



## INTERNATIONAL JOURNAL OF RESEARCH IN COMMERCE, IT AND MANAGEMENT

### CONTENTS

Sr. No.	TITLE & NAME OF THE AUTHOR (S)	Page No.
1.	IMPACT OF EMPLOYEES' EDUCATING ON PRODUCTIVITY IN BANKING SECTOR <i>HAMID REZA QASEMI</i>	1
2.	ASSESSING THE EFFECTIVENESS OF FRONTLINE MANAGERS IN PUBLIC SECTOR COLLEGES OF PAKISTAN <i>ANSAR MAHMOOD &amp; DR. WAHEED AKHTER</i>	6
3.	DOES EMPOWERMENT MODERATE OF THE RELATIONSHIP BETWEEN PERCEIVED OVERQUALIFICATION AND JOB ATTITUDES? <i>KENGATHARAN. N</i>	14
4.	LINKING THE 'BIG FIVE' PERSONALITY DOMAINS TO ORGANIZATIONAL COMMITMENT <i>JYOTI KUMAR CHANDEL, DR. SUJEET KUMAR SHARMA &amp; DR. S.P. BANSAL</i>	19
5.	A STUDY ON DEVELOPMENT AND PROCESSING IN MYSORE MILK UNION LIMITED <i>DR. HARISH.M</i>	25
6.	USE OF INTERNET FOR ELECTRONIC GADGETS PURCHASING – IMPACT OF CIRCUMSTANTIAL ELEMENTS <i>ASMATARA KHAN &amp; DR. MOHD. ZAFAR SHAIKH</i>	31
7.	QUALITY MANAGEMENT INITIATIVES AND COMPETITIVENESS - CASE STUDIES ON SMALL AND MEDIUM ENTERPRISES <i>DR. S. R. ASHOK, DR. C. S. VENKATESHA &amp; DR. B. T. ACHYUTHA</i>	37
8.	RELATIONSHIP BETWEEN EMPLOYEE ENGAGEMENT AND COMMITMENT: A STUDY AT IVRCL <i>SURESH KANDULAPATI &amp; DR. G. MANCHALA</i>	44
9.	PERCEPTION AND RECEPTIVITY OF BRANDING BY BANKS BY CUSTOMERS OF SMALL SCALE INDUSTRIES IN BANGALORE: AN EMPIRICAL EVIDENCE <i>DR. S. JOHN MANOHAR &amp; N. S. RAVINDRA</i>	48
10.	EXPECTATIONS AND PERCEPTIONS OF STUDENTS IN ENGINEERING EDUCATION - A STUDY <i>DR. KANAGALURU SAI KUMAR</i>	55
11.	CONSUMER BEHAVIORAL PATTERNS OF PASSENGER CARS <i>BALAKRISHNAN MENON &amp; DR. JAGATHY RAJ V. P.</i>	61
12.	REPATRIATION PROGRAM AS A PROCESS FOR RETAINING REPATRIATES - ISSUES SURROUNDING INTERNATIONAL HUMAN RESOURCE <i>B. R. SANTOSH &amp; DR. KRISHNAVENI MUTHIAH</i>	69
13.	ROLE OF TRAINERS IN IMPROVING TRAINING EFFECTIVENESS: A CASE STUDY OF INSURANCE SECTOR IN ARID INDIA <i>RICHA DIXIT &amp; DR. HARSH PUROHIT</i>	73
14.	A STUDY ON WORK INTERFERENCE WITH FAMILY (WIF) AND FAMILY INTERFERENCE WITH WORK (FIW) AMONG MARRIED FEMALE MANAGEMENT FACULTIES <i>SMRUTI R PATRE &amp; DR. ANANT DESHMUKH</i>	78
15.	WORK-LIFE BALANCE: A CROSS SECTIONAL STUDY OF BANKING & INSURANCE SECTOR <i>PRERNA PATWA</i>	85
16.	THE CHALLENGING JOB DESIGN OF GLOBAL MANAGER <i>PAYAL JOHARI</i>	92
17.	CULTURAL INTELLIGENCE (CQ): LEVERAGING EFFECTIVENESS OF INDIAN BPO SECTOR <i>SHIKHA BHARDWAJ</i>	95
18.	GLOBAL FOREX MARKET VIS-A-VIS INDIAN CURRENCY– A STUDY <i>T. CHANDRABAI, SRIVALLI. J &amp; T. BHARATHI</i>	100
19.	RANKING MFIS IN INDIA: USING TOPSIS <i>SANTANU DUTTA &amp; PINKY DUTTA</i>	103
20.	SERVICE QUALITY EVALUATION: AN APPLICATION OF THE SERVQUAL MODEL WITH SPECIAL REFERENCE TO TWO WHEELER SERVICE STATIONS IN NANGAL DAM <i>ABHAY TIWARI &amp; NITIN CHAUDHARY</i>	108
21.	A STUDY OF PROBLEMS & PROSPECTS OF INTERNET RETAILING IN INDIA <i>DR. HEMANT J. KATOLE</i>	114
22.	ORGANISATIONAL OUTCOMES OF EFFECTIVE RELATIONSHIP MARKETING IN INDIAN INSURANCE COMPANIES <i>DR. M. DHANABHAKYAM &amp; K. VIMALADEVI</i>	117
23.	E – GOVERNANCE: AN INITIATIVE TO PUBLIC DEVELOPMENT IN INDIA WITH SPECIAL REFERENCE TO ODISHA <i>DEVI PRASAD DASH</i>	121
24.	TO STUDY THE FACTORS AFFECTING JOB SATISFACTION LEVEL IN THE SELECTED BPO COMPANIES IN NCR REGION <i>SURENDER SARIN &amp; VIJENDER PAL SAINI</i>	125
25.	JOB SATISFACTION AMONG EMPLOYEES IN SMALL SCALE INDUSTRIES, VISAKHAPATNAM <i>DR. M. RAMESH</i>	130
	REQUEST FOR FEEDBACK	139

A Monthly Double-Blind Peer Reviewed Refereed Open Access International e-Journal - Included in the International Serial Directories

Indexed & Listed at: [Ulrich's Periodicals Directory ©, ProQuest, U.S.A.](#), [Open J-Gate, India](#) as well as in [Cabell's Directories of Publishing Opportunities, U.S.A.](#)

Circulated all over the world & Google has verified that scholars of more than eighty-one countries/territories are visiting our journal on regular basis.

Ground Floor, Building No. 1041-C-1, Devi Bhawan Bazar, JAGADHRI – 135 003, Yamunanagar, Haryana, INDIA

[www.ijrcm.org.in](http://www.ijrcm.org.in)

## CHIEF PATRON

**PROF. K. K. AGGARWAL**

Chancellor, Lingaya's University, Delhi  
Founder Vice-Chancellor, Guru Gobind Singh Indraprastha University, Delhi  
Ex. Pro Vice-Chancellor, Guru Jambheshwar University, Hisar

## PATRON

**SH. RAM BHAJAN AGGARWAL**

Ex. State Minister for Home & Tourism, Government of Haryana  
Vice-President, Dadri Education Society, Charkhi Dadri  
President, Chinar Syntex Ltd. (Textile Mills), Bhiwani

## CO-ORDINATOR

**AMITA**

Faculty, E.C.C., Safidon, Jind

## ADVISORS

**PROF. M. S. SENAM RAJU**

Director A. C. D., School of Management Studies, I.G.N.O.U., New Delhi

**PROF. M. N. SHARMA**

Chairman, M.B.A., Haryana College of Technology & Management, Kaithal

**PROF. S. L. MAHANDRU**

Principal (Retd.), Maharaja Agrasen College, Jagadhri

## EDITOR

**PROF. R. K. SHARMA**

Dean (Academics), Tecnia Institute of Advanced Studies, Delhi

## CO-EDITOR

**DR. BHAVET**

Faculty, M. M. Institute of Management, Maharishi Markandeshwar University, Mullana, Ambala, Haryana

## EDITORIAL ADVISORY BOARD

**DR. AMBIKA ZUTSHI**

Faculty, School of Management & Marketing, Deakin University, Australia

**DR. VIVEK NATRAJAN**

Faculty, Lomar University, U.S.A.

**DR. RAJESH MODI**

Faculty, Yanbu Industrial College, Kingdom of Saudi Arabia

**PROF. SANJIV MITTAL**

University School of Management Studies, Guru Gobind Singh I. P. University, Delhi

**PROF. ANIL K. SAINI**

Chairperson (CRC), Guru Gobind Singh I. P. University, Delhi

**DR. KULBHUSHAN CHANDEL**

Reader, Himachal Pradesh University, Shimla

**DR. TEJINDER SHARMA**

Reader, Kurukshetra University, Kurukshetra

**DR. SAMBHAVNA**

Faculty, I.I.T.M., Delhi

**DR. MOHENDER KUMAR GUPTA**

Associate Professor, P. J. L. N. Government College, Faridabad

**DR. SHIVAKUMAR DEENE**

Asst. Professor, Government F. G. College Chitgappa, Bidar, Karnataka

**MOHITA**

Faculty, Yamuna Institute of Engineering & Technology, Village Gadholi, P. O. Gadholi, Yamunanagar

## ASSOCIATE EDITORS

**PROF. NAWAB ALI KHAN**

Department of Commerce, Aligarh Muslim University, Aligarh, U.P.

**PROF. ABHAY BANSAL**

Head, Department of Information Technology, Amity School of Engineering & Technology, Amity University, Noida

**PROF. A. SURYANARAYANA**

Department of Business Management, Osmania University, Hyderabad

**DR. ASHOK KUMAR**

Head, Department of Electronics, D. A. V. College (Lahore), Ambala City

**DR. JATINDERKUMAR R. SAINI**

Head, Department of Computer Science, S. P. College of Engineering, Visnagar, Mehsana, Gujrat

**DR. V. SELVAM**

Divisional Leader – Commerce SSL, VIT University, Vellore

**DR. PARDEEP AHLAWAT**

Reader, Institute of Management Studies & Research, Maharshi Dayanand University, Rohtak

**S. TABASSUM SULTANA**

Asst. Professor, Department of Business Management, Matrusri Institute of P.G. Studies, Hyderabad

## TECHNICAL ADVISOR

**AMITA**

Faculty, E.C.C., Safidon, Jind

**MOHITA**

Faculty, Yamuna Institute of Engineering & Technology, Village Gadholi, P. O. Gadholi, Yamunanagar

## FINANCIAL ADVISORS

**DICKIN GOYAL**

Advocate & Tax Adviser, Panchkula

**NEENA**

Investment Consultant, Chambaghat, Solan, Himachal Pradesh

## LEGAL ADVISORS

**JITENDER S. CHAHAL**

Advocate, Punjab & Haryana High Court, Chandigarh U.T.

**CHANDER BHUSHAN SHARMA**

Advocate & Consultant, District Courts, Yamunanagar at Jagadhri

## SUPERINTENDENT

**SURENDER KUMAR POONIA**

## CALL FOR MANUSCRIPTS

We invite unpublished novel, original, empirical and high quality research work pertaining to recent developments & practices in the area of Computer, Business, Finance, Marketing, Human Resource Management, General Management, Banking, Insurance, Corporate Governance and emerging paradigms in allied subjects like Accounting Education; Accounting Information Systems; Accounting Theory & Practice; Auditing; Behavioral Accounting; Behavioral Economics; Corporate Finance; Cost Accounting; Econometrics; Economic Development; Economic History; Financial Institutions & Markets; Financial Services; Fiscal Policy; Government & Non Profit Accounting; Industrial Organization; International Economics & Trade; International Finance; Macro Economics; Micro Economics; Monetary Policy; Portfolio & Security Analysis; Public Policy Economics; Real Estate; Regional Economics; Tax Accounting; Advertising & Promotion Management; Business Education; Business Information Systems (MIS); Business Law, Public Responsibility & Ethics; Communication; Direct Marketing; E-Commerce; Global Business; Health Care Administration; Labor Relations & Human Resource Management; Marketing Research; Marketing Theory & Applications; Non-Profit Organizations; Office Administration/Management; Operations Research/Statistics; Organizational Behavior & Theory; Organizational Development; Production/Operations; Public Administration; Purchasing/Materials Management; Retailing; Sales/Selling; Services; Small Business Entrepreneurship; Strategic Management Policy; Technology/Innovation; Tourism, Hospitality & Leisure; Transportation/Physical Distribution; Algorithms; Artificial Intelligence; Compilers & Translation; Computer Aided Design (CAD); Computer Aided Manufacturing; Computer Graphics; Computer Organization & Architecture; Database Structures & Systems; Digital Logic; Discrete Structures; Internet; Management Information Systems; Modeling & Simulation; Multimedia; Neural Systems/Neural Networks; Numerical Analysis/Scientific Computing; Object Oriented Programming; Operating Systems; Programming Languages; Robotics; Symbolic & Formal Logic; Web Design. The above mentioned tracks are only indicative, and not exhaustive.

Anybody can submit the soft copy of his/her manuscript **anytime** in M.S. Word format after preparing the same as per our submission guidelines duly available on our website under the heading guidelines for submission, at the email addresses, [infoijrcm@gmail.com](mailto:infoijrcm@gmail.com) or [info@ijrcm.org.in](mailto:info@ijrcm.org.in).

## GUIDELINES FOR SUBMISSION OF MANUSCRIPT

1. **COVERING LETTER FOR SUBMISSION:**

DATED: \_\_\_\_\_

**THE EDITOR**

IJRCM

**Subject:** SUBMISSION OF MANUSCRIPT IN THE AREA OF \_\_\_\_\_.

(e.g. Computer/IT/Finance/Marketing/HRM/General Management/other, please specify).

**DEAR SIR/MADAM**

Please find my submission of manuscript titled ' \_\_\_\_\_ ' for possible publication in your journal.

I hereby affirm that the contents of this manuscript are original. Furthermore it has neither been published elsewhere in any language fully or partly, nor is it under review for publication anywhere.

I affirm that all author (s) have seen and agreed to the submitted version of the manuscript and their inclusion of name (s) as co-author (s).

Also, if our/my manuscript is accepted, I/We agree to comply with the formalities as given on the website of journal & you are free to publish our contribution to any of your journals.

**NAME OF CORRESPONDING AUTHOR:**

Designation:

Affiliation with full address & Pin Code:

Residential address with Pin Code:

Mobile Number (s):

Landline Number (s):

E-mail Address:

Alternate E-mail Address:

2. **INTRODUCTION:** Manuscript must be in British English prepared on a standard A4 size paper setting. It must be prepared on a single space and single column with 1" margin set for top, bottom, left and right. It should be typed in 8 point Calibri Font with page numbers at the bottom and centre of the every page.
3. **MANUSCRIPT TITLE:** The title of the paper should be in a 12 point Calibri Font. It should be bold typed, centered and fully capitalised.
4. **AUTHOR NAME(S) & AFFILIATIONS:** The author (s) full name, designation, affiliation (s), address, mobile/landline numbers, and email/alternate email address should be in italic & 11-point Calibri Font. It must be centered underneath the title.
5. **ABSTRACT:** Abstract should be in fully italicized text, not exceeding 250 words. The abstract must be informative and explain the background, aims, methods, results & conclusion in a single para.
6. **KEYWORDS:** Abstract must be followed by list of keywords, subject to the maximum of five. These should be arranged in alphabetic order separated by commas and full stops at the end.
7. **HEADINGS:** All the headings should be in a 10 point Calibri Font. These must be bold-faced, aligned left and fully capitalised. Leave a blank line before each heading.
8. **SUB-HEADINGS:** All the sub-headings should be in a 8 point Calibri Font. These must be bold-faced, aligned left and fully capitalised.
9. **MAIN TEXT:** The main text should be in a 8 point Calibri Font, single spaced and justified.
10. **FIGURES & TABLES:** These should be simple, centered, separately numbered & self explained, and titles must be above the tables/figures. Sources of data should be mentioned below the table/figure. It should be ensured that the tables/figures are referred to from the main text.
11. **EQUATIONS:** These should be consecutively numbered in parentheses, horizontally centered with equation number placed at the right.
12. **REFERENCES:** The list of all references should be alphabetically arranged. It must be single spaced, and at the end of the manuscript. The author (s) should mention only the actually utilised references in the preparation of manuscript and they are supposed to follow **Harvard Style of Referencing**. The author (s) are supposed to follow the references as per following:
  - All works cited in the text (including sources for tables and figures) should be listed alphabetically.
  - Use (ed.) for one editor, and (ed.s) for multiple editors.
  - When listing two or more works by one author, use --- (20xx), such as after Kohl (1997), use --- (2001), etc, in chronologically ascending order.
  - Indicate (opening and closing) page numbers for articles in journals and for chapters in books.
  - The title of books and journals should be in italics. Double quotation marks are used for titles of journal articles, book chapters, dissertations, reports, working papers, unpublished material, etc.
  - For titles in a language other than English, provide an English translation in parentheses.
  - The location of endnotes within the text should be indicated by superscript numbers.

**PLEASE USE THE FOLLOWING FOR STYLE AND PUNCTUATION IN REFERENCES:**

**BOOKS**

- Bowersox, Donald J., Closs, David J., (1996), "Logistical Management." Tata McGraw, Hill, New Delhi.
- Hunker, H.L. and A.J. Wright (1963), "Factors of Industrial Location in Ohio," Ohio State University.

**CONTRIBUTIONS TO BOOKS**

- Sharma T., Kwatra, G. (2008) Effectiveness of Social Advertising: A Study of Selected Campaigns, Corporate Social Responsibility, Edited by David Crowther & Nicholas Capaldi, Ashgate Research Companion to Corporate Social Responsibility, Chapter 15, pp 287-303.

**JOURNAL AND OTHER ARTICLES**

- Schemenner, R.W., Huber, J.C. and Cook, R.L. (1987), "Geographic Differences and the Location of New Manufacturing Facilities," Journal of Urban Economics, Vol. 21, No. 1, pp. 83-104.

**CONFERENCE PAPERS**

- Garg Sambhav (2011): "Business Ethics" Paper presented at the Annual International Conference for the All India Management Association, New Delhi, India, 19–22 June.

**UNPUBLISHED DISSERTATIONS AND THESES**

- Kumar S. (2011): "Customer Value: A Comparative Study of Rural and Urban Customers," Thesis, Kurukshetra University, Kurukshetra.

**ONLINE RESOURCES**

- Always indicate the date that the source was accessed, as online resources are frequently updated or removed.

**WEBSITE**

- Garg, Bhavet (2011): Towards a New Natural Gas Policy, Economic and Political Weekly, Viewed on July 05, 2011 <http://epw.in/user/viewabstract.jsp>

## ORGANISATIONAL OUTCOMES OF EFFECTIVE RELATIONSHIP MARKETING IN INDIAN INSURANCE COMPANIES

**DR. M. DHANABHAKYAM**  
**ASST. PROFESSOR**  
**DEPARTMENT OF COMMERCE**  
**BHARATHIAR UNIVERSITY**  
**COIMBATORE – 46**

**K. VIMALADEVI**  
**RESEARCH SCHOLAR**  
**DEPARTMENT OF COMMERCE**  
**BHARATHIAR UNIVERSITY**  
**COIMBATORE - 46**

### ABSTRACT

*This study will propound and examine the premise that relationship marketing when fully embraced, i.e. where there is a true balance between 'giving and getting' and where loyalty is based on trust and partnership, will prove to be one of the most significant policies to be pursued in the development and nourishment of competitive advantage. The importance of the relational benefits, internal marketing and relationship quality criteria and their influence on organizational commitment in Indian insurance companies as a key to relationship marketing success. The assessment is conducted by means of questionnaires. Correlation analysis was employed to test the validity of the procedure. The empirical study findings confirmed positive relationships between relationship marketing, enterprises performance and increasing its market share in the target industry as an organizational Outcomes. One important contribution of this study is that relationship marketing leads to insurance enterprise performance through some moderating variables. The proposed relationship marketing instrument can be used to solve the issues of relationship marketing development in Indian Insurance companies. The study advances the understanding of performance- increasing market share as an organizational outcomes based on relationship marketing research by investigating structural relationships among relational benefits, internal marketing, direct marketing and relationship quality criteria, and organizational outcomes in Indian Insurance companies.*

### KEYWORDS

Relational benefits, internal marketing, direct marketing, relationship quality, Indian Insurance companies and organizational outcomes.

### INTRODUCTION

Since the term 'relationship marketing' was known, more than twenty years ago, it has increasingly attracted the attention of researchers and practitioners. Notwithstanding the existence of a large and growing body of literature on the subject, there continues to be ambiguity about the nature of marketing relationships and the benefits that accrue to organizations and their partners. In part this vagueness may reflect the variety of experience across different contexts and the difficulty of measuring some types of benefits. However, relationship marketing emphasizes that relationships are partnerships. The emphasis is on social bonding, co-operation, and joint problem solving, sharing resources and activities, and basing relationship on common goals. Moreover, relationship marketing emphasizes that long-term relationships are mutually beneficial. If we have genuine partnerships, as relationship marketing suggests, we might expect to see both sides of the dyad sharing similar views about the nature of a relationship. However, very little research has looked at dyads because of the difficulty of collecting data. Using a multiple case study of the relationships between Indian Insurance Companies and their corporate clients, this article examines the nature, management and performance of marketing relationships from the perspectives of both provider and customer. Particular attention is paid to the role of bonds in structuring relationships and their implications for its nature and outcomes. The article begins with a conceptual overview that briefly introduces relationship marketing and reviews some concepts that provide the background to the research.

### THEORETICAL BACKGROUND

Relationship quality can be regarded as a metaconstruct composed of several key components reflecting the overall nature of relationships between companies and consumers. Although there is not a common consensus regarding the conceptualization of relationship quality, there has been considerable speculation as to the central constructs comprising this overarching relational construct (Hennig - Thureau 2000). Components or dimensions of relationship quality proposed in past research include cooperative norms (Baker, Simpson, and Siguaw 1999), opportunism (Dorsch, Swanson, and Kelley 1998), customer orientation (Dorsch, Swanson, and Kelley 1998); In relationship quality research, the three core variables of satisfaction, trust, and commitment are treated as interrelated rather than independent. According to these researchers, relational benefits include confidence benefits, which refer to perceptions of reduced anxiety and comfort in knowing what to expect in the service encounter; social benefits, which pertain to the emotional part of the relationship and are characterized by personal recognition of customers by employees, the customer's own familiarity with employees, and the creation of friendships between customers and employees; and special treatment benefits, which take the form of relational consumers receiving price breaks, faster service, or individualized additional services. These relational benefits are benefits that exist above and beyond the core service provided.

### INTERNATIONAL MARKETING

Meager empirical research on internal marketing has focused on outcomes at the employee level. These include job satisfaction (e.g., Ahmed, Rafiq, and Saad 2003; Hwang and Chi 2005), work motivation, and organizational commitment (e.g., Caruana and Calleya 1998; Mukherjee and Malhotra 2006). Previous research on internal marketing, both conceptual and empirical, concurs on three important themes. First, it is crucial that employees are "well-attuned to the mission, goals, strategies, and systems of the company" (Gummesson 1987, p. 24). Second, internal marketing builds on the formation of a corporate identity or collective mind (Ahmed and Rafiq 2002). Third, internal marketing must go beyond short-term marketing training programs and evolve into a management philosophy that requires multilevel management to continuously encourage and enhance employees' understanding of their roles and organizations (Berry, Hensel, and Burke 1976).

### RELATIONSHIP MARKETING OUTCOMES

All relationship marketing activities are ultimately evaluated on the basis of the company's overall profitability. However, as a firm's profitability is influenced by a number of variables largely independent of relationship marketing activities, it seems appropriate to conceptualize relationship marketing outcomes on a more

concrete level when investigating possible antecedents. Two constructs are referred to in the marketing literature as key relationship marketing outcomes: customer loyalty and (positive) customer word-of-mouth communication. Loyalty is a primary goal of relationship marketing and sometimes even equated with the relationship marketing concept itself (Sheth, 1996). This body of research has found customer loyalty to positively influence profitability through cost reduction effects and increased revenues per customer (Berry, 1995). With regard to cost reduction effects, it is widely reported that retaining loyal customers is less cost intensive than gaining new ones and that expenses for customer care decrease during later phases of the relationship life cycle due to the growing expertise of experienced customers. Customer loyalty is also reported to contribute to increased revenues along the relationship life cycle because of cross-selling activities and increased customer penetration rates. Positive word-of-mouth communication, defined as all informal communications between a customer and others.

## RESEARCH OBJECTIVES

This study attempts to examine the extent to which the concept of relationship marketing clearly understood and adopted by Indian insurance companies. This study is cause and effects in nature and seeks to answer the following research questions:

1. To what extent is the term of Relationship Quality (customer satisfaction, customer commitment). Adopted by top management of Insurance companies and its affects on Relationship marketing Outcomes.
2. To what extent is the term of Relational Benefits (confidence benefits, social benefits, and special treatment benefits) adopted by top management and its affects on Relationship marketing Outcomes in Insurance sector.
3. To what extent is the term of internal marketing adopted by top management and its affects on Relationship marketing Outcomes.
4. To what extent is the term of direct marketing adopted by top management and its affects on Relationship marketing Outcomes.

## SIGNIFICANCE OF THE STUDY

The importance of developing and maintaining enduring relationships with customers of service businesses is generally accepted in the marketing literature. A key challenge for researchers is to identify and understand how managerially controlled antecedent variables influence important relationship marketing outcomes in Insurance sector. The study also expected to make recommendations to business managers on the critical role of marketing relationship in doing business, particularly in competitive markets of Insurance.

## HYPOTHESIS OF THE STUDY

In order to investigate the effects of relationship marketing criteria on organizational outcomes (relationship marketing outcomes) and also the importance of these criteria, the following research question has been proposed: What are the effects of relationship marketing criteria on organizational outcomes?

Also related to this, a set of hypotheses have been formulated that link the criteria of relationship marketing to organizational outcomes as follows:

- H1: Relationship quality has a positive effect on organizational outcomes.  
 H2: Relational Benefits has a positive effect on organizational outcomes.  
 H3: Internal marketing has a positive effect on organizational outcomes.  
 H4: Direct marketing has a positive effect on organizational outcomes.

## METHODOLOGY

This study is cause and effect in nature and relies on a field survey to collect the required data.

### DATA COLLECTION

All Indian insurance companies are included in the survey. The survey was directed to the top and middle management in each organization. Whose opinions reflect management practices in their organizations? A self-administered questionnaire was used to collect the required data. A total of 25 Insurance companies were included in the survey. Using the drop and collect method, the researchers gave four questionnaires to the top and middle management in each company and then collected it within 30 days. The highly controlled data collection procedures ensured 85% response rate. To reduce non-response rate the questionnaire was accompanied with a letter to describe that what purpose the survey was conducted.

### RESEARCH TOOL

The required data was collected by the means of a self-administered questionnaire, which was developed for this purpose. The questionnaire was validated through a mini survey of academics and experts. Their opinions and comments were considered in the final version of the questionnaire.

### RELIABILITY TEST

By using validity, reliability and pilot test, we further analyzed the data that respondents provided us in more accurate. In order to recognize the validity and reliability of the data, principal component factor analysis was performed and Cronbach's coefficient alpha for each criterion has been calculated. The reliability correlation was examined by Cronbach alpha and found 81%, which is considered acceptable for this research. Because it is more than accepted value (0.60). (Malhotra, K. 2007) Multiple regressions allow the researcher to examine the effect of many different factors on some outcome at the same time. In this research in order to test the mentioned hypotheses, all of the items that make up each of the relationship marketing criterion, including relationship quality, relational benefits, internal marketing and direct marketing have been summed up and then a multiple regression has been run with these as independent variables and organizational outcomes as the dependent variable.

## RESULTS AND DISCUSSION

A total number of 85 fully completed and tested. The initial analysis using SPSS consisted of descriptive statistics in terms of means and standard deviation for each item. The rotated component matrix has been appeared in Table (1). Regression analysis was conducted by using SPSS in order to examine the effect of relationship marketing criteria on organizational outcomes at the same time. The ANOVA; Analysis of variance in Table (2) has been used to check how well the model fits the data.

TABLE 1: CRANACH'S COEFFICIENT ALPHA OF RELATIONSHIP MARKETING CRITERIA

Relationship Marketing Criteria	Cronbach's Coefficient Alpha
Relationship quality	0.79
Relational Benefits	0.81
Internal marketing	0.83
Direct marketing	0.81

TABLE 2: ROTATED COMPONENT MATRIX FOR RELATIONSHIP MARKETING CRITERIA

Question	Component				
	1	2	3	4	5
<b>Direct marketing</b>					
Direct Mail.	0.81				
Telemarketing (both inbound and outbound).			0.45		
Direct response advertising (coupon response or "phone now").		0.90			
Catalogue marketing.				-0.42	
Electronic media (internet, e-mail, interactive cable TV).				0.41	
Inserts (leaflets in magazines).			-0.33		
Door-to-door leafleting.		0.81			
<b>Internal marketing</b>					
Job security	0.71				
Organizational commitment		0.81			
Marketing training programs			0.38		
Freedom in job.				0.35	
Clarity of tasks.			0.40		
Work motivation					
Rewards and incentives					
Decentralized communications	0.31		0.42		
Equity of salaries.	0.81				
Involving employees in decision making					
Friendly contacts with personnel			-0.30		
Clarity of employee role	0.85		0.63		
Job satisfaction			0.33		
<b>Relational Benefits</b>					
Core service benefits for customers	0.90				
Supplementary service benefits for customers	0.81				
After sale service benefits for customers	0.86				
Benefits for employees.			-0.30		
<b>Relationship quality</b>					
Customer satisfaction with the service provider's performance 0.81	0.81				
Trust in the service provider 0.40	0.40				
Commitment to the relationship with the service firm 0.79		0.79			
After sale services 0.82	0.82				
Additional and more services than other customers. 0.81	0.81				

TABLE 3: MODEL SUMMERY AND ANOVA

Sig.	F	Mean Squares	DF	Sum of Squares	Model
0	324.7183	273.406	3	820.22	Reg. 1/ residual, Total
		0.841979	96	80.83	Reg. 2/residual, Total

1/: predictors (constant): internal marketing, relationship quality, Dependent variable organizational outcomes. 2/:

predictors (constant): direct marketing, relational benefits, and Dependent variable organizational outcomes. F ratio represent the ratio of improvement in prediction that results from fitting the model labeled regression in the table relative to the inaccuracy that still exist in the model labeled residual. Here the F ratio is highly significant. The Sig. Column on the table (4) presents the statistical significance of all variable.

TABLE 4: COEFFICIENT

Model	Unstandardized coefficient		Standardized coefficient	t	Sig.
	B	Std. Error	Beta		
Constant	4.9	3.1		1.59	0.012
Relational benefits	-0.6	0.64	-0.09	-1.85	0.039
Internal marketing	0.26	0.34	0.06	1.69	0.050
Relationship quality	-0.36	0.364	-0.10	-1.93	0.040
Direct marketing	-0.1	0.38	-0.03	-1.33	0.080

Sig column has been checked for values below approximately 0.05 levels. Three out of five construct including relational benefits, internal marketing and relationship quality meet this standard and they are significant predictors. The standardized coefficient in (B) Column has been used to assess the effect of each predictor. According to table 4 the findings provide support for the 1st, 2nd and the 3rd hypothesis. In significant level less than 0.05 we can state with 95% confidence that relational benefits, internal marketing and relationship quality have positive effects on organizational outcomes. Also the findings fail to support the 4th hypotheses including direct marketing. We fail to observe the effect proposed by the hypotheses in significance level less than 0.05. The higher the absolute value of Beta, the more important variable in predicting the organizational outcomes. In this case the more important predictors are Relationship quality (Beta= - 0.10), Relational benefits (Beta= -0.09) and Internal marketing (Beta= 0.06) among all other criteria. The result revealed that top management and marketing managers believe that relationship quality has the first priority and the respectively relational benefits and internal marketing. For the enhancement of organizational performance and better service quality.

TABLE 5: ONE-WAY ANOVA RESULTS FOR DIFFERENCES BASED ON EDUCATIONAL LEVEL AND EXPERIENCE

Relationship marketing criteria	Educational level		Experience level	
	F	P	F	P
Relationship quality	1.17	0.33	2.82	0.03
Relational benefits	0.16	0.90	0.87	0.49
Internal marketing	1.23	0.30	2.2	0.07
Direct marketing	0.49	0.70	1.49	0.21

According to Table 5 the result of one-way ANOVA test indicated that there were no significant differences between managers attitudes and their educational level, instead there are significant differences between their attitudes and their experiences, regarding the effect of internal marketing criteria on



organizational commitment of employees.

## CONCLUSION

This study shows the importance of relational benefits, internal marketing and relationship quality criteria and their influence on organizational commitment in Indian insurance companies. The research highlighted the effect of inter-functional coordination and integration of relational benefits, internal marketing and relationship quality criteria on organizational commitment managers in Indian insurance companies by adopting proper policies, allocate their resources more efficiently and perform their strategies as well as proper marketing plans and more successfully. This research focused on Indian insurance companies and generalization of the research findings to the other financial sector in Indian.

## REFERENCES

- [1] Ahmed, Parvaiz K. and Mohammed Rafiq (2002), *Internal Marketing: Tools and Concepts for Customer-Focused Management*. Oxford: Butterworth Heinemann.
- [2] Baker, Thomas L., Penny M. Simpson, and Judy A. Siguaw (1999), "The Impact of Suppliers' Perceptions of Reseller Market Orientation on Key Relationship Constructs," *Journal of the Academy of Marketing Science*, 27 (Winter), 50-57.
- [3] Barnes, James G. (1994), "The Issue of Establishing Relationships with Customers in Service Companies: When Are Relationships Feasible and What Form Should They Take?" paper presented at the Third Annual "Frontiers in Services" Conference, Owen Graduate School of Management, Vanderbilt University, Nashville, Tennessee, October 6-8.
- [4] Berry, James S. Hensel, and Marian C. Burke (1976), "Improving Retailer Capability for Effective Consumerism Response," *Journal of Retailing*, 52 (3), 3-14.
- [5] Caruana, Albert and Peter Calleya (1998), "The Effect of Internal Marketing on Organizational Commitment among Retail Bank Managers," *International Journal of Bank Marketing*, 16 (2-3), 108-116.
- [6] Day, George S. (1969), "A Two-Dimensional Concept Of Brand Loyalty," *Journal of Advertising Research*, 9 (September), 29-35.
- [7] Dwyer, Robert F., et al. (1987), "Developing Buyer-Seller Relationships," *Journal of Marketing*, 55 (January), 11-27.
- [8] Garbarino, Ellen and Mark S. Johnson (1999), "The Different Roles of Satisfaction, Trust, and Commitment in Customer Relationships," *Journal of Marketing*, 63 (April), 70-87.
- [9] Gwinner, Kevin P., Dwayne D. Gremler, and Mary Jo Bitner (1998), "Relational Benefits in Services Industries: The Customer's Perspective," *Journal of the Academy of Marketing Science*, 26 (Spring), 101- 14.
- [10] Hennig-Thurau, Thorsten (2000), "Relationship Quality and Customer Retention through Strategic Communication of Customer Skills," *Journal of Marketing Management*, 16 (1/3), 55-79.
- [11] Oliver, Richard L. (1980), "A Cognitive Model of the Antecedents and Consequences of Satisfaction Decisions," *Journal of Marketing Research*, 17 (November), 460-69.
- [12] Reynolds, Kristy E. and Sharon E. Beatty (1999a), "Customer Benefits and Company Consequences of Customer-Salesperson Relationships in Retailing," *Journal of Retailing*, 75 (Spring), 11-32.
- [13] Sekaran, U., 1992. *Research Methods for Business: a Skills Building Approach*, 2<sup>nd</sup> ed. New York: John Wiley and Sons Inc.

## **REQUEST FOR FEEDBACK**

**Dear Readers**

At the very outset, International Journal of Research in Commerce, IT and Management (IJRCM) acknowledges & appreciates your efforts in showing interest in our present issue under your kind perusal.

I would like to request you to supply your critical comments and suggestions about the material published in this issue as well as on the journal as a whole, on our E-mails i.e. **infoijrcm@gmail.com** or **info@ijrcm.org.in** for further improvements in the interest of research.

If you have any queries please feel free to contact us on our E-mail **infoijrcm@gmail.com**.

I am sure that your feedback and deliberations would make future issues better – a result of our joint effort.

Looking forward an appropriate consideration.

With sincere regards

Thanking you profoundly

**Academically yours**

Sd/-

**Co-ordinator**