Studying the effect of communicational information process of customer communications management on the customer-based performance

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ABSTRACT: *The aim of this study was to determine the effect of communicational information process of customer communications management on the customer-based performance. The population of this research was all Iran Insurance Company (IIC) customers in Ahvaz that a sample of 353 people was selected by simple random sampling. Data collection tool was a questionnaire whose validity was confirmed through face validity (verified by professors and experts), convergent validity (verified by examining the average variance extracted (AVE), and discriminant validity (verified by investigating transverse loads), and Cronbach's alpha and combined reliability that was more than 0.70 approved its reliability. Other reliability evaluation criterion was factor loadings all of which had a weight greater than 0.40 that showed the reliability of the research tool. In this study, to describe demographic information and to describe the status of the study, descriptive statistics (frequency, percentage, mean and mode) with the help of SPSS software version 21, and in analytical statistics, partial least squares method with the help of smart PLS software to examine the hypotheses were used. The results showed that the process of communicational information of customer relationship management (CICRM) has a positive and significant impact on the customer-based profitability performance. Moreover, according to the results of communication orientation, the relationship between CICRM and customer-based communicative performance adjusts customer-based profitability performance. According to research findings, the process of CICRM has no significant effect customer-based communicative performance (CBCP), and there was no sign of the effect of CICRM on customer-based profitability performance (CBPP).*

Key words: Customer relationship management, Customer-based performance, Iran Insurance, Partial least squares

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1. Introduction

Today, the service sector plays a key role in the economy of the countries, so that more than 75 percent of GDP in developed countries is related to their service sector and this rate is continuously increasing, on the other hand, more than 70% of labor force in those countries is working in service sector (Adgoc, 2007). One of the most important service companies that have a special role in the economy of countries is insurance companies, whose role and importance of status as a supportive industry is no secret. On the other hand, increasing competition in the insurance industry has made the majority of executives in the industry think of a solution for a lasting presence in the field of business (Abbasi, 2002).

The prerequisite for survival of these firms is having a good performance to increase their competitive strength considering the increasing competition in the international and national scene. To respond better to the needs of their customers, firms need a better performance than their competitors than before manufacture more than ever, the superior performance of the competitors. Certainly, it can be said that the most important asset of most organizations is their clients. Clients because of the direct communication with the organization's actions are a valuable source for the opportunities, threats, and operational questions related to this industry. Today, for growth and stay in the competitive economic scene, firms and organizations must give special importance to customer relationship and increase their relationship with customers (Demori et al., 2013).

In addition, studies on the relationship with the customer specify that many companies have not been able to effectively apply manage their customer communication programs (Reinarterz et al., 2004). For example, there are companies all over the world that spend billions of dollars for customer relationship management, but almost seventy percent of projects of customer relationship management have been unsuccessful in achieving expected profit improvement in the performance of the business line (Reinarterz et al., 2004). Some studies show that, these companies have faltered because they were unable to apply customer relationship management that was created for more capabilities for managing customer relationships and achieving competitive advantage (Dee & Van den Ballerina, 2002; Morgan et al., 2004; Placo Inayaki and Tezokas, 2002). CRM systems can affect the programs and success of companies by collecting data. Many empirical studies have found that the success of the new product and performance of the company are increasingly functions of methods of customer information collection and use (Song et al., 2010). Shane and Delmar (2004) found that new investments that complete the business plans before collecting market information (such as talking to customers) relatively have less final damage. Recently, Kay et al. (2007) found that the use of information has a direct impact on the performance of small to medium-sized companies, while gaining information indirectly affects performance through its impact on the effective use of information. Thus, the aim of this study was to determine the effects of CICRM on customer-based performance in IIC in Ahvaz.

Planning and decision-making to achieve higher performance requires systematic capabilities for customer interaction or customer relationship, because as a result of the components of a CRM system changes will happen in the organization and performance of each company, which lead to improved performance and functionality contest (Chamlata, 2006). Customer relationship management (CRM) is one of the techniques that was defined and evolved in the 90s with the development of information and communication technologies as an important approach in business and returning to the personalized marketing. In this approach, person to person, information about each customer (for example previous purchases, needs and desires of them) is used in the context of the goods and services that increase the likelihood of its adoption. Today, customer-orientation and customer-tendency are one of the most important thing is the all-round development of the organizations. Basic and necessary thing that should be mentioned here is that CRM means Customer Relationship Management not Customer Relationship Marketing. CRM includes all the functions of the organization (marketing, production, customer service, etc.) which require direct or indirect contact with customers (Elahi et al., 1999). Various companies have increasingly adopted customer relationship management (CRM) as a customer-oriented strategy, and various investment institutions have done a lot on customer relationship management (Sokim et al., 2010).

The role of ability to increase business performance and to create competitive advantage (Barney, 1991.2001; Peterov, 1993) and the vision of dynamic capabilities (Teece et al., 1997; Hunt and Morgan, 1995) in research on RBV is well documented been sent. Research on marketing abilities has also shown that a company that has better marketing capabilities, such as brand management capabilities (Morgan et al., 2004) and customer related capabilities (Day and Van den Ballerina, 2002; Day, 2003) usually have better financial performance. CRM capabilities substantially enable the company to create greater value for customers, maintain loyal customer base and thus create sustainable competitive advantage (Day, 2000, 2003). In addition, robust customer-relationship management capabilities enable the company to achieve a timely and correct insight of the customers' needs. Thus, companies

with such capabilities could sell the newer versions of product to the client, quickly meet client's actual needs, and gain the advantage of being first. Experimental studies have shown that successful implementation of customer relationship can help achieve increased 270% in the profits of firms in the business unit (Rialz, 2005), the increase in stock prices (Fornell et al., 2006), loyalty, and customer satisfaction (Andersono et al., 2004).

Insurance is an operation whereby one party (the insurer) in return for receiving a fee (premium or contribution) in case of a specific risk (accident) commits to pay compensation (capital or continuous) to the other party (the insured or beneficiary). This operation is without profit seeking properties, because it is only limited to the shift of risk from one side to the other. The purpose of the mentioned operation is to deal with unexpected events, because with this predictive action, the insured cover himself against potential risks and pn the other hand, the insurer tries to the reduce the impact of the accident by collecting all the people wanting to cope with a certain risk. In this case, insurance operations, by relative contribution of the people, makes all of them responsible for and the amount paid by insured makes it possible for proper cover to those who have been injured. Thus, insurance is a contract concluded between the two sides in order to provide certain services. According to Iran civil law (insurance is a contract between two persons one another insurer and the insured, where the first person, in return for receiving a fee called premium, commits to give the damage caused to the other party compensation). With this definition in practice in every term, the expression of potential danger or risk, premium and compensation arises (Salehi Mahmoud, 1993). Insurance progress has a reciprocal relationship with economic and social development of a country. Improvement in the economy of a country, raise in living standards, and promotion in trade and investment promote the development and proliferation of insurance policies, and mutually, insurance improves the livelihoods of citizens, and preserves national wealth and great savings. Identifying which one is the cause of development and reform of the other is not easy. However, it can be said that if a country's economy is not dependent on its insurance, myriad threats and insecurity could happen to the economy. Some socio-economic effects of insurance activities include maintaining national wealth, investment guarantees, investment development, the impact on the foreign exchange balance, and social effects. In addition to the mentioned economic effects, insurance has social effects as well. Human needs security and this need is rooted in human instinct for stability and independence. Thus, insurance by providing reliability and security provides peace of mind for people. Social effects of this peace of mind, by boosting morale in business and social activities, lead to further effectiveness of social activities and business people on the scene, without any fear of financial consequences of the risks surrounding human life, and thus society will be healthy (Mirzaee, 1999).

Haji Zamanali (2004) in his MA thesis has tried to offer a framework for the implementation of customer relationship management in organizations is Iran. For this purpose, after full description and the development of concepts and issues related to customer relationship management raised in today's organizations are considered as frameworks and shared components between them in the areas of process, technology, and human issues have been extracted. Then, taking into account the specific environment in Iran, a framework has been proposed for organizations in Iran. Finally, this context has been investigated in Iran Air (Homa) and by the information obtained and by receiving information from technical experts to enrich the discussion, presented the final framework has been proposed. Bidgoli (2006) in his MA thesis has tried to provide a model for the implementation of customer relationship management in industries and Iranian organizations that supply products and services needed by the client through outsourcing. In this study, the concepts and issues related to customer relationship management and its implementation in today's organizations were considered and by studying seven models offered in literature and software solutions, all stages were studied. Then, by considering the characteristics of outsourcing service, cultural and structural status, customer-oriented, and information technology in Iranian organizations, the initial plan was prepared and during some meetings with experts, the feasibility of the plan in SA Iran Co. was examined. After presenting the basic model, for model validation, a case study was done and through interviews with eight experts was approved model and finally, the implementation of CRM in domestic outsourcing services with all stages and sequencing of them were schematically presented. Rastgar Moghadam (2010) in his MA thesis identified and investigated factors of improving the management of customer relationships in the Islamic Republic of Iran Airline. In this study, by reviewing the literature, factors affecting customer relationship management have been extracted. The main variables of the model are strategy, culture, fitness staff, technology, knowledge management, and customer relationship management. The research is survey and commercial staff opinions are collected by questionnaires. Results of the study showed a strong relationship between strategy, culture, fitness staff, and technology and knowledge management with the process of managing customer relationships. Moreover, the results showed that the status of variables of strategy, culture, knowledge management, and customer relations management process is appropriate, but the fitness of the staff and technology used are not desirable. Chang et al (2014) conducted a study entitled "The effects of process of CICRM on customer-based performance" with the purpose of studying the effects communicative information processes on performance of profitability and customer-based performance. The results showed that communicative information processes affect the customer-based performance impact, which in turn increases the profit-based performance.

2. The main objective

To investigate and explain the effect of CICRM on customer-based performance.

2.1 Research Hypothesis

First hypothesis: The process of CICRM has a positive and significant impact on CBCP.

The second hypothesis: The process of CICRM has a positive and significant impact on CBPP.

The third hypothesis: CBCP has a positive and significant impact on CBPP.

The fourth hypothesis: Communicational information process of customer communications management adjusts CBCP.

The fifth hypothesis: Communicational information process of customer communications management adjusts CBPP

Conceptual model

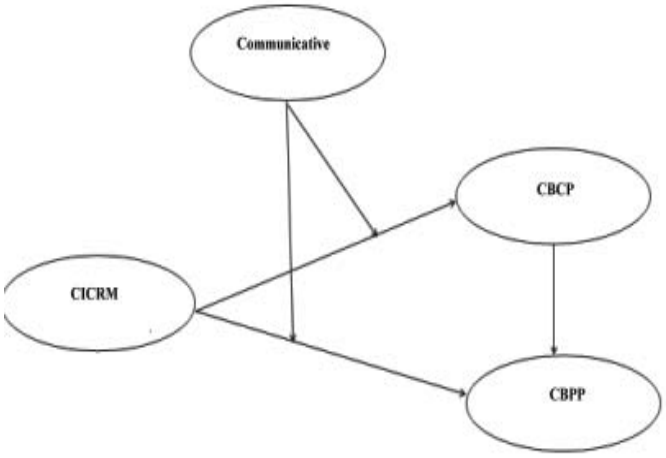

Figure 1. The proposed model (derived from the study, Chang et al., 2014)

2.2 Methodology

The method of the study can be considered as applied as it has the aim of studying the effect of CICRM on CBPP among the customers of IIC insurer Iran. Based on information collection method, it is a descriptive survey.

2.3 The population of the study: community refers to a group of people that have a common characteristic that distinguishes them from other groups. The population of the present study was all the customers of IIC in Ahvaz, which due to time constraints and cost a sample of them was studied. In this study, random sampling method was used to determine the sample size. To determine the sample size, comparing the data, and understanding their quantitative or qualitative trait is very important. Depending on the type of variables that are qualitative and population size that is unlimited, so to determine the sample size the sample-size calculation formula is used as follows:

$$n = \frac{z^2_{\frac{\alpha}{2}} . p.q}{d^2}$$

In this study, Z is the standard distribution, which at 95% confidence level is 1.96. P and q, by precautionary approach (the causes the maximum number of samples) is 50% and error level (d), and acceptable error bound of the researcher, are considered equivalent to 8 percent. Accordingly, the number of samples is 385 people. In this study, for sample selection, first the list of all insurance offices in Ahwaz was developed, and each branch was assigned a code number and then by lottery, 40 were identified and by in person referral to them from 9 to 12 am, 400 questionnaires were distributed, of which 385 were completely filled and

used in the analysis.

2.4 Data collection tool

In this study, to carry out preliminary studies and to collect data history, books, articles, dissertations and online databases will be used to collect information on the history and literature for research, but to collect main data of the research, the questionnaire will be used to measure the variables as follows.

2.5 Validity and reliability

In this study, face validity was used to validate the questionnaire. First, the articles and books about customer-relationship management theorists were carefully studied. After reviewing the resources that are the background of this study, a standard questionnaire was used for each variable. To determine the face validity of the questionnaire, opinions of several experts in this field were collected. After the last reforms in the text of questionnaire, the final form of the questionnaire was designed. To determine the construct validity using confirmatory factor analysis, convergent validity and discriminant validity were assessed on the theoretical model. The results of studying reliability using Cronbach's alpha and composite reliability criteria have been noted.

2.6 Data analysis method

In this research, generally two types of investigations will be carried out 1) Checking users' demographic characteristics (such as gender and age), for which purpose descriptive statistics such as frequency, frequency percent will be used; and 2) investigating the relationships between variables. For such examination, several methods have been proposed in recent decades. One of these methods is structural equation modeling or multivariate analysis with latent variables. Structural equation modeling is a very general and powerful multivariate analysis technique of multivariate regression and precisely, it is the development of general linear model, which allows researcher to assess a set of regression equations simultaneously. The analysis of covariance structures, or structural equation modeling, is one of the main methods for analysis of complex data and a new method to investigate causal relationships, which means analysis of different variables in a structure based on the theory: it shows the simultaneous effects of variables relative to each other. Structural Equation Model is a comprehensive statistical approach to test hypotheses about the relationship between observed and latent variables, through which one can use the correlated data, including non-experimental and testing the acceptability of theoretical models tested in specific communities (Hoyle, 1995). Since most of the variables in research management are in the form of latent or hidden, the necessity of application of these models is increasing daily. One of the problems associated with structural equation modeling is the existence of assumptions of normality of variables and a large number of observations. Since in majority of management studies variables distribution is non-normal and there is no possibility of collecting large data (over 200 samples), the processes that could open forms of distribution, moderate effects, and lower sample size have increased. One of these methods is partial least squares method that is an approach based on the variance. In this research study, research model and hypotheses, due to studying moderating effects, have been studied using partial least squares with the help of smart PLS software.

2.7 Tertiary operations of data analysis

Analysis involves several operations, but three practices of them totally form the mandatory passage: data preparation (description and classification), analysis of the relationships between variables, comparing the results observed with results expected interpreting the deviations (kiwi, 2005). In this study, to analyze the data in order to test hypotheses, the three stages have been done as follows:

Describing demographic indices (studying the general characteristics)

Studying the frequency of clients based on gender

Of the 353 subjects studied, 185 (35.3%) of customers surveyed were male, 168 (46.7 percent) of the clients were women. Table 1 shows the frequency of distribution of gender is given.

Gender		Frequency	Frequency percent	Frequency percent of the respondents	Cumulative frequency
Respondent	Man	185	53/3	53/3	53/3
	Woman	168	46/7	46/7	100/0
Total		353	100/0		

Table 1. Distribution of the frequency of subjects by gender

Studying the distribution of the frequency of subjects based on education

Of the 353 people evaluated, 2 (0.6%) have under high school diploma, 167 (47.3 percent) diploma, 57 people (16.1 percent), 123 (34.8 percent) Bachelor, and 3 patients (0.8 percent) had a master's degree. In addition, 1 subject (0.3%) of the respondents did not specify their education. In Table 2, the frequency in terms of level of education is given.

Level of education		Frequency	Frequency percent	Frequency percent of the respondents	Cumulative frequency
Respondent	Under diploma	2	6/0	6/0	
	Diploma	167	3/47	4/47	
	Associate degree	57	16/1	16/2	
	BA/BS	123	34/8	34/9	
	MA/MMS	3	0/8	0/9	
	Total	352	99/7	100/0	
	Without response	1	0/3		
Total			353	100/0	

Table 2. Distribution of subjects based on education

Inferential statistics

To test the conceptual model and research hypothesis, partial least squares modeling with smart PLS software was used. This method has the ability to study the relationships and research models when the number of data is low, when studying moderating effects, and when data does not enjoy a normal distribution. Moreover, this method provides the possibility of examining the theories and measuring to the indices simultaneously, so as in this study the moderating effects are studied, partial least squares method was used to analyze the data.

In models of partial least squares, two models are tested. Exterior model equivalent to measurement model and internal model mimics the structural model structural equation models. Internal model shows factor loadings of observed variables. What is reviewed in these two stages is shown in Table 3.

Reviewed model	Type of test
Exterior model	Validity and reliability of reflective structures
	The validity of composite structures
Internal model	Explaining endogenous structures
	The size of effect
	Predictive relationship

Table 3. Two-stage process of model assessment (Azar et al., 2012)

Studying the exterior model for research: in partial least squares models, models of measuring or the structures are divided into "reflective structures" and "composite structures." In this study, all models assessed are reflective.

Studying the validity and reliability of measurement models: As we know, PLS models or models of measuring or constructs are divided into two categories of reflective and composite structures. In this study, all measurement models are of reflective type. In assessing the reliability of these models, the must is one-dimensionality blocks. Cronbach's alpha is used to determine the one-dimensionality of measurement models (Azar et al., 2012). This is usually the first criterion checked in reflective measurement models, internal consistency reliability. Traditional measures to control it are Cronbach's alpha that gives an estimate for internal consistency reliability of indicators presented in accordance with this. If Cronbach's alpha is greater than 0.70, the internal consistency and the one-dimensionality of the block are verified where each observed variable has an equal importance compared to the other variables observed in the definition of latent variables. But the composite reliability does not have this assumption and based model results (i.e loads in addition to Cronbach's alpha) in PLS paths models, composite reliability is used to evaluate the reliability of internal consistency and one-dimensionality of the blocks. If the index, which is known as P Dillon-Goldstein, is more than 0.70, the composite reliability of the model is approved.

For determining one-dimensionality of a block, composite reliability is better than Cronbach's alpha reliability, because Cronbach's alpha is based on the assumption of equivalence of the observed variables rather than the correlations between observed variables in data set, in fact, the Cronbach's alpha gives the lower bound of reliability (Azar et al., 2012). Results and reporting of PLS software output for the two indicators are shown in the table below.

Research variables	Cornbach's Alpha	Composite reliability
CBPP	0.458811	0.676199
CBRP	0.376938	0.236138
CR	0.792284	0.861368
CRIP	0.517324	0.010550
CRIP * CR	0.922118	0.580683
CRIP * CBRP	0.922118	0.922264

Table 4: The results of the reliability of the study

Research constructs	CBPP	CBRP	CR	CRIP
CBPP1	0.724061			
CBPP2	0.849688			
CBPP3	0.809454			
CBRP1		0.883385		
CBRP2		0.693774		
CBRP3		0.713738		
CR1			0.808736	
CR2			0.804714	
CR3			0.699193	
CR4			0.803913	
CRIP1				0.653500
CRIP2				0.593843
CRIP3				0.595875

Table 5. Factor loading of reagents

As you can see, the values obtained for Cronbach's alpha and composite reliability are more than 0.70, indicating a high reliability of the research variables. Therefore, models of measurement are reliable. These indices are concluded by exploring the internal correlation between the reliability factor loadings but the reliability of the outcome variable is different reagent. The reliability of each reagent should be evaluated on its own. The researchers believe that the variables with factor loadings (correlations between a structure and each of the observed variables) less than 0.4 should be removed from the measurement model (Kelemper, 1995). Reagent reliability or the factor loadings are given in the following table.

As the table shows, all factor loadings, except the factor loading, are in the acceptable range and thereby their validity is confirmed.

Measuring the validity of measurement models: The first validity to study to confirm the validity of the models is convergent validity.

Convergent validity means that the set of reagents explains the main structure. Fornell and Larker (1981) offered using the average variance extracted (AVE) as a measure of convergent validity. The least AVE equal to 0.5 indicates adequate convergent validity, meaning that a latent variable on average, can explain more than half of its representative dispersion (Azar et al., 2012). The results of calculating this index are summarized in the table.

Variable	AVE
CBPP	0.733920
CBRP	0.654119
CR	0.609191
CRIP	0.843759

Table 6. The results of assessing AVE

As can be seen in Table 6, AVE value for latent variables is higher than 0.5. Thus, it can be said that the convergent validity of the measurement models is optimal. The second validity studied to confirm its validity is discriminant validity, which is a complementary measure and the PLS path modeling uses two criteria, including Fornel- Larker criterion and transverse loads. In this study, transverse loads test, which checks validity at representative level is used?

In this test, it is reviewed that each factor loadings is a reflection for each structure and more than its factor loadings for other structures, or in other words, this test examines that define each structure passes this test to evaluate that the representative of each construct has higher correlation than the structure itself. Results and the output of the tests of transverse loads are shown in Table.

As you can see in the table above, the load of each representative is a reflection for each structure is more than load of that representative for the structures. Thus, discriminant validity is of the model is approved.

Studying the internal model of the research (hypothesis): After testing the external model, namely external validity and reliability of variables (measurement models of the research), internal models, or structural models for research are assessed. Using the internal model, one can assess the hypothesis.

In this study, two different models are assessed where the main hypotheses is tested by the first model and in the second model, the sub- hypotheses are assessed.

	CBPP	CBRP	CR	CRIP
CBPP1	0.724061	0.028974	0.256581	0.147647
CBPP2	0.349688	0.037822	-0.017955	0.044492
CBPP3	0.809454	-0.054839	0.207548	0.294375
CBRP1	-0.003265	0.883385	0.012863	-0.365994
CBRP2	0.054356	-0.293774	-0.017844	0.178702
CBRP3	0.077677	0.213738	0.012796	-0.069172
CR1	0.278279	-0.011779	0.808736	-0.006173
CR2	0.171682	-0.017084	0.804714	0.073035
CR3	0.159242	0.035996	0.699193	0.029789
CR4	0.253666	0.060065	0.803913	0.042476
CRIP1	0.173646	-0.110151	0.019651	0.153500
CRIP2	-0.105605	0.315256	-0.017386	-0.593843
CRIP3	0.162397	-0.135725	0.019512	0.595875

Table 7. Transverse Loads

3. Studying the main model of the research

After examining the external test, the validity and reliability of external and internal models (models for measuring research), the external model, the structural model of research is evaluated. Using the internal model, one can study the research hypotheses. As the hypothesis of this study also include adjustment hypothesis first, briefly, we examine the concept and methods of moderating variable and then study the results of testing hypothesis. In this study, the moderating effects of the communicative relationship in the relationship between CICRM with CBPP are assessed, and since all predictor variables and modulator variables are reflective and distance-based, so the multiplicative approach is used to assess the effects of regulators.

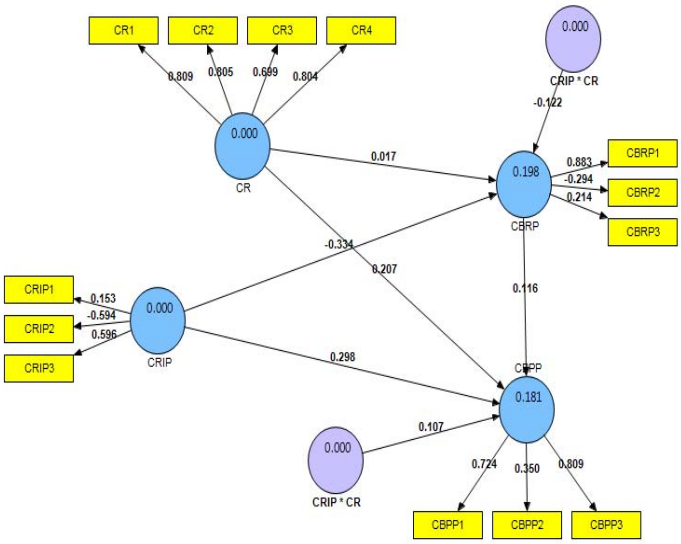

Figure 1. Conceptual model in standard mode

In multiplicative approach, each observed variable in any of the variables in the prediction of individual variables observed are multiplied by modifying the structure as a moderating variable indices. Smart PLS can well manage it (Azar et al., 2012). In this study, the research model was done using Smart PLS software. The conceptual model in standard mode is presented in Figure. Numbers written on the lines are beta coefficients obtained from the regression coefficient between variables that is path coefficient. The number in each circle represent the amount of model whose predictive variables have entered the circle via the arrow.

To test the hypotheses significance, the partial index value T (T-value) is used. T value for the model is shown in the diagram below.

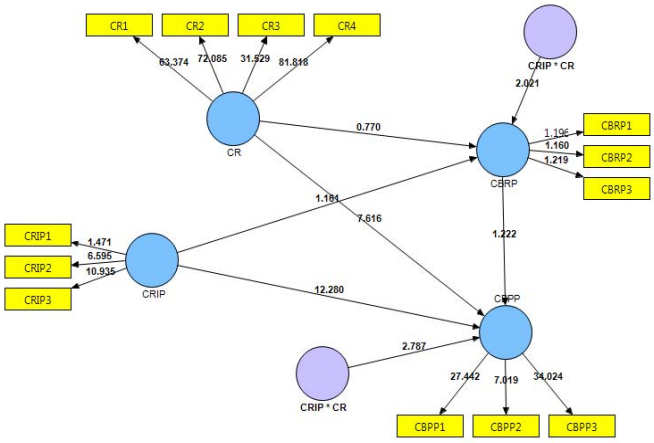

Figure 2. Investigations in T mode

According to the chart above and the significance coefficients, since to confirm or reject hypotheses, the value of T should be greater than 1.96/1 or less than -1.96, the value of the parameter between the two ranges will not be considered important in the model, and the values between these two values show no significant differences between the calculated values for regression weights with zero values, at 95 percent. The results of the research hypotheses are provided below. Since the significant amount (T-value) is less than 1.96 number (equal to 1.164), at 95% the null hypothesis can be confirmed, which means that the process of CICRM has no significant effects on CBPP, so the first hypothesis is rejected. Since the significant amount (T-value) is greater than 1.96 number (equal to 12.280), at 95% the null hypothesis cannot be confirmed, which means that the process of CICRM has no significant effects on CBPP, so the second hypothesis is confirmed.

Since the significant amount (T-value) is less than 1.96 (equal to 1.222), at 95% the null hypothesis can be confirmed, which means that the process of CBCP has no significant effects on CBPP, so the third hypothesis is rejected.

Since the significant amount (T-value) is greater than 1.96 number (equal to 2.021), at 95% the null hypothesis cannot be confirmed, which means the process of communication adjusts the relationship between CICRM, so the hypothesis is confirmed. Since the significant amount (T-value) is greater than 1.96 number (equal to 2.787), at 95% the null hypothesis cannot be confirmed, which means that the communication adjust the relation between CICRM process and CBPP, so the hypothesis is confirmed.

4. Conclusion and discussion

The aim of this study was to determine the effect of communicational information process of customer communications management on the customer-based performance. The necessity of this study is identified when we note that to note that, in the service industry one of the fastest growth rates is for the insurance industry, whose share is extraordinarily rising, so that the

communication with insurance is a part of the lives of most people. Due to the dramatic growth of the insurance industry, the competition will also increase. The main tool and insurance assets in this competitive market is customer. Therefore, this study seeks to determine the effects of the process of CICRM on CBPP. In explaining the first hypothesis, it can be said that since the significance amount (T-value) is less than 1.96 number (equal to 1.164) at 95%, it can be said that the null hypothesis is an approved process, which means that the process of CBCP has no significant effects on CBPP, so the third hypothesis is rejected. The results of this hypothesis are in line with the theoretical basics by Demori et al. (2013), Taherpour Kalantari, and Tayebi (2002) within the country and the results of Morouthiet al. (2012) and Wang and Feng (2012) abroad. In explaining the second hypothesis, it can be said that, since the significant amount (T-value) is greater than 1.96 number (equal to 12.280), at 95% the null hypothesis cannot be confirmed, which means that the process of CICRM has no significant effects on CBPP, so the second hypothesis is confirmed. The results of this hypothesis are consistent with and theoretical research of Rastegar Moghadam (2010) in the country and the results of Chang et al, abroad. In explaining the second hypothesis, it can be said that, since the significant amount (T-value) is less than 1.96 (equal to 1.222), at 95% the null hypothesis can be confirmed, which means that the process of CBCP has no significant effects on CBPP, so the third hypothesis is rejected. The result of this hypothesis are consistent with the research by Beghdili (2006) and Haji Zamanali (2004) within the country and the results of Mouruthi et al. (2012) and Chang et al. (2014) abroad. In explaining the third hypothesis, it can be said that, since the significant amount (T-value) is greater than 1.96 number (equal to 2.021), at 95% the null hypothesis cannot be confirmed, which means the process of communication adjusts the relationship between CICRM, so the hypothesis is confirmed. The result of this hypothesis are consistent with the research by Taherpour Kalantari and Tayebi (2010) and Demouri et al. (2013) in the country and the results of the research Wang and Feng (2012) and Morouthi et al. (2012) abroad. In explaining the fourth hypothesis, it can be said that, since the significant amount (T-value) is greater than 1.96 number (equal to 2.787), at 95% the null hypothesis cannot be confirmed, which means that the communication adjust the relation between CICRM process and CBPP, so the hypothesis is confirmed. The result of this hypothesis are consistent with the research by Beghdili (2006) and Haji Zamanali (2004) within the country and the results of Jang et al. (2014) and Achilles and Rod (2009) abroad.

Sung et al (2010) have defined customer interaction processes as a set of behavioral activities dedicated steadily for (1) collecting information through direct interaction with customers and (2) the processing of the information collected. As mentioned above, the use of information refers to mechanisms and processes of information distribution in the enterprise. Confirmation of this hypothesis suggests that, though the process of communication with customer and to be more precise, collecting information from customers, with greater accuracy and processing this information, according to current corporate objectives, the firm requires the development of more efficient processes for distributing information provided by the organization. This is more important when we know at present, when the competition is at its highest level, other materials and sources of comparative advantage, and in other words, are not the advantage of a firm in the market, and it is the knowledge of workers, which plays the role of a strategic asset for organizations, but these employees need to have access to detailed information from the market, in particular from the customers that is the market forces influencing the future of the firm, for making decisions and taking the right decisions. However, all extracted and obtained information from customers is not profitable the company, so the companies must be able to to benefit from search and discovery of market and information and more detailed, and accurate engagement with customers from an integrated system and in the next step, they must design a process that is able to distribute this gathered information properly and acceptably.

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