The Effect of Customer Loyalty Programs on Relativistic Satisfaction and Customer Preservation by Emphasizing the Effect of Distortional Administrative and Interactive Perceived Customers' Adjustment (Case Study of Iranian Insurance Customers in Rasht)

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Abstract The main purpose of this research was to determine the effect of perceived justice on maintaining long-term customer relationships with the organization through customer satisfaction. The research method was descriptive-correlational. The statistical population of the study consisted of all clients of Iran's insurance branches in Rasht. The sample was randomly ed 396 customers. To collect data, the perceived organizational justice, relationship satisfaction, satisfaction with loyalty program, and retention scales were used and by using structural equation modeling in Amos software version 24, the research hypotheses were analyzed. As the results showed, the relationship satisfaction (beta coefficient: 0.343) and satisfaction with the loyalty program (beta coefficient: 0.400) had a significant and direct effect on maintaining long-term customer relationships. In the next, the perceived justice of customers has a significant effect on the satisfaction with the loyalty program (beta coefficient: 0.417) and the customer relationship satisfaction (beta coefficient: 0.520). In the following, the coefficients for determining the dependent variables of the research showed that perceived justice, relationship satisfaction, and satisfaction with the loyalty program could predict 33 percent of the long-term customer relationship with the organization variance. Perceived justice has been able to predict 27 percent of the customer relationship satisfaction variance. Perceived justice has

been able to predict 17 percent of the satisfaction with loyalty program variance.

Keywords: Perceived organizational justice, relationship satisfaction, Satisfaction with loyalty program, maintaining long-term relationship with costumers, Iran insurance.

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