

This study is an attempt to test the successful applications of relationship marketing concepts in insurance sector in Jordan and Palestine, it will test the possibility of building relationships based on customer value and satisfaction.

In Jordan, there are twenty seven companies while there are seven covering the insurance market in Palestine. Two questionnaires were developed, one was directed to the "big" clients and the other to the employees of the insurance companies whose work touches the needs of customers. One hundred and fifty questionnaires were distributed to each group of the four parties.

The aim of the study is to know the factors that affect the customer intentions to build a relationship with the company and to test factors that affect companies intentions to build a relationship with a specific customer. Interviews were conducted with the employees to know if the internal processes help to develop these relationships.

The conclusions of this study were that price, supplementary services, core services, variables respectively do affect the clients motivations towards building a relationship with the company in Palestine. In Jordan, supplementary services, core service, price variables affect Jordanian clients intentions to build a relationship with the organization.

The organization part, the most important factors that affect the organization intentions to build a relationship with clients were found to be client attributes and the costs that the organization carries while providing client with the service.

The study found that the clients perceive a negative value while the companies perceive positive value through this relationship .

There were some differences in the means of the two dependents and between some of the independent variables in the two countries.

Many obstacles in the internal processes were found and many recommendations were suggested to make those relationships a reality.