Determining the Effects of E-Commerce on Internet Marketing Mix of Insurance Companies

Due to nature of insurance industry, the way it’s represented and also the elegant application of this technology, insurance industry ought to choose a strategic approach to deal with internet. So it is necessary to determine the effects of internet on marketing mix of insurance services (as a strategy and a tool to conduct marketing projects plans including characteristic, tariffs, elation promotion, distribution, interpersonal relations (among people) and representation processes of services, in order to obtain opportunities and to exclude threats. According to above, there is a study with descriptive-survey method to determine the effects of E-commerce based on internet marketing mix of insurance service. The statistical population for this study includes managers of insurance services companies and researchers of Iran insurance industry. ۵۴ insurance experts and ۰۵ internet experts were selected randomly. Required information was collected through questionnaire with ۹ close-ended questions and remaining of ۸ open- and close-ended questions including demographic questions and questions about location, amount and quality of internet they use. According to this study, internet application had reduced amount of tariffs, promoted characteristic of services, elation and distribution canals, role and creativity of personnel, and customer initiative and also promoted processes toward more customer-oriented style. The most important effect of internet was for tariff reduction and elation promotion and the least was for people (customers and personnel) promotion. It was also found that experts with internet shopping experience are more aware of the effects of this technology over processes.

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