

Overview the Effect of Mixed Elements of Servings Marketing with Customer in Iran's Insurance Industry

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Received: 16 December 2012 Accepted: 5 January 2013 Published: 15 January 2013

Abstract

In response to an increasing competitive market arena, growing attention is being devoted in the development of capabilities as a competitive strategy that enable firms to transform input effectively into superior value propositions. This paper explores e-commerce performance through the development of trust-building capabilities in the aviation industry. Data were drawn from 115 managers out of a population of 130 managers of the four airports selected for this study. The results of our analysis showed that, trust-building capability development is significantly related to sales volume and market share. There is no significant relationship between trust-building capability development and profit. Based on the findings we conclude that trust building capabilities promotes online sales volume related to expectations. We therefore recommend that airline firms in the Nigeria aviation industry should develop trust building capabilities that will serve as a competitive strategy that offer superior value proposition to their customers.

Index terms— competitive strategy, capability, trust building, e-ticketing, e-commerce, firm performance.

1 Introduction

Insurance is a service, it's not represent able easily, neither are its beneficial results. So, it can't be exposure in public vision. Therefore insurance diffusion and it's expansion is a great task, which needs to empirical research to recognize the reasons and factors of lack of welcome people from insurance. Today, in competitive period, organizations should go forth synchronous and along with the changes in science and technology's area, and keep update their knowledge, try to create axial capability in its organization. The competitive superiority obtained, when it can establish effective communication with their customers, and this matter ascertain, when it can analyze the behavior of potential from different dimensions axial customer attitude to exert in society by organizations.

Iran's abundance population and supply's necessary and offering of insurance servings, and providing the security for the society's people and lack of available management in insurance servings has issued as a complicated problem in the society. It requires a lot of appeals to express all reasons and factors of insurance unsnap and providing in our country.

Aim of the study, regard to minted elements of servings marketing, is priority of the effective factors on communication management with customer (CRM), to achieve to the aim, should explain the relation between mixed elements of marketing and CRM, which determined by using of simple random sampling way and calculation formula of 100 sample people among customers of Iran's insurance company of sabzevar city. a) Used method in the study is descriptive Survey i. Independent Variables Independent variables in the study are mixed factors of servings marketing (service, price, distribution, promotion, personnel, possibilities and physical possessions, operations management).

ii. Dependent Variable Dependent variable of the study is communication management with customer.

2 iii. Hypothesis of the research are

? There is a meaning relation between service offering and CRM.

3 ? There is a meaning relation between proper price and CRM.

? There is a meaning relation between distribution factors and CRM. ? There is a meaning relation between promotion factors and CRM. ? There is a meaning relation between personal characters and CRM. ? There is a meaning relation between possibilities and physical possessions and CRM.

? There is a meaning relation between operations management and CRM.

II.

4 Methods of Data Analysis

It's used of descriptive statistics to explain more better available conditions of each hypothesis. Another statistical way is kido test or Chi-square test, which is used in the study in because of low error and simple analysis. Also, It's used of solidarity Coefficients to prioritize the hypothesis to show that, which one of the mixed factors of marketing has the most effect on CRM? As well as it calculates amount of Cronbach's alpha of this study with the help of spss software equal to 88%. Regard to inseparable feature of service of servitor, insurance is a service that customer sells and because it's a long time service, the communications of in insurer and servitor would be longer. It's natural to have great importance, how to contact and behavior virtue of insurance company's personal with insurers in these communications has great importance. So, regard to four principles such as selection, instruction, protection and payment, select and equipping skillful experienced workforce and familiar to proper human relationships help the insurance companies to achieve their goal. iii. Personnel have placed in third row of importance in presented priority. Therefore, whatever the personnel are update and intimately with the customers, and act speedy to solve the customer's problem and give their insurance policy, and also when they're selling the insurance policy, try to solve the insured difficulties, not only effect more on insurance selling, but also effect on the relations between company and customer. iv. The fourth effective factor upon CRM are distribution channels. Insurers referral to home or work place of people, existence and being available many insurance representatives can effect upon the customer communication with company. Possibility to buy insurance or extension of insurance policy through company's internet site can effect a lot upon communication between the customer and company.

v. The fifth effective factor on CRM are promotion factors. They send similar messages to many people, so rate increasing of advertisements give the possibility to customer to repeat the messages many times. Buyers know that all people understand their trend to buy. Sellers should have high public relations and give information to customer in order to guide him to the goods. It can be used of electric telephone systems to consult services, or centers to give consult services through television reports, press, guide booklets, to present proper information to the insured to have the best select at the time of insurance policy purchase and his request cover of his favorite insurance company. vi. How to performance and connect of company's management and create the balance between need to insurance and meet customers request can effect upon relations of insurer and the insured. The company's management should try to solve the customer problems sociably and looks at the customer as the main investment of the company. vii. The seventh effective factor on CRM is possibilities and physical possessions. Therefore, insurance companies should consider should exactly the work environment situation such as order and arrangement, air conditioning, light decoration and ..., as well as considering to present good insurance services, because these unnoticeable problems can effect on relations of customers and company.

In final, we suggest to the researches who are interested to search in this field, to study in relation with electric marketing and its effect on CRM or CEM (customer experience management).

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Figure 1: Volume

[Note: H. R. Mir Ali]

Figure 2:

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