DETERMINATION THE EFFECT OF MIX MARKETING ELEMENTS ON CUSTOMERS’ SATISFACTION IN INSURANCE

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Abstract

Now days organization must be accompany science and technology changes and uptake their information. This competitive advantage is been achieved when they could contact with their customers. Modern marketing is also related service industrial and any forms of business that observes customer requirements. Originally, insurance is a saleable service and fundamental element in development and sale of insurance services is determination of marketing role in insurance. Marketing is classification two groups: goods marketing and services marketing.

Keywords: Marketing Elements. Customers’ Satisfaction. Insurance. Service marketing. Insured party

1. INTRODUCTION

Although insurance has been aged more than seventy year in Iran but yet it has not achieved the desirable growth and insurance culture is not commonly in Iran (2). Insurance plays a significant role in various economic parts by dressing damaging due to economic and developmental functions and so it increases investment motivation. In the other word, insurance collections of economic organization consider its profits and costs and present the best services with minimum cost. Insurance is a service. it neither supplies easily nor concludes benefits, so we cannot present it for all. Business now is customer-based and her/his satisfaction. Economists know that to be customer-based is in crucial trade world. Now days organization must be accompany science and technology this competitive advantage is been achieved when they could this competitive advantage is been achieved when they could If organization analysis costumer manners potentially and partially they could have costumer-based view (1).

2. MARKETING

Marketing is classification two groups: goods marketing and services marketing. Marketing action is necessary for anything, has been exchanged in market place. Service marketing is been used for various function as hotel management, banking, legal, medical and transportation.

Insurer is a foundation that obligates versus financial effect due to accidents and therefore compensate damage with premium and pays determined sum of money (2)

Service marketing: service is any action or work that anyone supplies to each other and strictly is intangible. It is reached to something possession.
Service creation maybe depends on physical goods or not be. Also services can be presented broadly as economics function. They create added – value and make benefit for customers.(2)

3. DEFINITIONS:

**Insured party**: a person who contract insurance agreement and obligates premium payment or person adjusts insurance or suggestion request and give it to insurer and obligates premium payment. She / he has legal or actual personality.

**Mixed service marketing**: modern marketing is also related service industrial and any forms of business that observes customer requirements(4).

**Production or services**: act or function that one supply another. It must be intangible and don’t result in possession of anything.

Price: Apart of money that used for a production or service, or a value that customers exchange it for use products or service.

**Distribution**: All firm activities which present production for customers.

Promotion: is set of activities include, information technology, encouragement and effectiveness.

**Staff**: Are intermediary company with its customer many of customer believe that staff are company.

Facilities and physical properties: cause facility activities during services transportation and presentation.

**Distribution channels**: A set of dependent organization which prepare goods or services for use or consumption. In this study distribution channels are assurance sale agencies or insurance middle man. They present insurance services.

**Promotion activities**: They link between production or services or their benefits for customers and encourage them for purchase.

That means this activity contains propagation, personal, sale, sale progress and public relations.

**Functional management**: Guaranties contact and suitable quality and services.

Management of relations with customers:

It is dependent variable in this study.(1)
Figure 1: management of relation to customers

Insurance types: insurance markets divided to five parts: personal insurance, familiar insurance, business insurance, benefit staff insurance and social insurance and another division: original insurance types are commercial insurance and public insurance.

Commerce insurance divided itself to person insurance, objects insurance, responsibility and money loss insurance, government (public) insurance consists of social insurances (3).

4. CONCLUSION:

Mixed of marketing consists of seven factors.

1-product
2-price
3-distribution
4-promotion
5-staff
6-property
7-functional management
Summary and review of original subjects study: Human always has been exposed financial and living suddenly accidents, hence he had searched a way that he could be supported by it.

Originally, insurance is a saleable service and fundamental element in development and sale of insurance services is determination of marketing role in insurance.

Because of in ordinary market function is finished when any transaction is done, so in insurance markets, insurer obligation started if that transaction be done.

In the other words, business is not end point in insurance markets that is its beginning. Finishes with customer satisfaction. Marketing starts with recognition and continues with make known.

Moreover recognition of marker factors positive or negative, is necessary for increase their services. Because market is a clear system and affected by various factors such economics, social, political and cultural factors.

After sale services, so insurance institutes produce insurers must present Policy.

Mean that if the product be according to consumption Desire, insurance firms are more successful.

Insurance companies must consider that supplying creates itself equivalent demand. It means demand rate is depended on supplier function.

Insurance firms must determine target insurance party in target Market and sale and present insurance services.

Insurance companies originally produce products and services and present them to consumer at four views:

1. production view
2. product view
3. sale product

Figure 2: Mutual relationship between target customer requirements and service marketing elements
Researchers have concluded that insurance firms had attempted most of their attention to marketing and sale view and so these two views compare each other (3).

References: