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

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*Abstract -* In this study, we overview the effect of mixed elements of servings marketing with customer in Iran's insurance industry. In the study we asked what's the effect of mixed elements of marketing on communication management with customer? and present some hypothesis bases on whether there is a meaning relation between mixed factors of servings marketing (serving, price, distribution, promotion, personal, facilities and physical possessions) and CRM or not; we try to identify and prioritize the elements. Then distribute the questionnaires among the customers of Iran's insurance company fulfill the importance and priority on communication management with customer through solidarity coefficient and Chi-square test, and the results show price is the most effective factor on CRM, and then after that, are putting the serving's offering personnel's character's, distribution channel facilities and possessions, in order.

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*Keywords :* marketing mixture, servings, communication management with customer, insurance.

## I. INTRODUCTION

nsurance 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.

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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.

#### iii. Hypothesis of the research are

- There is a meaning relation between service offering and CRM.
- 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. 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%.

## a) Comments

Here, regard to the results of statistical analyze and offered priorities related to hypothesis, presented suggestions are:

i. Prioritizing the hypothesize indicates the most important factor of servings marketing factors upon CRM. So, insurance companies should pay special attention to the price. Reduction of prices, giving facilities, possibility of insurance costus, payment through credit cards can have remarkable effect in customer relations with company.

ii. Service offering is the second factor with the respect to the effect importance upon on CRM. Service at the moment of offering to the customer, is out of influence of produce management, In other words, it's not controllable after production. Customer understanding of quality is impressed by work procedure as well as is impressed by serving presenter. Service presenters should pay attention to the servings quality, they presented. As an American manger expressed "promise whatever you can do and do more than what you have promised", It's certain that servings present with superior quality fulfill the customer's satisfaction and this purpose needs more cost. 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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