

*Original Article***Designing a model of marketing strategies in Hafez Atieh Sazan Insurance Company**Fariba Valimi<sup>1</sup> Majid Fatahi<sup>2</sup> Mansour Ranjbar<sup>3\*</sup>

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**Abstract**

**Background and Purpose:** In order to survive in the competitive market of various products and services, the use of marketing strategies is inevitable so that the success or failure of companies depends on it. Therefore, the present study was conducted with the aim of presenting a model of insurance marketing strategies for Hafez Atieh Sazan Insurance Company.

**Materials and Methods:** This research was conducted qualitatively using the grounded theory method. Participants were selected by purposive sampling method and after 11 semi-structured interviews, theoretical saturation was obtained and the gathered data were analyzed by Strauss and Corbin approach with Atlas.ti Software.

**Results:** As a result of data analysis, 1340 codes derived from open coding, 57 concepts and 13 categories were classified into six dimensions. "Strategic management" was identified as causal conditions, categories of "public relations", "personal selling", "direct marketing", "electronic marketing", "advertising", "technology tools", and "management tools" as strategic conditions "strategic marketing" as an axial phenomenon, "investment management" as context condition, "corporate social responsibility" and "market orientation" as intermediary/ intervening conditions, and "performance" was identified as outcome.

**Conclusion:** According to the identified concepts and categories related to the marketing strategies, it was suggested that Hafez Atieh Sazan Insurance Company must improve and expand the marketing strategies by providing the model conditions presented in this study.

**Keywords:** Marketing Strategy; grounded theory; Insurance

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## 1. Introduction

Nowadays, the market has become a competitive environment in which the need for competitive advantage is an important part of the survival of organizations and companies, and achieving success in this field without proper knowledge and implementation of strategy, as well as use of new and up-to-date marketing methods is not possible (1). This study is important because strategic marketing is one of the most important principles for long-term marketing activities with regard to the marketing environment that has long-term effects on companies and their performance. Strategic marketing is shaped by paying attention to competitors, identifying the most suitable penetrating segments in the market and turning them into profitable segments (2,3).

Marketing strategies have one of the most important management roles in business (4). Attention to marketing and the usage of marketing techniques and strategies in attracting customers have become very important (5). The main focus of marketing strategies is on proper allocation and coordination of marketing resources and activities in order to meet the company's goals in terms of market / specific product (6). Many organizations suffer a lot of losses due to the lack of strategic alignment with the market, which is apparently impossible to diagnose, but from the perspective of strategic management, strategic integration can be achieved in this field (7). The higher the marketing capabilities of an organization, the more comprehensive and useful information about competitors' actions and reactions will be earned, and thus it can create special value for its customers and create barriers to competitors' entry and prevent their threats. This process expands the basis for

achieving competitive profit (8). In Iran, insurance industry has not performed well and the sign of this is the low penetration of insurance in Iranian society and the inadequacy of the indicators of development of the insurance industry in comparison with global and regional statistics (9). In a study, Allen and colleagues examined whether Japanese companies use appropriate strategies to interact with their environment. They introduced specific tactics to improve the performance of companies (10).

One of the most important, strategic and competitive industries in the world is the insurance industry, which is active in reducing risk and environmental uncertainty in the areas of property, people and business. The scope of activity of the insurance industry in all aspects of human life has increased competition in this field; particularly, it has a significant impact on sustainable growth and development in various economic sectors. Insurance industry can provide financial services and establish a logical relationship with other industries, such as agriculture, manufacturing and service sectors, by collecting small premiums from insurers and various economic groups and by timely payment of damages, which, in addition to the provision and maintenance of public and private capital, can establish peace and security of mind among real and legal members of a society (11). To be successful in sales, employees, agents and brokers must have sufficient information and the necessary training in the field of sales of all insurance fields in order to attract customers. When an organization adapts several strategies with a customer-oriented approach with the needs and wants of its customers, it will be successful (12), the

things which are usually ignored or forgotten in Iranian institutions. Increasing the influence and development of sales goals in insurance companies, the revival and introduction of a model for determining the marketing strategies is required. By taking a holistic approach to the concept of marketing, marketers and sales experts should be taught the techniques and strategies to increase the sales of insurance products. Considering that previous studies have not been able to cover this gap, the present study has, therefore, been designed and implemented with the aim of presenting a model of marketing strategies in Hafez Atieh Sazan Insurance through the grounded theory approach.

## 2. Materials and methods

The present study was 'applied' in terms of purpose and 'qualitative' in terms of method, which was carried out through grounded theory. This approach is a general methodology for theory development based on data collection and analysis, which is developed and discussed during the research process. According to the method of conducting the research (qualitative), the statistical population of this research was key experts in the field of research to sample and extract concepts. Individuals were sampled purposively through snowball method, and the sampling process continued until data saturation.

The research environment was Hafez Atieh Sazan Insurance Company. The main method of data collection was a semi-structured interview based on an interview guide. All interviews were conducted by the lead researcher. The interview time varied from 30 to 60 minutes depending on the situation of the participant. The interviews were conducted individually in a secluded room and in a quiet environment

with the coordination of the interviewee. The initial questions of the interview were such that participants were encouraged to talk freely about their experiences. For example, they were asked to explain their views on marketing. Follow-up questions were asked based on the information provided by the participant to clarify the concept under study. Exploratory questions, such as explain more, or give examples, articulate your meaning more clearly, were also asked among the more general questions. Interviews were continued until data saturation so that no new data was extracted. In this study, after 11 interviews, data saturation occurred and initial concepts were formed. All interviews were recorded, then typed verbatim and analyzed using Atlas.ti Software version 7. Data analysis strategy in which qualitative data are summarized, classified and categorized was carried out through open, axial and selective coding proposed by Strauss and Corbin (13) that involved shredding interview data and notes to create concepts and categories and juxtaposing categories in such a way that clearly justified the relationship between them.

In this study, the following three common methods were used to achieve the reliability criterion of the findings (14); A. Validation and control by members: In this part, the participants were asked to evaluate the overall findings, and comment on its accuracy., B. Analytical comparisons: In this method, the primary data was referred to compare and evaluate the structure of the theory with the raw data. 3- Using the audit method: In this field, three experts in the field of foundation data theory supervised the different stages of coding, conceptualization and extraction of categories.

To increase the accuracy of findings, the methods proposed by Lincoln and Goba (15) with the criteria of validity, reliability, verifiability and transferability were used. The researcher attempted to increase the credibility of the research by long-term participation and sufficient interaction with the participants, collection of valid information and confirmation of the information by the participants. Step-by-step repetition, data collection and analysis, and review by experts can also increase data reliability. At the same time, in order to increase the verification criteria of the data, the approval of experts and their supplementary opinions were considered. Data transfer capability was achieved by

trying to provide a rich description of the research report in order to evaluate and apply the research in other fields, and other researchers will be able to understand the participants' similar experiences of marketing strategies, as well as quotes from participants as presented. This study was approved in Islamic Azad University of Sari Branch with the ethics code 162268991.

### 3. Results

In this study, 11 people (three females and eight males), with an age range of 49 to 58 years and a mean age (standard deviation) of 53.8 (2.9) were studied. Two had MSc and nine had PhD degree (Table 1).

**Table 1.** Demographic information of research participants

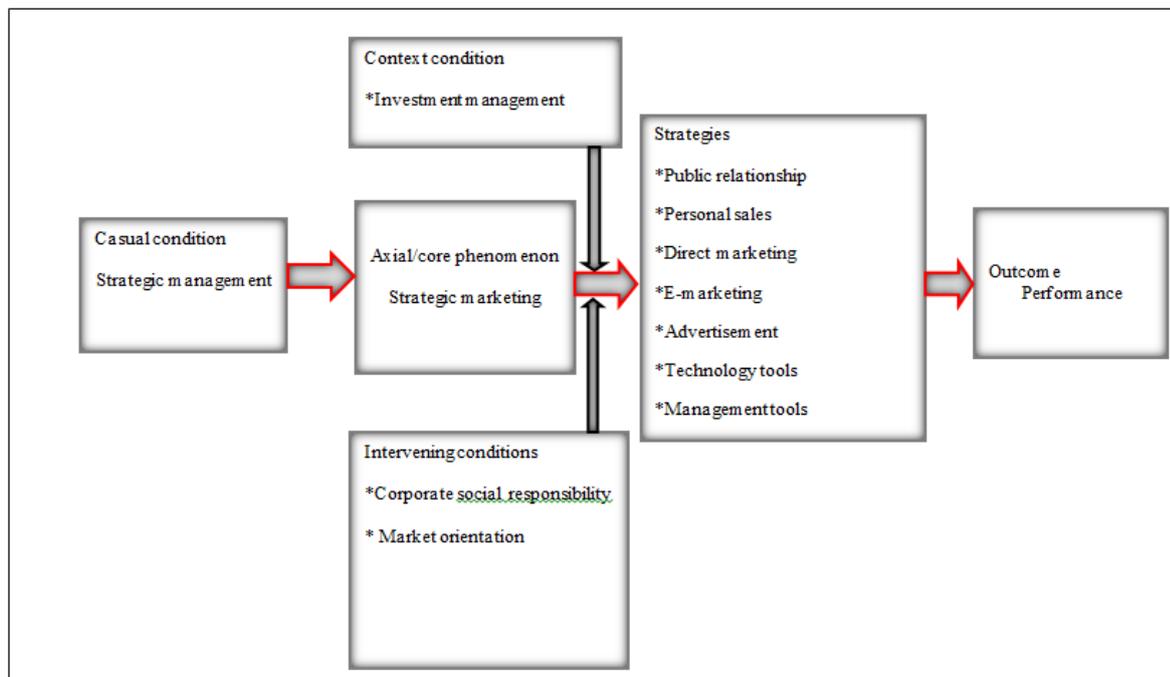
Variable		Frequency(Percent)	Mean(std)
<b>Gender</b>	Female	3(27)	
	Male	8(73)	
<b>Age</b>			53.82(2.93)
<b>Age domain</b>			49-58
<b>Education</b>	MSc	2(18)	
	PhD	9(82)	
<b>Work experience</b>			14.36(2.42)
<b>Work experience domain</b>			10-18

Initially, 1340 codes from open coding, 57 concepts and 13 categories were identified. The identified categories were placed in the paradigm model based on the Strauss and Corbin approach. Paradigm model dimensions included causal conditions, contextual conditions, intervening conditions, strategy and outcome. In the axial coding of the present study, strategic management, public relations, personal selling, direct marketing, e-marketing, advertisement, technology tools, management tools, investment management, corporate social

responsibility, market orientation, sales promotion, and brand equity categories were identified. In selective coding, the category of strategic marketing was identified as an axial category according to the company's goal and value creation for the customer. In Strauss and Corbin's grounded theory approach, in order to present a paradigm model, the identified categories were arranged based on the axial phenomenon, causal, intervening, contextual, strategy and outcome conditions (Table 2).

**Table 2.** Categories and concepts

Dimensions	Category	Concept
<b>Axial/core phenomenon</b>	Strategic marketing	Customer value creation, focus on marketing strategy, focus on market segments, need-based service delivery
	Strategic management	Leadership, Managerial Skills, Strategy Execution, Coordination, Level Communication, Marketing Perception
<b>Casual condition</b>	Public relationship	Introducing services in social networks, press conference, experience of important people, charity, article presentation
	Personal sales	Insurers training, customer consulting, face-to-face sales, creating a customer club
	Direct marketing	E-mail, telephone communication, brochure installation, voice mail, text message
	E-marketing	Sending messages on social networks, specialized websites, newsgroups
	Advertisement	Media Network, Advertising Billboard, Celebrities, Print Ads
	Technology tools	Creating technology infrastructure, database, call center, technology development, program design
	Management tools	Planning, employee training, promotion of employee motivation system, strengthening profitable relations
<b>Context condition</b>	Investment management	Attracting investment, participating in investment projects, investment opportunities
<b>Intervening conditions</b>	Corporate social responsibility	Product differentiation, meeting legal expectations, meeting ethical expectations, meeting social expectations
	Market orientation	Attention to competitors, attention to the customer, market information
<b>Outcome</b>	Performance	Existence of potential customers, customer retention, willingness to serve the company, popularity of services, appropriate market share, customer attraction



**Fig 1.** Paradigm model of marketing strategies

**Axial phenomenon****Creating value for the customer**

Participants stated that the services should be valuable and considerable until customers repeat the receiving of services. "The service we provide must be worth. If we do not create intangible value, we will lose the competition " (P 1).

**Focus on marketing strategy**

Participants stated that there are different marketing strategies in each business that organizations and companies must focus on to achieve success. "Choosing the right strategy and focusing on it is one of the most important tasks and requirements that a company should consider. Strategy is like a beacon and should never be neglected" (P 3).

**Focus on market segments**

It is very important to focus on different market segments. "Different market segments must be identified. Each segment must be focused on separately. The industrial sector, the service sector, the agricultural sector, the medical sector and each sector can have its own world" (P7).

**Providing needs-based service**

"We need to assess the needs of different segments of society to know which services we are going to provide to which customers. That is, to know, for example, whether customers are employed, unemployed, elderly, adolescent, etc., each according to their age, living conditions, and insurance services. They need us and we should invest in them "(P7).

**Casual conditions****Leadership**

The importance of leadership should not be underestimated in order to compete in an emerging market. "If a manager can start his leadership from the time of introducing his product or service, he will have a high competitive advantage because the

consumer or recipient of the service usually imitates others to make decisions, and therefore, being ahead of competitors increases consonance with the atmosphere which becomes public and increases the desire of people to serve you "(P 2).

**Strategy implementation**

Contrary to many managers' beliefs, the reason for the success of top organizations is the good execution of a strategy. "The art of management is not in the design of the strategy. However, by studying, one can gain ability in this field. It is important to implement the strategy. We must be able to execute the company's strategies correctly" (P 5).

**Coordination**

What is defined as customer service should be fully implemented without any shortcomings. Customers are looking for brands that trust what they offer. "In my opinion, all marketing components of a company's services should be consistent and coordinated. We should not claim more than what we can. We offer the same thing to the customer with the same features and specifications. "If there is no place, our work will falter" (P 8).

**Marketing Perception**

"Company managers need to understand the concept of marketing well. You design the whole strategy, but the collection managers do not realize something; they cannot keep up with you, and naturally your efforts will be wasted" (P 8).

**Context conditions****Attracting investment**

Participants believed that the company should be able to raise capital. "This company can attract investment in line with its goals, both domestic and foreign capital" (P 3).

### **Participation in investment projects**

According to experts, participation in investment projects is one of the conditions of strategic marketing. "I think participating in investment projects is one of the most important marketing strategies that can be good for both the company and our customers. This is a serious strategy for the company's strategic marketing" (P 11).

### **Intervening conditions**

#### **Product differentiation**

The company's services should be clear to competitors in a way that is understandable to customers. "We need to be vigilant in providing services and design them in a way that sets them apart from competing companies. They are a head and neck higher" (P 5).

#### **Meeting Ethical Expectations**

The company's observance of ethical standards is very effective in continuing to refer customers to the company. "The image of our company that forms in the minds of our customers is based on our and our partners' commitment to ethics and respect. If we make a promise, we will act. If there is going to be a change in the way we provide our services, in the cost and so on, let's be honest" (P 6).

#### **Market orientation**

It includes the concepts of attention to competitors, customer attention, and market information.

#### **Attention to competitors**

"In order to be able to survive in a competitive market, we must know our competitors and have their performance under a microscope. In order to be successful, we must naturally be superior to them" (P 1).

#### **Attention to customer**

Customer attention is one of the inseparable elements of the company's success. "Customer attention is at the heart of a

company's activities. Customers' attention helps us to expand their loyalty and improve our relationship with them. All our activities are for the customer. If there is no customer, we will not exist"(P 10).

### **Strategies**

#### **Introducing the services in social networks**

One of the ways to succeed in strategic marketing is to introduce services in social networks. "All people are now using social media. This is a good opportunity to promote our services through social media and to introduce them to the public" (P 8).

#### **Press conference**

"One of the ways we can better connect with the market is by holding a press conference with the press. For example, if we have an interesting plan, we can inform the press by holding a press conference, so that more people know about the services we provide." (P 11).

#### **Experience of well-known people**

"In general, it is very important to use the experiences of people who are at the highest levels of the organization. There are often knots in the work that I, as a manager in the city, need guidance about, and using the experiences of superiors is very important" (P 4).

#### **Charity**

Doing charity work and providing special services on social occasions can make the company successful in applying marketing strategies. "We must make the best use of the opportunities we have. For example, doing charity is one way of introducing insurance services while supporting people in need" (P 9).

#### **Personal sales**

"Personal sales" include insurer education, customer counseling, face-to-face sales, and customer club creation concepts.

**Insurer training**

"The more insurers are trained and informed about our services, not only will the company reach an increase, but also there will be more loyal customers waiting for our services" (P 3).

**Creating a customer club**

"We can attract more customers by creating a customer club like other companies that do, although we have not done so yet, but it is on our agenda to move in this direction" (P 7).

**Direct marketing**

"Direct marketing" includes the concepts of e-mail, telephone communication, brochure installation, and voicemail.

**Telephone connection**

"There are advertising companies that can help us. These companies can advertise our services and attract customers to our services over the phone" (P 10).

**Brochure installation**

"One of our marketing strategies is to prepare a brochure and present it to healthcare organizations and clinics. We distributed the brochures and received a good response" (P 3).

**S.M.S**

Experts believe that texting is one of the most common marketing strategies. "There are currently so many interesting and varied methods each of which creating an opportunity and a special charm; for example, sending text messages to a large number of citizens. Well, this method is very effective, right? So it can be used effectively." (P 3).

**Electronic marketing****Send message on social network**

Sending messages on social networks was identified as an electronic marketing method. "When we use social media as messengers, we target a wide range of audiences, and this is very different from

older means. Now social media are really concerned with advertising and messaging. "Media are popular, well-regarded, and considered as a good marketing strategy" (P 11).

**Specialized website**

"Every organization or company now designs a website as soon as possible and displays its services and products through the website to familiarize the audience with its services. Many work processes are done in this way, which results in generating significant revenue" (P 6).

**Media Network**

The participants, referring directly to the media network, introduced it as one of the strategies in the field of advertising. "Advertising on media networks is also one of the ways to think. National and local media networks are a great help for advertising our services" (P 8).

**Advertising Billboard**

Billboard advertising is one of the methods identified in this dimension. "There is a time when we urgently need advertising and information. We must seize every opportunity to attract more target markets, and rent a billboard and use it for urban advertising" (P 9).

**Technology tools****Creating technology infrastructure**

Experts believed that creating the right technology infrastructure is effective in attracting customers and creating purchasing potential. "In order to provide our services with good quality, good speed, and good accuracy, it is necessary that, first of all, the company's technology infrastructure be well planned and implemented, and services be provided according to our own expectations and, most importantly, customer expectations" (P 1).

**Database**

Usage of databases in marketing and sales environment is of particular importance. A participant in this regard said: "When we are going to offer certain services to doctors who work in our city, for example, it is enough to get the mobile list of doctors in the city as a database and send a text message to all of them for one insurance service" (P 2).

**Call center**

"When we want to introduce a service and tell our customers that by choosing this service, they will get a discount or a special privilege, we need something like a call center to do this" (P 4).

**Management tools****Planning**

Participants introduced planning as one of the management tools in strategic marketing. "Without planning, of course, nothing can be done, and we are no exception. Planning in marketing is an inevitable thing (P 1).

**Staff training**

Participants cited employee training as the most important factor in marketing success. "If you have the best product or service but are unable to sell it, you have nothing of value. The customer communicates with your sales staff at the time of purchase, and if your staff is not trained, you will naturally run into problems." (P 11).

**Strengthening profitable relationships**

"The company must have good relationship with its employees, customers and other stakeholders, because increasing the sphere of influence and expanding the provision of services and sales of the company depends on the communication it establishes with its stakeholders" (P 2).

**Outcome****Increase potential customers**

Participants cited the increase in potential customers as one of the company's performance results. One participant stated: "When a company designs and executes marketing strategies properly, its performance will also improve. For example, customers who are not yet familiar with our services may soon become real customers" (P 10).

**Customer retention**

Retaining current customers is one of the performance results proposed by the participants. A participant in this regard said: "If we can retain current customers by using the right strategy, there is at least some benefit to the company from this area," (P 8).

**Desire for company services**

"One of the signs of strategic marketing success in an insurance company is the desire of more current customers for the company's services. It means that the company's performance has been so good that customers are more inclined to the company and use its services" (P 2).

**Customers attraction**

"When we were able to increase the customer attraction rate, then we could say that we had a good performance. Of course, it must be higher than a certain rate. For example, if we could increase customer attraction 30 to 40% higher than last year, we can be proud of ourselves" (P 5).

#### 4. Discussion

Based on the results of the current study, strategic marketing includes the concepts of creating value for the customer, focusing on marketing strategy, focusing on market segments, and need-based production. In the study of Shafiee and Mirabi (16) who presented the strategic marketing model in large steel industry companies, strategic marketing was selected as the axial phenomenon.

Creating value for the customer leads to providing valuable and appropriate services to customers, in a way that encourages the customer to repeat the shopping experience. Value creation is a simple way for customers to spend money, and business owners must use it to survive in a competitive and productive environment. Economic value creation for the customer is created through wealth creation, which is the ultimate goal of the business unit (17). The results showed that organizations and companies must focus on marketing strategies that include the analysis of business needs, target audience, and product and service specifications to achieve success in their business. Rezaei and Haghghi identified a significant relationship between focusing on business strategies and the return on industry stocks (19). In some studies, the focus strategy has been used to determine the market structure in the insurance industry (20). On the other hand, focusing on strategic market segments is critical to an organization's survival. Yousefi Hajieabadi also introduced the effects of market focus on the company's profitability (21). They found that in the long run, profitability had a greater share in explaining the fluctuations in the innovative behavior of the industrial sector rather than market focus.

The present study showed that causal conditions have a category called "strategic management" which includes the concepts of leadership, managerial skills, strategy execution, coordination, level communication, and marketing understanding. In their research, Shafiee and Miraei (16) introduced strategic management as a causal condition and its purpose as a process to define the industry strategy in order to coordinate the resources of companies to achieve strategic goals. Strategic management is a picture of the future (22). To compete in an emerging market, one must not underestimate the importance of leadership. Leadership means the ability to bring about change that creates a competitive advantage for the organization (23). Tutar's findings indicate that one of the primary goals of strategic marketing leadership is to make a profit. Strategic leadership has a significant effect on the performance of organizations (24). The present study showed that managerial skill is one of the important factors in the strategic marketing of the insurance company and the application of marketing strategies (25). Managers' marketing skills have a positive and direct effect on the effectiveness of services and products marketing activities (26). The results showed that the contextual conditions (governing context) included the category of appropriate investment, which itself consisted of the concepts of project liquidity, purchase of up-to-date equipment, and investment opportunities. Proper investment provides optimal conditions for the company's processes. Proper financing or investment is one of the necessities of economic development (27). In a study conducted by Shafiee and Mirai (16), appropriate investment has been introduced as a governing platform for the

development of strategic marketing in large steel industry companies, which is consistent with the results of the present study.

The interventionist conditions consist of two categories: "social responsibility" and "market orientation". Social responsibility refers to the company's commitment to business ethics and implies obligations beyond the company's economic obligations to its customers (28). Galbreath showed that the implementation of corporate social responsibility can lead to employee job satisfaction and, ultimately, have a positive effect on customer satisfaction (29). On the other hand, the category of market orientation indicates the extent to which the company tends to the market and the creation of strong business brands (30), which has been introduced for the insurance company as an intervening factor. Shafiee and Miraei (16) reached a similar conclusion in their study. They saw market orientation as paying attention to customers and their present and future needs, as well as paying attention to their competitors and products. Kiessling introduced market orientation as the coordination of managers with market orientation and focus on customers and interaction with them (31).

The results of the present study indicated the proposed strategies in achieving strategic marketing or marketing strategies including the categories of "public relations", "personal selling", "direct marketing", "electronic marketing", "advertising", "Technology tools" and "management tools". Sehat, in his study, introduced public relations as a way to observe customers while buying or consuming products and services (32). He believed that through public relations, questions such as: What do customers do?

What do they like? What are the problems? Are all answered. In the field of direct marketing, Namvargholi and Moharramzadeh conducted a study and found that direct marketing is one of the factors affecting sales promotion (33). A study showed that direct marketing is one of the most important factors in promoting sales and marketing, which emphasized the findings of the present study (34). The study by Rojuei showed that electronic marketing (internet) has a significant role in the development of marketing and sales of products and services of the company (35). Capatina believed that providing complete and transparent information to customers through e-marketing can lead to the success of the company (36).

Based on the findings of the present study, the outcome of strategic marketing includes the category of "performance", which includes concepts, such as potential customers, customer retention, willingness to serve the company, service popularity, appropriate market share, customer acquisition, and competitive advantage. Shafiee and Miraei, in their study, introduced the company's performance as a consequence of using strategic marketing in large steel industry companies (16). Performance as a consequence of each company's activities shows the importance of controlling the day-to-day operations of the company and evaluates the extent to which it achieves its goals (37).

## 5. Conclusion

The resulting paradigm model can be a good guide for insurance companies to adopt appropriate marketing strategies. Therefore, it is suggested that existing companies choose the suitable strategy according to the priorities of decision-making and consumer behavior.

### Conflicts of Interest

The authors declared no conflicts of interests.

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