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IDENTIFICATION AND IMPORTANCE OF BENEVOLENT MARKETING COMPONENTS IN THE INSURANCE INDUSTRY

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ARTICLE INFO	ABSTRACT	ORIGINAL RESEARCH ARTICLE

Benevolent marketing is one of the new strategies of business marketing to create special value for the customer, according to which the direct relationship between the sale of the product and the help of the enterprise to a charity or good will be defined and promoted in the direction of social responsibility of the companies. It has therefore led to the turning of benevolent marketing firms. Understanding the benevolent marketing components provides a clear indication of the success of these firms in using these marketing activities. The main objective of this paper is to identify and rank benevolent marketing indicators in the insurance industry, which are identified using the Delphi technique and ranked by Fuzzy Network Analysis (FANP) method. The results of the research show that there are several factors on the success of benevolent marketing campaigns as their components in insurance coverage, which can be summarized in five main factors. These factors are important in terms of experts in this area: financial results for the company, service marketing mix (7p), organizational help form, social outcomes for the company, and customer attributes. Also, the components; the increase in brand sales, the prices provided by the insurance industry and the size of the benevolent aid received the highest weight among the sub-indicators of these five components.

1. Introduction

Today, all corporations and organizations that only weigh their losses and profits, under the pressure of peoples and similar organizations, have limited their vision to a bit beyond the mere benefits of the organization. It is further clear that the actions of companies will have an enormous impact on the outside environment and that the benefits and losses of organizations to society cannot be ignored. For social responsibility, the social benefits are extended (Mashbaki and Khalili Shojaee, 2010). Corporate social responsibility has become an important part of corporate public relations activity as well as a competitive parameter for organizations because quality and price are not always

enough to make consumer products desirable; therefore, organizations often try to find New ways to differentiate their products and services (Spot and Heinz, 2015). Customers are not convinced only by receiving a product or service. They expect a value that goes beyond quality and within the scope of social responsibility. At the moment, consumers are moving towards companies that prove their responsibilities. When the quality and price of the products or services are similar, most consumers prefer to buy from companies that support a social cause, such as cooperation and assistance to companies in public affairs (Angel et al. 2011). Benevolent or generic marketing is an example of such cooperation. Cutler (2004) defined benevolent marketing as a commitment by economic agents such as companies, organizations, institutions, etc. to participate in or to allocate, part of the proceeds from sales to a good. Often this is done in a given time period for a particular product and for a specific good thing. In this marketing approach, an enterprise usually participates in a charitable organization whose goal is to increase sales for a particular product and also to finance a good one (Cutler & Lee, 2008). Benevolent marketing is the most complete type of marketing and is most likely to be promoted, afflicted, and promoted by sales, government sales, direct marketing, sponsors. And all of this relates to the goals and aspirations of the business. Goals and aspirations include commodities, charities, and other things, and yet all the valuable or other issues, such as health, environmental issues, homelessness, welfare and animal habitat, art and education for every kind of goods, are included. (Gallan et al., 2015).

Several factors have led businesses to become benevolent marketing, the most important factor of competitive pressure at the national and international level and the saturation of markets, which has pushed firms to move forward with ways to differentiate themselves from others. Another important factor is the importance of social issues and, in particular, corporate social responsibility in their eyes (Rashid et al., 2015). Generally, benevolent marketing is one of the best ways to demonstrate corporate social responsibility and attract consumers and other stakeholders, and is a powerful tool for improving people's lives and well-being, creating environments that support social goals, development Social capital that leads to the improvement of public policies and ultimately leads to social goals (Magdunadat, 2012)

It can be important to focus on how these marketing activities can be beneficial to profit-oriented and nonprofit firms. For example, benevolent marketing strategies can improve the buyer's attitude towards the brand and its value and persuade them to buy their products and services. In fact, what economic firms suppose is that benevolent marketing, in partnership with a reputed charity, will improve the attitudes of these firms towards their brand, brand, and value, and will increase the willingness to buy the brand among the target market. Although this assumption (both theoretically in academic circles, both in practice and by business enterprises) has been proven in Western countries, and in these philanthropic marketing societies, it is considered a successful strategy and can have an impact on the success and sales of companies and organizations. However, unfortunately, because of the lack of comprehensive scientific research on benevolent marketing in Iran, the extent to which Iranian consumers are welcomed by this method and its effectiveness is in a hurry of ambiguity (Aghaeifar et al., 2011). In addition, in our country, given the great sensitivity of people to charity and charitable contributions, the proper and proper use of business enterprises from benevolent marketing is a necessity and

incorrect use of this method Marketing and neglect of considerations and concerns of the people can lead to the failure of this strategy and the pessimism of people towards the performance of enterprises and even charitable activities in the future (Hamidizadeh et al., 2017). In fact, the success of benevolent marketing in countries such as Iran is more than non-economic reasons, and its total dependence on the perceptions and attitudes of the people of those societies on such concepts as economic enterprises, charitable organizations, their duties and their interaction with the government, society and with each other. Therefore, before conducting charitable marketing operations by companies and organizations in Iran, identifying the views of Iranian consumers on the issues such as the role and nature of these companies and organizations and their perception of their benevolent activities, people's attitudes towards companies And organizations supporting these activities and the reactions of consumers and customers of their products and services when confronted with a charity marketing campaign.

2. Research Method

This research is in terms of applied purpose and an analytical combination approach based on the Delphi method and a network analysis process for identifying and ranking of charity marketing indicators in the insurance industry. The statistical population of the research was in the qualitative section including academic experts, managers, and experts from insurance companies of Asia, Iran, and Alborz, and purposefully and in a small section; clients of branches of insurance companies of Asia, Iran, and Alborz insurance in Yasouj city.

The method of this research is summarized in the following steps;

The first step is the study and review of literature and related research, such as research; Lafrati et al. (2016), Mueller et al.

(2014), Qumar (2013), Hunjra et al. (2012), Began and Alkaniz et al. (2009), Chattananon et al. (2008), Baron et al. (2000 and 2007), Bahrami et al. (1394), and ..., in the field of binational marketing indicators and initial extraction, the indicators comprise five main criteria: customers, Service marketing blend (7p), organizational help form, social outcomes for the company, financial results for the company; plus 30 sub-components

Step Two: Using the Delphi technique in the final selection of the extracted indices and subcategories;

Step Three: Set up a research network model in the fuzzy network analysis process technique;

Step Four: Comparing Pairs of Indicators and Strategies in Paired Comparisons;

Step Five: Calculate the relative priority of indices and subtypes;

Step Five: Prioritizing the Indices and Sub-Categories.

3. Findings

One of the methods for gaining group knowledge is the Delphi technique, a process that has a structure for predicting and helping to make decisions through surveys, aggregation of information, and finally, group consensus. In order to validate the Delphi researcher's questionnaire based on the dimensions and components of the extraction from a different point of view, its formal and content validity has been confirmed by the academic experts and has been resolved in the statistical society of its ambiguities. Indicators that relate to According to the statistical calculations, the agreement coefficient was higher than %70, and also in the t-test, at 95confidence level, were accepted. According to 15evaluators, the minimum acceptable content ratio (CVR) is .49.50The following table summarizes Delphi's first round of questions and answers for extracting benevolent marketing components;

Result	Fit Index	CVR	Confidence interval up	down	Significance level	T	components	Dimensions
acceptable	87%	73%	1.72	0.95	0.000	7.102	Attitudes	Customer Feature
acceptable	83%	67%	1.51	0.83	0.000	7	Value factors	
acceptable	90%	80%	1.71	1.16	0.000	10.785	.3Social mental norms	
acceptable	90%	80%	1.67	1.13	0.000	10.592	Demographic factors	
Delete	33%	-33%	-0.98	-1.69	0.000	-7.616	Culture	
acceptable	80%	60%	1.34	0.59	0.000	5.298	Motivation	
Delete	33%	-33%	-0.66	-1.21	0.000	-6.911	.7Intervention and experience	
Delete	33%	-33%	-0.5	-1.23	0.000	-4.878	.8Importance and urgency	
acceptable	88%	77%	1.42	0.81	0	7.429	.9Skill	
Acceptable	80%	60%	1.41	0.66	0.000	5.663	Product / service	Merchandise Marketing Services) 7p(
acceptable	80%	60%	1.48	0.72	0.000	5.856	Promotions	
acceptable	90%	80%	1.82	1.31	0.000	12.639	Price	
acceptable	90%	80%	1.9	1.3	0.000	10.77	Distribution factor	
acceptable	87%	73%	1.52	0.88	0.000	7.761	Staff	
acceptable	90%	80%	1.85	1.35	0.000	12.99	Evidence and physical assets	
acceptable	90%	80%	1.6	1	0.000	8.963	processes	
acceptable	77%	53%	1.13	0.47	0.000	4.942	Benevolent help or activity	Organizational help form
acceptable	90%	80%	1.71	1.16	0.000	10.785	Amount of charity or charity	
acceptable	90%	80%	1.95	1.52	0.000	16.276	Helpful place or benevolent activity	
Acceptable	77%	53%	1.37	0.5	0.000	4.36	Collaborating or not cooperating with a charity	
acceptable	90%	82%	1.92	1.35	0.000	10.81	Benefits of Post-Attitude	Social outcomes for the company
Acceptable	90%	84%	1.87	1.41	0.000	10.327	Credit Benefits	
Delete	33%	-33%	-0.72	-1.28	0.000	-7.374	So motive	
Acceptable	80%	60%	0.93	0.4	0.000	5.135	Verbal propaganda (mouth to mouth(	
Acceptable	90%	80%	1.62	1.05	0.000	9.633	Commitment and Social Responsibility	

Table 1: T-test results of a Delphi-first round example

The results of the first Delphi roundup, the fit index, the CVR criteria, and the t-test results are shown in Table 1. The Cronbach Alpha coefficient for the first round is 812/0. At this stage, the indicators that have an average of less than 5 or that the T-value for them was within the critical range (the value of the significant level is greater than 0.05) are eliminated from the first round and do not enter the second round. , Indicators that have a mean value of 5 and a significant level of less than 0.05 have remained. In order to remain in the second round, in addition to the t-test, the CVR index has also been used. Indicators with a CVR of less than 0.49 should also be removed from the first round and should not be entered in the second round. Also, the proportional rate has been used to fit the indicator. If the index has a rate below 70%, it should be removed from the analysis process and not in the second round. Thus, out of the 30 identified components, there are four components: culture, interference, experience, importance, urgency and post-motivation, and do not enter Delphi's second round. The 26 indicators that remain at this stage are pre-prepared for Delphi's second round and are available to experts. Below are the questions and answers are given in Delphi's second round.

Table 2: T-test results are a second-round Delphi sample

Result	Fit Index	CVR	Confidence interval		Significance level	t	components	Dimensions
			كران بالا	كران پايين				
acceptable	90%	100%	1	0.71	0.000	12.227	Attitudes	Customer Features
acceptable	87%	93%	1.26	0.89	0.000	11.764	Value factors	
acceptable	90%	100%	1.29	1	0.000	16.48	.3Social mental norms	
acceptable	83%	85%	1.19	0.59	0.000	6.15	Demographic factors	
acceptable	90%	100%	1.36	0.94	0.000	11.177	Culture	
Delete	40%	-20%	-0.72	-1.28	0.000	-7.374	Motivation	
acceptable	87%	93%	1.29	1	0.000	16.48	.7Intervention and experience	Merchandise Marketing Services)7p(
acceptable	90%	100%	1.29	0.86	0.000	10.156	.8Importance and urgency	
acceptable	80%	78%	1.47	1.05	0.000	12.447	.9Skill	
Acceptable	90%	100%	1.24	0.98	0.000	18.025	Product / service	
Delete	62%	26%	-1.09	-0.778	0.000	-5.048	Promotions	

Delete	47%	4%	-0.71	-1	0.000	-12.227	Price	
Delete	50%	11%	-0.82	-1.03	0.000	-18.028	Distribution factor	
acceptable	90%	100%	1	0.71	0.000	12.227	Staff	Organizational help form
acceptable	90%	82%	1.73	1.14	0.000	10.723	Evidence and physical assets	
acceptable	90%	80%	1.95	1.53	0.000	16.672	processes	
Delete	59%	19%	-1.00	-0.66	0.000	-4.63	Benevolent help or activity	
acceptable	90%	100%	1.03	0.82	0.000	18.028	Amount of charity or charity	Social outcomes for the company
acceptable	90%	100%	1.48	1.11	0.000	14.475	Helpful place or benevolent activity	
Acceptable	90%	100%	1.24	0.98	0.000	18.028	Collaborating or not cooperating with a charity	
acceptable	90%	100%	1.34	1.03	0.000	15.558	Benefits of Post-Attitude	

The Cronbach Alpha coefficient for the second round is 0.836. In this phase of the 26 remaining components of Delphi's first round, there are five components: skills, staff, evidence and physical assets, processes, and collaboration or non-cooperation with a charitable organization and do not enter into the Delphi third round. 21 indicators remain for Delphi's third round. They are pre-prepared and made available to experts. The Delphi Round of Questions and Answers is summarized in the Table of Thoughts; The Cronbach's alpha coefficient for the third round is 0.886, and the results indicate that all the remaining attributes are meaningful and valid and that the Delphi triple period can then be ended. Also, the Kendall Coordinating Coefficient has also been used. The closer the Kendall co-ordinator is to one closer, the more consensus among the experts is. The features of Kendall's coefficient are one of the most important applications of this test in management.

Table 3: Delphi Final Depression

The third Delphi Third States	Delphi second states	Delphi first states
Kendall's W=0.669 Chi-square=82.503 Sig=0.001	Kendall's W=0.443 Chi-square=34.887 Sig=0.001	Kendall's W=0.324 Chi-square=17.221 Sig=0.001

The results of Delphi show that panel members' consensus has been reached and can be terminated repeatedly. Considering the lower level of significance level from 0.05, it can be said that the Kendall consensus coefficient was significant and at 95% confidence level there was a consensus among experts in all three stages.

4. Prioritizing charity marketing components

The steps to prioritize the charity marketing components to the fuzzy ANP technique are as follows:

1.Make a decision hierarchy tree

The first step in the network analysis process is to begin by providing a hierarchy tree. This tree shows the indicators and decision options. This classification is presented in the form of a conceptual model of research and a hierarchical tree in Figure.

2.Paired comparisons and the weighting of the variables of research

At this stage, respondents are asked to rate the significance of each of the factors in a pairwise (paired) manner. After completing the questionnaires, the opinions of the people are combined. In order to determine whether the comments were motivated or incomplete, it was necessary to calculate the incompatibility rate of the matrix of the views of each individual. The following tables show the average score for expert opinions (individual judgment of the main factors). In the last column of these tables, the total elements of the rows are shown.

Table 4: Average paired comparisons to benevolent marketing components

Benevolent marketing components	Customer Features	Marketing mix service (7 p)	Organizational help form	Social outcomes for the company	Financial results for the company	Eigenvector
Customer Features	(1,1,1)	(0.111,0.143,0.2)	(0.169,0.258,0.577)	(0.169,0.258,0.577)	(0.111,0.111,0.143)	(0.025,0.031,0.047)
Marketing mix service (7 p)	(5,7,9)	(1,1,1)	(5,7,9)	(4.583,6.708,7.937)	(0.169,0.258,0.577)	(0.218,0.292,0.393)
Organizational help form	(1.732,3.873,5.916)	(0.111,0.143,0.2)	(1,1,1)	(1,3,5)	(0.111,0.126,0.169)	(0.056,0.088,0.12)
Social outcomes for the company	(1.732,3.873,5.916)	(0.126,0.149,0.218)	(0.2,0.333,1)	(1,1,1)	(0.126,0.169,0.258)	(0.042,0.061,0.097)
Financial results for the company	(7,9,9)	(1.732,3.873,5.916)	(5.916,7.937,9)	(3.873,5.916,7.937)	(1,1,1)	(0.371,0.528,0.626)
CRm =0.077 CRg =0.001 Compatible						

In this matrix, the inconsistency rate is 0.077, and since this value is 0.1, then it is acceptable and does not need to resolve the incompatibility. In fact, if the inconsistency rate is less than 0.1, then the compatibility of the paired comparison is accepted, and if this ratio is greater than 0.1, then the respondent must ask the respondent to re-examine his comparative conjectures in a more ambitious manner.

The continuation of the paired comparison of the underlying factors and sub-indices as well as the third phase of the formation of special vector matrices derived from the paired comparison of the second phase is presented in the research appendix. Based on the calculations done, the charity marketing components in the insurance industry can be ranked as follows.

Table 5: The final weights matrix of benchmarks relative to charity marketing components

Rating	Final Final Weight	Final fuzzy weight	Component
5	0.032	(0.025,0.031,0.047)	Customer Features
2	0.297	(0.218,0.292,0.393)	Marketing mix service (7 p)
3	0.088	(0.056,0.088,0.12)	Organizational help form
4	0.064	(0.042,0.061,0.097)	Social outcomes for the company
1	0.518	(0.371,0.528,0.626)	Financial results for the company

These results are summarized in the following figures.

5. Discussion and Conclusion

Benevolent marketing is one of the new strategies of business marketing aimed at creating special value for the customer, according to which the direct relationship between the sale of the product and the help of the enterprise to a charity or good will be defined and promoted in the direction of responsibility

Social enterprises. It has therefore led to the turning of benevolent marketing firms. In this regard, the purpose of this study is to identify and evaluate the charity marketing components and provide a clear vision and strategies for the success of the insurance industry in using these marketing activities according to the results of the research. The research explains the key points for top executives, marketing managers, and brand. It can be helpful, especially when deciding on different strategies for corporate brands. The results of this study show that even in an environment where benevolent marketing is rarely used before and consumers and customers are not familiar with it, benevolent marketing can have a positive impact on the tendency of the customer to brand relationship and purchase intention. Be Although the combination does not necessarily have a positive impact on customer responses. Before implementing such advertising, the type of product and brand awareness and their composition must be carefully reviewed. Particular attention should be paid to the degree of participation in the type of product or service and conditions advertised. According to the results, the prioritization of the five main charitable marketing components is 1-Financial results for the company (weighing 0.518); 2. Marketing service mix (7p) (0.297 weight) ; 3. The organizational help form (with Weight 0.088), 4. Social outcomes for

the company (weighing 0.064) and finally 4. Customer characteristics (weighing 0.032). This ranking and significance mean that the expected financial outcomes for the company and the marketing mix of services (7 p) have the most impact and the component of the characteristics of customers has less impact on this. Also, the components; the increase in brand sales, prices and product offerings or services provided by the insurance industry, and the size of the benevolent aid received the highest weight and first rank among the sub-indicators of the five main components of charity marketing experts in the field.

Therefore, based on the results obtained in order to create a suitable platform for the success of benevolent marketing activities and customer orientation, the following suggestions are given to the managers of the insurance companies:

It is suggested to insurance companies to consider the size of the grant so that it can be estimated and calculated for the customer, such as the percentage of the price of the product. Secondly, according to the results of this study, consumers do not prefer the size of a very large grant, and these companies should be adjusted in such a way that neither too much nor too little. According to past research, the size of the subsidy is very high or the consumer is uncertain.

The company has been implementing charity marketing strategies with charities that are ranked highly in terms of reputation and reliability. This will reduce suspicion and a positive perception of the motivation of the company.

Companies do not exaggerate their benevolent activities. If customers realize that participating in their benevolent marketing activities is too exaggerated, customers will go astray and buy from companies they have not bought before, with their help and support. Slipping from social

causes or helping others with other causes, they doubt the causal marketing plans.

The culture of building charities, people's organizations, and charities should play a role in this. Charity organizations can work to reduce this mistrust by mapping out leading international charities and providing transparent statistical reports.

Due to the fact that in charity marketing, credibility, honor and brand association of charity organization with the company, the improper use of it can spread this distrust. Therefore, charity organizations and philanthropic companies are recommended when participating

Particularly during the implementation of the good marketing plan, the various communication channels, especially social networks (other than the internal messenger!), Are available to inform their enthusiasts about the nature of the marketing program.

Insurers can use more profitable marketing practices than non-monetary forms, such as educational, health, and health care services, which are preferred by consumers. This program will somehow improve the image of the company, the affinity and brand value of the company.

Insurance companies that use good marketing strategies should consider other factors affecting the purchase of products and services (quality, price, easy access, etc.) in order to promote their product sales, and they to improve.

Corporate managers can put messages on the company's interior and exterior, which is associated with corporate social responsibility; since most customers do not have a positive attitude towards companies and insurance companies in fulfilling their obligations, it is suggested that Advertising messages (billboards, catalogs, media ads, etc.) explicitly indicate that the income from benevolent activities is allocated to which institutions or organizations are allocated; also, from

celebrities and index figures (reference groups, Letters!) For the introduction and kind of activities that companies do in charity, Stef Ten to customers for their confidence. The total of these activities creates a positive image of the company's brand and value.

There should be measures to educate the concepts related to consistency and the specialist and charitable activities of all consumers and customers. Conducting educational classes for citizens in health houses to increase their environmental knowledge and encourage them to buy environmentally friendly goods, goods and services aimed at collecting their sales for public works, the inclusion of concepts related to consistency And engaging activities in students' textbooks, installing cloths with proper slogans on these concepts on public streets, making documentary television programs for familiarizing these concepts, holding congresses and encouraging them to behave in encouragement, Buying and promoting brands of non-profit businesses Eh ... It can be a solution.

Getting a long commitment to charity gives a more successful bona fide marketing program to product sales and consumer attitudes toward brand and company. This reflects the fact that the long-term commitment of consumer doubts about corporate motives reduces.

Managers should focus on increasing the identity of their customers because of the positive outcomes that the customer's sense of identity can create with the company; therefore, to enhance the identity of the brand, such as the social aspect, satisfaction, and communication, to strengthen their identity. Customer Relationship About brand affects brand identity. In order to effectively deal with this, managers should investigate which clients prefer communication tools such as post,

telephone, email, virtual networks, and strengthen the organization in this regard.

Regarding the discussion of the pricing of products and services by benevolent companies, unfortunately, the increase in the prices of these services and products for the benefit of charities in our country is less established and the sale of such services and products is less direct or capillary and more with the intermediaries of companies It is no longer possible to have a transparent and structured mechanism for knowing the amount of profit. Unless it is used in charity exhibitions and markets, or in places where the company itself sells directly, this pricing method is used.

To benefit from the financial results of benevolent marketing activities for companies, investors who spend their capital in a company must make sure that the money is used in the right place and that even the resulting profit will be returned to them. This means that not only companies must have logical business plans and plans and plans for their budget, but also mean that they must be able to demonstrate their social responsibility towards the community and well-meaning marketing activities. When companies devote their budget to voluntary and charitable work, and employees encourage them to do so, they give this important message to investors that we are not just interested in our own profits, but also our community. And what's more for a company's credit than this message. Investors are also more likely to support and support companies that believe they are committed to their employees, society, and audiences, and even have a positive impact on their community.

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