Impact E-Insurance on Attraction of New Clients in the Insurance Companies

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Abstract

This study explores a new theme that is the Impact E-Insurance on attraction of new clients in the insurance companies in this study it represents an important instrument in the light of globalization for economy and companies, which it is characterized by a very wide purchase for different clients, extensive and in-depth review of the literature provided a significant contribution to clarify the concept of E-Insurance on attraction of new clients, this study also is working on the application of social media model and its three dimensions (content, new offers, and social media tools) its impact on attracting new clients in the Insurance Companies.

In general, success of a company depends on its ability to satisfy the clients. Therefore, the company seeks to retain existing clients on one hand and attract new clients on other hand, companies in general and insurance companies in particular face the problem of attracting new clients because of insurance awareness, difficulty in reaching new clients and competition in the insurance sector, accordingly, the problem of the study is the need to determine the impact of E-Insurance its different dimensions on Attraction of New Clients.

Introduction

With the evolution of information technology (IT) and the rise of the networking era and the Internet, another world is growing, rising and still expanding constantly that is the virtual or digital world. Today all businesses compete in two worlds: the physical world of resources that managers see and touch, and the virtual world of information. If the market is the place where goods and services exchange create physical value, Marketspace is the virtual framework whose relationships, products and services are computerized network information, creating the virtual value on a wide range of options and on the basis of the company's own capabilities which integrates networked with the capabilities of others such as suppliers and competitors. This development has led to the emergence of virtual companies as a new type of companies that use networks effectively and the characteristics and capabilities of the Internet to create a new market for its services and to achieve competitive advantage over competitors in this market space. The Internet relies on multimedia to provide service and benefit. It is a medium for e-mail, electronic data exchange, teleworking, entertainment, games, distance learning, news, music, auctions, brokers, deals and many more. Internet services and applications are covering the economies of countries and the whole world, where transactions and e-business are estimated to be trillions. In fact, any economic sector remains out of this development and any company, no matter how successful in the physical market, will lose an important aspect of its market and will face great problems in the face of competitors who have turned a large part of its services into e-business and e-commerce.

The insurance sector is one of the main sectors of the national economy. Due to the increasing number of businesses and the diversification of its activities, the insurance sector has expanded significantly within the group of companies and financial services in each country and the world. The insurance sector is a modern sector characterized by rapid response to technological development and modern concepts and applications. Therefore, the development of insurance services in the physical world (providing face-to-face insurance services, direct contacts and insurance services guides) must be accompanied by development in the field of electronic insurance. E-insurance offers many benefits of using the Internet, its multiple channels, its high speed and the low cost of making deals. E-insurance is the result of evolution in communications and information technology (Hiwarkar and Khot, 2013), so it is an inevitable challenge by all insurance companies. Corporate websites have become the bottom line. Although all of these companies have such websites to publish information and advertisements. but most of these companies do not have a strategic vision to use the Internet and its various channels to develop their e-services. One of the important functions that the Internet has been contributing to the development of insurance business is attracting new clients. Although Internet channels are numerous, social media is one of the most important channels in this area.

This study seeks to determine the impact of using one of the Internet channels (social media) to attract new clients: This study was designed to present a critical review of BFTs through the following paragraphs:

- Internet: concept and tools
- Internet services
- Social media and attracting the new clients
- The fieldstudy (variables, sample, hypotheses of the study)
- Results of the study
- Conclusions and recommendations

Internet: concept and tools

 If the company as a physical entity is the embodiment of capital in the industrial age, e-business is the same thing in the digital economy in terms of providing business opportunities in an expanding sector with more marginal value than its counterparts in other traditional sectors. Since the mid-1990s, the characteristics of business, assets, production, marketing and material distribution have been diminishing in importance and their value-creating role in the development and expansion of e-business in its virtual and digital dimensions. All this was done by the Internet, which represents the most sophisticated technological complex in human history. So, what is the Internet? What are its characteristics? And its functions? And its advantages?

   The fact that the term 'Internet' refers to a range of technologies – as well as to diverse forms, services and content of information dissemination, communication exchange and even collaboration, all resulting in a plethora of usage experiences, is what makes the singularity of the term problematic (Livingstone, 2005,p3). he Internet as a comprehensive

information technology, is a global network of interconnected intelligent hardware and software systems that make possible the digitized storage, retrieval, circulation, and processing of information and communication across time and space (Selvin,2017). According to Brown et al .,(2012 p 256) Internet is based on network, so it represents a worldwide network of networks accessible to the public that employs the Transmission Control Protocol/Internet Protocol (TCP/IP) model. These protocols enable the Internet to perform functions in an interactive manner, where Internet as a network that uses the IP addressing scheme, supports the Transmission Control Protocol (TCP), makes services available to users much like a telephone system makes voice and data services available to the public (Laudon and Traver ,2014,p113). The Internet according to these definitions is the worldwide system of computer networks which can communicate interact with one another. Technically, there are three extremely important concepts the basis for understanding the Internet, these are (Laudon and Traver ,2014,p113)

- Packet switching: a method of slicing digital messages into packets, sending the packets along different communication paths as they become available, and then reassembling the packets once they arrive at their destination.
- Transmission Control Protocol/Internet Protocol (TCP/IP): protocol that establishes the connections among sending and receiving Web computers and handles the assembly of packets at the point of transmission, and their reassembly at the receiving end.
- Client/server computing: a model of computing in which powerful personal computers are connected in a network together with one or more servers.

The use of the Internet for business requires the provision of Internet infrastructure, the organization of the general environment, the establishment of legal foundations and a clear policy to support the use of opportunities and facilities provided by the Internet for both companies and individuals. Establishing an appropriate framework for business and e-commerce requires: public policies; legal environment; privacy issues; technology standards; communications protocols; and security Technologies (Brown et al .,2012 p 254).

Providing the right framework for the Internet environment helps governments, businesses, and individuals use the benefits and services they provide to the Internet at work and in public life. E-government, e-business, e-citizen and e-client are direct results of the Internet in a modern society that is part of the global network of e-life and e-business.

Internet services

The Internet has become an indispensable part of lifestyle in network communities and a major source of competitive advantage in modern businesses, and a key component of modern life for individuals. This is evident in the fact that the Internet offers a wide range of services, communication and networking among individuals and companies in different societies and the world. In today's world, the Internet arsenal offers a wide range of services that can be defined as follows (Brien and Marakas.2011.p226; Comer.2019p227; Hill, 2014):

• e-Mail. Use e-mail and instant messaging to exchange electronic messages with colleagues,
   friends, and other Internet users.
• Discuss. Participate in discussion forums of special-interest newsgroups, or hold realtime
   text conversations in Web site chat rooms.
• Publish. Post your opinion, subject matter, or creative work to a Web site or Weblog for
   others to read.
• Buy and Sell. Buy and sell practically anything via e-commerce retailers, wholesalers,
   service providers, and online auctions.
• Download. Transfer data files, software, reports, articles, pictures, music, videos, and
   other types of files to your computer system.
• Compute. Log onto and use thousands of Internet computer systems around the world.
• Connect. Find out what friends, acquaintances, and business associates are up to.
• Other Uses. Make long-distance phone calls, hold desktop videoconferences, listen to
   radio programs, watch television, play video games, explore virtual worlds, etc.
• The world wide web.
• Social networking and personal publishing
• The Internet of Things (IoT).
• Internet search (Search Engines).
• Voice and video communication (VoIP).
• Cloud services and cloud computing.
• e-commerce, in particular for airline transport, books, videos, etc.
• Social networks and social media platforms.

   All these services provide opportunities for companies in general and to insurance companies in particular to develop their services in e-commerce and e-business that can take many forms such as: B2B (Business to Business), B2C (Business to Customer of Client), , B2G (Business to Government), C3C (Customer to Customer), G2C (Government to Customer), B2E (Business to Employees) B2S (Business to Supplier) and B2P (Business to Partner). In relation to clients, all these service and facilities offer broad opportunities to attract customers to businesses. This study will focus on E-Insurance and its role in attracting clients to insurance companies.

E-Insurance and attracting the new clients
E-Insurance is divided into several channels including social media and website. In this study, the focus will be on social media, as applications for companies have grown exponentially, making it a great addition to the company's website.
Social media
   From linguistic point of view, the term social media consists two parts; media and social, "media" is an instrument of communication via radio, television, and internet, and "social" refers to the relationships between people. Social media is a group of applications based

on internet that frame on the ideological and technological understructure of Web, and allows creating and exchanging the content generated by the users (Wasike, 2013).

According to (Wasike, 2013), there are many characteristics of social media, these are as follow:

1) Enables web substance users to do more than just retrieve information; it enables users to actively interact with the content as well as its creators. This is the foundation of user-generated content.
2) Enables users to execute applications programs straight from their browsers and they can own and subsequently control.
3) Trust and respect: Good insurance stems from mutual trust, the insurance should foster a positive standard atmosphere in which employee are free to share personal opinions while respecting the opinions of one another without bread and butter in fear of retribution. Effective policies synopsis acceptable online employee behavior rather than listing the legal action that are forbidden. (Rowman & Littlefield, 2011)
4) Users are able to add value to the content they are accessing. This deftness leads to a seamless exchange of information building a robust dead body of knowledge that is sometimes called collective intelligence.
5) Utilizes simple, user friendly and "whippersnapper" interface that do not require specialized knowledge to apply.
6) Social media tools are greatly decentralized with no center of control or gates under conventional media systems.
7) Is transparent and uses surface engineering standards that rapid grow into open ecosystems of loosely coupled applications bod on open data and reusable components.
8) It is emergent and does not rely on fully predefined application social structure, social media structures and behavior are allowed to emerge over time. This flexible, adaptive strategy license appropriate solutions to evolve in response to real number humankind usage and needs. It recognizes the fact that real winner comes from cooperation not control.
9) These characteristics show that social media have great potential for use in various business activities and are an effective and important means of attracting new clients to corporate products and services.

Social Media is growth every day; this explains why 90 percent of the 18-24 internet users use social meshwork via any device at least once per month. Social media also affects every age mathematical group with much higher increase rates for the age groups over 35 (Hubspot, 2012).

Social media the most powerful medium for relationship building, brand promotion in the markets (Tsimonis and Dimitriadis, 2014). The significant increase in the number of social media users has made these channels effective in attracting clients as well. According to Gillin (2007), there are many factors that have contributed to the use of social networking media by companies. These factors are:

– Declining response rates. Consumers increasingly ignore conventional online marketing such as banner and e-mail advertisements due to disinterest and spam.

- Technology developments. The developing IT infrastructures, new tools, and an increasing online population contribute to social media attractiveness.
- Demographic shifts. People, especially young individuals, have moved online and the use of traditional media channels has declined.
- Client preference. Trust is important on the internet and people trust their friends and other internet users more than companies.
- Low cost. A viral campaign can produce many more engaged clients than a television campaign at a much lower cost.

Companies started to realize that social networking sites can be a great source of strategic benefits to them. It is forecasted that World Wide Web, of which social networking is part, will replace emails, instant messaging, and collaboration programs such as Microsoft SharePoint in the not-too-distant future (Moqbel Murad & Moqbel Saggi & Ned Kock, 2013). The communication social networking sites can provide users with, but are not express to, email, single file sharing, blogging, instant messaging, treatment groups, and chatting.

The internet today is the most exciting digital world for people's concerns in general, and it represents the most sophisticated and perhaps profitable business world. This applies to all platforms and channels that operate on the Internet, including social media platforms. Social media applications today cover important areas in the business world such as: marketing, client relationship management (CRM), knowledge sharing, collaborative activities, organizational communication, and Education and training. These applications are shown in table 1.

Table 1: Social media applications

Application	Related areas
Marketing	
	Consumer communication and recommendation
	Consumer trust
	Consumer attitude and behavior
	Branding
	Marketing management
Client **relationship management**	
	Relation quality and client satisfaction
	Client experiences
	Client knowledge
	Management and trust cultivation
Knowledge sharing	
	Professional virtual community
	Motivation
	Emergency cases
	Impacts
Collaborative activities	
	Product design and project operation
	Leering

	Cooperative behavior
Organization communication	
	Communication enhancement
	Government and public sector
Education and training	
	Pedagogical role
	Teaching/learning environment
	Curriculum development
	Educational instructions/facilities
Others	
	Tourist industry
	Public relationships
	Medical sector

In Jordan, there is a strong trend towards the use of the Internet and social media. This trend is clearly reflected in the increased number of subscribers to social networking sites and blogging groups. Statistics indicate that the number of Internet users in Jorden at the end of 2017 was about 8,7 million users about 50% of the population (according to Jordanian Census Bureau, The population estimate is 8 million in 2018). In the same time, number of Facebook subscribers was 3.5 million users or 53.5% of the population, if we look at the table (2), we can see that the percentage of Internet communication is increasing at a high rate. The Internet has become a major thing at this time.

Table (2): Internet growth and population statistics:

Year	Users	Population	% Pop.
2000	127,300	5,282,558	2.4 %
2002	457,000	5,282,558	8.7 %
2005	600,000	5,282,558	11.4 %
2007	796,900	5,375,307	14.8 %
2008	1,126,700	6,198,677	18.2 %
2009	1,595,200	6,269,285	25.4 %
2010	1,741,900	6,407,085	27.2 %
2012	2,481,940	6,508,887	38.1 %
2015	5,700,000	6,623,279	86.1 %
2016	5,700,000	7,747,800	73.6 %
Source: https://www.internetworldstats.com/me/jo.htm			

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2. Attracting the new clients

The work on developing and finding new ways to attract new customers is one of the important responsibilities of the insurance clients, especially in the competitive market in Jordan. Increasing the number of social media users offers real opportunities to attract clients and establish strong relationships with them. Companies are dependent on new clients to renew and generate new demand for products and services, including insurance companies. For the continuity of companies, clients must be maintained and new clients must be continuously and permanently, clients must be served as a target group and a key objective of ensuring the sustainability and continuity of the organization, Because it is the main factor that ensures the operation of the sales process, and increase its size, which maximizes profits, and achieves the main objective of the organization or investment project on the basis, especially in the intense competition from companies operating in the same sector, the importance of this aspect we chose to highlight directly the objectives sought by the client service department in all operating sectors, clients should be satisfied and gain confidence and willingness to continue to deal with the organization to ensure that they are able to benefit from the material benefits they receive from them, in return for the goods and services provided by the organization, which directly reflects the sales force and achieves competitive advantage among other organizations operating in the same sector , respond to all queries posed by clients in a timely manner, where it responds to an appropriate response. The delivery of goods on time, and the fulfillment of the promises and commitments made by the company to avoid loss of client confidence, good treatment, good and humane that are appropriate to clients and their level, and non-discrimination on any basis; ethnic, religious, or sexual. Providing high quality goods and services, and to ensure the reliability and reliability of financial transactions in particular, to attract and win new clients by building a strong reputation for the organization, and applying core values accurately, increasing the number of clients, and increasing the volume of sales and profits. Employ should select a group of capable employees to deal with people continuously and in an appropriate manner.

Advantages of E-Insurance

The advantages and benefits of e- insurance are investigable from three perspectives of "Incurrence", "under contract agencies", and "policyholder":
1. More speed, in the process of issuing insurance policy.
2. Increasing the accuracy in the insurance activities
3. Upgrading mechanized insurance system, according to the latest hardware and software facilities.
4. Eliminating costly and time-consuming stages.
5. Reducing the office space of insurance companies.
6. Encouraging policyholders to further use of insurance affairs through a perfect Informing.
7. Facilitating the insurance affairs such as documents, reporting.
8. The possibility of further controlling and managing the affairs of insurance.

9. The possibility of intelligent performing of some insurance processes such as introducing the policyholder to the medical centers, only by phone or internet.
10. Inhibiting fraud and forgery.
11. Exact analyzing the costs.
12. Integration of mechanized insurance systems in all branches, insurance website.

The fieldstudy

This section includes a field study to determine the impact of social media on attracting customers in insurance companies. The researcher will present this section through the following paragraphs.

- Variables of study: This study included two types of variables: social media variables (independent variables) that consist of three variables (content, new offers, and social media tools) that companies can use to attract customers. And attract new customers (dependent variables) which include three variables (responding to client needs, persuasion of the client, and building client trust). Figure 1 shows the model and hypotheses (H1, H1a, H1b, H1c) of the study.

Figure 1: Model of the study
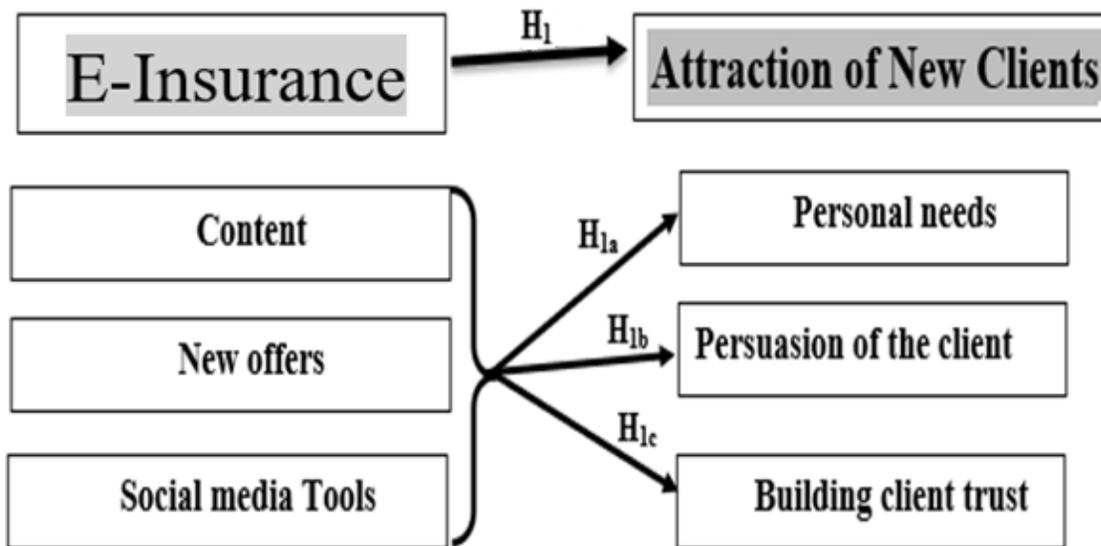
- population and sample: The population of the study is determined by all individuals who need the services of the insurance companies and use social media to obtain these services as new clients. The study sample consisted of individuals who visited the company's website during the month of April of 2018. The total number of respondents was 300 who answered the questionnaire posted on the company's website.

- **Questionnaire:** In order to implement the study, a questionnaire was developed and used to obtain data from visitors to the social media of an insurance company. The questionnaire included statements covering the independent and dependent study variables.

- **Hypotheses of the study**

H1: There is statistically significant effect of E-Insurance dimensions (content, new offers, and tools) on responding to personal needs in the Insurance Companies.

This hypothesis is divided into three sub-hypotheses according to dimensions of E-Insurance (content, new offers, and social media tools).

H1a: There is statistically significant effect of E-Insurance dimensions (content, new offers, and tools) on responding to   personal needs in the Insurance Companies.

H1b: There is statistically significant effect of E-Insurance dimensions (content, new offers, and tools) on responding to Persuasion of the client in the Insurance Companies.

H1c: There is statistically significant effect of E-Insurance dimensions (content, new offers, and tools) on responding to Building client trust in the Insurance Companies.

Hypotheses test

In hypotheses test, two steps were conducted. In the first step, researcher sought to test the relationship between social media dimensions (content, new offers, tools) and attracting new clients, in this step, two statistical tools (correlation coefficient R, and determination coefficient R^2) were used. In the second step, the effect of social media dimensions on attracting the new clients was determined. The regression analysis and the slope parameter (beta) were used to determine the effect of each dimension of the social media on each component of the new clients. Finally, to test the effect of two mediating variables (age of the client, client's location) on the relationship between social media dimensions and attracting new clients, researcher used the three step model (age and location of the client) and Sobel test for this purpose. The hypothesis test will be presented in the following paragraphs.

H_1: There is statistically significant effect of social media dimensions (content, new offers, tools) on responding to personal needs in the study company. This hypothesis is divided into three sub-hypotheses (H1a, H1b, and H1c) according to dimensions of Social Media (Content, new offers, Social media Tools).

H_{1a}: There is statistically significant effect of social media dimensions (content, new offers, and tools) on responding to personal needs in the insurance company concerned with the study.

Table (3) shows that there is a strong relationship between the three dimensions of social media (content, new offers, tools) on responding to personal needs.

The correlation coefficient, which determines the strength and direction of the relationship between the dimensions of social communication and response to personal needs, was for the content of social media (0.876), new offers (0.879) and social media tools (0.883), while the determination coefficients of these three social media dimensions were (0.768), (0.773) , and (0.779) respectively.

A strong relationship is a good indicator of the significance of the study model to be used to determine the impact of social media dimensions on responding to the personal needs of new clients.

The table 3 shows through beta values that there is a positive effect of these dimensions. Where the value of beta was (0.789) for content, and (0.779) for new offers, for social media tools at the level of significance (0.834) at significant level (p-value<0.05). To determine the overall effect of the three dimensions of the social media together, the multiple regression analysis was

used. Table (3) indicates that there is a positive effect of social media on responding to the personal needs of new clients.

Table (3): Effect of social media dimensions on responding to personal needs

Dimensions	R	R^2	β	T	Sig
Content	0.876	0.768	0.789	31.421	0.000
New offers	0.879	0.773	0.779	31.847	0.000
Social media tools	0.883	0.779	0.834	32.430	0.000
For all the four dimensions:					
R	R^2		F	B	Sig
0.914	0.834		1522.389	0.873	0.000

H₁b: There is statistically significant effect of social media dimensions (content, new offers, and tools) on responding to persuasion of the client in the insurance company concerned with the study.

Table (4) Shows that there is a strong relationship between the three dimensions of social media (content, new offers, tools) on responding to persuasion of the client.

The correlation coefficient, which determines the strength and direction of the relationship between the dimensions of social communication and response to persuasion of the client, was for the content of social media (0.266), new offers (0.245) and social media tools (0.365), while the determination coefficients of these three social media dimensions were (0.768), (0.773), and (0.779) respectively.

A strong relationship is a good indicator of the significance of the study model to be used to determine the impact of social media dimensions on responding to the personal needs of new clients.

The table (4) shows through beta values that there is a positive effect of these dimensions. Where the value of beta was (0.296) for content, and (0.270) for new offers, for social media tools at the level of significance (0.386) at significant level (p-value<0.05). To determine the overall effect of the three dimensions of the social media together, the multiple regression analysis was used. Table (4) indicates that there is a positive effect of social media on responding to the persuasion of the client of new clients.

Table (4): Effect of social media dimensions on responding to persuasion of the client

Dimensions	R	R^2	β	T	Sig
Content	0.266	0.768	0.296	5.026	0.000
New offers	0.245	0.773	0.270	4.355	0.000
Social media tools	0.365	0.779	0.386	7.184	0.000
For all the four dimensions:					
R	R^2		F	B	Sig
0.915	0.837		508.507		0.000

H₁c: There is statistically significant effect of social media dimensions (content, new offers, and tools) on responding to Building client trust in the insurance company concerned with the study.

Table (5) Shows that there is a strong relationship between the three dimensions of social media (content, new offers, tools) on responding to building client trust.

The correlation coefficient, which determines the strength and direction of the relationship between the dimensions of social communication and response to building client trust, was for the content of social media (0. 451), new offers (0. 231) and social media tools (0. 251), while the determination coefficients of these three social media dimensions were (0. 076), (0. 081), and (0. 073) respectively. A strong relationship is a good indicator of the significance of the study model to be used to determine the impact of social media dimensions on responding to the building client trust of new clients.

The table (5) shows through beta values that there is a positive effect of these dimensions. Where the value of beta was (0. 439) for content, and (0. 222) for new offers, for social media tools at the level of significance (0. 233) at significant level (p-value<0.05). To determine the overall effect of the three dimensions of the social media together, the multiple regression analysis was used. Table (5) indicates that there is a positive effect of social media on responding to the building client trust of new clients.

Table (5): Effect of social media dimensions on building client trust

Dimensions	R	R^2	β	T	Sig
Content	0.451	0.076	0.439	0.439	0.000
New offers	0.231	0.081	0.222	0.222	0.005
Social media tools	0.251	0.073	0.233	0.233	0.001
For all the four dimensions:					
R	R^2		F	B	Sig
0.862	0.743		284.520		0.000

Discussion

Social media has become an important means of promoting the company's services, improving service to existing customers and attracting new customers. This study attempted to reveal the impact of the company in achieving its objectives of attracting customers through social media. The results of the study revealed that there was a strong and moderate effect of social media on attracting new clients, which was confirmed by respondents' responses. This study identifies three dimensions of social media (s) that can be used by the company to attract customers. These dimensions were confirmed by other studies (Carolyn Heller Baird, Gautam Parasnis, (2011) "From social media to social customer relationship management").

Regarding to **H₁a**, There is statistically significant effect of social media dimensions (content, new offers, and tools) on responding to personal needs in the insurance company concerned with the study.
This hypothesis is divided into three sub-hypotheses according to dimensions of social media (content, new offers, and social media tools), this study recommends that the insurance company

concerned with the study continuously improve its programs to enrich content and diversify offers and social media tools to achieve higher levels of client attraction new.

According to the **H₁b**, there is statistically significant effect of social media dimensions (content, new offers, and tools) on persuading clients in the insurance company concerned with the study. This study recommends that the company should develop the content of its messages and offers new offers to accelerate the process of attracting clients to the company's services.

Regarding to **H₁c**, There is statistically significant effect of Social Media dimensions (content, new offers, and tools) on building client's trust in the insurance company concerned with the study. The study recommends that the insurance company concerned with the study increases the use of tools available on its website to employ these tools to attract new clients. The launch of new initiatives and wide publicity helps connect existing and potential clients with their programs and services.

Recommendations

The following recommendations are presented to the insurance company concerned with the study and other insurance companies can benefit from them.

1. This study recommends that the insurance company concerned with the study and other insurance companies continuously must improve its products and use social media tools to achieve higher levels of attracting new clients.
2. This study recommends that the company should develop the content of its messages and presents new offers to accelerate the process of attracting clients to the company's services.
3. The study recommends that the insurance company concerned with the study and other insurance companies should increase the use of tools available on its website to employ these tools to attract new clients.
4. This study recommends that the insurance company concerned with the study and other insurance companies should expand its services to cover different population groups who are targeted to the services and programs of the company.
5. This study considers that the company has to pay attention to the governorates Jordan and that the offers should be directed to all Jordanians in all their cities.

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