

Analysis of China Mobile Internet Insurance Marketing Channel

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Abstract: With the rapid development of mobile Internet, China Mobile Internet insurance fast, at the forefront of the world. Is analyzed in this paper China Mobile Internet insurance marketing channel development status and characteristics, discusses the favorable and unfavorable factors in the development, proposed the development countermeasures of China Mobile Internet insurance marketing channel.

Keywords: Mobile Internet; Internet insurance; insurance marketing channel

1. Introduction

With the mobile phone beyond the desktop as the first major Internet terminal, the mobile Internet era officially kicked off. All walks of life are scrambling to seek opportunities in the mobile Internet era, China's insurance industry as well to actively explore and promote the rapid development of mobile Internet insurance marketing channels.

2. China Mobile Internet Insurance Marketing Channel Development Characteristics

2.1. Mobile internet insurance marketing channel rapid development

July 2010, China Ping An Life took the lead in the national launch of MIT, the two generation MIT platform on the line after the upgrade in July 2011. So far, the platform user size has exceeded 400 thousand, the premium income accounted for more than 90% of the entire new single premium. In May 2011, China Pacific Insurance launched a new set of tablet computers, POS payment, 3G network, insurance intelligent engine technology in one of the "shenhangtaobao" mobile business development platform, by the end of 2012, the exhibition industry platform has covered 38 branch, users more than 210000. In June of the same year, China Life launched "national Shouson e home" show the mobile platform, the single time from the original more than 10 days reduced to about 10 minutes. Since then, the mobile platform development industry is the blowout type development, such as Sun Life "Ipoh" livelihood insurance people e in the world "and so on.

With the popularity of smart phones and 3G networks, the use of mobile marketing in full swing. In 2012, Taikang Life first in the life insurance industry launched "Taikang pockets of insurance" the official website of the mobile client, provide mobile phone insurance, quotation, claim enquiry, service life. Subsequently, Chinese life

launched the "China Life Insurance, handheld" day Renshou launched "Tianbao surplus" etc.. So far, there have been a number of insurance companies have the official APP, and the increasingly powerful function.

2.2. Mobile internet insurance marketing channels increasingly diversified

With the rapid development of mobile Internet and the increasing demand of customers, China's insurance industry to seize the opportunity to actively explore new channels of mobile Internet insurance marketing. Since 2010, the insurance industry has gradually launched mobile platform. 2012, the major insurance companies and gradually introduced the customer voluntarily insured mobile platform, there are two main types of mobile WEB services and mobile terminal applications, mobile Internet insurance marketing channels gradually achieve diversification.

3. China Mobile Internet Insurance Marketing Channel Development Environment Analysis

In recent years, the rapid development of China's mobile Internet insurance marketing channel, thanks to the improvement of the Internet marketing environment, but also by some of the limitations of the adverse factors.

3.1. To promote the development of mobile Internet insurance marketing channel favorable factors

In 2010, China's smart phone retains only 80 million units, by the end of 580 million has more than 2013 units, is expected to reach 1 billion 130 million units in 2017, almost a per capita. 3G licenses issued by the end of 2009, 3G network gradually covering the whole country, by the end of 2013, 3G mobile phone users has more than 380 million. Subsequently, China's mobile communications into the 4G era, the speed has been greatly improved. And wireless Wife the rapid expansion of the

coverage area, covering almost all public places, greatly enhance the user experience.

By the end of 2007, China's mobile phone users only 50 million 400 thousand people, after two years of rapid growth, by the end of 2009 reached 200 million people, accounting for more than 60% of the overall Internet users. By the end of 2013 the scale of mobile phone users exceeded 500 million, the proportion of mobile Internet users accounted for 81% of the total Internet users. According to the Ministry of industry statistics, China's smart phone shipments rapid growth in the first 10 months of 2013 alone sold 340 million. 2013 through mobile Internet users more than 70% of the overall new Internet users, coupled with the gradual deepening of mobile applications, mobile Internet will penetrate all aspects of daily life.

By the end of 2010, the number of users of mobile phone online shopping for 14 million 830 thousand people, accounting for 4.9% of the overall mobile phone users. But with the wealth of mobile phone functions and the promotion of enterprise applications for mobile phones, as of the end of 2013, mobile phone users to break 140 million people, accounting for 28.9% of the overall mobile phone users, 3 years increased by 870%. At the same time, the rapid development of mobile e-commerce to promote the rapid growth of mobile payments, the size of its users from 2010 to 25 million 430 thousand at the end of 2013, more than 2013 people, more than 25% of the overall mobile phone users.

With the growth of mobile phone online shopping and payment scale, mobile payment security situation is becoming increasingly grim. Zhong An insurance and Baidu mobile guards jointly launched the secure payment billion yuan of insurance protection plan "—" pay per install insurance products, mobile payment escort. If the user application open the baidu mobile guards secure payment function of "payment of indemnity", regardless of is the account password stolen, or mobile phone virus malicious damage caused by deductions, or fraudulent transactions will by the insurance company compensation. Move both for consumers online transaction provides payment guarantee, open a precedent for commercial insurance to protect the safety of mobile phones to pay, but also for China's mobile internet marketing provides a secure payment environment, effectively ease consumer concerns.

3.2. Restrictions on the development of mobile internet marketing channels of unfavorable factors

In recent years, the rapid rise of China's mobile Internet insurance marketing, but there are only a few Internet insurance related normative documents, such as the insurance agency, brokerage network insurance business regulatory approach (Trial) ", on the development of auto insurance online sales business self notification ",

laws and regulations related to mobile Internet insurance is still in the " vacuum " state, it prone to a variety of legal disputes, is not conducive to the healthy and orderly development. In addition, China's mobile Internet insurance supervision is relatively backward, lack of strength, such as lack of product promotion guidance mechanism, internal control mechanism is not perfect, and so on.

In the mobile Internet third party payment system is not perfect, it is the obstacle for mobile Internet users. Mainly in four aspects: first, the mobile Internet information technology risks, such as viruses, Trojan attacks on mobile terminals; lack of confidentiality and security key management. Second operating system risk, mobile terminal operating system and software platform of open, it is difficult for the security reinforcement; illegal refresh mobile terminal operating system; Wi-Fi, USB, Bluetooth and other external interface facilitates the spread of the virus. Three is the application of software risk, do not trust the application of the terminal application software, a variety of applications between the terminal is difficult to isolate and so on. Four is the risk of loss of cell phone.

Mobile Internet insurance marketing should fully respect the customer's right to choose, take the customer demand as the center, to provide quality and efficient service. China's mobile Internet insurance marketing is still in the early stages of development, services and content is very limited. One is the mobile internet marketing mainly provides the company's products and related information, and the number of insurance products is extremely limited, mostly for short-term accident insurance and insurance, health insurance, life insurance, property insurance rarely. Two after-sales service claims limited. The claims report is often limited to the insurance, lack of loss prevention guidance.

In recent years, the rapid growth of the scale of China's Internet insurance premiums, but so far there is still no 3% of the total premium income, more than 97% of the premium income from traditional marketing channels, the process, although more complex, the insurance consumers are more likely to accept, especially long-term life insurance and other more complex products. And through the mobile Internet insurance, insurance consumers cannot true feelings to policy information, no marketing staff encouragement and affirmation, many potential customers have misgivings. With the terms of the insurance product is very professional, obscure, not to explain the marketing staff, most consumers have a superficial knowledge about this.

4. Perfect China Mobile Internet Insurance Marketing Channels

In conclusion, to improve and standardize the insurance marketing of mobile Internet in China, we hereby put forward the following suggestions.

4.1. Improve relevant laws and regulations, strengthen the mobile Internet insurance marketing supervision

China's mobile Internet insurance related laws and regulations and regulatory lag, is not conducive to the development of its norms, from the following three aspects as soon as possible, to create a good environment for the development of mobile Internet insurance marketing channels. One is by the regulatory authorities called insurance company executives and experts and scholars to discuss the exchange and discuss mobile Internet insurance marketing the existing problems, actively promote the relevant legislation construction pace, in an effort to reduce the network insurance regulation "vacuum zone, due to the decrease in the construction of the legal system is not in place brings harm to the development of the mobile Internet insurance marketing channel. Two is to establish a sound mechanism for mobile Internet insurance product promotion guidelines, to prevent vicious competition to the development of mobile Internet insurance market is not stable. Three is to establish a strict internal control mechanism, to unauthorized disclosure of customer information to the employees to severe punishment, to ensure customer information security and stability of life.

4.2. To strengthen the security of mobile payment, to ensure that the interests of consumers

The security problem of mobile payment is a great obstacle to the development of China's mobile Internet insurance. To remove the worries of consumers, first of all, we should improve the mobile third party payment system to obtain legal payment licenses, to take measures such as certificate authentication, private transaction code to protect the consumer's payment security. The second is to guard against the risk of information technology, regular inspection, repair mobile terminal system, to avoid the system vulnerability by virus, Trojan attacks; establish and improve the secret technology and security key management system. Again is to guard against operating system and application software risk, avoid illegal refresh mobile terminal operating system; choose safe and reliable external connection way; encrypt personal privacy information; screening application software and so on. Finally, we should gradually improve the mobile terminal anti-theft system, realize remote precise positioning of the empty data efficiently; severely crack down on mobile Internet phishing crime, to achieve early discovery, early blow, and eliminate the risks in the bud, to ensure that the legitimate rights and interests of insurance consumers of mobile Internet.

4.3. Innovative service model to accelerate the development of mobile Internet insurance marketing

The insurance industry itself belongs to the service industry, mobile Internet insurance consumers pay more attention to insurance services, especially after sales service, quality service is conducive to the development of self-help consumer mobile insurance network. Therefore, mobile networking insurance marketing must be innovative service model to customer demand as the center, to provide a variety of value-added services. One is rich in mobile terminal type of insurance products, including mobile network marketing is not only the popularity of accident insurance, auto insurance, etc., but also to expand into life insurance, insurance, in order to attract more potential consumers. Two is the development of a variety of modes of communication, improve the efficiency of the transaction. Efforts to develop new technologies, so that product information and customer service communication can be carried out in the same interface, integrated use of voice, video and other modes of communication. Three is expanding claims service, will report claims for expanding the functions of the other types of insurance to the auto insurance; provide loss prevention guidance, for mobile net sales of insurance consumers anytime, anywhere to learn, to maximize the protection of consumer interests.

4.4. Increase mobile Internet insurance publicity efforts, pay attention to the two brand marketing

In order to improve the majority of consumers in the mobile Internet insurance sales platform for self insurance will, you can proceed from the following three aspects: first, to increase the promotion of mobile network marketing platform. Detailed description of its function, the production of specialized use of video, highly efficient guidance to the specific operation of consumers; products should be classified profile, to the consumer with a preliminary understanding. Two is to simplify the mobile net sales of insurance clauses, as far as possible the use of popular language, to avoid obscure statements, the more difficult to understand the terminology to add annotation or to explain the case. Three is to continue through a variety of forms, such as advertising, a large speech, increase insurance, the insurance concept will be popular. Four is focus on brand marketing, through the mobile Internet and insurance consumers in various social networking platforms share purchase experience and experience, the potential consumers imperceptibly transformed real consumers, the real consumers into seed consumers, thereby affecting more potential customer groups, and gradually formed a benign development.

5. Conclusions

The traditional research on the efficiency of investment, mainly from the agency conflict, the government intervention perspective. Different from the existing research, this paper studies the influence of the factors of market

competition and development on the investment efficiency of the company from the investment of the investment. The higher the degree of factor market competition, the less regulation, the more free flow of factors, the price of which is more close to the price of free competition. Using the panel data model, this paper found that the lower the level of competition, the lower the price, the more serious the investment is, the less is the investment.

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