Introduction :-

The researcher targeted in this study Assess the impact of internet use on the marketing mix elements of the insurance service, Was applied study on the insurance companies of the public business sector, namely (Misr Insurance-National Insurance Company) as it holds these companies on the brunt of the Egyptian insurance market, is engaged in all branches of insurance (people, property and liability).

Firstly : The problem of the study: -

The problem of the study is determining to what extent the concept of electronic insurance can be applied to, and to what extent have the requirements of the application of that concept of the Egyptian insurance companies, and to any extent affect the development of elements of marketing mix for service insurance .

Secondly : The objectives of the study: -

The aims of the study in the following points : -

1- Identify the marketing policies used in the insurance companies for the current phase of strategic planning and marketing mix of insurance.

2- Determine the extent of the impact of use e-marketing via the Internet on the marketing strategy for insurance companies .

3- Anticipate potential developments in each of the insurance companies insurance agents and bands in the case of the application of electronic insurance .

4- To identify problems and obstacles that face insurance companies in the field of e-marketing, and suggest appropriate means to remedy them .

Thirdly : The Hypotheses of the study: -

Upon the presentation of the problem of the study was formulated the following hypotheses : -

- The First Hypothesis:- The use of the Internet does not affect significantly in the Design of insurance services

- **The Second Hypothesis:-** The use of the Internet does not affect significantly in the pricing of insurance services .

- **Third Hypothesis:-** The use of the Internet does not affect significantly in the promotion of insurance services .

- **Fourth Hypothesis:-** The use of the Internet does not affect significantly in the distribution of insurance services .

IV: Society and a sample of the study: -

Community includes the employee in insurance companies of the public business sector, namely (Misr Insurance Company- National Insurance Company), where the number reached 9920 single, according to the data available to the researcher from official sources .

Selected sample size (370) Single workers in insurance company of the public business sector, and the researcher survey forms distributed to workers in each company.

The number of feedback forms, suitable for statistical analysis (336) form 95% of the total sample size .

V: Statistical methods: -

Underwent this study to plan a multi-level statistical analysis, the purpose to achieving the objectives of the study, and testing of religious duties by using the program SPSS, and the use of statistical methods in accordance with the following order:-

1- Distribution of sample according to demographic variable (company name, educational level, and years of experience) in terms of number and frequencies and percentages.

2- Using the Cronbach alpha reliability coefficient to test the credibility and reliability of scale the Internet (as an independent variable) and measures of marketing mix elements of the service insurance (as an dependent variables) .

3- Use of <u>analysis Iterations</u> to learn the views of the sample on some aspects associated with work in the field of insurance and using the Internet, in terms of the number or frequency and percentage .

4- Calculate <u>descriptive statistics</u> (arithmetic mean, standard deviation) for each of the independent variable and dependent variables, so as to obtain the initial rates of the views of the sample, and determine the extent of dispersion or homogeneity of opinions .

5- Calculate <u>simple correlation coefficient (Pearson)</u> between each two variables of the study variables, except the demographic variables, in order to measure the degree of correlation between those variables and determine the direction and moral relationship between them .

6- Using <u>a simple regression analysis</u> to measure the effect of the independent variable in each variable of the dependent variables, and then test the validity of the four hypotheses of the study.

VI: Results of study: -

The study relied on <u>four</u> key assumptions to determine the effect of Internet use in every element of the marketing mix for service insurance .

Has been reached by testing the validity of those assumptions to verify the non-existence of the four research hypotheses correlation statistically significant between the use of the Internet (as an independent variable) and the elements of marketing mix for service insurance (as an dependent variables). The following is a summary of the findings of the study: -

1- Existence of a positive relationship between the use of the Internet (as an independent variable) and service insurance(as an dependent variable) <u>The imposition first</u>, where the value of the correlation coefficient is 829.0 and that at the abstract level of 1%, as shown by the regression model 6.68% of the differences in quality of service insurance.(In this light that the use of the Internet directly affect significantly the quality of service in the insurance) .

2- Existence of a positive relationship between the use the Internet (as an independent variable) and the pricing of insurance services (as an

dependent) <u>the imposition II</u>, where the value of the correlation coefficient is 386.0 and that at the 1% level, as shown by the regression model 6.14% of the differences in the quality pricing .(Thus ,The use of the Internet directly affect significantly the quality of service pricing insurance) .

3- Existence of a positive relationship between the use of the Internet (as an independent variable) and the promotion of insurance services (as an dependent variable), <u>the imposition III</u>, where the value of the correlation coefficient 374.0, when the abstract level of 1%, as shown by the regression model 7.13% of the differences in the quality promotion (And thus the use of the Internet directly affect significantly in the promotion of quality service insurance) .

4- Existence of a Positive relationship between the use of the Internet (as an independent variable) and the distribution of insurance services (dependent variable) <u>the imposition IV</u>, where the value of the correlation coefficient 666.0. And that in the abstract level of 1%, the regression model also showed 3.44% of the differences in the quality distribution . (And thus the use of the Internet affects directly the quality of distribution of insurance services) .

VII: recommendations of the study: -

The most important recommendations of the study are the following: -

1- Use of computer and software different in terms of marketing, where insurance companies can avoid the traditional methods of marketing in the insurance business have to use the Internet.

2- The Interest on the senior management in the insurance facilities to prepare plans and strategies to ensure the successful application of the concept of electronic insurance .

3- Interest in conducting market research and focus on aspects concerning the study of the wishes and expectations of clients in the insurance services, including help to produce and provide a service to meet the needs of clients.

4- The need to use e-marketing techniques in the production, design and service provision in the insurance companies under the study, because of its positive impact in this area .

5- It must be on the senior management of insurance companies to provide support and sufficient support in enhancing the effectiveness of efforts aimed at improvement and development of insurance services training and participation in planning and decision-making.

6- The need to use e- marketing techniques to improve the physical environment of the insurance companies, and insurance service , the establishment of the company's site on The Internet allows all clients to access it, browsing it, and real-time, round the clock .

7- And Finally, the need to resort to insurance companies to switch to electronic EIC insurance companies in the future, and work service, electronic cash, electronic, because of the positive impacts on insurance work .

God bless

Banha university
Faculty of commerce
Business Administration Department

Assess the impact of internet use on the marketing mix for insurance Service (Applied Study)

Thesis Presented To Obtain Masters Degree
In Business Administration

Prepared By

Ghada Ali Abdel- Baky Abdel-Aleem

Supervisors

Profess . Dr. Abdalla Ameen Gamaa
Professor of Business Administration
Banha University –Faculty Of Commerce

Profess . Dr . Fawzia Aaid Mabrouk
Associate Professor of Business Administration
Banha University – Faculty Of Commerce

2011

The Summery
Of Study In English Language