



OBSTACLES TO THE USE OF ELECTRONIC MARKETING IN MARKETING IRAQI INSURANCE POLICIES: APPLIED STUDY IN A NUMBER OF IRAQI INSURANCE COMPANIES

Elham Nema Kadhim

College of Administration and Economics, University of Al-Qadisiyah, E-mail: elham.khadem@qu.edu.iq

Article history:		Abstract:
Received:	September 10 th 2022	The advent of the Internet has enabled the introduction of new financial products and services in different packages and has also fundamentally changed the business environment by reaching anyone. Geographical distance is no longer limited. A new method of marketing services based primarily on information technologies, called e-marketing or e-commerce, has emerged in the past years and has been a major challenge in the activities of organizations and has begun to rely on it to make clear progress and outperform their competitors, leading all organizations to seriously consider developing Marketing its services to keep abreast of these developments. In the Internet age, companies can interact directly with market changes in a few minutes, and this forced Iraqi insurance companies to adopt a flexible marketing strategy to react quickly to these bullies in the business environment because the Iraqi insurance service differs from the other intangible services that surround Iraqi society This is due to the lack of security awareness on the one hand and the developments the world has witnessed in recent years in the field of communications technology on the other hand. The main purpose of the current study is to uncover the effect of the obstacles to the use of electronic marketing in marketing Iraqi insurance policies. The study concluded that the new challenge facing Iraqi insurance companies requires changing from the traditional methods in their dealings with individuals to the new advanced and fast-growing methods, and the results also showed that all variables in the study have an effect on limiting the use of electronic marketing in Iraqi insurance companies This kind of service is of a special nature that differs from the marketing of the rest of the services because there are many factors, including insurance companies themselves and the Iraqi individual. It also referred to the necessity of spreading insurance awareness inside the Iraqi society and its importance in reducing risks in an environment where danger is most prevalent due to the circumstances Iraq is going through and increasing electronic awareness on the other hand in order to achieve the success of marketing insurance trust in Iraq
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INTRODUCTION

Insurance has become one of the most important pillars of the national economy because of the benefits it brings to individuals, enterprises and society as a whole. Insurance is considered a means of distributing risk and alleviates the burden of financial loss resulting from it, thus having the greatest impact on the protection of national wealth

As a result of the tremendous scientific and technological development of industry and investment, industrial risks have increased significantly, giving insurance the first priority in making up losses. It also led to the multiplicity of insurance services and the emergence of different and varied coverage, leaving the individual in a dilemma as to how to choose the appropriate insurance

coverage and the best way to his or her property, family or himself.

In this digital age, in which the Internet is so widespread. The concept of e-commerce, which offers many advantages, has become more capable of reducing the time and money spent on promoting their goods and offering them on the market. As for the customers, they do not have to move too far to get what they want. Or standing in a long line. Or even use traditional money, as it is enough to have a computer and an Internet browser software.

It is not limited to the sale and purchase of goods and services over the Internet, but in fact, e-commerce has much more to do with it, which has expanded to include the sale and purchase of the same information.



The world has witnessed rapid and drastic changes in sectors, as globalization has lost a new challenge, especially after the liberalization of services, which has led to the opening of insurance markets to insurance companies that have material and technical capabilities in all insurance activities, the most important of which is the marketing of services and thus creating competition in these markets, whether local or international. With the insurance industry playing a vital role in the services sector, and also strongly connected to other economic activities, the service sector is currently at an important place in most countries' economies. The way in which these services are provided to end-users is in the process of change. The marketing of insurance services requires integrated marketing efforts that focus on the requirements and desires of the customers who require this service. The trend toward increasing reliance on modern technology is considered one of the most important features of the modern era, especially in recent times. The current rapid technological developments are expected to affect the infrastructure of various economic sectors, including the insurance sector, so that the Iraqi insurance companies' lack of response to such developments makes them in a weak competitive position against foreign companies working on modern technological concepts.

The current study highlights the impact of the obstacles to the use of electronic marketing in marketing Iraqi insurance policies with a number of Iraqi insurance companies, and therefore addresses the most important bases that can be invested in showing the effects of electronic marketing obstacles in Iraqi insurance policies, as shown in Figure 1.

Theoretical background and hypothesis development

First: Electronic commerce

E-commerce is one of the modern terms that has come into our daily lives and is used in many life activities that are linked to the revolution in information and communication technologies. E-commerce is a term that can be divided into two. The first, trade, which refers to an economic activity that takes place through the circulation of goods and services between government, enterprises, and individuals, is governed by several rules and regulations that can be said to be internationally recognized. The second, electronic, refers to the domain of trade performance, and that means it is possible to define e-commerce as the execution of everything related to the sale and purchase of goods, services and information using the Internet in addition to other international commercial networks.

E-commerce is a system that allows online sales and purchase of goods, services and information, as well as electronic movements that support the generation of returns such as demand enhancement operations for those goods, services and information, as e-commerce

provides online sales support operations and customer service and can be compared. E-Commerce in the E-Market is connected by vendors (suppliers, companies or stores), brokers and buyers and offers products and services in a virtual or digital format and is paid for in electronic money (7, Khani, p.6). E-commerce is a new concept that explains the process of selling, buying or exchanging products, services and information through computer networks, including the Internet, and there are several destinations in order to define this word.

The world of communications defines electronic commerce as a means of delivering information, services or products over telephone lines, computer networks or any technical connection.

In terms of business, it is the process of applying technology in order to automate and speed transactions. Services are defined as e-commerce as a means to meet the needs of companies, consumers and managers to lower the cost of service, increase its efficiency and accelerate service delivery.

Finally, the world of the Internet is known for its trade that opens the way for selling or buying products, services and information through the Internet (Bassam Nour). The World Trade Organization (WTO) takes a broader definition, as e-commerce includes the activities of producing, distributing, marketing, selling or delivering goods and services to buyers through electronic media.

1- Product advertising and searches

2- the process of submitting the purchase order and paying the purchase price

3- Procurement deliveries (Radwan Raafat, 1998, p. 7)

E-commerce is also defined as the set of digital transactions related to business activities between projects and between projects and individuals, and between projects and management (Ramadan, 2001, p. 12). A form of communication intended to directly or indirectly market goods or services, or a project or joined image, or a person engaged in a business, industrial or trade activity or performing a conjoined profession (Ramadan, 2001, p. 12). It can be said that e-commerce is a business activity that takes place through advanced technological procedures related to the execution of everything related to the purchase and sale of goods, services and information through data and information that flows through communication networks and other global commercial networks. This includes the Internet, which crossed the borders of countries, and turned paper bases used in commercial transactions such as bills, contracts and price payment into electronic pillars, all of which take place through the automated device through which seller, buyer, producer and consumer meet to achieve their commercial transactions despite the distance and the difference of geographical borders, as some expect them to expand. The scope of the offer becomes the ultimate, dominant and comprehensive intermediary, where all the offer for sale in the whole world is available.



to buyers in any region of the world to examine and compare it with others, and even to make adjustments to it if he wants (I am on, 2005, p. 11) and I know (Cunningham and Froschl, 1999). E-Commerce the integration of information technology, specifically the Internet, into the business and operations of the facility for the purpose of changing the facility and creating a new facility in light of this definition, changes must be made within the facility through it to increase the efficiency of the facilities to deal with the internal and external facilities, which in turn will ensure the long-term viability of the facilities (Saleh Mahdi, e-commerce as a marketing model) There are many definitions of electronic commerce and there is no universally uniform definition. WTO defines it as an integrated set of transaction processes, trade linkages, distribution, marketing and sale of electronic products, while OECD defines it as business transactions through open networks

It is also defined by some as a business activity involving the distribution, marketing, sale or delivery of goods and services using modern electronic means and also as the use of electronic means to enable exchanges, including the sale and purchase of products and services requiring transportation in digital or physical form from one place to another (Rob Smith, Mark Spaker, 2000, p. 13)

E-commerce brief history: The application of e-commerce began in the early specimens of the last century, and the most famous was the application of electronic money transfers, but the scope of this application did not exceed the giant commercial enterprises and some small companies. After that, electronic data interchange, which expanded the application of e-commerce from just financial transactions to other transactions, and caused an increase Companies contributing to this technology from financial institutions to factories, retailers, service institutions and others.

Other applications such as stock selling and buying and tickets have emerged online and on private networks. Such systems were called telecommunications applications and their strategic values were known and visible. With the Internet made financial and profitable in the 1990s and spread and growing to millions of people, the term e-commerce came out of the light and e-commerce applications were greatly developed. One of the reasons for the large growth in the number of e-commerce applications is the development of networks, protocols, and software. Another reason for this increase is the result of increased competition among enterprises. From 1995 to 1999, we saw a lot of creative applications, including online advertising, auctions, and even virtual reality experiences. It is a big or medium-sized company that has set up a website, and many of them have information-filled sites. For example, in 1999 General Motors established more than

18,000 pages of information on its website and contains 98,000 links to the company's products, services and agents (Bassam Nur, p. 20).

Advantages of e-commerce: Many studies and contracts that address the advantages of e-commerce and the importance of using it and adopting a major pattern of business activity in the age of the high-speed information road. We can briefly present the highlights of e-commerce from the summaries of studies and reports as follows

- 1- finding means of trade compatible with the information age
- 2- access to international markets and achieve higher returns than traditional activities
- 3- satisfying the customer's choices easily and easily
- 4- Develop commercial and service performance (www.opendirectorysit.info)

Characteristics of e-commerce. Internet-based e-commerce has several characteristics:

- 1- the convergence between the two sides of commerce is remote, since there is no direct relationship between them because the convergence takes place through the communications network
- 2- relying on electronic pillars in executing transactions. All transactions between the two parties to the transaction are done electronically. Note any exchange of paper documents in the transaction process
- 3- we find an obstacle to its growth as legal proof and its effects
- 4- parallel interaction between the parties to the transactions where a large number of participants may gather simultaneously on one site or one person may send the same message, announcement or request to several recipients at the same time
- 5- the possibility of implementing all components of the commercial process, including the delivery of non-physical goods on the network, in contrast to other means of communication that cannot deliver
- 6- the possibility of directly affecting the computer systems of the company through what is called electronic exchange and documents, thus achieving the flow of data and information between the parties involved in the commercial process without human intervention at the lowest cost (Raafat Radwan, 1999, p. 17).

The benefits of using the insurance industry for e-commerce: E-commerce achieves many advantages that are of great interest to the insurance industry

- 1- the insurance companies will be able to enter new international markets and reach customers in remote locations
- 2- the insurance companies are able to benefit from the new methods of Internet networks in the service of customers
- 3- E-commerce is the direct way of communication between consumers and insurance companies, which reduces their costs by dispensing with marketing men and



sales representatives, in a cycle that enhances their competitive position in the market and the effectiveness of trade exchange

4- it is an effective means of reducing the distance between consumers and insurance companies through online services that enable consumers to choose the best offers while in their home or workplace

5- E-commerce helps insurance companies to innovate new business patterns and methods and create new business models by building a distinguished presence for the company on the internet (Wa'Az and Salem,2014,p. 192).

6- helps insurance companies reduce administrative costs, advertising costs, and offer insurance policies and services without interruption, which provides a greater opportunity to gain a lot of horoscope and reach more customers

7- E-commerce encourages insurance companies to compete by lowering prices by reducing costs and competition means improving the quality of documentation and providing better insurance services

8- E-commerce provides information about insurance policies and insurance markets, the speed of meeting the needs of those who hope for them, and new job opportunities in new markets (www.OpenBir\ectorsite.info)

9- E-commerce improves the image of insurance companies, finds new business partners, facilitates document marketing, reduces the time period for concluding insurance contracts, gets rid of red tape, tumors, transportation, and flexibility in dealing with the customer.

10- The hopeful is able to obtain the necessary information within seconds or minutes through electronic commerce, and on the map, it may take days and weeks to get a response if they request the information from a concrete website (Al-Sibai, 2013, p. 17).

The points that limit the success of e-commerce in marketing Iraqi insurance policies: In spite of the many advantages provided by e-commerce in marketing policies, there are some obstacles that stand in the way of marketing Iraqi insurance policies in such a way that makes the modern alternative to traditional marketing This is what we will cover in the field of this research, and below we summarize the most important points, starting first with the points that belong to the insured

1- Illiteracy (ignorance of literacy)

2- It literacy (i.e. ignorance of the methods of dealing with electronic devices and information technology such as computers, software and the Internet)

3- The problem of language is that most websites and electronic business transactions are the first global language, which is English

4- Not to use modern financial instruments and replace them with traditional financial transactions

5- Ignorance of the legislation governing electronic commerce

6- One of the main impediments to the use of e-commerce in marketing documents is the lack of basic e-commerce awareness of communications and information technology for Iraqi insurance companies and their insured public

7- E-commerce in Iraq is still in its first phase, which is characterized by rapid change, as many people want to see something stable before investing their money

8- The weak efficiency of the spread of the Internet in Iraq in addition to the rise of computer prices in comparison with the consumer income

9- The high cost of getting the Internet site, following it up and managing it, especially as many insurance companies in Iraq are small companies in the financial markets

10- Absence of study and research centers and training centers specialized in electronic commerce

11- E-commerce is based on contracts without documents or financial documents, which raises the issue of the obligations of the parties to the insurance contract from laws that continue to be based on the priority of writing and written contracting

12- There is a significant lack of e-commerce application skills in marketing policies in Iraqi insurance companies

13- The behavior of their Iraqi insurers hinders the growth of this trade, as their preachers do not trust insurance companies who do not see them, and the insurer prefers to buy insurance policy face to face with the product the culture of e-commerce has not yet spread among the public (www.maheryec.com).

What are the requirements of paying attention to e-commerce in marketing Iraqi insurance policies

1- Take advantage of the advantages of e-commerce in terms of profits and cost reductions for insurance companies

2- Introducing the types of insurance offered for sale by insurance companies

3- Work to diversify documents and seek new markets and transparency of dealing through e-commerce

4- To give the Iraqi economy the chance to merge with the world economy and benefit from the opportunity of reviving the Iraqi economy and its development through developing the Iraqi insurance companies

5- Keeping up with the developments and changes taking place in the fields of economy, administration and information technology, which contributes to developing the Iraqi insurance companies

6- Develop technical and organizational skills and prepare them to enter the world of knowledge

7- Creating knowledge-based, special skills jobs in Iraqi insurance companies (Al Bayati, p. 27)



E-Commerce conditions: To make Internet commerce available in any society, an appropriate environment and the requirements for it must be in place. In this section I will briefly cover . These requirements are in the following sections

Electronic infrastructure: - The infrastructure supporting e-commerce and online business conduct. A key component of this architecture is the Information and Communication Technology (ICT) sector. The establishment of the Internet is a major factor in the entry of e-commerce, as it is the electronic channel or market through which business transactions and exchanges take place. The spread of the Internet depends on the availability of basic elements, including personal computers, phones, computers, and access to the Internet by knowing the number of users, subscribers, and potential users of the Internet (www.isoc.org/isoc/conference-lhmt).

Legislation and accession to e-commerce :- includes legislation, laws and rules that fit the nature of online commerce. This legislation represents the legal and regulatory framework that ensures the continuity of e-commerce and the protection of the rights of the parties involved. This legal framework is also complemented by the creation of legal tools suitable for electronic transactions such as the means of contracting via the Internet or via e-mail and the necessary conditions for doing so, and the resolution of electronic commercial disputes whether within the community or between parties in different countries. The use of the means of proof to the parties in commercial disputes over the Internet is also covered by this legislation in relation to intellectual property rights, electronic pride, individual definition, destruction resulting from such crimes, handling of electronic signatures, and the form of liking and acceptance electronically

This aspect is one of the key elements of the success of e-commerce in any society and includes those who specialize in the it sector, the communication networks, the Internet, and the application programs related to the trade through the Internet, on the other hand, e-commerce requires what is called e-readiness The number of people who are able to use and practice on the Internet increases the e-readiness of any society by developing the quality of educational enrollment and expanding the circle of individuals in society to become a community with a knowledge of the knowledge of the knowledge of the knowledge of the knowledge of the Internet, as well as providing opportunities for educational institutions and schools to use information technology (www.mcOnellinternational.com)

Second: Marketing of insurance policies

Insurance is considered an intangible future service, contrary to a known amount of physical goods and

urgent services to which the concept of promotion, advertising and marketing is linked.

Insurance companies are witnessing rapid changes and developments at the local and international levels, which make them subject to various challenges, as international openness, relaxation of regulatory restrictions, development of technology and privatization are among the most important current changes that directly affect insurance companies in the countries of the region and the world.

There is also a difference between marketing in the business sector and marketing in the service sector, especially insurance services. These differences have become apparent and have a far-reaching impact on the compensation policy of each of them, but in general terms, the marketing of goods and the marketing of services are the same.

Marketing involves all processes and transactions related to facilitating the flow of goods and services between their producers and consumers and is not valuable for production without marketing (Race and Mind, p. 289). Marketing is defined as the business that creates spatial, temporal and acquisition benefits as a result of transferring, distributing and selling goods and services to satisfy needs and desires through exchanges. Marketing is therefore of great importance in terms of satisfying human needs for goods and services, while at the same time it has a wide range of scope to influence decisions about these processes. However, these problems are changing so much that it is difficult for businesses to get informed, verify their nature and predict when they will turn out. Therefore, how in the marketing sector that requires high-ranking waste and capabilities should be achieved. (Marzah, p. 368). Marketing of services is also known as all activities that meet the needs of markets, without a trade offer. It is understood from this definition that marketing of services includes all activities through which it meets the needs of individuals and markets. This is without offering tangible material products, i.e. it includes moral or intangible products (Howari and Azuz Majdal, 2013, p. 80). Marketing is said to be a philosophy or thinking orientation and a means of organizing the organization. It consists of a series of events and activities and uses various methods and methods to identify and predict customers' needs and how to meet them (atrophy, 2008, p. 63). The essence of marketing is a management philosophy and a guiding philosophy of the organization and its overall activities. As long as marketing is its centre and the element most associated with the external environment and its multiple variables, this philosophy is not limited to marketing but extends to the rest of the organization's other functions (Al Bakri and Al Rahumi, 2008, p. 33).

When a person needs to buy some personal needs, he immediately comes to the shop nearest to have these needs, and he may ask the store to take them home, and



so with insurance policies, it needs a mechanism through which one learns about the types of insurance coverage available in the market and The level of quality of services that he expects to receive from various insurance companies. It is true that the needs of the insurance consumer are different from those of other consumers, because this difference represents a source of creativity and promotion of insurance products and services, as it would be wrong to make the sole purpose of meeting these needs to achieve an important business figure at the expense of return The hospital is on the death bed. This is why we will learn about marketing insurance as follows: A gap in meeting the needs of the customers and at the same time satisfying the organization (Maala, 1994, p. 18). The marketing of insurance can be defined as an activity that involves modernizing the most profitable markets today and the future, and meeting the current and future needs of the clients, it is related to setting the objectives of the institution, preparing and designing crisis plans to achieve those objectives, and managing insurance services in the manner in which they can be implemented These plans also include the process of adaptation required by environmental change (Faiza and Abdulrahman, 2008, p. 64). Marketing of insurance is known as the resolution of this department to study the problems and difficulties facing marketing insurance services, analyze them, and find out their causes and circumstances in order to renew them for the purpose of laying down the necessary means and solutions to overcome them and limit them according to the available means in this regard (Marzah, 2006, p. 370). The marketing of insurance is defined as an intellectual state that aims at directing the various means and capabilities available to the insurance organization to satisfy and satisfy the customers, or in other words, the art of satisfying the customers, and hence we conclude that marketing in the insurance sector institutions is different from the marketing applied in the industrial and commercial enterprises, although the objectives are it remains the same, but with different stages, concepts and strategies (Michel, 1998, P50). Al-Shammari says that marketing insurance is one of the functions of insurance companies that work on performing it like other companies, but they do not rely on tangible material goods but pledge to provide services in the future. It must take all necessary measures to provide the Insurance benefit to meet its responsibilities (www.uobabylon.com).

The importance of marketing insurance policies is not limited to delivering the service of the Tannin that the insured public has to offer, as marketing in any society is considered important and essential. This importance is based on the creation of the insurance benefit of the insurance policies produced by informing the marketing department of the wishes of prospective customers in

terms of the types and quality of insurance, and also contributes to the creation of the economic benefits of insurance companies and individuals and is intended to satisfy the wishes of their prospective clients (Hawari, Azoz and Majda, 2006, p. 35). The importance of the marketing function is in evaluating good insurance services at the right time, because good service is the one that achieves the benefits of the people who hope for them and is satisfied with them because it meets their needs and matches their desires, but offering them to the suitable customers means that you have the document of their market and its consumers, meaning that they are the ones who are hoped for life insurance For example, they are grouped by specific characteristics or can be divided into categories or sectors in terms of gender, age, education, income, occupation, and so on, and among the factors that distinguish their hope for this type of insurance. This is why insurance companies must know the properties of the holders of each type of document they are issued, and they must be aware of the motives for purchasing it so that they can present it to them in a way that suits them, so that the marketing activity depends on the hardness of the characteristics of the consumers and the psychological factors that affect their behavior (Ariqat) The importance of marketing and its multiple activity in insurance companies in developed countries in general and in developing countries in particular is increasing because this importance derives from the fact that the insurance market in developing countries suffers from a variety of obstacles such as these and other obstacles that place a great burden on marketing activity in insurance companies producing and The importance of marketing in this area is greatly increased because it will be a real tool in positive economic action at the level of individuals and companies or even in the economy of the country (Al Bakri and Al Rahmi, 2008, p. 91).

The concept of marketing is based on three basic tenets

- 1- All planning and processes must be customer-oriented – every department and employee must focus on contributing to satisfying customer needs
- 2- All marketing activities in the organization need to be coordinated, meaning that there is a consolidated design of marketing efforts and their integration in a coherent and consistent way. Only one executive must have full authority and responsibility for all marketing activities
- 3- The goal of any business is to achieve a profitable sales volume, but the immediate direct target may be less ambitious so that it moves the organization step by step, which is closer to its final goal (Wokfer, Stanton, 2006, p. 15).

Policy Marketing channels: Choosing the right marketing channel is one of the most important items in the business strategy of insurance companies to achieve the greatest possible return, and the company usually chooses among the following channels



- 1- the system of direct sale through the head office
- 2- the system of public proxies
3. Insurance brokers system
4. Insurance agents (producers) system
- 5- modern means (Dr. Rodaina and others, 2005, p. 375)

The company is currently in the process of developing the means and channels of marketing in order to develop this industry, which is considered one of the pillars of the national economy, and the marketing of documents can be done by direct mail or by automated means and via the Internet through electronic or bank marketing (banking marketing, licensing fundamentals for insurance brokers in Egypt, p. 16).

Third: Insurance service

The insurance service is defined as the services provided by insurance companies to the policyholder and the benefits provided by this policy, such as Belgium, the security and stability granted by the policy to the holder in compensating for the loss incurred as a result of the hoped-for risk in return for a sum of money paid by the policyholder to the insurance company. It is known as the security installment (Ariqat and Akl, 2010, p. 291). It is known as a marketing and insurance product designed to meet the needs of the customer and their insurance interests against potential risks in the future, which may cause personal or property losses, and is a trade-off activity that does not result in a transfer of ownership, but this exchange process results. It has the insurance policy that proves the customer's right to benefit from the insurance service according to the approved policies in the contract.

The characteristics of the insurance service: Here, the most important features of the insurance service can be indicated by the following agencies:

- 1- Insurance is an intangible service different from other services, as it is intangible, that is, it cannot be divided and cannot be seen before getting it
- 2- Insurance is a future service that is shown from the time of signing the contract, represented by a feeling of psychological security, unlike other services that end with the end of the financial procedures (Al-Baldawi, 2013, p. 5).
- 3- the provision and offering of the insurance service is related to the person of the person who displays it, his qualifications, and his psychological and moral condition when offering and delivering the service
- 4- Marketing of the insurance service is related to the nature of the person to whom this service is directed, his culture, social status, degree of insurance awareness, the extent of his need for coverage, its position, the extent of his feeling of safety and danger in his life, and his ability to purchase the document
- 5- the marketing of the insurance service is related to

the marketing of trust and guarantee to the customer

6- Marketing of the insurance service is linked to the commitment of the insurance company and its marketing body to observe the achievement of technical principles on which the insurance system is based, among the most important of these principles is the realization of the law of large numbers on the one hand and the preservation of the phenomenon of the spread of the danger exposed to coverage geographically, financially and temporally on the other

7- the pricing of the insurance service is determined by technical considerations and tables based on experience of past results

8- the success of selling the insurance service depends on the type of policy and the advantages and way of paying its premiums (Munir and Derby, 1995, p. 31).

9- the success of selling the insurance service depends on the promotional efforts as an important marketing job and these efforts include advertising in a different way, whether it be in newspapers, magazines or different display means.

Difficulties of marketing insurance service

The marketing of insurance faces many difficulties in terms of the nature and conditions surrounding the market, the structural nature of society and the factors affecting it in terms of spreading insurance awareness and consumerism along with other religious and economic factors

1- the weakness of insurance awareness, especially in developing countries that suffer from ignorance of the general culture, including the insurance culture, the weakness of insurance awareness comes primarily from the failure of insurance organizations to play their role in spreading insurance concepts

2- the human consumption pattern, which tends to spend on buying durable and consumer goods on the one hand and various services on the other hand, on the other hand, some surplus money is directed to saving means for the future, such as saving in banks or buying stocks and bonds, which turns all of those that do not demand to purchase insurance policies

3- The religious factor, as it has recently been the subject of religious scholars' opinion on the insurance business, and many Islamic scholars have written on this subject, between those who support it at all and those who oppose your insurance operations and its various types.

4- the lack of cadres among the men of sale, the market is not free of difficulties and problems that impede the settlement of such services, especially insurance, especially since the man of sale is marketing intangible and invisible services represented in a scam of compensation that results in realizing the hoped-for risks in accordance with conditions and provisions. Insurance policies (Marzah, p. 389). Two hypotheses could therefore be formulated:

Assumption 1: The increased interest of Iraqi insurance



companies in e-marketing contributes to the building of a strong link to the marketing of insurance policies.

Second: The increased interest of Iraqi insurance companies in e-marketing contributes to the impact on marketing of insurance policies, and form 1 illustrates the study hypothesis.

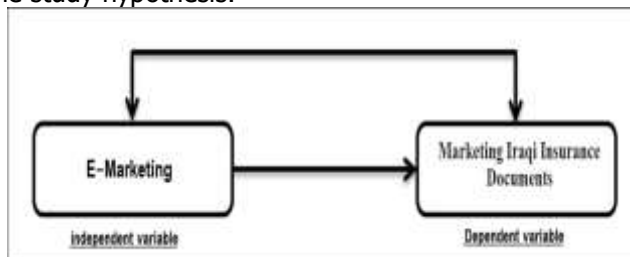


Figure 1 Study hypothesis Chart

Methodology of study

1. Study problem

Electronic commerce in marketing insurance policies is witnessing an increasing growth in most countries, especially through the Internet, in contrast to the slow growth in marketing insurance policies in Iraq, as this growth has become an important challenge on the Arab level, which has led to the search by economists for an accurate diagnosis of the proposed obstacles and searching for them Quick ways to find solutions all of this aims at supporting the infrastructure for the growth of e-commerce in marketing Iraqi insurance policies as a result of the similar circumstances in some neighboring Arab countries.

Because this type of trade is an emerging issue in the reality of transactions that insurance companies have not previously studied and the consequences of their extensive use, the liability is self-imposed

- What is e-commerce
- What are the most important principles that can hold the assets of this type of trade
- How much e-commerce has grown in Iraqi insurance companies

What are the obstacles that limit the widespread application of e-commerce in the marketing of Iraqi insurance policies

2. The importance of study

The importance of the study stems from the importance of its variables, as the current study highlights:

- 1- introducing Iraqi insurance companies and individuals to e-commerce technology
2. Expanding the use of e-commerce in Iraq
- 3- the novelty of the issue and its occupation of the top position on the international and Arab levels in particular, whether in scientific books and reports issued by several Arab organizations, from the technical, economic and legal points of view
4. The desire to address the problem of research in an objective manner
5. The Iraqi insurance market needs to develop and move from traditional marketing to electronic marketing,

as there are many positive results that this move causes on the national income.

3. Objectives of study

The objectives of the study can be formulated as follows:

- a) providing an analytical study of the concept of e-commerce and its importance in our time
- b) 2. The senior management of Iraqi insurance companies should be aware of the importance of marketing through electronic commerce and its application in Iraq
- c) to learn how to rely on the computer output in the field of electronic dealing
- d) Proving that switching documents marketing through electronic rather than traditional marketing will have a positive impact on the Iraqi insurance market
- e) Uncovering the points that limit the spread of electronic commerce in marketing documents.

4. Study Approach

This research is based on a desk-based theoretical approach, which is based on gathering facts and information about the nature of the problem at hand and the method of describing and analyzing this information in order to reach the relevant conclusions and which help to achieve the desired objective of the research. One was distributed to a number of natural persons, different ages and scientific and social levels, and the second was distributed to a number of employees within the National Insurance Company and the Iraqi Insurance Company.

1. Resolution for insurance personnel

This resolution consists of nine questions reflecting the view of the INC and NIC members. The selected sample reached 75 managers and employees, all of them received and, after scrutiny, excluded two incomplete forms and analyzed

2. Resolution for natural persons from different categories of society

This resolution consists of 11 questions divided into two axes

The first axis is the extent of the Iraqi individual's contact with technology and consists of 6 questions

Second, individuals are aware of the importance of the insurance process

Due to the difficulty of sampling, 100 subjects were randomly selected and the number of resolutions returned was 94. At the time of screening, four resolutions were ruled out as non-conforming to the conditions, so the resolutions for that aspect that is analyzed became 90

5. Sample study

The study sample for sex was 70% female and the remainder male, while the average age range was 70% from 30 to 45 years, and 30% from 46 to 59 years, the percentage of those in the sample with a diploma was



20%, the diploma 30%, and the higher diploma was 10%, and 40% were miscellaneous. The number of years of service for the study sample was 60% of those who had 25 years of service up and 40% of those under 25 years of age. The study sample was from different departments, distributed among different activities, including the technical, administrative and service departments.

For the selected sample of natural persons, gender profiles were 66% male and 34% female, and age profiles 50% (35_45) and 46-55). 50% and the academic achievement rate of the sample surveyed varied, with 23% holding the preparatory certificate, 9% holding the diploma, 45% holding the bachelor's degree, 17% and 15% holding the bachelor's degree .

6. Results

3-1 Study sample description

Study variables can be described as follows:

Q1 the use of e-commerce in the marketing of policies is essential to the success of the insurance process

Table 1

Measure	Repeat	Ratio
I totally agree	38	%52
I agree	14	%19
I agree somewhat	18	%25
I disagree	3	%4
Sum	73	%100

Table 1 shows that 52% of the sample study fully agree on the importance of using e-commerce in the marketing of policies and that it is necessary for the success of the insurance process, 19% agree and 25% agree somewhat this means that the general trend is toward the importance of e-marketing. Accompanied by marketing of insurance policies.

Q2 Using e-marketing is suitable for insurance service

Table 2

Measure	Repeat	Ratio
I totally agree	18	%25
I agree	12	%16
I agree somewhat	13	%18
I disagree	30	%41
Sum	73	%100

The response of 25% of the sample surveyed to this question was fully consistent and 16% of the sample was consistent with the suitability of electronic marketing of the insurance service and 41% of them deny its suitability, as table 2 makes clear.

Q3 implementing the use of e-marketing is difficult to implement within government

insurance companies in Iraq

Table 3

Measure	Repeat	Ratio
I totally agree	35	%48
I agree	18	%25
I agree somewhat	15	%21
I disagree	5	%6
Sum	73	%100

Table 3 shows that 48% of the sample surveyed agreed on the difficulty of applying electronic marketing inside Iraqi insurance companies, which indicates that 48% of the sample is not convinced of the success of this operation.

Q4 failure to provide adequate security regarding the confidentiality of information and the fear of hacking or stealing some information limit the use of e-commerce for the marketing of policies

Table 4

Measure	Repeat	Ratio
I totally agree	32	%44
I agree	21	%29
I agree somewhat	13	%18
I disagree	7	%9
Sum	73	%100

This limits the use of e-commerce to market Iraqi insurance policies, while only 9% deny this opinion.

Q5 failure to provide sufficient electronic computers to a large group of staff limits the success of the electronic marketing of Iraqi insurance policies

Table 5

Measure	Repeat	Ratio
I totally agree	40	%55
I agree	15	%21
I agree somewhat	15	%21
I disagree	3	%4
Sum	73	%100

Table 5 shows that 55% of the sample study fully agree on the need to provide and train insurance company employees for the purpose of e-marketing success, while 4% disagree with this view.

Q6 the inavailability and ineffectiveness of the Internet networks contribute to limiting the success of the electronic marketing of insurance policies

Table 6

Measure	Repeat	Ratio
I totally agree	38	%52
I agree	30	%41
I agree	3	%4



somewhat		
I disagree	2	%3
Sum	73	%100

38% of the sample surveyed agreed on the necessity of providing internet networks and their effectiveness in a good way, which contributes to the success of electronic marketing of insurance policies, which is not available or not in the Iraqi insurance companies, and 41% of them agreed on that, which indicates the employees' desire to use Internet networks and provide them for development Their skills and use them in developing the business of Iraqi insurance companies

Q7 the senior management of insurance companies should pay attention to the means of communication and develop the skills of the staff on how to use them and explain them to the success of the electronic marketing of insurance policies

Table 7

Measure	Repeat	Ratio
I totally agree	30	%41
I agree	38	%52
I agree somewhat	2	%3
I disagree	3	%4
Sum	73	%100

The results of the study in Table 7 show that 52% of the sample study agrees with the need for the senior management of insurance companies to pay attention to the means of communication and develop the skills of employees to use them better for the success of the electronic marketing of policies while only 4% disagree with this view

Q8 Insurance companies have management cadres capable of planning and managing websites, which will help the successful application of e-marketing policies

Table 8

Measure	Repeat	Ratio
I totally agree	12	%16
I agree	20	%28
I agree somewhat	30	%41
I disagree	11	%15
Sum	73	%100

The study shows that only 16% of the respondents agree on the existence of administrative cadres capable of planning web site management and that % agree to some extent that there are such cadres and 15% deny their existence, which is what the study sample believes is a hindrance to the application of marketing Electronic Insurance policies

Q9 the existence of an e-marketing department reduces the number of employees or eliminates part of them in the future

Table 9

Measure	Repeat	Ratio
I totally agree	37	%51
I agree	9	%12
I agree somewhat	25	%34
I disagree	2	%3
Sum	73	%100

Table 9 shows that 51% of the sample agree that an e-marketing department can reduce or eliminate part of the staff, while 3% disagree, which indicates that the majority of the staff are satisfied with this view.

Form for ordinary persons

The first axis: The extent of the Iraqi citizen's contact with technology

Q1 access to Internet sites needs to find the English language more than good and this is not good for most people

Table 10

Measure	Repeat	Ratio
I totally agree	40	%45
I agree	22	%24
I agree somewhat	6	%7
I disagree	22	%24
Sum	90	%100

The sample answers show that 45% agree that an individual should be fluent in English to access most sites and that is not good for most of them, only 7% agree somewhat, while 24% disagree

Q2 access to Arabic sites is much better than access to English sites

Table 11

Measure	Repeat	Ratio
I totally agree	35	%39
I agree	20	%22
I agree somewhat	25	%28
I disagree	10	%11
Sum	90	%100

The results in Table 11 showed that 39% agree on the ease and preference of Arab sites among the majority of individuals, 28% disagree with that aspect, and 11% disapprove of that view



Q3 Online shopping is one of the most difficult ways to shop

Table 12

Measure	Repeat	Ratio
I totally agree	51	%57
I agree	10	%11
I agree somewhat	5	%6
I disagree	24	%26
Sum	90	%100

The table shows that 57% of people prefer more regular shopping than online shopping, which justifies their stay away from it, while 6% agree somewhat and 26% disagree

Q4 Online payment is an unsafe and worrisome method

Table 13

Measure	Repeat	Ratio
I totally agree	52	%58
I agree	30	%34
I agree somewhat	4	%4
I disagree	4	%4
Sum	90	%100

The results of the analysis showed that 58% prefer direct payment to online payment and that they do not trust electronic payment methods and consider them to be unreliable and unsafe, 4% consider them to be the easiest and safest method and 4% also prefer electronic payment methods

Q5 signing contracts online is an unsafe method and it is best to go personally and sign any contract or legal bond

Table 14

Measure	Repeat	Ratio
I totally agree	45	%50
I agree	35	%38
I agree somewhat	5	%6
I disagree	5	%6
Sum	90	%100

Indeed, 50% of the sample in the study agree not to trust electronic contracts as the right method. Still, a majority prefers paper handling, which they consider the safest method of signing bonds and legal contracts, and 6% somewhat agree, while 6% find it They don't agree but have confidence in making electronic contracts

Q6 Online contracts are illegal and unrecognized bonds by the Iraqi legislator

Table 15

Measure	Repeat	Ratio
I totally agree	20	%22
I agree	22	%24
I agree somewhat	40	%44
I disagree	8	%10
Sum	90	%100

The distribution of sample vocabulary in Table 15 shows that 22% fully agree that electronic bonds and contracts are illegal, 44% agree more, and 8% oppose this view, but do not find it currently applied in Iraq

Second axis: The awareness of individuals of the importance of insurance and the insurance process
Q1 the Iraqi citizen does not have the idea, sufficient information, and sufficient knowledge about the nature of the insurance companies' business and the types of insurance

Table 16

Measure	Repeat	Ratio
I totally agree	45	50%
I agree	35	38%
I agree somewhat	5	6%
I disagree	5	6%
Sum	90	100%

We note that 50% of the members of the sample under study agree that they do not know enough about the nature of the insurance companies' business in Iraq and what types of insurance are, 6% of the people who have a simple idea or knowledge about it, and 6% have a different opinion

Q2 the Iraqi individual believes in the idea of the necessity and importance of insurance service

Table 17

Measure	Repeat	Ratio
I totally agree	10	11%
I agree	8	10%
I agree somewhat	22	24%
I disagree	50	55%
Sum	90	100%

Table 17 shows that 10% agree and 11% agree fully and are convinced of the idea, necessity and importance of insurance in their lives, which is relatively small, and indicates that most individuals are unaware of the importance of insurance service and are not convinced of the need for insurance service, 24% agree to some extent with its necessity and 55% They oppose this view



Q3 Insurance is incompatible with the principles of Islam

Table 18

Measure	Repeat	Ratio
I totally agree	20	22%
I agree	35	39%
I agree somewhat	20	22%
I disagree	15	17%
Sum	90	100%

The responses of the sample study, as shown in Table 18, were that 22% fully agreed, 39% agreed, and 22% agreed to some extent and 17% disagreed Insurance service and refrain from purchasing it

Q4 accidents in front of individuals make them think of future insurance for their lives and property

Table 19

Measure	Repeat	Ratio
I totally agree	52	58%
I agree	30	34%
I agree somewhat	4	4%
I disagree	4	4%
Sum	90	100%

Table 19 points out that 58% of the sample study agree on increasing the individual's satisfaction with insurance services when accidents lead to material and material losses in individuals and make them consider buying insurance services in the future

Q5 most people consider that spending on insurance service is a misplaced waste of money

Table 20

Measure	Repeat	Ratio
I totally agree	45	50%
I agree	35	38%
I agree somewhat	5	6%
I disagree	5	6%
Sum	90	100%

This is why individuals do not waste their money but spend it on a more useful group, i.e. individuals are unaware of the importance of the illiterate service and its impact on their service

7. DISCUSS THE RESULTS

1) RESULTS

The results of the study demonstrated a number of key points aimed at addressing e-marketing barriers in the target company, as follows:

- 1- Research shows that there is a clear reduction in the percentage of e-marketing users
- 2- The apparent weakness of Iraqi e-marketing indicators in comparison with those of such marketing in

developed countries can be attributed to several reasons, the most important of which is the weakness or lack of legislation regulating marketing and e-commerce

3- The lack of properly developed electronic payment systems in Iraq, which causes limited economic activities, especially the Iraqi insurance activity

4- The poor use of the contents of insurance companies' sites in Iraq is due to the lack of funding sources for Iraqi companies' websites

5- State discouraged electronic marketing

6- The lack of specialists and technical, legal and organizational cadres in the field of electronic marketing within insurance companies

7- Dealing with the Internet for the purpose of purchasing insurance policies offered by companies requires the Iraqi citizen to know the ways of dealing, own a computer, and know how to read and write

2) RECOMMENDATIONS

1- The need for senior management in insurance companies to be aware that electronic marketing expands competition opportunities and therefore this mechanism becomes a strategic choice for their companies

2- The State must enact laws and regulations to help regulate electronic marketing in various sectors, particularly the insurance sector

3- The organizational restructuring of the Iraqi insurance companies in accordance with the requirements of this method

4- The need to provide the financial resources necessary for the application of this system, together with the need to train insurance personnel in the field of installation, use and management of modern systems in the field of marketing

5- The work to spread the culture of e-marketing to insurance companies and to transfer this culture to their insurers, thus promoting and spreading this type of marketing

6- Enacting laws and legislation on issues of dispute and dispute, regulating the issue of electronic contracting inside Iraq, and imposing fines and penalties on those who engage in communication websites

7- Training professional cadres specialized in the field of electronic marketing in insurance companies through courses and missions to benefit from the experiences of other countries

8- The various media should be strengthened with sufficient information on the field of e-insurance, as these means have a distinct role to play in making the society aware of the importance of e-commerce and its role in modern economic variables

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