“Experience marketing and its tools in promoting the insurance services”

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Experience marketing and its tools in promoting the insurance services

Abstract

Economic development is rapidly growing. In the late 20th century, the experience economy is gaining in importance. When choosing a particular product or service, the priority is given to that impressing the buyer at the psychological level and causing some feelings and emotions. The urgency of this article is due to the need for a more detailed study of the marketing processes development in the current context. The principles of the experience economy formation are considered, and four sectors of impressions are also clarified. The article researches and systematizes scientific views on the experience marketing – a new direction of the relationship between the insurance brand and real and potential consumers of insurance products, and considers how its tools can be implemented. The essence of the experience marketing concept is defined. The article analyzes the experience marketing instruments – the event communication of insurance companies, the peculiarities of the insurance museums operated in different countries of the world. Particular attention is paid to event marketing as an effective tool for advancing insurance services.

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Introduction

Experience marketing has many different synonyms such as "engagement marketing", "event marketing", and "life marketing". Consumers in that type of marketing begin to be engaged in the marketing programs and there is a possibility to create emotional connection to the product or service, quickly analyze the feedback from clients and find out whether the product satisfies the customer requirements. Due to extensive technological development, new forms such as virtual experience marketing appear. This kind of marketing is characterized by tools such as: email campaigns, blogs, social networking sites (for example, Twitter, LinkedIn), webcasts and crowdsourcing sites.

A great number of companies use experience marketing techniques. Samsung, Adidas, Mountain Dew, TNT, Sensodyne, Ikea and others are among them. The introduction of experience marketing technologies in the provision of insurance services is promising, as it can quickly show consumer satisfaction with the brand and the quality of services provided; special attention may be paid to life insurance services.

In scientific literature, attention is paid to the experience marketing. Many scientists study theoretical and practical aspects of its development. However, despite a large number of publications on the theory of methodological issues in the experience marketing development, a number of issues related directly to the study of applied aspects of international and domestic experience of its use by the insurance market participants remain underinvestigated and, therefore, need to be further explored.

1. Literature review

Experience marketing is an instrument for shaping an emotional connection between a product (brand) and consumers within the framework of an event or demonstration organized by the manufacturer (Chesnokova & Kirillovskaya, 2013, p. 164). It may contain elements of event marketing and show marketing, and, therefore, a complex mix of advertising and public relations (Chornous & Skryhun, 2009, p. 68). Experience marketing (Kurbatova, 2016) is a set of measures aimed at forming an intensive perception of brand information through physical and emotional contact, based on the client values analysis.

The experience economy uses psychological techniques, through which the consumer experiences an impression both when buying and when using a particular product or service (Boiarska, 2016). An individual cannot live without emotions and is ready to pay for his experience (impressions). The basis of the experience marketing is the appeal to feelings and emotions (Belova & Krainiuchenko, 2010). Psychologists have proved that an emotionally-minded person is

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more vulnerable to the influence of external factors, assessment of his own attitude to the brand, can rejoice at the fact that he has purchased a product or service, enjoy the process of the consumption.

The company, as the director of impressions, offers not just products or services, but the associated impressions, which give the client a wide range of feelings. Each impression arises as a consequence of the "touch" of the action and the state of man. Pine and Gilmore (1998, p. 98) argue that consumer value has undergone an evolutionary path from raw materials to goods, services and, as a result, to impressions. Prokhorov (2016, p. 9) emphasizes that the experience economy has given impetus to the development of emotional marketing, which is based on building a relationship with the brand. It was on the relationship between impressions and brand loyalty that for the first time Schmitt (1999) focused on. He determined that the very concept of experience marketing is based on the study of rational and emotional aspects of consumer behavior, creating the image of goods with a variety of impressions.

The founders of the experience economy concept (Pine & Gilmore, 1998, pp. 102-104) singled out the following principles of its formation:

- theme of the experience;
- harmonizing impressions with positive cues;
- elimination of negative cues;
- mix in memorabilia;
- engaging all the five senses.

Considering the company's marketing activities and brand management strategies, it is useful to remember that we are dealing with the experience economy (Sheremeta, 2007). The insurer actually needs not only the document itself – an insurance contract, a policy of insurance, or a certificate that guarantees a certain level of insurance protection, and not only cooperation with the insurer, which guarantees the payment of insurance amounts and insurance indemnity, but also the availability of opportunities among many similar insurance products to choose those, which will make the best impression in the process of consumption. The idea of modern insurance marketing is in the process of forming this kind of impression in an insurer.

Certainly, in the experience economy, the client of the insurance organization subconsciously does not separate the behavior of the insurance agent, office worker or manager, because the impression about the insurance product, a separate representative of the insurance company is the impression of the insurer. When selling insurance services, it should be kept in mind that they are implemented not for abstract insurers, but for real ones who have their own vision of the risk management process, their own lifestyle, behavior model, etc. In fact, they do not need an insurance company or an insurance contract, but a real insurance protection which is able to meet the need for security; and the insured needs the insurers themselves, and from this, the purpose of the insurance entity functioning is to form of its own segment on the insurance market, those clients for whom the insurance company operates, while implementing insurance services. In the age of behavioral economics, modern insurance marketing is a combination of knowledge in the insurance and psychology economy in order to identify its own insurance market segment and the insurance needs of individuals and legal entities, using all possible means of marketing communications from traditional advertising and public relations to the product placement, insurance graffiti and body art.

Both consumers and entrepreneurs save on goods to buy services that are of higher value to them. In the economy of services, buyers do not see the difference between goods, and, therefore, manufacturers are forced to constantly lower the price. As a result, buyers choose the product based only on its cost and availability. To avoid a trap with a price reduction, manufacturers or sellers often provide services that are in one way or another related to the product. They form more complete economic proposals that better meet the customer needs (Pine & Gilmore, 2005).

For example, the insurance company "Arsenal Insurance" offers partner programs for insurance of household, audio-video, and mobile equipment (Table 1). With the store "5OK", it implements the insurance product "TechnoProtection"; with Citrus company – anti-theft and extra warranty products, which will be useful to the insurer, according to which, 12-month period is insufficient guarantee for a smartphone or tablet and will have the opportunity to increase the manufacturer's warranty on the gadget for another 12 months; with Foxtrot, Arsenal Insurance offers TechnoProtection and MasterService products, which, unlike the previous ones, can be extended from 1 up to 5 years; with the online store of electronics and home appliances "Your Territory of Equipment" – "TechnoProtection" and "Non-warranty protection" insurance products.

Table 1. List of partner programs "Home Appliances Insurance" of the company "Arsenal Insurance" company

Insurance plan	Risks	Business partners
TechnoProtection	Fire; water damage in case of accidents in water supply systems; explosion; natural disaster; burglary; looting; unlawful activity of third parties; liability towards third parties.	"5OK" store, "Foxtrot" company, "Your Territory of Equipment" online store
Non-warranty repair/non-warranty protection	The screen breakdown in case of falling or striking, breaking or not turning on because of water ingestion, failure of the chip due to voltage drop in the network, crushing or breaking the case because of any unpleasant accident.	"Citrus" company, "Your Territory of Equipment" online store
Anti-theft	Theft of a gadget in the street, in a transport or in any other place on the territory of Ukraine, destruction in a fire or domestic gas explosion, drowning a gadget as a result of a water system breakthrough or flooding due to neighbors, damage to equipment during a natural disaster.	"Citrus"
MasterService	Damage to equipment in the fall or upon impact; damage to the equipment by liquid (coffee, tea, any liquid, putting the equipment out of operation or failure due to water ingestion); mechanical influence of outside objects (accidental crushing or breaking of the case).	"Foxtrot"

Source: Compiled by the authors.

In general, considerable attention was paid to the tendencies in Ukrainian life insurance market in the article by Tretiak (2017). Strengths and weaknesses in insurance market development were highlighted. Shkolnyk, Bondarenko, and Balev (2017) focused on the insurance and stock markets connection.

Avramenko (2009) considered the event marketing and brand as the main tools of the experience marketing. Papakonstantinidis (2017) paid his attention to online personal branding in the recruitment sphere. Cant (2016) analyzed the effective use of social media tools in promotion of business plan competition. The categories such as communication tools, collaboration, opinions and brand monitoring were considered. Event marketing allows you to create events aimed at conquering the emotions of the target audience. The most common forms of event marketing are: exhibitions, festivals, outdoor concerts, road shows, and club parties.

As part of the toolkit for the experience marketing, Havanova et al. (2014, p. 5) distinguish the impressions themselves, as well as those methods, way and techniques, due to which impressions are created.

The experience economy forces companies to engage in a struggle for consumer attention through the use of marketing communication tools: direct marketing, internet marketing, exhibitions, POS (point of sale), event marketing, dive space (interactive shopping malls, corporate museums, souvenirs and playgrounds, virtual space), etc., taking into account personalization, engagement in dialogue, with a focus on measurable results, with demonstration of responsibility. Exhibitions are a perfect example of the experience marketing – personalized, interactive, measurable, and trustworthy. The interesting features of the exhibition, as a tool for the experience marketing, are performance, use of eye stoppers, work with all sense organs. The exhibition is a typical "third place", "neutral territory", which removes psychological discomfort for both the supplier and the consumer. Experience marketing actively uses the consumer to distribute marketing messages through rumors, myths, client communities, including virtual ones, Web 2.0 (web content generated by users), etc. (Pekar, 2008).

There is a strong belief that various mechanisms and tools can be used in the insurance industry to work on creating unforgettable experience: the leading motives of impressions, positive and negative recommendations, souvenirs, the participation of sensory organs, and the introduction of payment for impressions (Kacprzak, 2013, pp. 132-142).

Regarding the introduction of payment for the experience, it should be noted that unfortunately, most insurance agents wrap up expensive insurance services in a free wrapper of experience, and if there is a fee for their services, the policyholder would adequately perceive every proposal he consumes (goods, service and impression), and retail insurance would immediately feel the benefits of charging for entry (Pine & Gilmore, 2005). In the course of the study, it was found that insurance brokers operating under such a scheme (with payment for entry) in Ukraine and Poland are selling under the multilevel marketing system of life insurance policies.

2. Aims and methods

The purpose of this study is to systematize scientific views on the experience marketing, to identify effective tools of emotional marketing that can be used in the realities of both the Ukrainian and Polish economies, especially in the field of insurance services. Problems to be solved are identification of the sectors of experience, analysis of the feasibility of creating corporate museums of insurance companies. The methods of comparison, analysis, scientific abstraction, synthesis of scientific ideas are used in this work.

3. Results

In the course of the study, it was found that the organization of experience is not entertainment, but attracting clients. Pine and Gilmore (2005) schematically represent the process as a coordinate system and note that the first plane of experience (the horizontal axis) corresponds to the degree of participation in the process. Thus, according to the degree of participation in the process, the scientists distinguish passive participation (the role of the viewer or listener) and active participation (the client directly affects what is happening). The second plane of experience (vertical axis) reflects the type of connection and relationship between clients and ideas. Thus, according to the type of connection or relationship, there are the absorption that occurs when the impression is transferred to the person's inner world and retains its attention, and immersion, when the client physically (or virtually) becomes part of the experience.

Applying the planes of the vertical and horizontal axes one by one, one can get four sectors of experience:

- the training experience assumes that the client absorbs those events that unfold in front of him and takes active part in them;
- the experience of "departure from reality" is formed when the client is immersed in the environment and is active in it;
- entertaining experience is formed with passive participation and absorption;
- aesthetic impressions do not involve active participation in immersion of the client in the environment.

Practical activities of companies from different economic areas prove that these sectors do not exclude each other and are often mixed in a unique personal experience of the client.

One can talk about a business in the style of a show by an insurance company when it creates experience for its customers, and its initiatives have the following key characteristics:

- entertainment that gives a sense of joy, turning to illusions, humor or drama (conducting an insurance quest, brain ring in insurance, a literary evening on risk management and insurance);
- enthusiasm that prompts visitors to study, explore, express their own opinion or even play their role in the show (dramatized insurance show, presentation of the insurance fairy tale, children's play at the museum of the Russian insurance company Ingosstrakh on launching a space rocket with an insurance policy);
- destruction of stereotypes in the process of exchange for true loyalty and interest of those who need impressions that would exceed their expectations (a robot, a speaking mirror at the museum of the Russian insurance company Ingosstrakh, paintings that come to life at the art museums of Warsaw and Cracow thanks to mobile applications from the Polish insurance company PZU);
- creation of values through the consideration of the customer needs and the orientation towards the formation of relations with him through learning, satisfaction, encouragement, etc. (The annual international jazz festival "Leopolis Jazz Fest", which, until 2017, was called "Alfa Jazz Fest" holding in Lviv with the support of Alfa Insurance Company).

Of course, all projects must be consistent with the concept of the brand; have well-formulated strategic goals; evaluate the return on investment aimed at brand building, customer retention, sales volumes and market research; focus on the value management system of the client, on interaction and dialogue, in order to understand the consumer and develop relations with him; create consumer value through strong impressions that generate trust in the brand and form a commitment to it; base on a deep understanding of current trends in consumer culture, their entertainment and lifestyle (Schmitt et al., 2005).

In the work, the authors also consider it appropriate to focus on the use of souvenir products as an instrument for the formation and maintenance of experience. Thus, one of the elements of the formation of unforgettable impressions is to provide consumers with the opportunity to purchase souvenir products (Dziewanowska, 2013 p. 23). These are usually small items that often do not have significant material value and the cost of materials and work does not match their price. However, souvenir production performs two important functions – to capture pleasant impressions, and in the future – re-memories of them, and the social function of transferring certain information to others.

The authors of this article consider the statement that clients of insurance companies are not ready to buy souvenirs with insurance symbols to be wrong. If insurance companies are convinced that customers are not in demand for them, it's just because they do not offer anything that one would like to remember. It is only worthwhile to include in the proposal impressions that contain only positive incentives, and customers will be willing to pay for souvenirs, which will remind them of this impression, even if in this case, souvenirs are not in

demand, perhaps the impression was not so strong. The proof of this is trading on the site of the American insurance company Government Employees Insurance Company (GEICO), part of the holding Berkshire Hathaway, the products with the company logo and the "GECKO" hero: soft toys, T-shirts, mugs, bottles, key chains, bags, umbrellas, diaries, headphones, pens, towels, hats, spinners, flashlights, paper for records, auto brush for snow, jackets, sweaters, glasses, backpacks, golf balls, baseball caps, etc.

As for Ukrainian experience, it is remembered that in 2006, as its 10th anniversary, the Ukrainian Security and Insurance Company also took advantage of the experience marketing tools and issued a series of magnets and stickers "What is insurance?" with the company logo that were devoted to various types of insurance: "MediCo" is personal insurance, "DomiCo" is property insurance, "KasKo" is transport insurance, and CitizenCo is public liability insurance.

The insurance policy will be a reminder of the positive experience of cooperation with the insurer and will be the subject of the interior of the insured (Pine & Gilmore, 2005). Today, insurance tables, insurance policies of insurance companies have become the subject of collecting. The growing number of publications on the history of insurance business contributes to the growth of the cost of insurance rarities at auctions, the counterfeiting insurance tables in the market. Corresponding corporate culture is formed among the insurance business representatives, which manifests in the opening of corporate museums, conducting insurance exhibitions and designing offices with insurance rarities.

An analysis of the research shows that there are plenty of business-style showrooms that are not in any way related to retail sales. In this case, the show is more likely to remind a museum or theme park of a company, a brand. One such show is "Coca-Cola World". For many years, beverage consumers come to Atlanta with the hope of joining Coca-Cola, visiting some kind of excursion or museum. In 1990, the company created its own show to help the city revive its business center, respond to consumer requirements and make a historic statement: "The Coca-Cola House of Atlanta – we have lived here for 100 years and will live far more".

Business in the show style brings real value and benefit to the company. The experience created by it corresponds to the brand of the company and its strategic goals, and also is combined with other means of marketing communication. These impressions bring real and measurable benefits. Impressions of business in the style of the show are based on the understanding of how the role of entertainment and impressions in the modern mass culture changes, since without it, it is impossible to combine brands and consumers with important trends and outstanding cultural achievements (Schmitt, 2008).

In modern practice, as an effective experience marketing tool, insurance companies often use the "demonstration of the insurance product manufacturing" – an excursion to the insurance company's office and visits to the corporate insurance museum. This method is quite effective, as the visit to the museum is an interesting spectacle; visitors will get the impression, which will later be associated with the insurance products and the insurer's trademark. Moreover, the one who is good for the present respects his own history, which is a great book of the past, events, and people who make this history (Muzeum, 2015). Repeated studies conducted among museum visitors in different parts of the world prove that people go to the museum for knowledge, impressions and ideas. It is too difficult to overcome in the minds of a large number of people perceiving the museum as something "obsolete", "uninteresting", "superfluous", and "unnecessary". Not all people consider the museum as attraction, and visit to the museum for the purpose of study, education and development is perceived as nonsense.

The purpose of the creation of a corporate insurance museum may be to preserve cultural heritage, including: storage, identification and collection, study and public presentation of museum objects and collections; realization of educational activity; expanding knowledge on insurance history from different countries of the world; through the prism of history and the current state of development of the insurance institute and its principles – to form a positive attitude to insurance in the various social groups; raising the level of insurance culture and insurance consciousness of the population; to form a positive image of insurance companies in society.

The tasks of the corporate museum of an insurance company are: the creation of a museum exposition telling about the history of insurance; development of educational programs that will contribute to the formation of insurance culture; creation of excursion and interactive programs for various target audiences from preschoolers to insurance business experts; organization of exhibition activities; realization of joint projects with various organizations to produce creative products; issuing souvenir products that popularize the insurance history of an insurance company.

Table 2 lists the museums of insurance around the world, which can be added to corporate museums and collections of insurance companies from Germany, Italy, the United States and other countries. In Ukraine, individual expositions devoted to insurance history are at the Kharkiv Advertising Museum and The Museum of One Street in Kyiv, a private collection was at the Finex insurance company.

Table 2. Insurance museums in different countries

Museum or company name	Country and city	Performance features	Creation date	Internet source
National Museum of Russian Insurance / Russia	Russia, Moscow	Liquidated	1998–2013	-
Ingosstrakh Insurance Museum, Ingosstrakh	Russia, Moscow	Visits by appointment	2011	https://2016.ingos.ru/ru/museum/
ROSGOSSTRAKh Museum, Rosgosstrakh	Russia	Virtual	2014	http://rgsmuseum.ru/
Muzeum Ubezpieczeń, PZU	Poland, Cracow	Liquidated	1987–2017	https://pl.wikipedia.org/wiki/Muzeum_Ubezpiecze%C5%84_w_Krakowie
Corporate museum, Russian Insurance Center	Russia	Liquidated	2007–2016	-
Corporate Museum of Yuzhural-Asko Company	Russia, Chelyabinsk	Visits by appointment	2001	https://www.acko.ru/about/museum/
Corporate Museum of Insurance Attributes of GAYDE Insurance Company	Russia, Saint Petersburg	Virtual	2003	https://guideh.com/muzej-istorii-straxovyx-atributov/
Museum der deutschen Versicherungswirtschaft, German Insurance Museum	Germany, Gotha	Liquidated	1998–2006	http://www.versicherungs-geschichte.de/en/museum.html
Versicherungsmuseum Ernst Wilhelm Arnoldi (Ernst Wilhelm Arnoldi German Insurance Museum)	Germany, Gotha	Visits by appointment	2009	http://www.dvm-gotha.de/versicherungsmuseum.html
Annuity Museum	USA, Monroe Township	Visits by appointment/Virtual	2004	https://www.immediateannuities.com/annuitymuseum/ https://www.immediateannuities.com/museumofinsurance/
Mansutti for the Insurance History Massut Fund for Insurance History	Italy, Milan	Virtual	2004	http://www.insurancehistory.org/la-fondazione
Chartered Insurance Institute Museum	Great Britain, London	Visits by appointment/Virtual	1934	https://en.wikipedia.org/wiki/Chartered_Insurance_Institute
Museo del Seguro Fundación Mapfre, Insurance Museum	Spain, Madrid	Group tours require a reservation/Virtual	2010	https://www.fundacionmapfre.org/fundacion/en/exhibitions/insurance-museum/
Insurance Museum	Hungary	Virtual	–	http://www.biztositasimuzeum.hu/
Insurance Museum "ASSIMUSEO" Steffano GROUP	Italy, Milan	Virtual	1997	http://www.assimuseo.it/
Insurance Museum	Estonia, Tallinn	Visits by appointment	1980	https://www.if.ee/ru/ifist/meist/kindlustuse-muuseum
Belgosstrakh Museum	Belarus, Mogilev	Visits by appointment	2015	-

Source: Compiled by the authors.

Typically, museums collect historic insurance documents: research, reports and official publications, several hundred insurance policies, promotions, insurance and prevention materials, banners, cups, badges, medals, tokens, diaries, memoirs, photographs, personal documents, insurance tables with the names of companies that were placed on the walls of the houses and certified the fact of the insurance contract conclusion, etc.

For example, the money-boxes with the names of insurance companies, given by companies to their clients, served to collect the following insurance premiums. There were boxes with instructive inscriptions – in the good sense of the word: "The task of man is to take care of himself". These are small safe boxes with a weird mechanism. Removing "funds" was possible only after the accumulation of a certain amount necessary for payment of insurance premium or payment. It is a good way to cultivate reasonable prudence and thrift!

Communication in the museum is an instrument for achieving the insurance company viability, this should not be forgotten. Cultural institutions, in particular museums, are an important meeting point for people. The spectator himself, and not the creator of the exhibition, and not even the author of the insurance rarity, determines the significance of each thing, choosing what is most in line with his interests and the purpose of visiting the museum.

An unexpected bonus for the insurer can be the interest of the media, travel companies and guides. And at press conferences dedicated to the opening of the museum and a variety of promotions, at exhibitions, the insurance company employees will tell visitors interesting stories about insurance,

mentioning the name of the insurer ever and again. In this way, the listener, being aesthetically pleased with the communication, gets acquainted with the brand easily.

Conclusion

Summarizing the above, it can be concluded that the experience marketing is an instrument for constructing an emotional connection between the insurance service, the trademark of the insurance company and its customers, formed in the process of using various marketing communication tools.

In order for the insurance company to be successful in the insurance market, it should take care of the development and implementation of the concept of promoting its brand, transforming it into an insurance brand in the future, bearing in mind that the brand is, above all, an important intangible and intellectual asset of the insurance company.

The concept of the insurance museum as a tool for experience marketing is to look for new content and essence of the insurance institute, to disclose information about the various periods of insurance development and well-known personalities, to develop a positive attitude towards securing the property, health and life, responsibility, and also to form financial literacy and to contribute to the insurance consciousness.

In Ukraine and Poland, the representatives of insurance business and collectors raise the question of the feasibility of creating a national insurance museum in order to form and develop an insurance culture in society. According to the authors, such museums should become a living center of the corporate culture of insurance companies. And the more such examples, the better the image of the entire insurance market. After all, having own museum for an insurance company is not just a matter of prestige. Such a facility will not only strengthen relationships with regular customers and attract new ones, but will also serve as a powerful advertising platform. It is then that the insurance company's museum will shift from an accumulator and narrator of insurance stories to an effective tool of experience marketing.

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