

عنوان مقاله:

The Impact of Digital Transformation on the Development of Micro-Insurance Business in Iran (Case Study: Saman Insurance)

محل انتشار:

بیست و نهمین همایش ملی و دهمین همایش بین المللی بیمه و توسعه با موضوع «توسعه دانش بنیان صنعت بیمه» (سال: 1401)

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خلاصه مقاله:

Low-income households are vulnerable to economic risks and shocks. Insurance is one of the available means for the poor to protect themselves. Microinsurance can assist low-income households to maintain a sense of financial confidence even in the midst of severe vulnerability by helping them manage risk. Microinsurance is one of the fastest-growing new markets among people at the bottom of the financial pyramid. This study examined the influence of digitalization on the growth of micro-insurance business in Iran. A survey of a commercial insurance company was conducted to provide an understanding of the effect of digitalization as a driver of microinsurance growth. The methodology used in this paper was based on statistical primary data analysis procedure that was gathered through one structured questionnaire, and a group of 384 insurance experts and agents at Saman Insurance Company participated in this study. The Results of analysis showed that the positive effect of digital transformation on the growth of microinsurance. The implication is that sustainable growth of micro insurance business among the population can be greatly enhanced by using the benefits of digital technologies. Therefore, micro-insurance service providers should consider digital transformation as a strategic action in order to expansion of insurance coverage in low-income markets.

کلمات کلیدی:

Microinsurance, Digital Transformation, Insurance Market

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