

Building and Maintenance Strategies of Marketing Customer Trust Network

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Abstract—along with the incessant innovation and development of internet technology, in the fierce competitive market, one-to-one interactive telephone marketing model of certain target customer or market through telephone has already been not able to satisfy the internet era any more. As for modern internet era, the emphasis is laid on mobile internet. To better improve the company image, expand enterprise’s notability and customer base, enhance customer satisfaction and better main customer relations, WeChat marketing has been increasingly applied by more SMEs as a new form of marketing. It features advantages such as wide coverage, low sales cost and customer maintenance. As the direct sales business, WeChat marketing has no handling charge, middle link but profit space just like telephone marketing. However, under the background of the era of big data, customer is always interest-based. Therefore, it is significant to better maintain the customer and execute effective marketing. In this paper, analysis is carried out by centering on customer manager 3.0 times transformation of Shanghai telephone marketing center of Ping An.

Index Terms—customer maintenance, WeChat marketing, telephone marketing, mobile internet

I. BACKGROUND

If marketing chain is expanded, customer maintenance and service is also a part of marketing. That is, one is equivalent to pre-sales and one to after-sales. Besides, along with the increasingly drastic market competition, there have been more and more requirements for customer service. The company should satisfy customers’ personalized requirements based on customer orientation to enhance the customer satisfaction and loyalty, keep the regular customers, update the customer information and deal with customer-oriented marketing and maintenance. As shown in Fig. 1.



Figure 1. Service.

II. MARKETING MODES

A. Telemarketing

Ping An Insurance telemarketing indicates the direct marketing mode that the insurance telemarketing commissioner sales the company’s insurance products to the quasi-customers over the phone through professional calling center and by taking telephone as the media for communicating with the target customer over information to obtain the direct response of the target object to the insurance product.

The product introduction link is also important to telemarketing. The commissioner should highlight his professionalism, speaking slowly and concisely, grasping the customer’s time. Telemarketing products of Ping An are generally those with the nature of returning. Therefore, the customer’s time should be grasped to introduce the product, saying earnings can be made by saving money so that the customer can feel assured. In this way, the customer will feel that he could don’t need to spend money but can make money. Then, the commissioner can introduce that Ping An is a diversified comprehensive financial institution specialized in insurance. After the commissioner introduces the product, it says that he does a good job. Then, the customer will generally raise various questions. At this time, the commissioner needs to aim at the real questions and demands of the customer according to the customer’s speech to deal with objection handling and demand analysis. Next, the commissioner can enhance the customer’s intention by highlighting the selling points of the product to urge the customer to register information. After online submission, the director will deal with online payment. Then, the whole telemarketing process has been completed. There is recording during the communication. Therefore, the process and result of such telemarketing can be basically completely controlled and the quality is guaranteed.

B. WeChat Marketing

WeChat marketing network, one kind of enterprise or personal marketing mode at the era of network economy, indicates a kind of network marketing mode arising along with the popularity of WeChat. There is no distance limitation for WeChat. After registering WeChat, the user can form a kind of association with “friends” registering in the same way to subscribe the

necessary information. The merchants can promote their products by providing the information necessary for the users to realize point-to-point marketing. WeChat marketing is mainly manifested by regional positioning marketing in the mobile clients in mobile phone or tablet of Android and IOS systems. The merchants shows the official WeChat website, WeChat members, WeChat push, WeChat pay and WeChat activity through WeChat public account platform and by combining the referral rate WeChat member management system. A kind of mainstream online and offline WeChat interactive marketing mode has been formed. The rising of WeChat brings about the impact on the Telemarketing of Ping An and further a kind of challenge.

III. CUSTOMER MAINTENANCE

Customer Maintenance. As shown in Fig. 2.



Figure 2. Customer maintenance.

A. WeChat Public Benefit

Just as its name implies, WeChat public benefit lays emphasis on accumulation of little by beginning with the trivial public welfare. Though you don't have high social status and powerful social influence, you can be engaged in public benefit cause and help those who need help with your actions. Among the top 500 enterprises in the world, Ping An has always been engaged in public benefit cause while pursuing win-win cooperation with all stakeholders. There are a lot of hope primary schools built in the mountainous area Ping An is engaged in public benefit with customers during customer maintenance. When the customers do public benefit, they can take corresponding free health insurance amount according to the number of donated steps and can participate in drawing lottery after donating the steps for consecutive 7 days. It is a good matter for the customers. For the customer manager, it is a good way to maintain customers. Thus, the embarrassment of not finding out topics during chapping with the customer can be reduced. The commissioner can communicate with the client by reminding the customer of donating steps to further better realize customer maintenance.

B. WeChat Service

1. Three times' return visit

Pay return visit to the customers completing the online payment, at least three times one day. The first time shall be within one day after the online payment is completed. The commissioner can call the customer about the receiving the phase-I premium and the insurance contract can be delivered to the customer within 2 days. Besides, the second times' return visit is to telephone the customer to introduce the content of the contract generally and deepen the satisfaction when the customer receives the contract. The third times' return visit is to telephone the customer and remind him of receiving an exquisite gift for the sake of feeling grateful about the 18th day after the contract receives the contract.

2. Customer manager service

The one-to-one customer manager bond to the customer shall add the customer's WeChat number and notify him of contacting over WeChat anytime for anytime conveniently in the future. The commissioner can keep in touch with the customer to deepen the customer's impression, like sending blessing on the birthday, motivational motto and reminding of the bad weather and temperature reduction. The commissioner can communicate with the customer over life appropriately, but should be professional in communicating with the customer over the phone.

3. Free insurance presentation

There are some free short-term insurances in "Ping An Insurance" on WeChat, the customers only can take it by filling in some basic information. The customer manager can present some free insurances to the customers who he communicates with occasionally to enhance the customer satisfaction. For example, the customer can present easy trip insurance to the customer on holidays so that one more guarantee can be available for the customers.

4. Label customer

Labels can be set on WeChat to classify the customers, like whether having child or not, age, interest, give remark on customers simply and comprehensively. In this way, the customer maintenance can be realized more efficiently to realize effective marketing by pushing activity advertorial.

IV. PROBLEMS ABOUT MARKETING

Problems about marketing. As shown in Fig. 3.



Figure 3. Problems about marketing.

A. *Problems about Telemarketing*

At the present, there is universally lack of full-time training personnel of insurance marketing in telemarketing center of Ping An, thus the marketing training is deficient. Many marketing commissioners are generally engaged in work after only receiving simple training. They learn about it while participating in practice. Thus, they are not professional in business operation. Furthermore, they also don't have strong sense of responsibility, so that the business quality is not good and even some phenomena including deceiving, misleading the customers and insurance cancellation occur.

1. Low customer recognition level

Some people have acknowledged the telemarketing of Ping An as it has developed and popularized for many years. However, along with increasing events of phone scams, most majority of people have doubt about it as the customers are mainly the credit card customers of Ping An. On one hand, many customers think that their personal life is disturbed by telemarketing. On the other hand, telemarketing infringes upon personal privacy and it is not safe.

2. Certain legal and moral risk

For the customers of Ping An telemarketing are the credit card users of Ping An. The commissioner begin with the talk about credit cards, involving privacy factors such as ID card, credit card number and name of the customer. Therefore, the problem about privacy right has always existed along with the development of telemarketing of Ping An.

3. Simple product without characteristics

The products for telemarketing of Ping An are quite simple. Those for telemarketing are generally insurance types with simple and easy-to-understand articles including accident insurance and pension. Though it is helpful for the consumers to understand, the point is that not all customers need these insurance types. However, the critical illness insurance that the customers easily could accept is complicated and not appropriately bought through telemarketing.

4. Lack of customer list resource

The list resource of telemarketing of Ping An is mainly the credit card users of Ping An. However, the number of credit card users of Ping An is far smaller than that necessary for telemarketing. Thus, the list resources are recycled and used repeatedly after several months. In this way, disturbance could be easily caused. In the meantime, the refusal rate is also increased.

B. *Problems Existing in WeChat Marketing*

1. Uncomprehensive monitoring

WeChat marketing indicates communicating with customers over marketing on WeChat. There is no recording monitoring and guaranteeing the service quality like telemarketing, so the sales behaviors of misleading or deceiving customers could easily occur.

Thus, insurance cancellation and even complaint is caused, even few customers have hostility complaint and apply for termination of agreement at the excuse of deceiving consumers. As a result, the benefit of the company and staffs is damaged.

2. Low quality of information pushing

Along with the popularization of WeChat, the low-cost industry WeChat business has gradually arisen. Many WeChat merchants often send the moments frequently or send messages in group, thus the customers are disgusted with it. WeChat marketing of insurance also indicates pushing messages to the customers just like WeChat merchants, thus the customer are usually disgusted with it.

3. Safety problem about user information

Most insurance policies of Ping An Insurance involve customer's personal information. The customer's information is not 100% safe at the internet era. The software of WeChat is always upgraded, which indicates that there is loophole for it. Therefore, the problem about information safety is the doubt that customers have.

V. MARKETING MODE OF PING AN AT THE PRESENT

Along with the rise of WeChat, marketing mode has been gradually evolved into WeChat marketing. Besides, the shortcoming revealed by telemarketing at the present can be made up for by WeChat. Similarly, the problems about WeChat marketing can be further solved over the phone. Therefore, there is marketing mode for Ping An at the present with focus on telemarketing and minor attentions to the WeChat marketing.

VI. SUMMARY OF PING AN MARKETING AND SUGGESTIONS OVER CUSTOMER MAINTENANCE

A. *Strengthen the Ability to Train the Staffs*

Strengthen training for the staffs about business so that the staffs can learn more about expertise. The salesmen should be strictly required so that they appear more professional during marketing and customer recognition can be enhanced. The rejection rate is high during the sales, so psychological counseling and adjustment test can be implemented for the salesmen to safeguard the morale of the team and build a professional and excellent team.

B. *Traceability of Sales Process*

To guarantee better sales quality, the sales process should be monitored and there should be certain process, featuring traceability. Telemarketing is implemented according to one sales process. The commissioner should be strict and professional during the sales. There is recording for the communication to monitor the sales quality. However, during WeChat marketing, firstly, it is necessary remark the target customer according to the unified format. Secondly,

the process of communicating with these customers is monitored. There is certain process during WeChat marketing, like sending the business card and product link. The salesman should explain the information of the product for sales clearly. These processes should be available in the record of communicating with the customers. In this way, the sales process is traceable so that the rights and benefits of the salesman and customers can be protected and the sales quality can be also increased.

C. Customer's Referral

The customers should be maintained on WeChat or over the phone. "Once-for-all" deal cannot be made. The customers should be sincerely treated just like making friends. In this way, if their friends have such demands, they will recommend to you and your customer resource will be expanded.

VII. TENDENCY OF MARKETING IN THE FUTURE

Modern internet has gradually been shifted to the mobile terminal from PC.As shown in Fig. 4.



Figure 4. Tendency of marketing in the future.

Nowadays, insurance telemarketing has been unable to satisfy the company's development and not completely adapted to the times of internet. The tendency of marketing in the future will also be inevitably shifted to the mobile terminal and the telemarketing will be transformed into the model with focus on telemarketing and minor attentions to the WeChat marketing and then slowly to the WeChat marketing mode.

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