

The Transition From Social Relationship to Trading Relationship in Life Insurance Marketing

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ABSTRACT

ABSTRACT The relationship mentioned in marketing theories and life insurance sales documentaries is a trading relationship surrounding merchandise and services. It is a relationship developed and sustained under the condition of trade established or to be established. However, this definition neglected the phase in which life insurance sales is actually marketing conducted and embedded within social relationship. In this research, we maintain that there is still another phase in life insurance business exclusively for Chinese people, that is, the “ human interrelationship, ” or simply “ relationship ” (guanxi) in the Chinese society. This particular phase refers to the process in which a gradual development of a social relationship between both sides ended up in the establishment of a trading relationship upon a social relationship. This very same phase also signifies that life insurance sales is indeed the process in which a social relationship shifts into a trading relationship. In this research, we use insurance brokers as the research target and we collect information through in-depth interviews. We then apply Yang, Chung-Fang ’ s theory of relationships as the infrastructure, with which we analyze how insurance brokers develop relationships by associating with people based on the foundations of relationships; and how the sales of life insurance is introduced after a relationship is being matured and a trading relationship is established. In terms of the foundation of relationships, a variety of relationships being developed are categorized between the insurance brokers and the customers, including the source of the cases, calling on new customers, and the referred cases. The insurance brokers use all kinds of occasions to associate with potential customers and adhere to certain arrangement of their roles and the rules. Suppose each side plays his / her role the way he /she is supposed to, and makes the other party willing to continue the association, then it is possible to bring the relationship into a long-term state of mutual reliance and mutual association, which is to say, to the level of emotional intercommunication. A trading relationship is established between the two parties. Therefore, trading is embedded in different social bases and different states of relationships. The social interaction, the social association between insurance brokers and customers is a kind of social relationship. However, the sales of insurance products is an economic activity. Therefore, we may say life insurance sales is an economic activity operated within social relationship.

Keywords : Relationship Marketing ; Social Relationship ; embeddedness ; Chinese Relationalism

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