



Neuroscience Role on Marketing Insurance (Senses Impact on Reducing Marketing Costs)

Fatemeh DEHGHAN^{1,*}, Dr. Esmaeil HASSANPOUR²

¹ M.A. Student of Business Administration_ Insurance, Qeshm Branch, Islamic Azad University, Qeshm, Iran

² Faculty Member, Qeshm Branch, Islamic Azad University, Qeshm, Iran

Received: 01.02.2015; Accepted: 05.05.2015

Abstract. Although the insurance industry as one of the most important needs of today's population lives in the comfort and safety of bankruptcy and incurring financial losses and damage to people during his lifetime has helped but for various reasons, including lack of awareness and economic problems in developing countries, particularly low-income communities and developing and less attention has been seriously. The aim of the present study, a description of the different marketing methods nervous and its effect on increasing the satisfaction and customer satisfaction has been studied. In the present study, using data from qualitative data is designed. Thus, the nature of neural marketing as a new marketing strategy expressed and various marketing techniques nervous and the application of these techniques in marketing insurance is examined on the basis of existing research results. Data collection methods in the study of the spatial Library and Archives according to the results of research conducted in other countries, and reviews of books and articles have been conducted in Latin. Data analysis and qualitative content analysis of documents, papers and other literature and research has been done. In fact, in this study, the application of marketing techniques nervous According to Professor Al Smiths (2002) to understand customer behavior and marketing strategy to improve the insurance pays.

Keywords: Insurance marketing, marketing, nervous, new brain, midbrain, brain ago

1. INTRODUCTION

All our customers purchase a variety of goods and services in the country are every day new waves of thousands of advertising messages flowing toward us as we are affected. Insurance is one of the major services that may require a more sophisticated contrast to the rest of the sales process. Market researchers are always looking for convenient and quick ways to identify and sell their products more effectively. The insurance industry as an important part of economic development has always been of interest to politicians and economic experts. Unfortunately, in spite of years of effort, the industry has not yet found its proper place. Several reasons are given hands until the situation there and the fact that this industry requires a great revolution a great social and cognitive development in the country is quite obvious. Insurance marketing is an art and a science because they have something to sell shares which are visible in insurance risk individuals pay for insurance of risks to threaten to leave and tranquility buy another. Every year, spending heavily in advertising and marketing in the insurance business for over 50% of them is unnecessary and useless. Rapid response to new market-based marketing is opportunities and phenomena, agility and dexterity, intelligence and competitiveness. Insurance of the most important issues that modern marketing process is differentiated from other disciplines and other pain than can be found in marketing is that you can enter a realm of purely humanitarian your audience. The link of knowledge and experience, knowledge and practice, as

* Corresponding author. Email address: Ff_dehghan90@yahoo.com

well as insights and communication skills, creativity and innovation in services is necessary [1]. Neural marketing is a new marketing approach that has recently attracted considerable attention. The modern science is the science of marketing and neuroscience. Neural marketing understanding brain function without entering into details, it is difficult to use it to improve our marketing operations [2].

2. NEURAL MARKETING

Weakness of traditional marketing led to the first time in 1990, neuromarketing concept that is in fact the combination of marketing knowledge and neuroscience and market research is a new tool, the prominent Harvard professor examined. However, professor Al Smits, winner of the Nobel Prize in economics known as the father of Neuromarketing, for the first time in 2002, he was officially coined the word marketing and go to work. Scientists have concluded that the simultaneous explosion of technology development and the disappearance of boundaries between different branches of science, marketing and market research are needed, especially from its traditional form and space science instrumentation and controls that are commensurate with the current market environment. Neuromarketing, the knowledge with the benefit of science studies, it is human to make decisions that are often done unconsciously and examine his brain. Travel marketing is not required to ask the person to understand his decision but our aim is to go deep into the minds of the audience. As you know, the human brain as the command center of the body, such as the decision has many responsibilities. On the other hand, the constant efforts of marketers and researchers have been on the market for consumers' decision-making processes and little bag their masters. Many of the activities we do throughout the day by the brain, as is done unconsciously. Research results and findings also indicate that about 85 to 95 percent of human decisions he happens on a subconscious level. Discover what is going on in our brains that we prefer the brand or product to another product and what is going on and what our brain filters information will not allow entry into the memory and to be forgotten is the key to building effective and powerful brands in the future [3].

There is some evidence to suggest that 80% of the market investigation confirmed the previous data have not added anything to the axioms [2]. The problem is that market research so that consumers feel, think, and so you think, do not talk, and so to say, do not act [3]. Neuromarketing of new market research is to study the responses of sensory, cognitive and emotional stimuli presented to the customer's market and layout tools such as FM, QEEG, EEG, and other tools for the measurement of brain activity when exposed to stimuli applied.

In the case of the body when faced with promotional incentives can be measured. Conditions are such as heart rate and transpiration rate and skin temperature [3]. If we accept that each of us to act in a timely purchases of our decisions, after each purchase, a complex mental activity we do. Mental activity is heavily involved. The main purpose of travel marketing is reaction in the brain or the mind of the customer's perception of marketing stimuli [3]. For more information on this method, it is necessary as a brief introduction of how the brain briefly because there have to be better this way.

2.1. Three main parts of the brain

The brain is divided into three main parts which are different in structure and function of cells. Although the three sections on each activity affect and cannot be specified as a part of the brain, but each part of the brain that plays a special role. The new three-part brain, midbrain and brain are called Old [2].

2.2. Three brains and a decision

Brain: an apparatus with which we think we think. The best technology or solution with the best quality will not guarantee that the landscape is always to buy from you. The exciting new findings in brain research shows talking with the real decision - old brain - allowing you to connect to an idea or a product that will increase sales. You probably do not distinguish between the left and know right brain often you. The left hemisphere is the center line of thinking, such as language, logic and mathematics. Right hemisphere of conceptual thoughts such as art is music, creativity and inspiration. The brain can be divided into three distinct parts as separate organs with different cellular structures and functions work differently. Although the three parts of the brain communicate with each other.

And constantly trying influence on each other in their beds, each with its own functions.

- New brain thinks his logical processes.
- Midbrain feels processing emotions and feelings is received.
- Decides old brain, the brain no longer receives incoming reports, but the real trigger to shoot and decision-old brain.

The old brain is a member of First Instance, a direct result of the basic stages of evolution. Also known since ancient reptilian brain, the brain is still in reptiles. In fact, every animal is at the end of your spine above the old brain. Some people also call it the brain; it seems that our old brain, the midbrain and brain slow growth. Furthermore, while the growth of the brain during fetal life, the old brain is the part of the brain is developed. Recent MRI studies on human development from birth to adulthood indicate that the growth of new brain does not end up aging 24. In the book "How does the brain work?" Lesley Hart human brain scientist says "Evidence now shows the old brain sensory input to the brain is the new key and how decisions will be accepted." Anthony Damasio, behavioral scientist and director of the Institute of Neurology, University of Southern California USC Brain and Creativity is described in his book "feelings, emotions and biological regulation all play a role in human reasoning. We are in the process of rationalizing the role of higher organism's mail orders. " The survival functions play an important role in the decision-making process [4]. The researchers believe that it takes 2.5 seconds to decide to buy it. Traditional advertising and marketing is only 5% of the brain. While the sell 95% of our thoughts, feelings and learning takes place unconsciously. Most purchases done will be done by our emotions rather than logic. So if you feel Triggers focus more on marketing more sales [2]. In some research, nerve marketing is neuromas have called the next five senses because it has a profound effect. To understand the meaning impacts on research the relationship between them.

2.3. Visual

65% of all information transmitted to the brain via the optic. Visual nerve to the brain connects the old and the old brain imaging data transferred to and processed quickly.

Most decisions of the old brain, particularly those relating to the recognition of the images are made. Visual Neuroscience 25 times faster than the auditory nerve function [2].

Today, the advertising and sale of paint and it is of great importance. Due to the nature of the human mind, we determined the sensitivity of the issue. The mechanisms of visual perception, sensory stimuli into memory and stored there for about a second. The tank capacity is about 16. The materials and objects into the sensory memory and disappear immediately. Passing storefronts and a quick look at where things are just tell it the light of the material objects, emitting a sensory memory to enter and immediately disappear. From what we see

part of it is the accuracy and short-term memory is transmitted to the maximum capacity of the tank is 2 ± 7 , the observed and accurately located in this position are up to 30 seconds and then disappear. In generalize this point, due to the color effect of temperature (hot and cold), mode (aggressive or regressive) and taste (sweet, sour, bitter, etc.), the colors and images should be used in an advertising message, the color is proportional to the message [5]. Heavy flavor evokes the dark colors and concentrations. In many cases, human judgment effects on the quality of products or services by the color. Researchers have found that the paint directly on our assessment of the quality of goods affects [6]. For example, the packaging design can taste different foods with different colors to convey to consumers [7]. Paper which was the site of the "Life Hacker" was released showed that waitresses who wear red clothes often get more tips [2]. Signs warning on cigarette packets that do not reduce consumption but part of the brain stimulate the central tendency of the people to consume more cigarettes [8]. Of products that are similar to children, such as cars Mini Cooper, much like [8]. Because they see their children and future generations evokes the sense of survival. The old brain Follow simples so use simple fonts less time understanding. Read it easy for your customers [9].

This makes it easier to read and advertising panels and understanding of the content and will result in increased sales.

2.4. Visual (colors, beauty, friendship)

Based on the psychology of color, light and dark colors can have a large impact on human and each of the spectrums of its own. For example, dark as night colors keeps the human mobility and immobility associated with contrast and bright colors like colors that are brighter than the sun vibrations makes human activity. Dark blue to dark colors can be named which is used for night and the bright yellow color that is used for daylight. Dark blue and bright yellow color is a sign of hope and peace and quiet is active. The red color represents life and being alive. The spectrum of sunlight is the color of energy. The color is the hottest colors. Love and excitement are in red. Red is the human emotions that belong to the heart and red roses and chocolates on Valentine's Day packages all the color red. If too much light remains red or red gaze long felt confusion, agitation and violence. The red color means different things in different countries. China is the color of good luck and weddings. Beautiful colors in Russia and in ancient Rome were a sign of war. Because of the combination of yellow and warm orange-red color that is sure to be happy and colorful life. It is as energetic red creativity and initiative and ambition to rise human. So the road and traffic signs in many applications.

With the sun Nvrbh, the colors the human eye comes easily in the dark. In most sports clothing designed to be worn with a complementary color to the water. Bright yellow, the color of the sun is warm, vibrant colors and gold. Represents spirituality is theology and inspiration. Yellow roses as a sign of love, friendship and peace have expressed. Man creates a sense of calm in green. And the healing power of healing. Life, dreams and show growth. Blue represents God and heaven but stay long in blue light creates depression. The colors are cool. Color sky is day. The color is soothing. Palpitations are calmer. Lower pulse rate and body temperature decreases as a result, reduces appetite and food blue contrast blue containers can increase your appetite. The blue component of the color is generally desirable because the colors of both men and women. White evokes purity and innocence and goodness. Religious paintings of angels dressed in white and are used for the light of God. In most countries, the white color of joy and weddings, but in countries such as India and China, the color of mourning and burial rites used. Black color in the mind of the evil bad guys cheat death and mourning is black like the black market. The color sense of despair and loneliness and longing in the human mind is induced. Color more than any other element of communication and advertising symbol and is consistent with near human emotions. Carrying messages and feelings are different colors from the color to the design of logos signs and any type of visual and non-verbal communication is important. For example, in the production of cosmetics packaging,

blue or pink, it induces a sense of elegance and beauty. Packaged candy green color will reduce sales because of unripe green and bitter notes. Customary rule of packaging waste, black color [10].

2.5. See the effect of color in advertising

Yellow, and sour orange, sweet and sour taste is spicy and red. The sweet taste of blue, green, purple is slightly astringent and bitter taste. Consider the individual for their sugar product packaging is green instead of blue, work in the long term reduce customers' attention to the product [5]. In one experiment, two groups of customers were asked to take two different models of Aquafresh toothpaste. Ordinary toothpaste is as a model and a model of which only three colors were painted. The firm, a group that had consumed three colors toothpaste Only 73% reported that toothpaste works best, but even claimed that their teeth appear whiter [9]. An experiment in Edinburgh by broadcasting a hundred purses in the streets of the city began. Almost half of them were returned to their owner. More money bag containing one of the four following picture:

1. A child's smile.
2. A cute puppy
3. A happy family
4. An elderly couple elderly

Other bags were not any photos inside. Some of the money inside a paper bag charity there. The result was really shocking. 88% of the money bag with a picture of a child's smile was back.

The following percentage of the picture was cute puppy with a 53% return. Happy family picture return rate was 48%, while the bags containing photos elderly couple were only 28% return and only one of the seven bags were returned without photos. According to research director, Doctor Richard Vaysmn, the highest rate of return, which belongs to the image of the child's smile, reflects an innate evolutionary stimulus to help vulnerable children. People with a sense of protection of future generations, with the help children communicate, even to the children of others [9]. Carleton University researchers were stunned when they found showing a picture of a website to users with only 50 ms was sufficient for them to decide how interesting and fun website [9].

Images of children raise and focus attention (attention) use. Wallpaper 4% increase customer interest rate [9]. In a study carried out on children's clothing colors found that 95 percent of the color selection is effective in children [5]. In the case of food packaging, manufacturers of these products should be carefully each color conveys a flavor and stimulate the taste of [5].

2.6. Smell

Today us more than ever, we are visually stimulated. And the fact that research has shown that the more we stimulate, equally little attention to the things we do. Not deny that our Visual is an important factor. But as research has proven the strength I think we are seeing in many cases is not and smell and hearing are essentially more powerful than whom you imagined. How smells can activate brain regions like the picture? Again back to the mirror neurons. The smell of fresh bread in the air if you arrive in the morning, a cup of tea or coffee in our brains around it can "see". Thanks to mirror neurons, the sound can be as powerful visual images [8]. Customers use all your senses to experience a brand. It is 75% more than other human olfactory

senses are affected [8]. A test showed that when the casino and pleasant smell in the air space of spread betting is 45% more money [9]. Other tests showed that the only perfume that makes a shampoo without changing other characteristics that indicate that they are testing new shampoo lathers better, and is easier to wash their hair more shiny and more pleasant form [9]. Why vanilla flavored Coca-Cola Coca-Cola decided to make the most of the products on the market? The vanilla scent is fascinating experiments in local clothing stores showed that when "female smell" such as vanilla in broadcast Ladies, Women's clothing sales will double. Our sense of smell is most important. Georgia State University marketing professor, said: "The use of other senses, I think we'll respond later, but the smell, your brain will react before thinking. Even the finest fragrances can also have a strong impact on customers [8]. In one experiment, volunteer's two pairs of Nike shoes were placed in two different rooms shown. A room with the scent of flowers and the scent was broadcast by the pump light. 84% of people reported that the shoes in the room with the scent of flowers prefer not only are most of your shoulders and announced that it would buy even more money to pay for it. The only variable was the distinctive scent rooms and both were absolutely identical shoes [8]. Samsung Central Store in New York scent of melon with yellow skin uses to attract customers. Use containers and long narrow focus on serving customers odor and makes it taste better sense of smell plays in front of the flat plates.

2.7. Hearing

Named products to increase sales is a key part of something much greater impact on the sales name MS is thought that high chassis cars over the years in fashion, Hyundai Santa Fe is one of the most successful Spanish language is rooted in the word pronunciation is very good. Choose your products so euphonious name and pronunciation is good and people are reminded to be valid [2]. Companies such as Nokia and Sony Ericsson for your mobile phone ring tones and Intel chose to tone your ad sounds marketing immediately people hear that they are nothing without the will to learn. In Iran, as SAIRAN companies have benefited from this approach [2]. The names are also the more fancy food and non-food commodities are in effect.

Products with specific names or unusual colors are known to raise the incentive to buy. For example, the names of the colors chocolate, brown better or something like that and so on Cherry, burgundy, gold, jade, beige, turquoise cross, holy, Expulsion, etc. [10]. Chain stores Mozart playing in slow prompted buyers to purchase their 18% longer and 17% more likely to purchase. Purchased in grocery stores while listening to Mozart slowly, they were 38% more likely to buy. Mozart also played at fast food fast speeding buy and eats people new customers were faster replacement [11]. If you want positive messages to your consumers use the real numbers rather than percentages. If you declare you describe the benefits of your product in terms of absolute numbers, will have the greatest impact [9].

2.8. Touch

Paco Underhill environmental psychology research on this topic was the stores that allow customers to get the products in their hands and then, the more sales from stores that showcase products and may not touch. People also love paper books and e-books can never replace the book is not perfect. Although people for various reasons, including travel or lack of access to the books they are forced to use e-books but would like to take the book and throw it sheet. Heinz Ketchup Company to use a thicker glass to show that offers a quality product [2]. Similar experiments have shown that when paper money out of pocket and the seller will feel pain when one or more of our purchases with debit cards [2]. In coastal cities such as direct selling fish are just one of the ways to detect fishing for most people touching and pressing the body of the fish and also fish gills. Now imagine that the seller does not allow you to explore what would happen?

2.9. Taste

Surely this is not always possible sense. But no one or at least a cup of hot tea on a cold winter and hot in summer does not refuse. This not only reduces the customer's bored and he makes good sense to induce but also makes the customer to their importance in the eyes of the seller, here insurer derives. Coffee in talks increase physical energy and better understands the issue. Almost all buyers like your favorite pickles taste to ensure the full view. The only part of marketing research, marketing and sensory nerve that sometimes it is sometimes called the next five and I think maybe an N-dimensional marketing that surrounds all aspects of human feeling. It also has feelings through body language that takes a person of their inclusion in senses, such as anger, fear, courage, superstition, and so on. Sometimes the anger or jealousy is not something you buy and sometimes to show the strength or courage to buy something we or do we have perhaps never need it.

3. CONCLUSION

According to the results of the research, all based on neural Marketing and special devices and tools have been if your ads focus on customer sentiment certainly better sales results and the cost of advertising will become less and less effective. Check final Insurance Offices but miracles try it once. She thought that if you were a customer, rather than on a hot summer afternoon, after a short walk, do not start talking to you or a glass of cold water? How to inform the television or other media have given. For example, new poems for children are fundamental to the future and life expectancy popular actor in the series is your favorite or life insurance or responsibility in their hands. This thing is amazing. Instead of focusing on what words are taken from one company logo or any picture shows the diagonal or straight, the words you write, the pictures of happy attractive and enthusing children and families focus.

From simple lines to the customer's brain fatigue takes to shower daily, with no confusion. Colors inspires and evokes trust, responsibility and long life Banners and leaflets are used. So read sociology. Remove large far the biggest disadvantage is the lack of confidence of customers who have been briefly relaxed actually drag the image to the client. Sense key customer acceptance and final decisions. They do not minimize. Maybe I should not challenge the research units and other facilities. But I think the main problem is the lack of knowledge, lack of cooperation in the field of data being unrealistic in most of the research. I can give recommendations based on the research of an investigative committee to examine the actual customer opinion and sell all kinds of insurance under the influence of attention on the central insurance to all branches of insurance and convention centers can benefit from actual results. Introduction to Marketing and neurological effects as a preparatory course for delegates entering recommends and also increase sales representatives is also proposed to be unaffected.

REFERENCES

- [1] Roust A., Bakhshi-Zadeh M.A., 2013, Marketing Services Insurance
- [2] Boqosian J., 2013, neuro-marketing, Borghei Publications, Tehran, printing
- [3] Drgy P., 2013, Neuromarketing, Tehran, printing
- [4] Renvoisé P., Morin C., 2007, Neuromarketing : understanding the "buy button" in your customer's brain , Published in Nashville, Tennessee, by Thomas Nelson,
- [5] Mohammadi Far J., (2008), "The effect of color on the purchase of children 3-9 years' study, Kermanshah
- [6] Francis, F.J., 1995. »Quality as influenced by color, Food Quality and Preference« 63,149-155

- [7] Garber J. L., Hyatt, E. M & ,Starr, J. R., Richard G. ,2000,” The Effects of Food Color
- [8] Lindstrom M., 2008,Newyork,America,Buyology (Truth and lies about why we buy)
- [9] Dooley R., 2012, Brainfluence (100 ways to persuade and convince consumers with neuromarketing), Published by John Wiley & Sons, Inc., Hoboken, New Jersey, Canada
- [10] Kazemi, 2012, The Psychology of Color in Marketing, Hope's electronic library, www.omideiran.ir
- [11] Rushkoff D., 2002, why we listen to what they say, Riverhead Trade (Jan. 11).