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Understanding the Cross Media Electronic Marketing Process

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Abstract

Purpose: The purpose of the research was to understand the cross media electronic marketing process. In fact, with the emergence of virtual organizations, social network media marketing has become a basic need for the possibility of movement and continued development

Method: this research conducted using Grounded theory analysis. Snowball or targeted sampling is utilized to gather the required data. The qualitative part of this study was conducted based on the viewpoints of 24 university professors, marketing activists, experts, elites, managers, and employees of insurance companies. Collected interviews were analyzed in MAXQDA software. To achieve this goal, the collected interviews are evaluated using different coding methods as the main process. The interviews were entered into the MAXQDA software. Coding in data theory methodology is a process

of conceptual abstraction by assigning general concepts (codes) to individual occurrences in the data.

Findings: Based on the analysis, 104 primary codes, 18 core categories have been identified in 6 categories of the foundation's data. With the emergence of electronic commerce, organizations are changing their business. The proposed model shows that the digital era has changed the expectations of customers from communication with brands. Before social networks, mass media communication channels such as television and radio to brand managers. It allowed them to communicate with consumers

Conclusion: In the present research, based on the participants' viewpoints, the categories of management factors challenge, financial potential, communication potential, customer characteristics and welfare and comfort, finally, marketing techniques have been identified and it has been related to another broader category called causal conditions. Information technology and targeted marketing were identified as background conditions. Environmental factors and psychological factors of the clients were identified as intervening conditions. Research strategies include business improvement, knowledge and education, and finally innovation and creativity. Outcomes include customer loyalty, sustainability in customer relationships with the product and social media, beneficial word-of-mouth and viral advertising, customer satisfaction, and purchase intent.

Keywords: E-marketing, Cross media, Insurance industry, Omnichannel.

Introduction

Today's marketing is more than developing the right product, pricing it right, and making the product available (Sridhar et al., 2022). Companies should establish a relationship with their actual and potential interest groups as well as with the whole society (Du et al., 2019). A new type of marketing that has attracted the attention and use of service companies' market players today is cross-marketing (Kusuda, 2022). Cross-marketing means getting close to the company's current customers and encouraging them to increase their interactions with the company through additional services. In fact, cross-marketing in the world of digital marketing is to be able to find your audience in different situations (Tagashira, 2022). Understanding and using cross-marketing techniques is very important for commercial companies; Also, when the customer increases the needs and scope of services from the company, the cost of changing the service provider company is also increases (Garcia et al., 2021). In general, the cross-marketing strategy has major advantages for companies. These advantages, targeting customers with a greater desire to buy other products, which will increase sales and, as a result, increase the profit for the company (Wolf & Fischer, 2022). Also, the efficient selection of customers will reduce the number of people targeted for cross-recovery, and this will reduce the company's costs. Finally, encouraging customers to buy more than one product increases their loyalty (Zantedeschi et al., 2017).

Also, in new business, social network media marketing is considered an important part of the marketing activities of any business brand. In fact, with the emergence of virtual organizations, social network media marketing has become a basic need for the possibility of movement and continued development (Dethlefs et al., 2022). One of the communication tools in today's business world is social media (Kim et al., 2021). The development of cyberspace and the emergence of social programs and software have caused companies to face new communication realities. The emergence of the web has created new ways to communicate, collaborate and share content. Today, social media is an important source of information (Kalyanam et al., 2017). These types of media have caused the tools and strategies that companies use to communicate change. In fact, now the control of information is in the hands of the customer (Herrero-Crespo et al., 2022).

On the other hand, social network media are changing the landscape of trade and business and have redefined how businesses communicate

with their distribution channels and customers. Their business is successful. Social network media are increasingly available to everyone and such media are used at all times and places. These media have emerged as digital communication channels through which the intended consumers can buy. And evaluate them, and through these media, they share their information with others and communicate with them (Sebald & Jacob, 2020).

When a company's customers need help, they expect a quick and accurate response from that company's social media channels. But most companies are not sufficiently prepared for such quick responses in cyberspace or are not even aware of its importance (Wajid & Millia, 2022). Some companies employ more employees to manage their social media accounts and channels during events. But the performance of such a team generally turns a company's social networks into a one-way media. To improve the relationship between online customers and companies, a multi-tasking team is needed to manage social media through which the marketing team can communicate with other departments of the company. Distributing audience and customer requests to responsible staff related to the requests is an effective and efficient way to increase the quantitative and qualitative satisfaction of users (Zimmermann et al., 2022). Researchers consider social networks and internet advertising as a type commercial content available on the internet. "Internet" can provide the purchase decision process for consumers' decision-making (Jo et al., 2021).

Therefore, consumers can use the Internet and virtual networks for each step of the purchase decision process. Due to the power of the Internet as a search engine, information to facilitate decision-making is one of the most important features of the internet. It also seems that the Internet has a high potential for providing services; Because, online buyers can get complete information about the product before buying (Liu et al., 2020). On the other hand, compared to traditional advertising, advertising on the Internet and social networks has considerable advantages (Lazaris et al., 2022). The rise of social media as an influence on customers' purchase decisions shows how brands and customers interact in the purchase cycle. Considering that the issue of cross-marketing in Iran is very new, it is necessary to measure the status of this concept in Iran based on a conceptual framework; Considering that the issue of cross-marketing is more tangible in retail sales.

Literature Review
Media Marketing
The development of the Internet and the formation of online social network media have created a suitable infrastructure for collective relations (Trenz et al., 2020). These media were initially used to communicate between people. Today, with the spread of popularity and use of social network media, many companies use this communication infrastructure in order to achieve goals such as marketing, advertising, culture building, etc. Considering that social networks and the Internet have been introduced as new platforms for business and currently there is a high potential for exploitation in this field it is one of these technologies that has played a significant role in transforming real markets into virtual markets. Paul et al., 2021).

In the virtual world, it is possible to search for cultural products to daily consumer products in a moment and prepare them using various tools. Business owners, from wholesalers to retailers, want to know this market as much as possible and as a result, they try to compete in this field (Rahman et al., 2022). Just as in physical business, it is necessary to know the target market and characteristics of consumers in order to be successful in attracting customers and help the survival of capitalists in the business field, knowing the virtual market and social networks and consumers is also of special importance. Due to the fact that in Iran, the use of social networks and the Internet and the use of its services have been taken into account, and there are many advertisements for the use of electronic services and the use of social networks by the government (Gao et al., 2020).

Cross-media marketing
The general concept of cross-media marketing in the world of digital marketing is to be able to find your audience in different situations online (Bijmolt et al., 2022). Cross-marketing is a form of cross-advertisement in which advertising companies are committed to surpassing traditional advertising techniques and decide to provide more attractiveness for products (Parsai et al., 2019). These materials can be communicated through any mass media such as email, letters, web pages, social media, or other recruiting sources. This method can be very successful for publishers because marketing increases the profit of advertising from an advertiser (Shankar & Kushwaha, 2021). In addition, this tactic creates a good relationship between the advertiser and the publisher, which also increases

profits. One of the major challenges of cross-marketing is the need for creative development and innovation (Rezaei and Sanyaani, 1400). It is very difficult to get a group to use their creativity collectively and communicate with other fields of work.

Further, in Table 1, internal and external literatures have been examined in line with the research objectives.

Table 1. An overview of the research background

Authors	Title	Conclusion
Sridhar et al. (2022)	Investigating media interactions in a multi-channel marketing environment: the role of email, catalogs, television, and radio	The results of model can help marketing managers to optimally plan integrated marketing communications in a multi-channel multimedia shopping environment.
Kusuda(2022)	Information effect title online shopping and in-store pickup in omni-channel retail with store completion	The result suggests optimal omnichannel strategies whereby retailers can identify their optimal store inventory levels with information about customer behavior, hassles, and delivery costs.
Jangparjak et al. (2022)	Determining the antecedents of omnichannel purchase intention among consumers	Omnichannel customer experience was found to have seven dimensions, namely consistency, connectivity, personalization, accessibility, order fulfillment, flexibility and retailer responsiveness.
Devaux & Bomsel (2021)	Media interaction externalities in advertising markets	Using the data of three advertisers, the positive effect of traditional media on the effectiveness of online advertising was shown.
Bharadwaj et al. (2020)	The use of cross advertising in consumer industries	This research has investigated different thinking styles about cross media advertising.
Agrawal et al. (2020)	Humanism in advertising: The influence of media on audience attitudes	Here, we have used a 3x2 factorial mixed design and examined the empirical results that audiences experienced humanized ad repetition in magazine, television, and radio multimedia conditions to have a greater effect on brand

		humanization, message credibility, ad engagement, and attitude.
Fahandjasadi (2021)	Factors influencing the selection of the type of marketing strategy for food industry products with a focus on new products	Based on the results, the highest score in the first factor, which was the customer, was assigned to the customer's needs, and the lowest scores were assigned to the customer's occupation, customer's education, and customer's purchase time.
Rezvani et al. (2021)	Designing diverse sales strategies using database-based marketing	The results of the research show that the optimal offer of the combination of the best-selling insurances through various sales methods in the right areas to people who have a higher probability of buying than others, which ultimately increases the portfolio of the insurance company.
Khazri et al. (2021)	The effect of social media marketing and customer perceived value on customer satisfaction with the mediating role of brand image and advertising expenditures	The impact of social media marketing and customer perceived value was confirmed through the mediating role of brand image variables and advertising cost on the final dependent variable of customer satisfaction.
Abdoli et al. (2021)	The effectiveness of the social media marketing model with a hybrid approach	The results showed that the final indicators of social media marketing have been presented in the form of a paradigm model of causal conditions, background conditions, social media marketing phenomenon, strategies and measures, intervening conditions and social media marketing consequences, and 37 categories with 132 indicators were identified.
Hosseinzadeh et al. (2020)	Providing a system dynamics model to investigate time, cost and customer satisfaction in omni-channel distribution channels	Reducing the cost of keeping the product in the distribution center can be the best strategy to get the highest amount of customer satisfaction and the lowest amount of cost and delivery time.

Based on the investigations, it is clear that cross-marketing involves selling services or products to customers who are currently using the services of those companies. Selling additional products and services to customers not only reduces customer acquisition costs but also provides a competitive advantage over competitors. In the competitive market that governs the country's banking and insurance industry, financial institutions face the challenge of fostering better relationships with their customers to guide them towards purchasing financial products from a single provider. Understanding the motivations that influence customer behavior and fostering a strong relationship with the company are crucial. Despite the fact that cross-marketing can enhance customer lifetime value, previous studies have indicated that motivating customers to cross-purchase services and products from a single provider is not a simple task.

In the realm of global trade, companies and industrial owners strive to capture a larger share of the consumer market, with a growing emphasis on applying scientific marketing principles and techniques. In social network marketing, the focus shifts from seeking customers for existing products and services to offering products and services that align with customer needs and desires. The primary objective in modern marketing is to ensure customer satisfaction and create value, thereby attracting customers to desired products or services. Marketing is viewed as synonymous with meeting customer needs and demands. In Iran, the expansion of IT, its integration into companies, and the utilization of customer information in databases have laid the groundwork for leveraging data to enhance company profitability. Cross-marketing emerges as a tool that can boost company profitability by leveraging customer data to sell more products to existing customers. Regrettably, there has been a lack of significant effort in implementing this concept within domestic organizations.

Questions
In this research, an attempt is made to take the first steps in this regard. Finally, this research seeks answers to the following questions:
- What are the causal conditions in the cross-media marketing process in the insurance industry?
- What are the Contextual conditions in the cross-media marketing process in the insurance industry?
- What are the intervening factors in the cross-media marketing process in

the insurance industry?
- What strategies are there in the cross-media marketing process in the insurance industry?
- What are the consequences of the cross-media marketing process in the insurance industry?
- How are the stages and sequence of the cross-media marketing process in the insurance industry?

Method

This research was conducted qualitatively and exploratorily using Grounded Theory analysis methodology. In the initial phase, which involved interviews, coding, extraction of categories and process steps, and employing the Grounded Theory approach, the study focused on understanding the media-based cross-marketing process in the insurance industry. Grounded theory is a qualitative research method aimed at constructing theories rooted in conceptual data derived from systematic collection and analysis. The goal of the Grounded Theory method is to develop a theory comprising a set of interconnected hypotheses derived through continual data comparison, which are highly abstract in nature. It is an integrated framework of conceptual hypotheses that emerges from the data.

The research's statistical population comprises university professors, marketing professionals, experts, executives, and employees of insurance companies. The snowball sampling method was employed. The qualitative segment of the study gathered insights from 24 participants, including university professors, marketing professionals, experts, executives, and employees of insurance companies. The collected interviews were analyzed using MAXQDA software. Initially, qualitative data was gathered through in-depth interviews with the research participants. In the process of open coding, various themes were obtained, and during the back-and-forth process of data analysis, the set of these primary qualitative data was reduced to fewer categories. In the following, each of these categories obtained in the qualitative stage has been examined.

Findigs

The overall goal of analyzing the interviews is coding in order to identify the main categories of the Grounded theory. To achieve this goal, the collected interviews are evaluated using different coding methods as the main process. The interviews were entered into the MAXQDA software.

Coding in data theory methodology is a process of conceptual abstraction by assigning general concepts (codes) to individual occurrences in the data. Figure 1 shows the code analysis sample in the MAXQDA software on the conducted interviews.
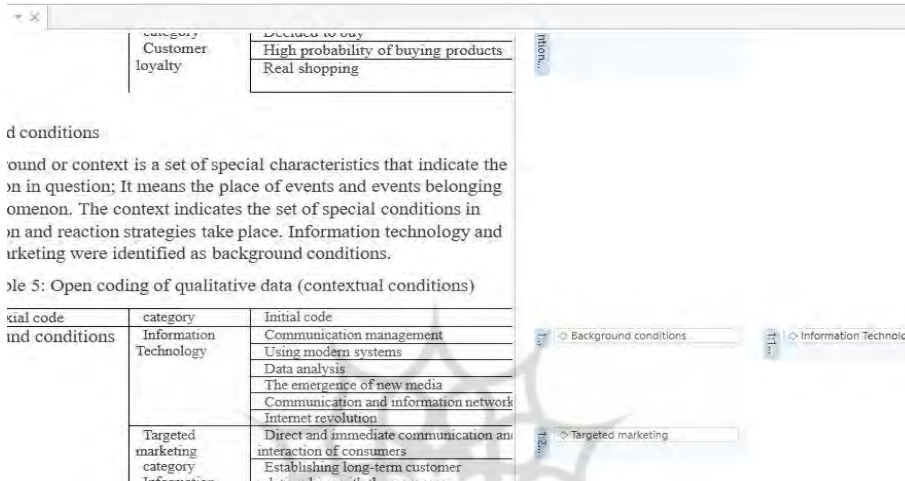
Figure 1. Analysis of interviews in MAXQDA software

During the central coding, the categories extracted from open coding and secondary coding are placed under 6 categories including central category, causal conditions, intervening conditions, background conditions, strategies and consequences.

- What are the causal conditions in the cross-media marketing process in the insurance industry?

In this research, based on the participants' point of view, the categories of management factors in criteria of challenge, financial potential, communication potential, customer characteristics and welfare and comfort, finally, marketing techniques have been identified and it has been related to another broader category called causal conditions.

Table 2. Open coding of qualitative data (causal conditions)

Initial Code	Category	Axial Code
Time Management	Management factors	Causal factors
Cost Management		
Quality Management		
Project Management		

Marketing Management		
Management of Financial Resources	Financial potential	
The Right Investment		
Marketing Budget Allocation		
Using Financial Resources to Promote Marketing		
Identify the Environment	Communication potential	
Understanding Geographic Features		
Communication Channels		
Communication Systems		
Customer Personality	Customer characteristics	
Understanding Customer Needs		
Customer Relations		
Product Knowledge		
Customer Identification		
Easy to Use Social Media	Comfort	
Eliminating Traditional Shopping Challenges (distance, traffic, crowds, etc.)		
Easy Comparison of Insurance Companies and Decision Optimization		
Easy Access to Products and other Insurance Agencies		
Efficiency and Effectiveness of Advertising	Marketing techniques	
Branding Techniques		
Relationship Marketing (Word of Mouth)		
Video Conference		
New methods of marketing and advertising		

-What are the Contextual conditions of the cross-media marketing process in the insurance industry?

The background or context is a set of special characteristics that indicate the phenomenon in question; it means the place of events and events belonging to the phenomenon. The context indicates the set of special conditions in which action and reaction strategies take place. Information technology and targeted marketing were identified as background conditions.

Table 3. Open coding of qualitative data (contextual conditions)

Initial Code	Category	Axial Code
Communication Management	Information Technology	Background Conditions
Using Modern Systems		
Data Analysis		
The Emergence of New Media		
Communication and Information Networks		
Internet Revolution		
Direct and Immediate Communication and Interaction of Consumers	Targeted Marketing	
Establishing Long-term Customer Relationships with the Company		
Creating Common Interests for Customers and Businesses		
Identifying Customer Needs		
Greater Customer and Business Empathy		
The Existence of Mutual Communication		

-What are the intervening factors in the cross-media marketing process in the insurance industry?

Structural conditions that belong to a phenomenon and affect action and reaction strategies. They facilitate or constrain strategies within a particular context. Environmental factors and psychological factors of the client were identified as intervening conditions.

Table 4. Open coding of qualitative data (intervening conditions)

Initial Code	Category	Axial Code
The Emergence of New Technologies	Environmental Factors	Intervening Conditions
Economic Sanctions		
Future Research of New Digital Marketing Tools		
Competitive Pressure		
Emergence of E-commerce		

Competitive Analysis		
Market Analysis and Customer Analysis		
Unbalanced Political and Economic Conditions of the Society		
Perceived Risk	Psychological Factors of the Customer	
Perceived Value		
Digital Knowledge		
Level of Education		
Reliability of People		
People's Risk Taking		
Past Experience		

-What strategies are there in the cross-media marketing process in the insurance industry?

Strategies are based on actions and reactions to control, manage and feedback the phenomenon under investigation. Strategies are purposeful, they are made for a reason. Intervening conditions are always present that facilitate or limit strategies. Research strategies include business improvement, knowledge and education, and finally innovation and creativity.

Table 5. Open coding of qualitative data (strategic conditions)

Initial Code	Category	Axial Code
Establishing Effective Regulations	Business improvement	Strategies
Creating the Necessary Infrastructure		
Creating Inclusive Databases		
Infrastructure Investment		
Cultivation		
Monitoring System		
New Employee Training	Knowledge and education	
Imitating the Best Units of the Insurance Industry in the World		
Knowledge Empowerment of Customers		
Data Mining and artificial Intelligence for Knowledge Extraction		
Creating Knowledge Management Social Networks		
Create a Smart Website		

Strategic Marketing Strategies		
Integrated Marketing (traditional and modern techniques)	Innovation and creativity	
Flexibility of Sales and Marketing System		
Creating a Simple and Efficient Application		
Use of Effective Influencers		
Supporting the Creativity of Employees		
Creating a Competitive Advantage		

-What are the consequences of the cross-media marketing process in the insurance industry?

Outcomes include customer loyalty, sustainability in customer relationships with the product and social media, beneficial word-of-mouth and viral advertising, customer satisfaction, and purchase intent.

Table 6. Open coding of qualitative data (results)

Initial Code	Category	Axial Code
Memorable Experience	Customer Loyalty	Consequences
Repeat Purchase		
Positive Experience		
Purchase Priority		
A sense of Respect		
Positive Mental Reaction of the Consumer		
Sense of Worth		
Business and Customer Empathy	Sustainability in Customer Relationships with Products and Social Media	
Consumer Dependence on the Brand		
Biased Consumer Behavior		
Efforts to Attract the Attention of others to the Product		
Customer Favor of the Brand		
Positive Electronic Comments	Profitable Word of Mouth and Viral Advertising	
Praise the Product and Brand		
Evaluation of Personal Experiences		
Providing Honest Opinions		
Interpersonal Communication in Cyberspace		

Informal Communication of Consumers with each other		
Electronic Word-of-Mouth Advertising		
Good Luck	Customer Satisfaction	
Customer Retention		
Meeting Basic Needs		
Customer Satisfaction		
A Sense of Customer Superiority		
Brand Satisfaction		
Satisfaction with the Product		
Consumer Willingness to Buy Goods	Intention to Buy	
Choosing a Brand in Terms of Purchase		
Decided to Buy		
High Probability of Buying Products		
Real Shopping		

In this research, the within-subject agreement method was used to calculate the reliability. In each of the interviews, the codes that are similar in the opinion of two people are marked as "agreement" and the codes that are not similar are marked as "disagreement". Then, the researcher together with this colleague coded the number of three interviews and the percentage of agreement within the subject, which is used as a reliability index of the analysis, was calculated using the following formula:

The percentage of agreement within the subject = number of agreements * 2 / total number of codes * 100

The results are shown in the following table:

Table 7. Reliability calculation

Retest reliability (percentage)	Number of disagreements	Number of agreements	Total number of data
83.3 percent	4	45	108
76.9 percent	6	30	78
81 percent	8	41	101
80 percent	18	116	287

As the table shows, the codes recorded by both researchers are equal to

287, the total number of agreements between these codes is 104 and the number of non-agreements is 18. The reliability between two coders using the mentioned formula is 80%, which is higher than 60%, so the reliability of coding is confirmed.

-How are the stages and sequence of the cross-media marketing process in the insurance industry?

Among the identified factors, the implicit coding paradigm was performed and based on that, the linear relationship between the research categories including causal conditions, central categories, background conditions, intervening conditions, strategies and consequences was determined. Figure 2 shows the hidden coding paradigm, in other words, the model of the qualitative research process.
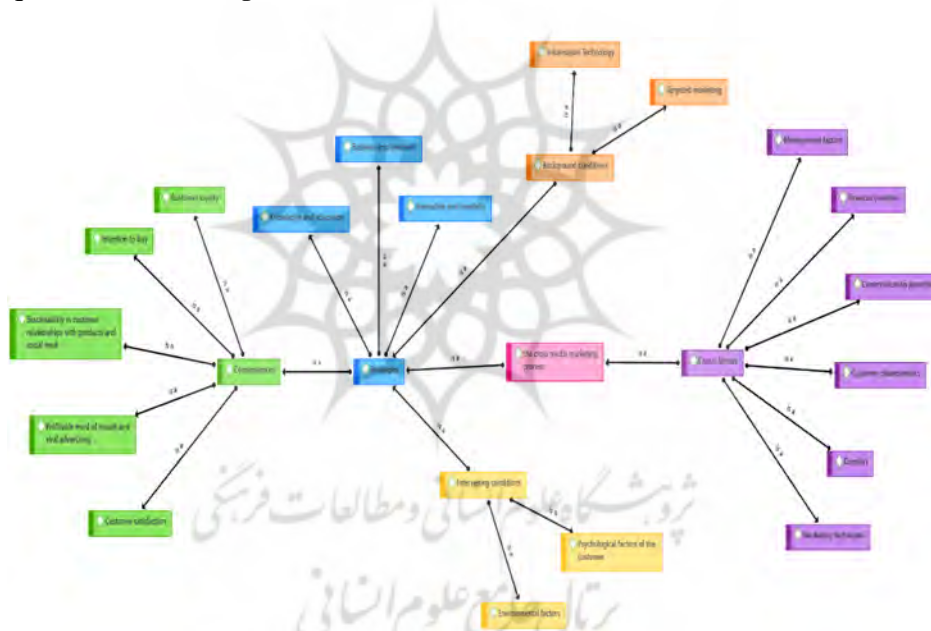
Figure 2. Graphic output of MAXQDA software

Conclusion

The purpose of this research was to understand the cross-media marketing process within the insurance industry. With the rise of electronic commerce, organizations are reshaping their businesses. Through Grounded Theory analysis, a total of 104 primary codes and 18 core categories were created across 6 foundational data categories. In this study,

management challenges, financial potential, communication potential, customer characteristics, welfare and comfort, as well as marketing techniques based on participants' perspectives have been identified and related to a broader category termed causal conditions. Background conditions were recognized as Information technology and targeted marketing. Intervening conditions encompassed environmental factors and client psychological factors. Research strategies included business enhancement, knowledge and education, and innovation and creativity. The research outcomes comprised customer loyalty, sustainability in customer relationships with the product and social media, positive word-of-mouth and viral advertising, customer satisfaction, and purchase intent.

The proposed model indicates that the digital era has altered customer expectations regarding interactions with brands. Prior to the prevalence of social networks, mass media communications channels such as television and radio were the main conduit for brand communications with consumers. However, the advent of social media marked a communication revolution, enabling companies to foster more personalized relationships with sales representatives. The concept of social contagion has transcended individual employees or customers and expanded to organizational and inter-organizational levels. The model suggests that theoretical and empirical analyses of media interactions have mainly centered on a limited array of media, and while these effects are typically explored from a sales generation perspective, they yield managerial rather than policy implications.

In the subsequent section, an empirical model delineates the external relations between a spectrum of offline and online media, excluding routine data on sales to distinctly investigate how a medium impacts consumer via online advertising means. In cross-media advertising information implementation, the emphasis is on showcasing the tangible performance characteristics of the brand. A rational appeal is presented to demonstrate the brand's efficacy along with its benefits, such as reliability and durability, thereby justifying the purchase based on fulfilling utilitarian needs. Cross-over advertising can present this claim through various approaches, including problem-solution formats, product demonstrations, product comparisons, and endorsements from reputable sources.

Likewise, like the proposed model, Root and Madden (2016) underscored the importance of social media in consumer decision-making and purchase intention. Cross-media advertising enhances brand visibility, as shown by Sridhar et al. (2022) highlighting the significance of

understanding the audience for creating valuable content. Rezvani et al. (1401) affirmed that cross-media marketing, through a cohesive and robust marketing strategy, tailors content fitting for all online media. Agrawal et al. (2020) emphasized the significance of innovation in cross-media marketing. Within the strategies outlined in the proposed model, innovation and creativity are central themes, encompassing activities like developing intelligent websites, strategic marketing tactics, integrating traditional and modern marketing techniques, enhancing sales and marketing systems' flexibility, creating efficient applications, utilizing influential partners effectively, fostering employee creativity, and establishing a competitive advantage to optimize effectiveness.

CONFLICT OF INTEREST: The authors declare that they have no conflicts of interest regarding the publication of this manuscript.

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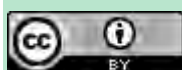
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