

Providing a customer participation model in insurance services on social media platforms

Mahnaz karimi¹ , Hasan Esmail Por² , Hamidreza Saeidnia³ 

1- phd Student, Business Management Department, Qazvin Branch, Islamic Azad University, Qazvin, Iran

2- Department of Business Administration, Faculty of Management, Central Tehran Branch, Islamic Azad University, Tehran, Iran

3- Department of Business Management, North Tehran Branch, Islamic Azad University, Tehran, Iran.

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Abstract

The aim of this study is to present a customer participation model in insurance services in the social media context. The research method is applicable in terms of its purpose, and qualitative in terms of its implementation method, based on the grounded data method. The statistical population of the study includes 8 insurance management experts. The sample size was carried out using the snowball sampling method. Semi-structured interviews were used to collect information. The grounded data technique and MAXQDA software were used to analyze the data. The research findings showed that the pivotal phenomenon is influenced by 13 causal indicators or factors; and 6 contextual indicators or factors and 10 intervening factors are able to affect customer participation in insurance services in the social media context. In addition, the research results led to the identification of 6 different strategies that can be effective in achieving 6 different outcomes of customer participation in insurance services in the social media context.

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Corresponding Author: Hasan Esmail Por

Email: has.esmaeilpour@iauctb.ac.ir

Extended Abstract

Introduction

Among the benefits of customer participation in insurance services in the context of social media are increasing customer trust, increasing opportunities for feedback and service improvement, improving customer awareness, and increasing their satisfaction. By using social media, insurance companies can stay in touch with customers, respond to their comments and criticisms, and provide solutions to improve services. Also, these media allow customers to share their experiences with others and benefit from the experiences of others. Given that social media is considered a public space for exchanging information and opinions, insurance companies can also use this space to provide the best services based on the needs and preferences of customers. Social media is often used as a marketing tool for brand management and product or service promotion, in order to provide customers, which can be measured through the use of marketing and identifying the level of customer participation in the organization (Wilkinson, 2023). The existence of social media platforms, by becoming active producers or destroyers of corporate value, empowers customers to interact more with companies, making it important for companies to understand customer experiences when customers interact with social media (Liu et al., 2021). The level of interaction and feedback that customers have with social media can be considered as an important way to evaluate the performance of media, which specifically leads to the type of content and orientation of social media (Doyle et al., 2022). Today, social media has gained popularity among individuals and organizations as an important platform for selling their services and building relationships with customers. Social media is one of the most important precursors of relationships between customers and organizations, through which customers and organizations can achieve higher levels of service through customer participation (Nasrallahi et al., 2020). In the insurance industry and the provision of insurance services to individuals, customer participation in social media platforms confirms that engaged customers participate in generating ideas and behaviors such as sharing knowledge and ideas to support the insurance industry that shape their own experiences. Also, customer participation in social media platforms helps to create psychological benefits for customers, so that insurance companies can provide the best insurance services (Abdolmaleki & Ahmadian, 2016). Social media are new phenomena that play a vital role in insurance in terms of providing services to human resources, marketing, customer service and public relations. Social media provides insurers in insurance with mutual communication with customers and provides various opportunities to listen and engage individuals and groups in personal conversations. Therefore, the main objective of this study is to address this research gap and contribute to the existing literature by analyzing the main factors of customer participation in social media platforms in insurance and its effects on performance. The result of this study greatly helps to fill the theoretical gap in this research field. Therefore, the main question of this research is: How will the customer participation model in insurance services be presented in the context of social media?

Theoretical Framework

Customer Engagement

Customer engagement is the act of engaging and motivating customers to take part and actively participate in various processes of a business. This concept is based on the principle that customers make a business and without their presence and cooperation, a company's products or services cannot be marketed well or succeed. Customer engagement helps companies better understand the needs and wants of their customers and then improve their products and services based on these needs. This increases customer satisfaction and increases their trust in the company (Luo et al., 2024).

Social Media

Among all new technologies and techniques, social media have the greatest cultural impact on the behavior of individuals in society. These media are very effective in developing new habits, changing human beliefs and moods and behavior. Researchers believe that the emergence of new activities has created a new revolution in marketing communications. One of the most common of these activities on the Internet is social media, which has been defined as a new version of communication technologies (Heydariyeh & Farjo, 2019).

Saghafian et al., (2024) examined the presentation of a model of customer engagement with brands on social networks with an emphasis on cultural differences. The results of the qualitative part show that this research includes 14 dimensions and 30 components, and the results of the quantitative part show that the dimensions and components of customer engagement with brands have an effect on social networks with an emphasis on cultural differences. The results also show a strong and very appropriate fit of the model.

Mashhadizadeh et al., (2024) examined a communication model of customer engagement and competitive business with social media based on brand in manufacturing and trading companies in Ahvaz city. The findings showed that the identified factors had a significant effect and the overall goodness of fit (GOF) index was 0.661, which is a strong index and indicates the overall high quality of the model.

Research Methodology

The research method is applicable in terms of its purpose, and qualitative in terms of its implementation method, based on the grounded theory method. The statistical population of the research includes 8 insurance management experts. The sample size was selected using the snowball sampling method. A semi-structured interview was used to collect information.

Research Findings

The grounded theory technique and MAXQDA software were used to analyze the data. The research findings showed that the pivotal phenomenon is influenced by 13 causal indicators or factors; and 6 contextual indicators or factors and 10 intervening factors are able to affect customer participation in insurance services in the context of social media. In addition, the results of the study led to the identification of 6 different strategies effective in achieving 6 different outcomes of customer participation in insurance services in the context of social media.

Conclusion

The present study was conducted with the aim of providing a model of customer participation in insurance services in the context of social media. These findings are consistent with the results of Saghafian et al., (2024), Mashhadizadeh et al., (2024), Zhang et al., (2023), Asgharzadeh et al., (2023), Rahimi et al., (2023), Yazdani Kachuei et al., (2022), Shekarchizadeh & Hakim Akif Esfahani (2021), and Dedeoglu (2019). Rahimi et al., (2023) showed that there is a positive and significant relationship between digital content marketing and brand awareness. Social media and customer engagement also play a significant mediating role in the relationship between digital content marketing and brand awareness. It is clear that digital content marketing, as a new phenomenon, plays a vital role in showcasing the brand name, strengthening customer relationships, and increasing brand awareness, customer loyalty, and sales.

The following suggestions were made based on the research results:

Brand messages should be designed with high precision and specifically based on customer demands. In this context, it is suggested that brands use personalized approaches and organize

their content in a way that provides the ability to establish two-way communication with customers. In addition, brands should be able to present their content in a diverse way that attracts customer interaction with both attractiveness and added value. Motivational and time factors can also create limitations in the engagement process.