

Designing a Model of Agile Digital Marketing Capabilities in the Insurance Industry

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Abstract

Purpose: Dynamic features of the market, increased competition, and globalization are primary requirements of active participation in new markets. These days, only companies which benefit from digital agility and function fast, as well as flexibly, can grow and expand their market. The present study aimed to design and illustrate a model of agile digital marketing capabilities in the insurance industry in Iran.

Methodology: The present study is aimed at presenting a model of agile digital marketing capabilities in insurance industry by using semi-structured interviews. By nature the study is exploratory and qualitative; concerning research objective it is an applied study; it is, also, a descriptive survey study in terms of data collection. The

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population includes all senior managers of insurance firms and decision-makers in digital marketing of insurance industry. Accordingly, the sample includes 42 participants with required subject-matter experience and skill and expertise. By means of qualitative research methods in marketing, and the real-world data-based grounded theory (GT) systematic paradigm, the study tried to present a theoretical model.

Findings: Based on the interview data and following the grounded theory approach, 246 open codes and 41 themes were identified regarding the agile digital marketing capabilities in the insurance industry. In this research, the main categories are Flexibility, Prediction and accountability-prevention, Quality, Reconfiguration, Functional mutual cooperation, Convenience and reaction speed, Perception, Trust and safety, Integrity of skills and performance, the ability of technical integration, the ability of organizational integration. In addition to the central dimension, five other components (Casual factors, Contextual factors, Intervening factors, Strategies, and Consequences) were identified.

Discussion and Conclusion: The final result of the study is a relatively comprehensive and complete paradigm based on the requirements and characteristics of the insurance industry. The present study aims to expand theoretical foundations and the existing literature on digital agile marketing through an applied and appropriate model, whereas previous researches are focused on speed and accuracy, or on organizational structure, culture, manpower, information equipment, technology, and process, or on reaction speed, flexibility, and responsiveness. Also, the importance of channels, social media, digital communication, digital technology in digital marketing, and social networks, as well as the special value of the brand, are common knowledge. Studies, also, allude to team-making and management support, and culture. Also, in some cases, adaptability to changeable conditions, cooperative approach, integrative workplace, innovation speed, concentration on prediction, and monitoring market needs were attested in previous literature.

Keywords: Digital Marketing, Agile Marketing, Marketing Capabilities, Insurance Industry, Grounded Theory.

Introduction

Firms are under pressure within the current challenging business environment to review their business model, suggestions, and processes based on challenges and opportunities resulting from what is called digital transformation (Dasgupta, 2017; Killian and McManus, 2015; Moi and Cabiddu, 2021; Onetti et al., 2012; and Rogers, 2016). Digital transformation involves numerous changes made by technologies in the commercial model of a business, like changes in products, organizational structures, and simple processes (Fitzgerald et al., 2014; Hess et al., 2016; Mitroulis and Kitsios, 2019). Digital marketing capabilities are a means through which firms make use of market knowledge for quick commercial changes and adapt themselves to new circumstances (Buccieri et al., 2020; Moi et al., 2021). However, if they are not able to protect themselves against such challenges as customer demand variation range, intensified competition, and technological advances, and are not able to quickly and agilely deal with challenges, they will suffer a major financial loss (Roberts and Grover, 2012; Zhou et al., 2019).

The concept of agility was first used as a managerial issue in the early 1990s and mainly alluded to agile production (Iacocca Institute, 1991). Though the concept is new and was mainly used in commercial strategies and operations (Khan, 2020), it is gradually becoming important in other major activities like production (Dubey et al., 2018), supply chains (Russell and Swanson, 2019), human resources management (Moi et al., 2021), and marketing (Asseraf et al., 2019). Business environment dynamism has forced marketeers to employ agile methods in order to shorten the time, increase flexibility and intensify competition (Khan, 2020), and to quickly adapt themselves to the market (Walter, 2021; Panda and Rath, 2017). Particularly, marketing agility is known as a factor that helps firms identify opportunities and quickly respond to market change thus effectively competing in dynamic markets (Yusoff et al., 2019; Zhou et al., 2019). However, as a young phenomenon, marketing agility conceptualization is at its first stage (Hagen et al., 2018). Marketing agility enables firms to adjust marketing attempts in order to quickly and effectively respond to customer's changing needs, market circumstances, and strategic growth demands. Firms with high level of marketing agility create plans for change (Accardi-Petersen, 2011). Their marketing sectors cooperate with other ones to simultaneously

meet needs of customers and firm (Accardi-Petersen, 2011; Guo et al., 2018; Zhou et al., 2019). Marketing agility indicates capability of being active (Gomes et al. 2020). Firms predict customer's demand and sales pitches as well as customer retention. Marketing agility also requires firms to perform active investigations in order to identify present and potential needs of the market (Hekler et al., 2016; Poolton, 2006). Marketing agility means the ability of forecasting and identifying and quickly responding to marketing opportunities. Not only do agile firms stop limiting themselves to monitoring customer-based opportunities, but they try to collect data from their competitors, distributors, and providers (Ewel, 2013; Oliveira-Dias et al., 2022). Accordingly, from a marketing perspective, agility can be defined as the firm's ability in actively predicating and identifying marketing opportunities, and quickly and flexibly responding to them in order to meet customer's needs better. Main features of agility include flexibility, responsiveness, speed, changing culture, integrity, and less complexity. The existing researches identify four major aspects of agility: being active, responsiveness, speed, and flexibility (Recker et al., 2017; Sherehiy et al., 2007; and Zhang, 2011). It can be deduced that new approach to marketing, e.g. digital agile marketing (Gomes et al., 2020), research focuses on the requirement of "acceptance of change" (O'Keeffe et al., 2016), active assessment of market, ability of identifying, perceiving and predicting market needs (Mu et al., 2018; Teece, 2014), flexibility (Asseraf et al., 2019; Ayoub and Abdallah, 2019), use of innovation (Khan, 2020), meeting customers' needs (Oliveira-Dias et al., 2022) particularly in competitive markets (Asseraf et al., 2019; Hagen et al., 2018; Moian Cabiddu, 2021), and satisfying customers' needs (Zhou et al., 2019).

Despite marketing scholars' interest in agility, a limited number of studies has dealt with agility in the area of digital marketing so far (Golgeci and Gligor, 2017; Moi and Cabiddu, 2021). However, there exists no study investigating agility in the area of digital marketing to examine the ability of insurance industry for a digital dynamic environment (Walter, 2021). Since previous scholars have investigated agility approaches to marketing as well as digital marketing components, the present study is aimed at filling the gap based on the experience of experts in insurance industry through developing a digital marketing model with agility approach to insurance industry. The objectives of the present study are: 1)

investigating and evaluating agility concept in a digital marketing environment; 2) providing a model and a framework in the field of digital agile marketing of insurance industry. The present study will adopt a theorizing approach based on exploratory research (Miles and Huberman, 1984).

Based on transformations in different businesses and digitization in every aspect of life, insurance industry in Iran must adapt itself to changing circumstances and adopt digital agility to overcome problems (Hasani Kobutarkhani, 2021). All activists of insurance industry in government and private sectors make use of digital tools and equipment in Iran . However, concerning dynamic circumstances, private sectors are pioneers in responding to emerging needs of customers and providing more flexible and quick service compared to their government counterparts. Based on expansion of private and government insurance sectors, increased competition, market complexity, and emergence of modern needs of customer, insurance companies must create changes in their digital marketing strategies and improve its agility to persuade customers and to survive in such dynamic and turbulent market (Haghighi Kafash et al, 2022).

Theoretical concepts and perspective

During the last two decades, not consumer's marketing but industrial one has been affected by digitization (Herhausen et al., 2020; Kannan and Li, 2017). Electronic trade, mobile phones, smart devices, Internet of Things (IoT), and artificial intelligence are all included within a wider concept, digital marketing which contains all activities, institutions, and processes, is facilitated by digital technologies for creating customer value and communicating with them (American Marketing Association). Companies' digital transformation, emergence of new channels (e.g., social media, mobile phones) and customer data flow change marketing tactic. Purchasing methods and customers' interaction with brands have dramatically changed recently (Hughes et al., 2019), and researchers view shopping as a customer's trip instead of a linear path of purchasing (Kalaiganam et al., 2020; Lee et al., 2018). Challenges with which marketing managers face are highlighted after epidemic of COVID-19, and some analysts call for basic revision of marketing models (Boudet et al., 2020). Accordingly, scientific research has highlighted the need to new and flexible organizational models and found that marketing must be agile (Lemon

and Verhoef, 2016; Moorman, 2020). Marketing agility is, in fact, regarded as a key priority for outperforming in the market (Homburg et al., 2020).

Agile marketing

There exists a variety of definitions for the term 'agility' in the relevant literature including such branches as commerce (Eckstein et al., 2015), management (Chang et al., 2013), and marketing (Roberts and Grover, 2012; Kalaignanam et al., 2020). All of the definitions have some features in common. Agility is an organizational capability. Compared to their competitors, firms with higher levels of agility are more able to adapt to market changes (Roberts and Grover, 2012; Kalaignanam et al., 2020). Being active, responsiveness, speed, and flexibility are primary features of agility (Bessant et al., 2001). Agility requires perception and response (Eckstein et al., 2015; Roberts and Grover, 2012). Agility is both active and responsive. That is, it involves creating preventive changes, perception and quick response to opportunities and threats (Eckstein et al., 2015; Roberts and Grover, 2012; Gligor et al., 2015; Li et al., 2009; Mandal et al., 2018; Sambamurthy et al., 2003; Sangari and Razmi, 2015). Agility can be for a specific domain. Firms may be agile in one or more domains, like customer-based processes or product development (Roberts and Grover, 2012; Hekler et al., 2016; Oliveira-Dias et al., 2022). Also, agility results in definitive and on-time decision making as well as innovation (Chen et al., 2015; Eckstein et al., 2015; Gligor et al., 2015; Lu et al., 2011; Swaford et al., 2006; Moi et al., 2021).

Other consequences of an agile marketing are quick access to information, multi-task teams and speed in introducing new products and doing new markets research thus distinguishing between this kind of marketing and other ones (Kalaignanam et al., 2020; Recker et al., 2017; Hekler et al., 2016; Ismail and Sharif, 2006).

Agile marketing results in integration of needed technologies to be attuned to jobs and, also, facilitates effective information across the supply chain (Hagen et al., 2018; Oliveira-Dias et al., 2022; Khan, 2020).

Capabilities of digital marketing

Capabilities of digital marketing involve those enabling the firm to adjust forms of its own resources and to create new skills while

communicating with stakeholders in real time (Kane et al., 2015; Liu, 2022). They tend to improve efficiency of social networks and to analyze the market concerning shareholders (Liu, 2022).

In addition, capabilities of digital marketing often relate to communication skills that are necessary for taking advantages of digitalization (Wnag, 2020). They must be compatible in nature so that decisions are flexible and all-purpose. Accordingly, Teece (2012) distinguished between usual and dynamic capabilities which help firms adapt themselves to fast-changing environments. Common skills guarantee appropriate implementation of existing commercial processes. However, capabilities of digital marketing are dynamic ones with the ability of creating change at the time of resource integration processes (Lee et al., 2018; Massa et al, 2017). These capabilities become important when it is needed to investigate and address issues related to commercial firm and its shareholders. As a result, an improvement in firm's performance would occur (Rai et al., 2006; Herhausen et al., 2020). In addition, it is found that digital marketing capabilities escalate the level of customer interaction with brand through a positive change in behavior for online purchasing (Scheinbaum, 2016). Therefore, role of digital marketing capabilities can affect the customer- brand interaction (Farook and Abeysekara, 2016).

Recently, many firms, particularly those being active in insurance industry have tried to achieve an agility model in digital marketing to adapt themselves to circumstances and changes of the market and digital era, and on the other hand, since insurance industry lacks a digital agile marketing model, it is necessary to conduct a comprehensive relevant study. Therefore, the question arises: How can a comprehensive model be designed to recognize and improve digital agile marketing capabilities?

Methodology

The present study is aimed at presenting a model of agile digital marketing capabilities in insurance industry by using semi-structured interviews. The study is exploratory and qualitative by nature; concerning research objective it is an applied study; it is, also, a descriptive survey study in terms of data collection. The study population includes all senior managers of insurance firms and decision-makers in digital marketing of insurance industry.

Accordingly, sample includes 42 participants with required skill and expertise in the field. Having used qualitative research methods in marketing, and the real-world data-based grounded theory (GT) systematic paradigm, the study tried to present a theoretical model. On the one hand, there has not been enough research into the field of agile digital marketing in the insurance industry, and the conducted researches are not comprehensive enough. On the other hand, the conditions and requirements of the Iranian society should be taken into account in the research. Therefore, an attempt was made to design a model for agile digital marketing in the insurance industry using the knowledge of experts. For this purpose, the grounded theory as a qualitative method was used; Because in this method the research investigates different aspects of the subject and by refining the conducted interviews and the opinion of experts, a model is designed according to the conditions and requirements of the society.

Design framework of GT is based on symbolic interaction theory and investigates people's attitudes toward realities and their beliefs-actions relations (El-Hussein et al., 2014). In grounded theory, realities are perceived through connecting meaning to situations or events that bring meaning to life processes and occurrences. GT method used by the study has been adapted from a model by Strauss and Corbin (1998). GT presents a systematic approach based on constant comparisons, theoretical sampling and use of coding methods (Charmaz and Keller 2016). The reason for using GT is its ability in not only providing an opportunity for understanding the meaning of phenomena under study but also for creating an explanatory theory which can be used for appropriately understanding a process (Charmaz, 2014). As Charmaz (2014) notes, the unique advantage of GT enables it to systematically concentrate upon investigating processes by conceptual interpretation of empirical observations and contextualization of facts in order to develop a theory. The study used a targeted and systematic sampling technique, i.e., it used theoretical sampling followed by the snowball technique. Sampling was continued until theoretical saturation was reached (42 interviews), and then the researchers stopped the interview process. To analyze the data, ATLAS.ti was used, in which the coding frame was built, and finally, the model was developed.

Consistency by interviewees (validity): Referring to exploratory research methodology, the test validity was used as a criterion for

assessing the validity. Accordingly, having created components and conceptual codes, the researchers conducted a poll and interviewed 10 participants about extracted categories and concepts. As a result of the assessment, no considerable disagreement was found among interviewees thus indicating a deep insight into the subject.

Table 1. Qualitative validity based on the interviewees' validation

Question	Code	Answer
Is there a basic error in data analysis?	3	Results are complete and accurate
	19	Results are valid without any error.
	8	Very complete
Is there a point drawing your attention throughout the study?	15	Axial categories, particularly flexibility section, can be most efficient in an organizational agile marketing to which managers must devote attention.
	16	Consequences of digital marketing identified here are quite comprehensive through which managers can be persuaded to use agile marketing.
	22	Engineering of desires and expectations is one of the most important issues addressed here.
	4	All-dimension examination and comprehensiveness of the study are remarkable.
Is the presented model suitable?	1	The presented model is suitable.
	13	The model is complete.
	18	The studied model is appropriate.

Reliability measurement via interviewees: To measure reliability, GT by Strauss and Corbin (1998) as well as interpretative research were applied. The criteria included: data matching, understandability, controllability, data generalizability. Research findings were sent to 10 interviewees to verify the above criteria.

Table 2: qualitative reliability with GT criteria

Criteria	Description
Matching	Description: Data corresponding to real perception
	Result: Indicating that extracted categories and concepts correspond to agility in digital marketing.
Understandability	Description: Agreement of results with realities by interviewees
	Result: understandability of results was examined by 10 interviewees indicating that results are tangible and in agreement with reality.

Criteria	Description
Controllability	Description: Level of concentration on and control over phenomenon
	Result: In the model, strategies verify consequences.
Generalizability	Description: Encompassing all aspects of phenomenon
	Result: Interview saturation indicates sufficient understanding of phenomenon.

Research Findings

Having collected interview and textual data, researchers conducted analysis and coding in three steps including open coding, axial coding, and selective coding; open coding helped researchers compare and contrast the observed data based on information obtained from the interviews.

Throughout axial coding, questions were posed, and concerning the data, events and evidence were examined through experts' opinions about the axial coding paradigm; selective coding involves validation of each obtained category based on scientific documents and literature review as well as expert's cooperation in analyzing and interpreting data. Accordingly, based on GT and after three steps of coding, factors extracted by experts were categorized into six dimensions such as phenomenon-based factors, causal factors, contextual factors, intervening factors, strategies, and consequences. Also, 41 themes and 246 primary codes were identified.

Table3: Examples of experts' opinions on agile digital marketing capabilities in the insurance industry

phenomena	"Programs should be adapted to changes. Also, flexibility while facing either inside or contextual changes is considered by organizations with agile marketing" (No. 12).
	"Speed entails a marketing to decide ahead of time or at-least to take steps simultaneously with needs. Agility, to me, involves speed in persuading customers. That is, showing a quick response to a variety of changes in the market" (No. 4).
	"What insurance firms look for in a digital agile marketing is nothing but customer safety, trust and comfort in such a way that the customer is satisfied and remains loyal to insurance service (No. 35).
	"A digital agile marketing is aimed at predicting events, circumstances, and customer needs and appropriately responding to them as soon as possible so that the firm gains the highest rates of return and takes effective decisions in order to stop losing

	customers as well as the organization” (No. 11).
causal conditions	To me, in the area of agile marketing an organization owns a series of abilities and resources which are considered as their competitive advantage. For example, the difference between organizations with sufficient resources and equipment thus persuading customers, because customers recognize that doing so results in saving time and achieving their desires more quickly” (No. 24) .
	“Using the world modern knowledge and creating fundamental changes within the country educational context and development of system towards training agile managers are of great importance, to me. That is, being up-to-date and possessing accurate information about the subject matter to be used recently in the area of insurance industry” (No. 11).
	“The organization’s dynamic structure is a structure composed of such features as continuous learning from experiences and market analysis. The existence of relations among organizational structure, development of a strategic vision in planning and practice, and organizational facilities that are created according to changes in the market analysis can result in an organization being more dynamic than before” (No. 24).
	“One of requirements for development of an agile marketing is paying attention to a variety of dimensions of the organization including organizational culture, organizational budget, utilization of transformational management, and concentration on efficiency and effectiveness. If they are disregarded, agile marketing becomes impossible” (No. 21).
contextual conditions	“Focus on the organization’s properties like brand is another factor on which agile marketing concentrates. Firms should, first, get their brand noticed partly; and firms whose economic conditions are considered to be sound and positive can make better use of such marketing type” (No. 6).
	“Culture is the most important underlying factor within any society. If a culture embraces the unknown and considers it as a value, its development happens more quickly due to more immediate acceptance of innovation” (No. 31).
	“The best way to create a market expansion of insurance firms is use of good advertisement, whether virtual, physical, or word-of-mouth advertising” (No. 13).
intervening conditions	“Another factor affecting marketing in this kind of industry is the presence of competitors. Besides, firm’s situational awareness, e.g. having information about targeted society, can be most effective for the firm” (No. 17).
	“Mediators that help in recognizing the industry like insurance offices and agencies, or strong marketing teams and systems play a crucial role” (No. 32).

	<p>“To me culture and cultural factors are most influential. [consider culture as a tree] Its roots include fundamental hypotheses and beliefs having roots in our religion, history and literature, the branches include values, norms and the old dos and don'ts, and leaves include symbols and signs that show themselves in form of agile marketing attempts. They are, to me, the basis of a strong and positive organizational culture” (No. 19).</p>
<p>strategies</p>	<p>“Use of technology, to me, is a strategy or a plan that can be helpful in competition and creation of demand. The more up-to-date the technology is, the higher the differentiation would be” (No. 25).</p>
	<p>“On way for developing agility in an organization is technical empowerment. There must be a procedure through which we can make use of technical knowledge over time to keep it. Also, the organization can attain technical knowledge from its surrounding somehow” (No. 7).</p>
	<p>“To me insurance firms should continuously do research in their target market. They must determine customer’s needs and desires and develop appropriate plans and responses to them. To meet these needs and to satisfy the customers, they should provide their best service and try to be pioneer and test new fields that are unknown to their competitors” (No. 37).</p>
<p>consequences</p>	<p>“Development of marketing depends on service expansion. If firms fail to qualify their service, there will be a decrease in demand for service” (No. 36).</p>
	<p>“Agile marketing in the field of insurance decreases the organizational costs and increases productivity in the long term. This is one of the most important consequences for the firms. We must accept that cost and productivity are decisive” (No. 8).</p>
	<p>“Each industry whose priority is creating value for customers and does not focus on financial issues is always provided with opportunity to become sustainable” (No. 21).</p>
	<p>“One of the results of using an agile marketing is improvement of marketing performance over time. This results in positive effects on marketing performance and improves efficiency, effectiveness, team-making, and economy, which in turn can serve as an incentive for improving marketing performance which can finally result in improvement of and positive change in service provided” (No. 11).</p>

Phenomena

Based on the objective of the study, modeling of agile marketing capabilities in Iranian insurance industry, phenomenon-based factors were identified by experts as below.

Table4: Coding of qualitative data (phenomena)

Axial code	Secondary code	Primary code
Pheno mena	Flexibility	Skill flexibility
		Manpower flexibility
		Management flexibility
		Organizational flexibility
		Behavioral flexibility
		Possibility of utilizing existing or achieved resources to work flexibly
		Managing varied service and goals by using available facilities
		Flexible planning
		Flexibility through internal or environmental changes
		Access to flexibility based on continuous changes in market
		Adaptability of commercial models and adopting the best methods in insurance industry
	Prediction and accountability, prevention	On-time prediction
		Active reaction
		Monitoring and quick reaction to market change
		Reaction to new opportunities and stakeholders
		Active reaction to changes in demand-supply
		Quick reaction to changes in competitors' strategies, customers' needs, and changes related to market as employment opportunities
		Accountability towards on-time identification and awareness of consumer's needs
		Accountability towards planning and use of past experiences
		Being accountable and showing quick reaction, the key to success
		Protecting organization, employees, and customers from damage
	Quality	High-quality service
		The ability to supply high-quality service
		Creating appropriate standard for customers concerning service quality
	Reconfiguration	Reconfiguring organizational responsibilities
		Reconfiguring skills and intrinsic abilities
		Changing service properties according to competitors' strategies and customers' needs
Start of new investments		
Changeability in body or model of service, or ways		

Axial code	Secondary code	Primary code
		of service delivery
		Equipment reintegration
		Changeability in service volume
		Industry segmentation, splitting it up into subsystems, assigning each responsibility to a particular manager
	Functional mutual cooperation	Close relationship among members in insurance industry
		Close attunement to business
		Continuous cooperation between individuals and insurance digital service providers
		The ability to perceive cooperative opportunities with other insurance service providers
	Convenience and reaction speed	Convenience of doing things on the Internet
		Service delivery speed
		Speed of conformity to conditions and innovation
		Speed of growth and market takeover
		The ability to introduce new service to market quickly
		Quick adjustment and presentation of marketing plans
		Quick decision-making ability
		Agile absorption of customers
	Perception	The ability to quickly react to market change
		The ability to perceive market
Communicative ability		
Brand management ability		
Ability to perceive market needs		
Detecting opportunities and threats		
Predicting insurance industry trend		
Trust and safety		Increased public trust in digital service
		Making customers feel safe while working
		Customer's increased awareness of digital insurance service
	Customer satisfaction through quick service and reduced bureaucracy	
Integrity of skills and performance	Increased satisfaction of employees and more loyalty and commitment to organization	
	The ability to combine individual skills and employees' knowledge with available resources	
The ability of	Accomplishment of activities concurrently and integratively	
	The ability of geometric and architectural	

Axial code	Secondary code	Primary code
	technical integration	integration
		The ability of functional and systematic integration
		The ability of integration of post-sales service
	The ability of organizational integration	The ability to organize appropriately
		The ability to manage project
		The ability of planning and synchronization
		The ability of learning
		The ability to manage communication and knowledge-sharing
		The ability to manage processes

As Table 3 displays, 11 components were identified as phenomenal factors. Flexibility was viewed as one of the most important elements on which experts emphasized. Flexibility means possibility of taking advantage of existing or obtained resources in order to accomplish activities flexibly. It also involves adaptability of commercial models and adopting best techniques in insurance industry. Concerning the objective of a digital agile marketing capabilities, some experts emphasized on quality.

Causal conditions

Causal factors involve events or occurrences that result in taking place or developing a phenomenon.

Table 5: Coding of qualitative data (causal conditions)

Axial code	Secondary code	Primary code
Causal Conditions	Organizational resources	Budget
		Efficiency
		Effectiveness
		Organizational culture
		Organizational atmosphere
		Transformational leadership capability
		Management style
		Integration
	Organizational structure	Continuous learning from market experiences
		Information availability for all staff
		The existence of communication among organizational structures
		To have a strategic vision
		Development of a strategic vision in planning and

Axial code	Secondary code	Primary code
		practice
		Organizational accountability towards changes
		Positive attitude towards changes
		Focus on quality in an organization
		Focus on ideas and intellectual storm
	Technological factors	Hardware technological changes
		Awareness of hardware technology
		Leadership in making use of modern technology
		The ability of effective use of IT
		Expertise and knowledge of technology change
		Knowledge and expertise to make use of technology
		Employment of appropriate technology
		Up-to-date technology
		Service-product diversification
		Existing Competitor Company
	Competitive factors	Target market
		Modern competition contexts
		Emerging competitors
		Competition culture among companies
		Competitive communication
		Market size
		Market growth
		Demand level
		Power of absorption in markets
	Human resources	Delegation of authority (power), freedom and independence in decision-making to employees
		The level of flexibility of the employees
		To have intelligent, strong, motivated and skilled employees
		Organizational learning
		Capabilities of individual and social capital
		Training experienced staff
		Training specialized marketeers in digital marketing
Knowledge management	The ability of knowledge accumulation over time	
	Identifying managers involved in creating, using and merging digital knowledge	
	Process of developing absorption capacity through employing foreign knowledge	
	Transforming organization's knowledge to a routine and modern one	
	Capacity of strategic absorption of market knowledge compared to digital service by insurance	

Contextual Conditions:

Context involves a set of specific features that refer to desired phenomenon and indicate a set of specific conditions where action-reaction strategies occur.

Table 6: Coding of qualitative data (contextual conditions)

Axial code	Secondary code	Primary code
Context	Dominant culture	Welcoming the unknown
		Acceptance of technology
		Collective norms
		Shared behaviors
		Core values
	Internal capabilities	Constant competitive power
		Brand popularity
		Economic power
		Increased management influence on employees
	Effective communication	Access to customers' data and information
		To connect easily with customers
		Useful feedbacks from clients
		Communication with service providers
		To have close trust-based relationship with client
		To have long-term relationship with customers
		The existence of honest and accountable agents among customer population
	Advertisement components	Advertisement content
		Advertisement information
		Font
		Layout
	Virtual environment	Activities in social networks
		Effective communication between skillful expert and customer in virtual environment
		Effective provision and utilization of applications and programs on the Internet and virtual environment
	Advertisement	Appropriate and efficient advertisement
		Word of Mouth
		Investment in environmental advertisement
Advertisement via virtual networks		
Extensive advertisement at popular sites		
Virtual influencers of the target market		

Intervening Conditions

They include structural conditions which belong to a phenomenon and can affect action-reaction strategies. They either facilitate or limit some strategies within a specific context.

Table7: Coding of qualitative data (intervening conditions)

Axial code	Secondary code	Primary code
Intervening Conditions	Micro-environment factors	Rivals (competitors)
		Increased competition in insurance industry
		Increased employment in modern fields of insurance
		Competitors' overtaking
		Demographic characteristics
		Characteristics of families
		Accurate and real information of target population and society
		Awareness of facilities and infrastructures
		Identifying conditions of the existing competitors
		Sufficient information about competition and goals
	Macro-environment factors	Cultural factors
		Social factors
		Political factors
		Economic factors
		Legal factors
		Environmental trends
	Mediators	Insurance offices
		Facilitating companies and organizations as mediators
		Stron inter-functional teams like strong marketing mediators
	Development level of the industry	Intra-industry cooperative relationship
		Qualitative performance indicators of the industry
		Insurance industry share in domestic gross production

Strategies

Strategies are based on action-reaction and are used to control, manage and feedback the phenomenon. On the other hand, they are

goal-oriented. Also, there are some intervening conditions that facilitate or limit them.

Table 8: Coding of qualitative data (strategies)

Axial code	Secondary code	Primary code	
Strategies	Differentiation Strategy	Distinct service	Early and continuous delivery compared to other services
			High added value services
			Service high quality
			Service extensiveness
		Distinct supply chain	Temporary changes in existing supply chain
			Formulating plans for supply chain coordination
			Development and implementation of plans in harmony with supply chain
		Distinct technology	Use of IT in order to meet customer's expectations
			Use of technology in competition and demand
			The ability of consciousness and accountability to new customers' needs through use of IT
		Distinct innovation	Cooperative innovation
			Innovation with existing resources
	The ability to accept multiple risks		
	Multi-purpose marketing		
	Induction of need in customers		
	Cost Leadership Strategy	Capacity optimization	Savings through increased service quality
			Savings through time management
			Resources optimization
		Input costs	Proper pricing
			Horizontal planning
	Technical empowerment	Identification of elements and communication	
Systematic analysis			
Collective technical knowledge			
Perception and absorption of technical knowledge			
Engineering of expectations and needs	Market investigation		
	Detection of needs		
	Market analysis		
	Examination and analysis of the unknown		
		Assessment of technological trends	

Consequences

Consequences result from action-reaction process. They are not predictable. Consequences may involve events that take negative forms and sometimes sound real, and can occur in the present or in the future. Also, it is possible that what is considered a phenomenon sometime, may become part of conditions or other factors.

Table 9: Coding of qualitative data (consequences)

Axial code	Secondary code	Primary code		
Consequences	Continuous improvement of marketing performance	Efficiency and effectiveness in limited design		
		Improved efficiency and effectiveness of team work		
		Positive effects on marketing performance		
		Performance with higher efficiency in inside and outside situations		
		Access to economic advantages		
		Continuous improvement of service-related changes		
		The ability to make use of changes		
	Profitability and currency	Growth of market and service		
		Economic growth and profit gain		
		The industry higher rate of profit		
		windfall permanent profit		
		Economic welfare due to foreign exchange earning		
	Improving demand	Development of consumers' demand		
		Absorbing more customers		
		Access to competitive advantage in foreign markets		
		Proper use of environment and facilities for sustainable development		
	International branding	Quality of a good brand		
		Introducing Iran as the hub of insurance and industrial growth		
		Growth and popularity of the industry		
	Sustainable development	Value creation	Improvement of competitive resources to create a common value	
		Regeneration of resources	Prioritization of customer health and commitment to income	
			Improvement of transportation industry for resources return	
			Improvement of internet networks for resources return	
Development of private sectors				
Sufficient and proper investment				
Better use of facilities and				

Axial code	Secondary code	Primary code		
			resources and equipment Proper and goal-oriented planning	
	Financial	Appropriate income	Decreased costs	
	Service quality	Profitability	Increased productivity	Providing centralized service
	Informative	Focus of ability to process orders	Storing ordered data	Increasing the speed of service delivery
	Customer's reaction	Access to more information	Confidentiality	Inclusive communication
	Customer agility	Customer's commitment	Brand-related beliefs	Tendency to purchase and specific service
	Awareness of purchase intention	Loyalty to brand	Customer's preference	Desire to buy
	Increasing customer's awareness of products	Increasing customer's tendency to use modern technology in digital use of insurance	Time-cost optimization for customer by using digital technology	Customer involvement with policy holding process in a digital form

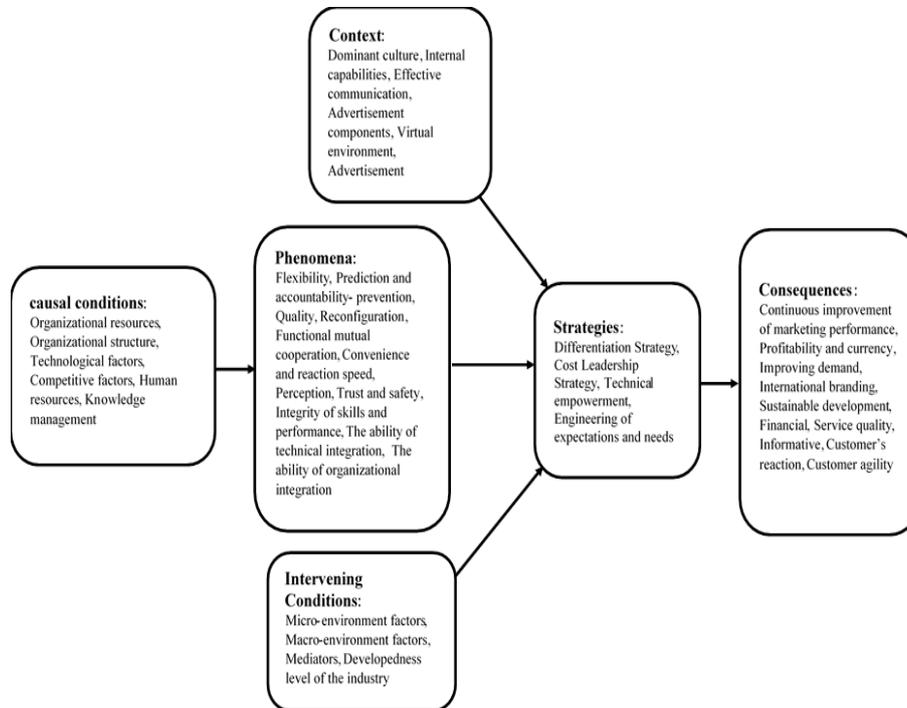


Figure 1: Model of digital agile marketing capabilities in insurance industry

Discussion and Conclusion

In order to succeed within a dynamic, un-expectable and global business environment which is to be dominated by digitization, marketing performance needs to use agility principles. Despite the importance of the subject, particularly in literature of management and international marketing (Asseraf et al., 2019; Hagen et al., 2018; Gomes et al., 2020; Lee et al., 2019; Moi and Cabiddu, 2021), no analysis and conceptualization deserving it have been done so far. The present study has been conducted to develop a model for digital agile marketing capabilities. Due to selecting an exploratory approach, qualitative data has been analyzed by using grounded theory. Therefore, a comprehensive model formed composed of causal factors, intervening factors, contextual factors, strategies, and consequences of a digital agile marketing capabilities in insurance industry. Overall, the model achieved comprises six dimensions, 41 components, and 246 indexes.

The final result of the study is a relatively comprehensive and complete paradigm based on the requirements and characteristics of the insurance industry. So far, no study on digital agile marketing has been found to explore a variety of dimensions. However, the conceptualization of agile marketing capability covers a more expansive theoretical domain and offers a capability that is more in line with a competitive international market (Guo et al., 2018; Vaillant and Lafuente, 2019). The present study aims to expand theoretical foundations and the existing literature on digital agile marketing through an applied and appropriate model. In spite of the fact that the previous researches are focused on speed and accuracy (Vaillant and Lafuente, 2019), or on organizational structure, culture, manpower, information equipment, technology, and process (Shafiee Kristensen et al., 2021), or on reaction speed, flexibility, and responsiveness (Hagen et al., 2018; Khann, 2020).

Also, the importance of channels, social media, digital communication, digital technology in digital marketing (Herhausen et al., 2020), and social networks, as well as the special value of the brand (Yousof et al., 2021), are common knowledge. Studies, also, allude to team-making and management support, and culture (Mishra et al., 2021). Also, in some cases, adaptability to changeable conditions, cooperative approach, integrative workplace, innovation speed, concentration on prediction, and monitoring market needs (Moi and Cabiddu, 2012) were found in previous literature. All of them are included in indexes identified by the study thus showing that it is in agreement with previous research which stands for its comprehensiveness.

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