



**STUDY ON MARKETING STRATEGY OF APP PLATFORM
IN CHINA PING AN INSURANCE(GROUP) CO.□ LTD**

**YANG YONG
6317195838**

**AN INDEPENDENT STUDY SUBMITTED IN PARTIAL FULFILLMENT OF
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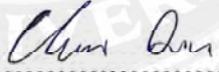
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Thematic Certificate

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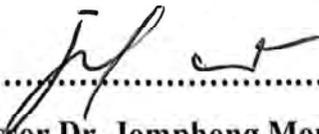
YANG YONG

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Advisor:.....

(Assoc.Professor Dr.Qiu Chao)

Date:1.....1.....9.....1.....2023

.....
(Associate Professor Dr. Jomphong Mongkhonvanit)

Dean, Graduate School of Business Administration

Date.....12.....9.....2023

Siam University, Bangkok, Thailand

Title: Study On Marketing Strategy Of App Platform In China Ping An Insurance(Group) Co., Ltd

By: Yang Yong

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Advisor: *Chao Qiu*

(Assoc.Professor Dr.Qiu Chao)

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Abstract

The paper examines the evolution of Ping An Insurance Company, highlighting its innovative marketing strategies within the Internet financial era, particularly through its APP platform. Utilizing qualitative research and Michael Porter's five forces model, the study analyzes the shift from traditional marketing approaches to the new Internet-based model. The findings underline the effectiveness of APP platform marketing and suggest enhancement strategies across various facets, encompassing target customer strategy, platform launch, positioning, product, pricing, and promotion strategies. The findings of this paper are : 1) Ping An Insurance's marketing model, transitioning from traditional marketing to Internet marketing, and finally to mobile Internet marketing; 2) The results revealed key issues within the current marketing model implemented through the APP platform, shedding light on areas that require attention and improvement; 3) Improvements to the APP platform's marketing strategy, aligned with industry trends and national policies. The research contributes to shaping Ping An Insurance Group's future marketing endeavors and offers comprehensive guidelines for APP-based marketing.

Keywords: Ping An Insurance, Internet Marketing, Mobile Internet Marketing, APP Platform

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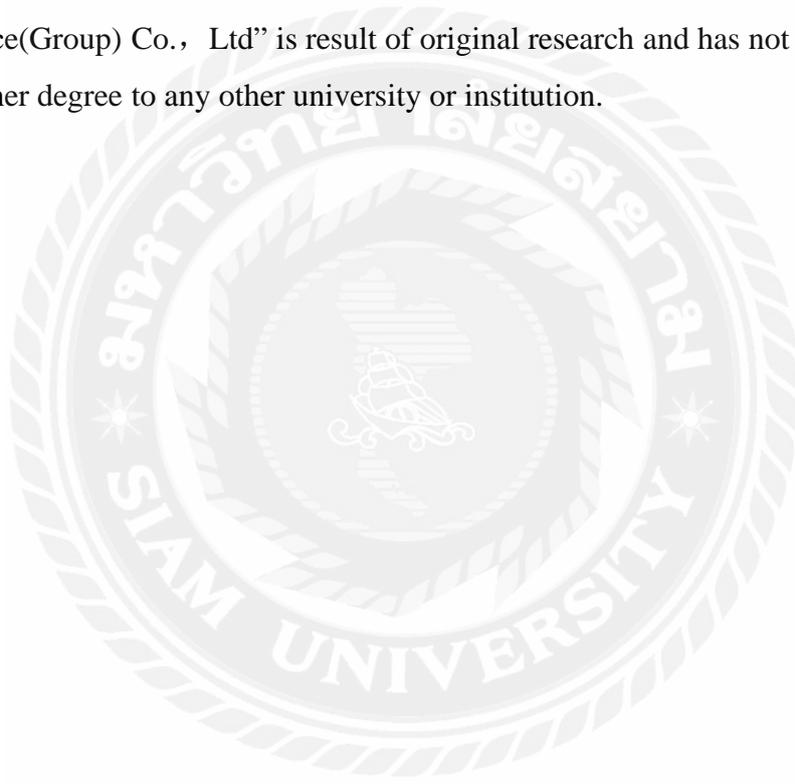
Her dynamism, vision, sincerity, and motivation have deeply inspired me. He has taught me the methodology to carry out this paper and to present the works as clearly as possible. It was a great privilege and honor to work and study under his guidance. I am most grateful to her deep understanding and knowledge of independent Studies and his great communication skills.

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Declaration

I, Yang Yon, hereby certify that the work embodied in this independent study Entitled “Study On Marketing Strategy Of App Platform In China Ping An Insurance(Group) Co., Ltd” is result of original research and has not been submitted For higher degree to any other university or institution.



(YANG YON)

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CHAPTER 1 INTRODUCTION

1.1 Research Background

Since the establishment of China's first state-owned insurance company in 1949, the insurance industry in China has undergone tremendous changes. Especially in recent years, China's emphasis and support on the insurance industry have led to its vigorous development. Insurance has been integrated into people's daily lives and become an integral part of the insurance industry, ushering in a "golden age".

In order to promote the development of the insurance industry, Premier Li Keqiang mentioned the relevant issues of the development of the insurance industry twice at the 2014 State Council meeting, and then the State Council issued the relevant policies, "Several Opinions of the State Council on Accelerating the Development of Modern Insurance Service Industry". Guo Fa (Guo, 2004) No. 29. Afterwards, the revision of the Insurance Law inspired the entire insurance industry. Next, in the 2015 government work report, Premier Li Keqiang mentioned insurance again, 14 times and 5 times respectively in the whole report; In May, Premier Li Keqiang announced the launch of the pilot Personal income tax preferential policy. Personal insurance consumption expenses are deducted before tax at a limit of 2400 yuan per year. A large amount of policy support and public opinion guidance have made the development prospects of China's insurance industry very promising. According to the 2015 China Insurance Yearbook, the overall premium amount in the Chinese insurance market has steadily increased at an average annual rate of 20% (Liu, 2015). The total premium in 2013 was 1722.2 billion yuan, increased to 2023.5 billion yuan in 2014, and reached 2239.6 billion yuan by the end of 2015. In such a rapidly developing situation, the share of internet insurance in China is quite low. According to statistics, the proportion of internet insurance premiums in China's total premiums was only 1.9% in 2013, increased to 4.2% in 2014, and reached 4.7% in the first half of 2015, opening a new door for the insurance industry.

At the same time, China's Internet industry has entered a period of rapid development after the reform and opening up. In just 20 years, the Internet has grown out of nothing and has now become an indispensable part of people. After entering the 21st century, with the development of Internet technology, the mutually beneficial and win-win relationship between the financial industry and the Internet has increased dramatically. With the help of the huge data computing thinking system of the Internet, such as big data, cloud computing, mobile payment and other advanced technologies, Internet finance has become a trendy industry in today's society. As the main branch of the financial industry, the insurance industry has inevitably integrated into the tide of the Internet financial era. According to the Economic Information Daily in January

2016, the layout of insurance companies in the new year has taken "Internet plus" as an important layout direction. In addition to traditional insurance companies, such as Tencent, Alibaba and other Internet companies focusing on network marketing and communication, all parties, such as Evergrande, Wanda and other real estate companies, are preparing to enter the insurance industry. As the leading enterprise in China's insurance industry, Ping An Insurance also officially launched the Internet+3.0 era in 2016. Relying on the support of national policies and the improvement of public attention, it has explored a new development pattern through new marketing means in the context of Internet finance. Based on the marketing situation of Ping An Insurance Company, this paper focuses on the marketing of its most popular APP platform (i.e. mobile phone software, currently the client software in smart phones, commonly including Android platform and IOS platform, which can help users enjoy different life service experiences when installed in mobile phones), And through the research on a well-known APP software released by Ping An Insurance at this stage - "Ping An Life" (renamed as "Ping An Financial Manager" from May 2016).

This paper is based on the rapid development of the Internet and the open policy of the insurance industry, which provides favorable conditions for the development of the insurance industry. Based on the development of Ping An Insurance Company's marketing model, this paper analyzes the APP platform of Ping An Insurance Company's marketing strategy. For Ping An Insurance, improving its marketing strategy is not only to promote its rapid development in the era of "Internet+3.0", but also to fully reflect its leading position in the insurance industry in China. At the same time, it can improve brand awareness, become a new benchmark in the insurance industry, and lead the healthy and orderly development of the insurance industry(Lin, 2017).

Through the Michael Porter Five Forces model analysis, the differences between Ping An's traditional marketing model and the new internet marketing model were analyzed, and the problems faced by Ping An applications were identified. Based on the market environment and user experience, feasible solutions and suggestions were proposed.

To achieve the best marketing effect, this article may enhance the marketing capabilities of the Ping An Insurance APP platform.

1.2 Research Question

In the era of coordinated development between the insurance industry and the internet industry, the marketing models of insurance companies have also undergone tremendous changes. Based on this environment, insurance companies also face enormous challenges in the marketing process. This article conducts market research and understanding of the insurance industry, taking Ping An Insurance Company as an example, to study the internet marketing model of insurance companies, and proposes the following problems to be solved:

- 1: Which factors have a greater impact on the marketing environment?
- 2: How to improve marketing strategies, including target user strategies, APP online product strategies, pricing strategies, and APP promotion strategies, as well as the guarantee of strategy implementation?
- 3: How to enhance the marketing capabilities of Ping An Insurance APP platform?

1.3 Objective Of The Study

This paper hopes to use the five force model to analyze the innovation and change of Ping A's Marketing strategy under the APP platform through the development history of Ping An Insurance Company, the transformation of marketing operation mode and the development of the APP platform in the Internet financial era.

- (1) To analyze which factors have a greater impact on the marketing environment;
- (2) To analyze how to improve existing marketing strategies;
- (3) To analyze the enhanced marketing capabilities of Ping An Insurance APP through the proposed strategies.

In today's highly integrated marketing model environment of the Internet and insurance industry, we provide reference for enterprises in the same industry and assist in the development of the industry.

1.4 Research Significance

The significance of this study is: for Ping An Insurance itself, improve Ping An Insurance APP platform marketing and promote the development of Ping An Insurance in the Internet financial era. As the leading enterprise in China's insurance industry, it has given priority to entering the Internet financial era, developing a new marketing model and taking the lead in achieving success. This is not only the achievement of Ping An Insurance, but also a key step to promote the entire Chinese insurance industry.

For the entire insurance industry, establish industry standards to promote the healthy development of China's insurance industry. Insurance has gradually become an important symbol of China's economic development and the steady improvement of the national living standard. Internet marketing, as the mainstream trend of the insurance industry at this stage, also determines its importance. Therefore, a successful marketing model will help the insurance industry to abandon the Internet insurance market, which is a mixture of good and bad, and thus bring the healthiest and most stable industry development standard.

CHAPTER 2 LLITERATURE REVIEW

2.1 Overview of Ping An Insurance Company

In 1988, Ping An Insurance was founded in Shekou, Shenzhen. It is the first joint-stock insurance enterprise in China. After nearly three decades of hard work and struggle, it has now developed into a comprehensive financial company integrating insurance, banking and financial management. Ping An Insurance of China took the lead in entering the Internet finance market. Through the mutual integration of the Internet and comprehensive finance, it has formed two major industrial structures of financial assets and medical health. It is a perfect financial service platform for group customers around insurance, wealth management, banking and Internet finance. By utilizing the internet model and expanding the scope of services, we aim to provide customers with more effective services through continuous improvement in the five major areas of "medical, food, housing, transportation, and entertainment".

So far, the group has 87000 insurance agents and 275000 comprehensive service employees. As of December 31, 2015, the total assets of the group had reached RMB 4.77 trillion. Based on the annual premium income level, the life insurance and property insurance under Ping An Group have already occupied the main market positions and jumped to second place. And in the 2015 Forbes list of listed companies, it ranked in the top 50 and successfully occupied the 32nd place.

Ping An Insurance Insurance Group is the first insurance company in China to introduce foreign capital. It is for this reason that its organizational structure and management team are world-class. The group maintains stable and healthy development through a comprehensive system, clear strategic development goals, leading risk management system, accurate and complete systems, and a proactive and efficient service philosophy.

By establishing an integrated organizational structure and relying on domestic and international advantages, Ping An Insurance Insurance has divided its unified brand and multi-channel distribution network.

2.2 International Research Status

According to the 2015 Internet Insurance Research Briefing released by Qusu Capital in 2015, in 2010, the proportion of Internet marketing of auto insurance and home property insurance in the United Kingdom had reached 47% and 32%. In the same year, in Germany, the proportion of Internet insurance marketing had exceeded 45% and 33%, while in the United States, the proportion of Internet marketing of auto insurance had exceeded 30%.

Manisha, a foreign scholar, pointed out that in the early 20th century, mobile Internet marketing was such a new marketing method that it was used to communicate

directly with anyone at anytime and anywhere through wireless networks and mobile devices(Manisha, 2010).

At the same time, Sandford also proposed that the e-commerce environment is a new marketing channel for the insurance industry (Sandford, 2010). Klauber also said that the original distribution model of insurance companies has been changed by the accelerated development of online transactions (Klauber, 2010). The Internet has been used by insurance companies to establish new sales channels, and can be further transformed into a customer-centrism, diversified business contact model with customers to achieve more convenient, transparent and perfect services. Not all insurance products can be sold through the Internet due to the complexity of goods, the standardization of claims, the standardization and security of laws and regulations, and other issues. However, some insurance products that are price sensitive, but easy to understand and have simple approval procedures can be sold through Internet marketing.

Mort Drennan proposed that the four major factors for the success of mobile marketing at present are convenience, cost, compulsion to use and contextual sensitivity (Mort, 2014).

In 2008, the scholar Klafft put forward a new theory in his article, that is, six advantages and eight disadvantages of the insurance industry in the context of Internet finance, and made an in-depth analysis of the development of the Internet insurance industry in Greece, the country where he is located. In his article, he pointed out that e-commerce will bring great changes to the marketing model of the insurance industry, which will be manifested in low costs and high investment opportunities. However, in terms of customer mining, the traditional insurance agent model is still irreplaceable, and will also occupy part of the business and development space of Internet insurance. At the same time, Klafft presented the conclusion of his questionnaire in the article, proving that the wider the application of Internet insurance in marketing, the higher the profitability (Klafft, 2008).

Diekker put forward in 2004 that mobile marketing is a marketing behavior based on the promotion of insurance companies' products and services to consumers through wireless networks under the conditions of time, place and context, so as to provide more accurate information and obtain greater benefits (Diekker, 2004).

In 2002, Jason, an American expert, put forward that in the next ten years, Internet marketing will not only become the main way of life insurance, but also affect other types of insurance (Jason, 2002). However, in 2003, David believed that it was still difficult for life insurance to achieve Internet marketing, because the insurance process was relatively complex (David, 2003). At the same time, Dixon also believes that it is still difficult to achieve Internet marketing in the insurance industry. On the one hand, the work with insurance agents cannot be completely replaced. On the other hand, Internet insurance makes the price of its products more transparent. Therefore, it is far from enough to provide Internet marketing alone, and more professional services and consulting systems are needed.

The Mobile Marketing Association (MMA) made new explanations on mobile marketing in 2006 and 2009 respectively. It believed that the use of various mobile wireless media, such as mobile phones and PADs, could be used by insurance companies for information release and feedback, which could make cross media communication more timely and effective, and also create a personalized marketing platform more suitable for the current scene for customers.

The APP platform in the form of mobile Internet terminals has also quickly become one of the topics of public attention. The sales model of the APP platform has become a new marketing method. A large number of enterprises, such as Apple, have successively developed their own APP platforms, and opened up new sales fields using the mobile Internet. Many foreign experts have also conducted in-depth research on this, The research shows that the APP platform marketing mode not only opens up new marketing fields for enterprises, but also brings greater convenience to consumers.

2.3 Current Research Status In China

At the beginning of the 20th century, Shi Weixing boldly predicted that the insurance industry would have a breakthrough development in the Internet field. At that time, he also proposed a complete e-commerce practical operation system covering all aspects of the insurance industry's e-commerce from management to decision-making, implementation, and even product services. He encouraged major insurance companies to give full play to their advantages and seize new business opportunities in the e-commerce field (Shi, 2010).

Wang Fenglin put forward at the beginning of this century that in the information society, the insurance industry has gradually become a leading industry. If it cannot keep pace with the times, it will only fade out of the society. In his published article, he pointed out that the rise of Internet marketing mode has changed the marketing mode of China's insurance industry, making the organizational structure of insurance companies have undergone earth shaking changes, which will also make China's insurance industry more information-based with the times (Wang, 2004). This view was recognized by many scholars and experts. In 2003, Li Lei also proposed that we should not only strengthen information technology, but also detail various aspects of Internet marketing, such as hardware equipment, talent training, brand and law, based on network technology, to ensure the feasibility of Internet marketing in the insurance industry (Li, 2003). In the same year, Chen Wenjun also published articles, pointing out that Internet insurance marketing can reduce the cost of enterprises, and can promote the standardization of marketing and services in the insurance industry through more fair competition (Chen,2003).

In the article "The Development of Insurance E-Commerce in China", Zhuang Zhelei put forward the essence and characteristics of Internet marketing, and analyzed the unique characteristics of the marketing means that combines the traditional mode with the new marketing mode under the current background (Zhuang, 2008).

In 2010, Shen Li rationally analyzed the advantages and disadvantages of e-commerce development in the insurance industry in an article on e-commerce. She believes that if e-commerce wants to gain a foothold in the insurance industry, it must pay full attention to security issues, especially information security. It is not only necessary to strengthen the improvement of laws and regulations in Chengdu, but also to strengthen supervision (Shen, 2010).

Pan Wen clearly pointed out that China's insurance industry is only at the initial stage through the development of the insurance marketing industry in the western developed countries in the Internet (Pan, 2006). However, the development advantages of Internet insurance can see that China's Internet financial market has provided a huge development space for the insurance industry. However, the shortage of insurance companies' marketing talents, management talents and technical talents will become one of the obstacles to the development of the Internet. Scholars Tang Jincheng believe that in China, if Internet marketing develops in the insurance industry, it needs to subdivide the sales market and make a clear distinction according to the idea of consumer demand as the leading factor (Tang, 2006).

Wang Wei believes that the rapid development of e-commerce and the popularization of information technology have created favorable conditions for the insurance industry to upgrade services, and also opened up a new battlefield for the competition among major insurance enterprises. An important way to rapidly improve the service quality of insurance companies by using Internet technology has been agreed in the industry. Who can benefit. Well used, first break the traditional model, grasp the customer's heart in many aspects, and provide considerate service, who can win Market (Wang, 2007). Wang Da put forward in his research that B2C C2C will develop in coordination with insurance telemarketing and online marketing, promote the growth of more perfect industry rules and related systems in the insurance industry, and urge the continued progress of China's insurance industry (Wang, 2008).

In 2012, Wang Shuiqing elaborated their views. Through the analysis and comparison of eight Internet marketing methods, they put forward corresponding strategies for products, brands, prices, etc., and proposed that Internet marketing is the most representative, personalized, real-time, and intelligent marketing method in the current era, and can lead current enterprises into a new era (Wang, 2012).

In 2013, Liao Weihong, through modeling, first-line investigation and SPSS software analysis, found that various mobile Internet marketing methods, including We Chat QR code, Bluetooth, etc., have actively promoted rental consumption, and it is obviously more effective to stimulate consumption by improving service satisfaction (Liao, 2013).

Zhou Xiuting believes that mobile Internet marketing strategies based on location-based services, customized advertising, mobile payment, etc.

The precise analysis of consumers and the marketing model not mentioned by the society play an important role.

After in-depth analysis of the development characteristics of mobile Internet, Wang Zheng proposed a series of marketing strategies based on mobile Internet, including the accuracy of communication, interactivity, positioning service information, etc.(Wang, 2011).

Tang Jincheng pointed out the importance of communication by analyzing the 4R theory of marketing, and proposed new organizational structure ideas, improvement of B2P model, updating and maintenance of databases, and cultivation of consumer loyalty. He hoped that insurance companies could create more and more effective marketing means to stimulate customers' consumption (Tang, 2012).

In the wave of network economy, Liu Huiyun proposed that network economy is a new precision marketing model. Therefore, it is necessary to make ideological progress so that enterprises can develop with the times and take the market first. The most effective means is to make full use of the opportunity of Internet marketing.

In 2012, Lu Lanbing proposed that in a long period of time, Internet marketing mode and agent mode will coexist. This is due to the low cost, high efficiency and strong interaction of Internet marketing (Lu, 2012).

In 2013, Zheng Zongguo proposed that the future of the insurance industry will be changed by the mobile Internet marketing model. This new "Internet plus wireless terminal" marketing will bring about earth shaking changes in the insurance industry, which may also push China's insurance industry to the international forefront (Zheng, 2013).

In 2014, domestic scholars Liu Bo published three consecutive articles in the insurance newspaper, respectively analyzing the customer consumption psychology of the insurance industry, the development prospects under the background of big data and win-win cooperation. Through research from the perspective of three parties, they pointed out that the integration of mobile Internet and insurance industry is bound to become the latest marketing trend in the insurance market. At the same time, they pointed out that although the current mobile Internet marketing is based on the needs of customers, the services provided are not diversified enough. In the article, they also analyzed the mobile Internet marketing methods currently used by the top 30 insurance companies in China one by one, put forward the idea of an ecosystem marketing model with accurate resumes, and specifically pointed out that We Chat is more suitable for building such an ecosystem (Liu, 2014).

Jiang Ni believes that the insurance industry is an important component of modern finance. With the rapid development of China's insurance industry, the assets of the insurance industry continue to increase, and the operating performance of the insurance industry continues to improve. With the continuous development of financial internationalization, the business rules and concepts of China's insurance industry are gradually aligning with international standards. The country's series of reform measures in the insurance industry aim to further promote the healthy development of the insurance industry and prevent systemic financial risks.

Reporter Fang Hua pointed out that the convenience of the Internet enables consumers to consume by themselves using various mobile terminals and self-service platforms, which will also promote the rapid development of financial and insurance marketing.

In 2012, Xia Yang proposed that insurance companies could use social software to enhance people's understanding of insurance, create a wider space for the development of the insurance industry, and fully enhance public recognition when they enter the Internet platform for marketing (Xia, 2012).

In recent years, due to the vigorous development of the APP platform, all walks of life have developed APP suitable for their own enterprises for user experience, and major insurance companies are no exception. They have withdrawn from the mobile Internet marketing platform - APPO. Wang Hui pointed out in the Analysis of Mobile E-Commerce Application Mode that, at this stage, although the extensive development of e-commerce is regarded as a "blue ocean" by the industry, it is more necessary to give standardized standards.

He Jun pointed out in the article "Marketing Discussion of APP Based on the Background of Mobile Internet Era" that APP marketing has become the core mode of Internet marketing, and with the increasing speed of development in the Internet era, APP marketing has emerged by relying on its own advantages and competitiveness, taking advantage of its high accuracy, strong interaction and personalization to quickly occupy the market of traditional marketing models

Liu Xiuqi, in his article "Analysis of the Status Quo of APP Marketing and Strategy Exploration", analyzed the problems in APP marketing in terms of APP software types and user group characteristics, users' attitudes towards APP marketing, and enterprise APP marketing, and proposed that if you want to develop APP marketing channels, you must start with improving user awareness, integrating mobile technology and advertising effects, and paying attention to innovation awareness, Strengthen the feedback mechanism and interaction form of users (Liu, 2015).

2.4 Review Of Domestic And International Research

Review of Research Status at Home and Abroad From the current research status and relevant literature at home and abroad, it can be seen that in the era of internet finance, the development of new insurance marketing models is imperative, and the APP marketing model has emerged and developed from this. Based on the understanding of the above literature materials, the following analysis will be conducted from three aspects:

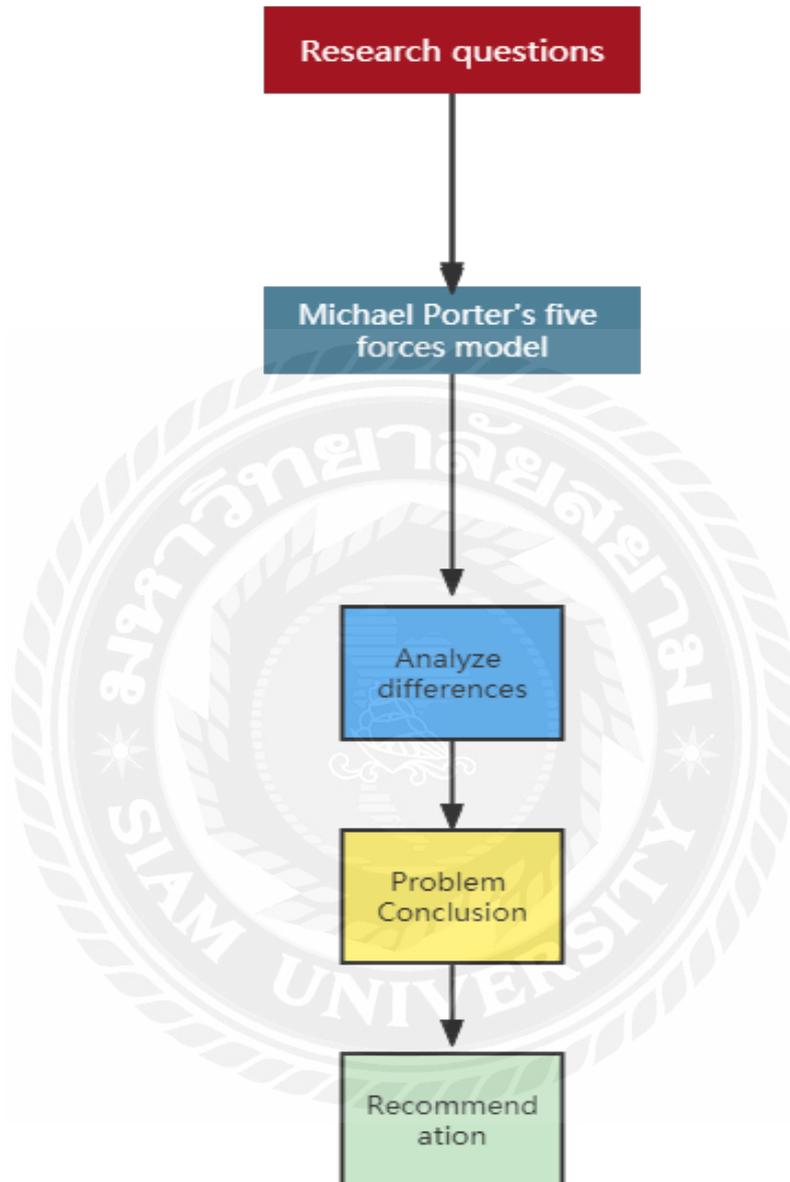
(1) For the experience review of Western countries, firstly, the mature development model of Western countries is worthy of recognition, as it has made internet marketing dominant in insurance marketing. However, the experience we can learn from is very limited, and the third-party online insurance platform that is most worthy of learning

from is also the approach that our domestic insurance industry is currently focusing on. And since 2013, the main development focus of China's domestic insurance industry has also shifted to this. Secondly, in the social environment of China, the uneven population structure also poses a fatal obstacle to this marketing model. The problem of aging population in China has led to the vast majority of people not being able to use computers or even the internet. Given these conditions, mobile internet such as mobile clients will be more effective.

(2) For a brief analysis of theoretical support at home and abroad, almost all viewpoints at home and abroad focus on the feasibility and necessity of developing a new insurance marketing model under the Internet finance model, and no viewpoint provides more powerful technical support or guidance for various insurance companies on this basis. This has led to a hundred schools of thought competing for the development of the insurance industry in the internet financial market, but no one can lead the way. Just like the mobile app market, major insurance companies have their own unique technologies, but they all have shortcomings. Therefore, it is even more necessary to evaluate them separately, promote their advantages, and propose corresponding improvement suggestions for their shortcomings, so that the overall insurance industry can develop better in the internet financial environment.

(3) Regarding the research on APP marketing theory and methods, many scholars both domestically and internationally have started in-depth exploration and analysis. There has been some progress in both the theoretical foundation of APP marketing and the design and development of APP marketing methods. However, in today's market environment, there are still many shortcomings, such as insufficient innovation awareness, This has led to many similar APP software being mixed up in the marketing process, often resulting in the problem of real Li Kui and fake Li Gui; At the same time, the problem also arises from the lack of user awareness and resource integration. Therefore, in the era of extensive APP marketing in the insurance industry, the design innovation of APP software is an important aspect. It is also necessary to fully utilize the group's advantageous resources for integrated management marketing. At the same time, using advertising effects and other technical means to attract users in all aspects is also an indispensable means.

2.5 Theoretical Framework



Research framework diagram

CHAPTER 3 RESEARCH METHODOLOGY

3.1 Qualitative research method

In this article, qualitative research methods are mainly used, including the following three research methods:

(1) The literature induction method studies and analyzes the existing theories by reading the relevant literature on Internet insurance at home and abroad, and analyzes the background of this paper based on the reports of domestic insurance regulatory authorities;

(2) The case analysis method takes several software under Ping An Insurance APP platform as the entity for investigation and research, and puts forward solutions for its current situation, based on which, it achieves the research on Ping An Insurance's network marketing mode.

(3) The investigation and analysis method collects relevant data required by the case in the form of questionnaires.

This article will focus on the marketing strategies of Ping An Insurance on the APP platform, and use relevant literature and journals on internet insurance marketing strategies at home and abroad as theoretical foundations. Firstly, an overall analysis of the marketing environment under the Ping An Insurance APP platform will be conducted, followed by an analysis of the current development status of its APP platform, identifying existing problems, and finally proposing corresponding marketing strategies based on the problems, and summarizing them. The full text is elaborated in the logical order of environmental analysis, current situation summary, problem posing, and solution strategies. I hope to improve the internet marketing level of Ping An Insurance to a higher level and become a more trusted insurance company by mainly analyzing examples and solving practical problems.

3.1.1 Literature Research Methods.

The literature research method is a method to obtain information through investigating literature according to a certain research purpose or topic, so as to fully and correctly understand and master the research problem. The literature research method is widely used in the research of various disciplines. Its functions are as follows:

- 1: Be able to understand the history and current situation of related issues and help determine research topics.
- 2: It can form a general impression about the research object, which is helpful for observation and visit.
- 3: Comparative data can be obtained from actual data.
- 4: Helps to understand the whole picture of things.

3.1.2 Michael Porter's five force model analysis

Through the Porter's five forces analysis model proposed by Michael Porter in the early 1980s, the analysis of Ping An Insurance APP competitive strategy can effectively analyze the customer's competitive environment. The five forces are: the bargaining power of suppliers, the bargaining power of buyers, the ability of potential competitors to enter, the substitution ability of substitutes, and the current competitiveness of competitors in the industry. The different combinations of five forces ultimately affect the changes in industry profit potential.

3.2 Hypotheses

H1: Insurance marketing of the third-party network platform occupies the leading position of insurance marketing.

H2: China's aging population has a positive correlation with Internet insurance marketing.

H3: Integrating the insurance market will help stabilize the financial market and reduce financial risks in an all-round way.

3.3 Michael Porter's Five Forces Model

3.3.1 Analysis Of Potential Entrants

At present, the insurance industry has gained widespread recognition in China. On the one hand, this is due to a change in people's thinking. With the improvement of people's living standards and economic income, people's understanding of insurance has further improved; On the other hand, the social elderly care system and mechanism are still not sound, and people are more worried about being homeless and having no place to support themselves than ever before. Therefore, they hope to receive protection from commercial insurance. At the same time, the Magnetic susceptibility and openness of the insurance industry have further improved. In this context, more and more entrants are entering the insurance market, and competition is becoming increasingly fierce. In addition, entry barriers to the insurance industry are not significant as they may only pose certain barriers to potential entrants in terms of insurance company awareness and customer attention, but are easily overcome in other aspects. At present, there are two main types of potential entrants that pose the greatest threat to Chinese insurance companies. One is that with China's accession to the WTO, the door of China's insurance industry has been opened to developed Western countries, allowing many mature insurance companies with a century of history to enter the Chinese market; The other type is the transformation of traditional Chinese industry giants, who usually choose to successfully enter the insurance industry market through joint ventures with foreign insurance companies. Both types of potential entrants pose a huge threat to China's existing insurance companies.

3.3.2 Analysis Of Suppliers' Bargaining Power

At present, China's insurance industry is a part of the service industry and does not have excessive material investment. The main suppliers are only suppliers of monetary capital and human capital. In the current Chinese market, these two kinds of resources are not scarce, which makes the Bargaining power of insurance suppliers weak. Especially for the human resources market, in recent years, the increasing number of unemployed people and the difficulty in finding positions have hindered many highly educated and high-level talents from obtaining employment opportunities. The buyer's oversupply has weakened the supplier's Bargaining power.

3.3.3 Analysis Of Consumers' Bargaining Power

China is a populous country. Although a large number of people have changed their understanding of commercial insurance in recent years and started to pay attention to the insurance industry, there is still a larger proportion of people who hold a rejection mentality towards insurance. Therefore, in China, there are more and more participants in the insurance industry, but they are still in the buyer's market, which makes consumers more selective when buying insurance, thus increasing consumers' Bargaining power. In addition, several other factors will also affect consumers' Bargaining power: the concentration of buyers, the number of buyers, the conversion cost of buyers relative to the conversion cost of enterprises, the information of buyers, backward integration ability, etc.

3.3.4 Analysis Of Alternatives

The banking and insurance industries both belong to financial institutions and enterprises, and have a certain substantive role in financial products and other businesses. At the same time, under the encouragement of new policies, the two major financial branches of banking and insurance have emerged a strong competitive situation, forming a new pattern [39]. With the continuous introduction of national policies to support the insurance industry, people's awareness of insurance has become increasingly high. At the same time, in the past two years, the People's Bank of China has repeatedly lowered reserve requirements and interest rates, making it difficult for people to keep their deposits in the bank with peace of mind, thereby reducing the threat to substitutes for the insurance industry. At the same time, such as the Internet plus finance model launched by Ping An Insurance, it provides consumers with a more secure financial platform, which can not only choose life insurance but also conduct financial management at the same time. This convenient way helps insurance companies reduce the threat of substitutes themselves.

3.3.5 Analysis Of Indra Industry Competition

As of the end of 2014, the number of insurance system institutions in China had reached 180, showing an explosive growth compared to the statistical data of 6 in 2005. In just ten years, it has increased by 30 times. At present, Ping An Insurance is in a leading position in China's insurance industry, with branches spread throughout the country and established business relationships with multiple insurance institutions in over 500 countries and regions. In the 2016 Fortune Global 500 selection, Ping An Insurance ranked in the top 50 for the first time. However, the competition within the entire insurance industry is still quite fierce. Currently, there are nearly 160 insurance companies in the country, and the insurance market has formed a situation where state-owned sole proprietorship insurance companies are the main players, with Chinese and foreign insurance companies coexisting. Among them, China Life Insurance Company, Ping An Insurance Company of China, Pacific Insurance Company and other insurance companies with similar strength are the most competitive. At the same time, the addition of foreign insurance companies has also enhanced the competitiveness of the insurance market, and most of them have nearly a hundred years of experience and history. In addition, their strong funds and business philosophy, advanced technology, and flexible marketing methods have all led to an increase in the internal competitiveness of the entire insurance industry.

3.4 Summary Of This Chapter

Based on the content of this chapter, the Porter Five Forces model is used to analyze the structure of the insurance industry. Through analysis, it can be seen that the insurance industry currently has a very strong support background in China and is suitable for developing mobile internet marketing models. However, the challenges faced by Ping An Insurance in developing APP platform marketing are also enormous, mainly due to the enormous competitiveness of the industry itself. Therefore, in order to better develop the marketing model of the APP platform, it is necessary to carefully analyze the current situation of existing APP application software, such as cognitive situation, usage situation, and existing problems.

CHAPTER 4 FINDING AND CONCLUSION

4.1 Development Of Ping An Insurance Marketing Strategy

Ping An Insurance was established in 1988. In April of the same year, Ping An Insurance Company underwrote the first business since its approval. The insured unit was the real estate company in Shekou, China Merchants Bureau, Shenzhen Special Economic Zone, with a premium of 30.721 million yuan and an income of 43998 yuan. This is the first transaction of Ping An Insurance. Since 1988, Ping An Insurance's marketing strategy has undergone tremendous changes. From the initial direct sales by marketers to Telemarketing, with advertising sales such as broadcast media, it gradually evolved into professional insurance agent sales, Internet platform sales and the latest form of mobile Internet APP platform sales. At present, the main marketing models of Ping An Insurance include the following:

(1) The direct sales model was in the early stages of Ping An Insurance's establishment and was in the initial stage of China's economic policy reform, and people were still unfamiliar with the insurance industry. At this stage, the marketing staff mainly rely on the Human wave attack and emotional tactics to carry out direct marketing, and the customers who buy are often their own relatives and friends.

(2) With the popularity of television, media advertising has become a brand new marketing method. Today, the form and production of advertising are becoming more and more exquisite, and advertising language is increasingly able to capture customers' psychology. Ping An Insurance has borrowed this important publicity method to make the name of Ping An Insurance of China deeply rooted in the hearts of the people. Among them, there are classic advertising slogans: buying insurance is buying safety; Ping An Insurance, Ping An China; Let every family have peace and other well-known classic phrases. Through this marketing model of media advertising, it has become a mainstream marketing method for a period of time to instill the spirit of "Ping An" in intended customers when they first think of buying insurance. At the same time, marketing personnel from various regions are no longer blindly selling products, but have instead expanded their advertising to make insurance products more acceptable to everyone. This form of advertising is mainly reflected in flyers and advertisements on the streets and alleys. At this stage, various forms of publicity have become the main means relied on for insurance marketing.

(3) The telemarketing model was approved by the CIRC. In July 2007, Ping An Insurance became the first insurance company in China that can sell auto insurance business by Telemarketing. Ping An Insurance has established the largest centralized call center in China in Shanghai to handle the sales of telephone car insurance products. In order to ensure the uniformity of services, Ping An Insurance Company has also established a 3A customer service guarantee system. With the assistance and cooperation of national service stores, professional team, telephone centers, and internet technology, customers can enjoy one-stop services from Ping An Insurance,

such as claims settlement and designated hospitals, anytime and anywhere through any means.

(4) In the 1997 period of the insurance agent marketing model, Ping An Insurance began to promote and recruit senior management talents nationwide in 14 pilot cities. Firstly, the overall quality of the management team has been improved. In recent years, with the continuous growth of Ping An Insurance, the management team of the group company has recognized the importance of talent and has begun to continuously introduce highly educated and high-quality talents, focusing on building a high-level insurance agent team. We hope to conduct insurance marketing and services with more professional insurance knowledge and high-quality services.

(5) The rise of the internet platform marketing model brings new development ideas to Ping An Insurance

Exam. Subsequently, Ping An's official website, the Direct Sales Platform, was successfully established. This new sales platform provides users with information query services, insurance coverage, and door-to-door appointment services. So far, the online sales work of major subsidiaries of Ping An Insurance has developed quite mature. Customers can not only query and purchase life insurance, insurance and other insurance products on online sales platforms, but also operate financial business through Ping An's wealth management, securities and other platforms. In addition, Ping An Insurance has also cooperated with third-party e-commerce platforms such as Taobao and Ctrip, expanding its business scope.

(6) In 2011, Ping An Property and Casualty Insurance, a subsidiary of Ping An Insurance, became the first company in the industry to launch a personal version of the iPhone client application on the Apple App Store through continuous innovation and development. This not only provides users with more convenient services, but also successfully becomes a leader in the industry. In the same year, Ping An Insurance proposed a new service concept, that is, a user can enjoy one-stop services on multiple platforms through one account, which opened a new direction for insurance marketing. Ping An Insurance began to determine the development strategy layout of internet finance in 2013, positioning Ping An internet finance as social finance, hoping to integrate it into various aspects such as "medical, food, housing, transportation, and entertainment", and comprehensively achieve comprehensive management of wealth, life, and health. In 2013, Ping An Insurance laid out Lufax, Wanlitong, mobile social finance, payment and other businesses, opened a new chapter in Internet marketing, successfully transformed from PC end to mobile Internet client, and formally entered people's lives in the form of APP. In 2013, Ping An Group established an organizational structure for a mobile marketing team through a management resolution, successfully launching the sixth generation Ping An insurance marketing model. In 2014, Ping An Insurance launched its official WeChat promotion and established an application platform for the "Ping An Good Car Owner" APP software and the "Ping An Life" APP software in the same year. Since then, Ping An Insurance has fully entered the era of

internet marketing, providing customers with faster and more convenient service conditions.

4.2 Comparative Analysis Of Traditional Marketing Models And New Marketing Models

According to the introduction to the development of modern insurance industry marketing models in the previous section, the marketing models of insurance are mainly divided into two types: one is called traditional model, which includes several models such as agent marketing, telephone marketing, and advertising marketing; Another known brand new insurance marketing model is the marketing model of modern internet and mobile internet app clients. In this section, a comparative analysis will be conducted on the new and old marketing models.

4.2.1 Traditional Marketing Model

Before joining internet marketing, China's insurance industry mainly adopted a policy marketing model based on "Renqing Network". Whether it's face-to-face direct sales or telemarketing, they all start from the perspective of insurance salespeople themselves and their circle of friends. The advantages of this traditional marketing model are: firstly, it can fully utilize the direct sales capabilities of insurance marketing personnel; Secondly, social media platforms can be fully utilized to create articles in family and friend circles; Finally, although most of the clients we come into contact with are familiar to us, they are more widely distributed in the age group, covering both newborns and the elderly in their 60s and 70s.

However, this sales method also has significant drawbacks, mainly reflected in the following aspects:

(1) In the early stages of the development of the insurance industry, many insurance salespeople were not fully aware of the products they were selling due to product and benefit orientation. Therefore, when recommending insurance to customers, they should not focus on customer needs and instead choose products with high profits and commissions. This is also the reason why "Renqing Network" sales cannot last for a long time.

(2) Frequent sales misleading leads to an increase in the chargeback rate. In order to facilitate insurance transactions, some insurance salespeople often exaggerate and mislead customers when introducing insurance responsibilities to them. According to data released by the China Insurance Regulatory Commission, in 2013, there were 12228 complaints related to life insurance alone, including 8893 contract disputes and 4712 illegal disputes. Once such disputes occur, customers' trust in insurance companies will sharply decrease, seriously damaging the image of the insurance industry and insurance companies.

(3) Due to unclear after-sales service responsibilities and difficulties in claims settlement, insurance companies have concentrated long-term policy commissions on the first 5 years of insurance in order to encourage new marketing personnel to receive more commissions. This has resulted in many long-term policies not being able to enjoy the kind of thoughtful after-sales service they used to receive after 5 years or more, and the high turnover of sales personnel in the insurance industry often leads to frequent occurrences of "orphan policies", Affects customer interests and the company's image. According to the research results of Boston Consulting Group, the overall resignation rate of insurance private agents in China is more than 50% every year, especially 80% in the first year.

4.2.2 New Marketing Models

With the development of the Internet, the marketing model of the insurance industry has also entered a new stage of development. Currently, new marketing models can be divided into two categories: one is internet PC marketing, and the other is mobile internet APP platform marketing. As we entered 2015, Ping An Internet's customer base experienced a rapid growth. As of the end of 2015, there were 242 million people using the internet, an increase of 76% compared to the statistics on January 1, 2015. The number of mobile app users was 107 million, an increase of 4.4 times compared to the beginning of the year.

In 2015, Ping An Insurance Group upgraded its business model through the Internet, achieving complementary advantages between online and offline businesses in insurance, banking, asset management, and other areas. In this year, various subsidiaries of Ping An Group have launched their own APP application software and achieved certain results. For example, the number of users of Ping An Life Insurance's "E Service" app exceeded 30 million in 2015, becoming the first popular insurance product among customers; Ping An Property and Casualty Insurance has launched the "Ping An Good Car Owner" app, providing the highest quality resources for one-stop car use and daily consumption services; Ping An Bank's "E-bank" platform has achieved the goal of online sales exceeding 600 billion yuan throughout the year; Ping An Trust has also become the first enterprise in the industry to use internet mobile service clients, with the "Ping An Wealth Treasure" app achieving a monthly customer activity rate of 51% in 2015; Ping An's core payment product, the "One Wallet" app, has exceeded 45 million users, and the overall transaction scale of payment and point services reached 1.59 trillion yuan throughout the year; At the same time, Ping An Health has created a one-stop, full process, and O2O healthcare service platform - Ping An Good Doctor APP. It has established the largest full-time network One Voice team in China and successfully established B2C and O2O online drug supply networks. By 2015

At the end of each year, the number of registered users of the "Safe and Good Doctor" app exceeded 30 million, opening a new breakthrough for domestic health and medical care.

Compared with traditional insurance marketing models, the internet marketing model has significantly improved in terms of professionalism and after-sales service. Currently, the visible advantages include:

(1) With the improvement of people's living standards, there is also an increasing demand and more detailed requirements for insurance, with a customer-oriented demand as the focus. The marketing model of the Internet APP platform can design and recommend products that truly satisfy customers without using them, maximizing the satisfaction of customers' personalized and diversified needs. Even targeted insurance products that insurance companies previously disdained can be designed and sold under the marketing model of internet app platforms. Greatly meeting the needs of various groups of people.

(2) The purchasing method is convenient and fast. In modern society, people use their phones with a frequency and time that was previously unattainable. People often prefer to use fragmented free time to browse mobile web pages and various mobile client software. The APP platform marketing carried out by the insurance industry takes advantage of people's lifestyle habits and characteristics, allowing potential customers to complete the policy purchase process through simple and convenient operations, greatly simplifying the insurance process and saving customers time.

(3) The level of after-sales service has been improved, and the internet has strong autonomy. Customers can easily search for detailed product introductions provided by insurance companies online and consult online. Moreover, there are corresponding specialized options such as consultation and claims settlement available on the APP client for customers to use, which enhances the speed of information transmission and improves customer satisfaction with insurance companies.

(4) Comprehensive financial services bring a new customer group Internet platform integration model for marketing, enabling customers to share accounts when using other products APP of the same company. Through Cross-selling, new customer groups are added to insurance sales, providing new possibilities for insurance sales.

Even with so many advantages, there are still certain limitations in the marketing of internet app platforms. For example, the app software has too many functions, is too complex to use, and is not easy to master; The user base is subject to certain restrictions, such as many people who do not know how to use smartphones and some elderly people who do not know how to operate APP software.

4.2.3 Comparative Analysis Of Two Modes

Based on the previous two sections, the shortcomings of traditional marketing models have been addressed one by one in the new marketing models, and the

shortcomings of the new marketing model can also be partially supplemented by traditional marketing models.

	Advantages	Disadvantages
Traditional Marketing	1: Fully Utilizing Moments	1: Inability to Fully Meet Customer Needs
	2: Beneficial for improving the personal quality of insurance agents	2: High chargeback rate
	3: Covering all age groups	3: Poor after-sales service
New marketing	1: Fully meeting various customer needs	1: There are certain restrictions on usage
	2: Easy and fast operation	2: Target customers cannot cover all age groups
	3: Guaranteed after-sales service	
	4: Implement cross marketing	

Figure 4-1 Comparison of advantages and disadvantages between traditional marketing and new marketing

4.3 Conclusion

In the era of coordinated development of the insurance industry and the Internet industry, the marketing model of insurance enterprises has also undergone earth shaking changes. Based on this environment, this paper studies the process of Ping An Insurance Company's marketing model from traditional marketing to Internet marketing and then to mobile Internet marketing in the era of rapid development of the Internet. Relying on the insurance marketing under the Internet background, this paper analyzes the macro environment, industry environment and internal environment of Ping An Insurance and the development of Ping An Insurance's marketing model. Based on the research on Ping An Insurance's APP platform, this paper puts forward the problems in its current marketing model, and puts forward improvement strategies and safeguard measures. The main conclusions are as follows:

(1) Analyzed the marketing environment and marketing mode of Ping An Insurance. In this paper, based on the industry in which Ping An Insurance is located,

and the impact of Internet development on the marketing mode of the industry, we first analyzed its macro environment, industry environment and internal environment, and then compared the traditional marketing mode of Ping An Insurance with the new APP marketing mode, and concluded that APP platform marketing is the most effective marketing mode at present.

(2) Put forward the problems in the marketing of the APP platform. Relying on Ping An Insurance's highly functional APP application software, the "Ping An Financial Housekeeper" APP platform, we conducted a questionnaire survey, collected the questionnaire and analysis results through a professional third-party online survey platform, and combined with the comprehensive background of Ping An Insurance, put forward the problems in the current marketing model of Ping An Insurance in the APP platform.

(3) Improved the marketing strategy of the APP platform and proposed relevant safeguard measures. According to the industry environment and national policies, the marketing strategy has been improved according to the characteristics of Ping Ann's customer group. There are mainly three aspects: first, the target customer strategy. Based on the characteristics of the life cycle, Ping Ann's customer groups are divided into six categories, and the insurance recommendations that should be provided by each category of customers are described respectively; Second, APP online strategy. In this part, positioning strategy, product strategy and price strategy are formulated respectively to win customers' favor through rich service content; Third, the promotion strategy, aiming at the special form of the APP platform, has carried out online and offline promotion respectively, making full use of the combination of traditional mode and network mode to effectively promote the APP platform.

Ping An Insurance is still developing vigorously in 2016 relying on advanced concepts and corporate culture, but its APP platform marketing has been impacted by the impact of the industry environment. In the development of the APP platform, due to the lack of industry norms, the competition situation of major insurance companies is chaotic. I hope that through this study, we can improve the problems of Ping An Insurance in the APP platform marketing model and become the new standard of the industry APP platform marketing model.

Factors that affect the sales environment: The four biggest factors in marketing environment marketing are political environment, economic environment, social environment, and technological environment.

How to improve the marketing ability of Ping An Insurance APP: enhance the marketing ability of Ping An Insurance APP from positioning strategy, product strategy, Pricing, APP platform promotion strategy, safeguard measures, etc. The suggestions in the following text are described in detail.

CHAPTER 5 RECOMMENDATION

5.1 Recommendation

With the continuous opening of national policies and the increasing recognition of consumers for insurance, people's awareness of insurance is also growing. Consumers' demand for insurance products is increasingly diversified and personalized, and their focus is not limited to the amount of premium and the speed of claims settlement. They want their internal needs to be discovered, understood by the insurance company, and customized insurance services for individuals, It also requires the insurance company to keep the personal data provided more strictly confidential, and at the same time, it hopes to be more convenient and time-saving in the process of handling insurance business. This demand of consumers has promoted the development of mobile Internet marketing mode. Based on this development background, the marketing mode under Ping An Insurance Company's APP platform has become mature in the rapid development of the Internet. However, according to the survey, there are still many problems in Ping An Insurance's current APP platform marketing model. Therefore, a series of improvement strategies are formulated in this chapter.

(1) Target customer strategy

According to the universal life cycle of mankind, the China Financial Education Development Foundation divides a person's life into six stages: exploration, establishment, stability, maintenance, plateau and retirement. Among them, the exploration period (15-24 years old) refers to the period from just entering the university to entering the society to work; The establishment period (25-34 years old) refers to the period from starting work to getting married; The stable period (35-44 years old) refers to the period from starting a family and starting a career to a stable career; Maintenance period (45-54 years old) refers to the period when the career is at its peak and the children enter the university; Plateau period (55-60 years old) refers to the period when children leave home after graduation from college; The retirement period (after the age of 60) refers to the period from retirement to the end of life.

According to this division, we should make full use of the characteristics of mobile Internet "accurate to every user" and the support of big data technology to analyze the needs of consumers and accurately recommend the most suitable products for target users. In the traditional marketing model in the past, it was often the "production based marketing" model. The insurance agent would recommend any product to the customer for the company's products, which might not be the real demand of the target customer. Therefore, no matter how good the product was, it was impossible to promote it. However, by using the target user strategy and accurate analysis, we can push targeted customized services and products to different users. Even if different users access the same APP software, they have different feelings.

(2) Online strategy of APP platform

Ping An Insurance APP platform is not only a product marketing platform, but also a platform for users to seek self-service. Therefore, the online strategy of APP is divided into three parts: first, focus strategy is formulated according to the positioning function of APP; second, differentiation strategy is formulated according to the demand difference between online products and offline products of the APP platform; third, price strategy is formulated by taking advantage of the low cost advantage of the APP platform.

(3) Positioning strategy

With the development of mobile Internet, the binding form of users and mobile terminals has made the positioning function of APP products an advantage of products. The location of APP platform users changes anytime and anywhere. The background of the application can integrate the information of users' current location according to the location service function of smart phones, and recommend targeted service items that meet the current needs to users according to different time stages. For example, Ping An Property Insurance can build an APP user's life circle based on the user's positioning information, so that users can enjoy the high-quality services brought by Ping An anytime and anywhere. When users search their own needs, they can recommend matching information within the current circle for users to choose through the positioning service. When users need to refuel, they can recommend nearby gas stations according to the positioning information; When users need to maintain and clean their cars, the APP platform can recommend nearby partners based on the user's points, bringing real convenience to users.

(4) Product Strategy

In the current period, there is not much difference between the products on the major APP platforms of Ping An Insurance and the products sold offline by insurance agents. This has a certain impact on online and offline sales. Therefore, the background operators of Ping An Insurance APP platform are required to adjust and change the product differentiation. In order to facilitate the operation process of insurance agent marketing, special options for offline products need to be designed separately in the APP platform. For example, some functions in the current APP platform, such as making insurance plans, uploading policy details for verification, insurance progress query, claim settlement, etc. However, it is necessary to design new insurance items that are more novel and different from offline products. For example, the one-year accident insurance, women's exclusive health insurance and other specially targeted products that appeared on the official website of Ping An have differentiated the online and offline products to obtain more insurance intentions and expand the marketing scope without affecting the sales of offline insurance agents.

(5) Pricing Strategy

In the APP platform, the pricing strategy of online products should be diversified and flexible, which is more conducive to users' independent choice. When the choice

space is large, users can insure according to their different needs, which can effectively improve the quality of the insurance policy. At the same time, we can also implement the bundling pricing strategy. For example, when we buy a one-year accident insurance, we can cooperate with a distinctive new type of personalized insurance and sell it by bundling. In recent years, smog has become serious everywhere. Users located in these areas can recommend the combination of accident insurance and smog insurance, or the combination of accident insurance and high temperature insurance in summer. The specific implementation shall be determined according to the environmental conditions and time conditions of the user's location. At the same time, the existence of mobile Internet marketing mode has greatly reduced the labor cost of insurance companies. This advantage can be fully used in product pricing. Online products should not only have differences with offline products, but also have certain price advantages.

(6) APP platform promotion strategy

Traditional promotion strategies are generally only targeted at offline promotion activities. In today's society, the speed of Internet development is staggering, because in the promotion of APP platform, not only offline physical promotion should be considered, but also online promotion should be strengthened. In this way, we can more effectively capture the attention of target customers and intended customers, so as to transform them into loyal customers of Ping An Insurance.

5.2 Conclusions in Research Articles

This chapter mainly proposes a series of targeted improvement strategies and safeguard measures based on the drawbacks of the marketing model of Ping An Insurance APP platform. In the improvement strategy, firstly, divide customers by age based on the target customer strategy; Then develop positioning strategies, product strategies, and pricing strategies based on online strategies; Finally, research was conducted on promotion strategies, proposing strategies for both online and offline promotion. In the implementation of security measures, it is necessary to improve ideological strategies, accelerate the pace of change in philosophy to a customer-oriented product design, and fully leverage the role of corporate culture; To improve technical strategies in order to provide practical optimization methods for more technical APP platforms; Continuously strengthen talent cultivation, establish effective training mechanisms and recruitment methods; We need to continuously improve the evaluation and feedback mechanism, continuously improve the construction of our own APP platform through user experience and feedback, and also have internal communication within the enterprise to accelerate the operational process of the enterprise.

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