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Presenting a Model for Digital Marketing with an Emphasis on Artificial Intelligence in the Insurance Industry

ABSTRACT

The present study aims to propose a model for digital marketing with an emphasis on artificial intelligence in the insurance industry. This research is categorized as a qualitative study, and the qualitative strategy employed is grounded theory. The statistical population in the qualitative section comprises 20 experts and managers from the insurance industry. The findings of the qualitative section were analyzed using MaxQDA 2020 software and were categorized into causal conditions, central phenomenon, intervening conditions, contextual conditions, strategies, and consequences. The causal conditions for presenting the digital marketing model with a focus on artificial intelligence in the insurance industry include: technological infrastructure, technological innovation, and digital culture. The contextual conditions consist of organizational culture, managerial structure, and legal and economic environment. The central phenomenon includes digital transformation in marketing, artificial intelligence in marketing, and digital integration in the insurance industry. The intervening conditions affecting the proposed model involve human factors, customer insight, and environmental challenges. The strategies include: interactive strategy, service personalization, digital brand development, and data analysis. The consequences are categorized into individual outcomes, organizational outcomes, cultural outcomes, and technological outcomes.

Keywords: Digital marketing, Artificial intelligence, Insurance industry.

Introduction

In the contemporary digital era, marketing dynamics have been transformed by the rapid evolution of technology, particularly artificial intelligence (AI). The integration of AI into digital marketing has revolutionized how companies engage with customers, process data, personalize experiences, and make strategic decisions. This transformation is especially critical in sectors like the insurance industry, where personalization, precision, and trust are paramount. As the competition intensifies and customer expectations rise, the deployment of AI-driven digital marketing strategies offers significant potential for organizations to optimize engagement, reduce operational costs, and enhance customer loyalty [1, 2]. With the emergence of AI tools such as machine learning, natural language processing (NLP), and predictive analytics, businesses are increasingly shifting from traditional models to data-driven, automated, and intelligent marketing frameworks [3, 4].

The insurance industry, long known for its reliance on complex data and customer profiling, stands at the forefront of this technological transformation. The sector is undergoing a digital renaissance, fueled by AI applications that enable real-time risk assessment, fraud detection, dynamic pricing, and customer behavior prediction [5, 6]. In this context, digital marketing is not merely an advertising function but a strategic system that integrates AI technologies to drive targeted communication, customer retention, and service innovation [7, 8]. AI's role in personalizing marketing has been particularly notable in creating tailored messages and offerings based on behavioral data, enhancing user experience, and boosting conversion rates [9, 10].

Building on this paradigm shift, the present study proposes a comprehensive model for digital marketing in the insurance industry with an emphasis on artificial intelligence. This approach is aligned with prior efforts to construct integrated models that align marketing functions with advanced data analytics and automation frameworks [11, 12]. While there has been a considerable volume of research addressing AI applications in marketing, there remains a lack of industry-specific frameworks that account for the contextual, organizational, and technological complexities of the insurance domain. The uniqueness of this study lies in its qualitative exploration of expert insights and its structured integration of causal, contextual, and strategic components derived from grounded theory methodology.

Recent literature underscores that AI not only enables operational efficiency but also fosters innovation in marketing strategy design. For example, personalization—enabled by AI—has become a cornerstone of marketing campaigns across industries, including insurance. This is achieved through intelligent content generation, recommendation engines, and customer segmentation models that adapt dynamically to user behavior [13, 14]. AI tools have allowed insurers to offer hyper-personalized experiences, providing policy recommendations based on real-time user data and predictive analysis of risk factors [15, 16]. These advancements contribute to a more responsive, adaptive, and customer-centric model of marketing, which is essential in sectors characterized by complex decision-making and high perceived risk.

From a strategic standpoint, AI adoption has also led to the reconfiguration of marketing structures and roles. As emphasized in the literature, marketing is moving beyond human-centered approaches toward more post-human configurations where algorithms and automated decision systems play a dominant role [17]. This transformation introduces new challenges in terms of ethical considerations, employee reskilling, and organizational adaptability. It also calls for a reconceptualization of digital marketing frameworks that embed AI not just as a tool, but as an integral component of value creation and customer engagement strategies [18, 19].

Moreover, AI-driven marketing systems in the insurance industry are increasingly becoming embedded within broader digital ecosystems. This includes integration with CRM platforms, cloud infrastructures, and mobile application interfaces that enable omnichannel interactions and seamless customer experiences [20, 21]. In such systems, data analytics capabilities are essential for deriving actionable insights, while automation enables operational scalability and cost-efficiency. The synergistic effect of these technologies supports continuous learning and adaptation in marketing processes, reinforcing competitive advantage and organizational agility [22, 23].

The shift toward AI-centric marketing also has profound implications for consumer behavior and trust. Studies have shown that customer perceptions of AI technologies—such as transparency, personalization, and reliability—significantly influence their willingness to engage with AI-driven systems [4, 24]. In insurance, where service tangibility is low and trust is critical, AI-based interactions must be carefully designed to maintain human-like empathy while ensuring accuracy and speed. Enhanced

customer experiences through AI-enabled chatbots, automated claims processing, and personalized policy recommendations demonstrate the potential for marketing to transcend transactional boundaries and build lasting relationships [9, 25].

Additionally, AI has facilitated the emergence of new data governance and ethical frameworks in digital marketing. Insurance companies must now navigate issues of data privacy, algorithmic bias, and regulatory compliance, particularly in jurisdictions enforcing laws such as GDPR. These challenges highlight the need for a balanced model that integrates technological innovation with ethical marketing practices [3, 18]. As firms adopt predictive algorithms and machine learning techniques, the potential for misinterpretation or misuse of customer data becomes a central concern, necessitating robust oversight and transparency mechanisms within marketing models [19].

Another emerging theme in the literature is the role of AI in democratizing marketing intelligence. Advanced analytics tools are now available even to mid-sized firms, enabling them to compete on a more level playing field with larger players. This democratization is particularly relevant in the insurance industry, where regional and specialized firms can leverage AI to carve out niche markets and deliver customized offerings [5, 10]. In parallel, AI facilitates rapid experimentation and real-time feedback loops in marketing campaigns, allowing companies to fine-tune their strategies based on dynamic market responses [1, 8].

Furthermore, AI is reshaping the content landscape in marketing. Automated content generation using NLP, voice-based customer interfaces, and emotion-sensing AI are enabling brands to produce highly engaging and emotionally resonant messages [14, 16]. This is particularly impactful in insurance marketing, where conveying reassurance and clarity is vital. By leveraging AI-generated content aligned with customer profiles and emotional states, firms can enhance brand affinity and message recall.

Given these developments, the current study seeks to construct a comprehensive model tailored specifically to the needs and complexities of the insurance industry.

Methods and Materials

This study was conducted using a qualitative approach. Initially, by employing a qualitative method and utilizing interviews based on the grounded theory method and the coding of the interview data, the research's extracted model was identified. The grounded theory approach based on Strauss and Corbin is one of the qualitative research methods used for analyzing and interpreting data. This approach allows researchers to derive new theories and concepts from the collected data. In this approach, data collection occurs simultaneously with data analysis. Researchers may use interviews, observations, and documents and gradually incorporate new data into their analysis. One of the main stages in this approach is data coding. Researchers divide the data into smaller segments, assign codes to each segment, and ultimately use these codes to identify patterns and concepts.

The statistical population of the study consisted of academic experts, specialists, and managers active in the insurance industry and digital marketing, totaling 20 individuals. Data collection continued until data saturation was achieved. Gradually, the coding of interview texts and data analysis led to the synthesis and classification of the data.

To ensure the validity and reliability of the study, the interview questions were reviewed and approved by several experts. Lincoln and Guba (1985) proposed four criteria for evaluating qualitative research: credibility, dependability, confirmability, and transferability. To achieve these criteria, the following measures were undertaken: transcription of interviews,

continuous analysis alongside data collection during the interviews, and a review of the coding process by another expert to ensure accuracy and eliminate subjective bias in the researcher's interpretation of the interview data based on grounded theory. Finally, MAXQDA 2020 software was used for the qualitative analysis.

Findings and Results

The demographic characteristics of the experts are presented in Table 1.

Table 1

Expert Demographics

Variable	Variable Levels	Frequency	Percentage (%)
Gender	Male	13	65.0
	Female	7	35.0
	Total	20	100.0
Work Experience (Years)	Less than 10	2	10.0
	11–15	2	10.0
	16–20	2	10.0
	21–25	5	25.0
	26–30	7	35.0
	More than 30	2	10.0
	Total	20	100.0
Age	31–40	2	10.0
	41–50	11	55.0
	51 and above	7	35.0
	Total	20	100.0
Marital Status	Single	1	5.0
	Married	19	95.0
	Total	20	100.0
Education	Master's degree and above	20	100.0
	Total	20	100.0

In this section, based on interviews conducted with 20 experts, codes were identified according to semantic and conceptual similarities. From the 20 interviews, a total of 7,302 codes were extracted, as shown in Table 2.

Table 2

Frequency of Extracted Codes per Interview

Interviewee	Number of Extracted Codes
Interview No. 1	324
Interview No. 2	347
Interview No. 3	383
Interview No. 4	324
Interview No. 5	412
Interview No. 6	436
Interview No. 7	390
Interview No. 8	328
Interview No. 9	409
Interview No. 10	388
Interview No. 11	371
Interview No. 12	372
Interview No. 13	52
Interview No. 14	304
Interview No. 15	409
Interview No. 16	304
Interview No. 17	353
Interview No. 18	347
Interview No. 19	307
Interview No. 20	342
Total	7,302

Table 3

Extracted Codes from Interviews for Developing a Digital Marketing Model with an Emphasis on Artificial Intelligence in the Insurance Industry

Paradigm	Selective Coding	Axial Coding	Open Coding
Causal Conditions	Technological Infrastructure	Development of IT and Digital Infrastructure	Access to cloud platforms, data security, information exchange speed
		Data Processing Capabilities	Server processing power, cloud computing, resource scalability
		Compatibility with Emerging Technologies	Support for AI and IoT, API compatibility
	Technological Innovation	Implementation of AI Tools	Machine learning, NLP, recommender systems
		Integration of Emerging Technologies	CRM connectivity, system convergence
		Utilization of Big Data	Big data analytics, pattern extraction
	Digital Culture	Organizational Digital Mindset	Innovation orientation, openness to technology
		Continuous Technological Learning	Specialized training, digital skills
		Employee Participation in Innovation	Technology proposals, project engagement
Core Phenomenon	Digital Transformation in Marketing	Optimization of Insurance User Experience	UX design, service time reduction
		Design of Digital Insurance Architecture	Integration of online insurance services
		Implementation of Automated Processes	Automated issuance, claims automation
	Artificial Intelligence in Marketing	Intelligent Customer Behavior Analytics	Behavior prediction, customer segmentation
		Smart and Automated Content Generation	NLP, personalized emails
		AI-Based Insurance Recommendation Systems	Intelligent suggestions based on data
	Digital Integration in Insurance Industry	Convergence of Marketing and CRM Systems	Customer journey tracking
		Linking Insurance Data with AI	Machine learning + big data
		Organizational Coordination for Digital Marketing	Collaboration between IT and marketing
Contextual Conditions	Organizational Culture	Cultural Compatibility with Digital Transformation	Change readiness, learning commitment
		Acceptance of Innovative Values	Positive attitude toward technology, digital creativity
		Organizational Digital Behavior	Online inter-unit interaction, system usage
	Managerial Structure	Senior Management Support	Budget allocation, digital transformation leadership
		Facilitation of Digital Decision-Making	Decision speed, policy transparency
		Training and Empowerment	Training programs, digital literacy enhancement
	Legal and Economic Infrastructure	Government Incentive Policies	Technology subsidies, legal support for insurtech
		Data Regulation and Privacy	GDPR compliance, data security
		Economic and Digital Stability	Investment security, sustainable digital growth
Intervening Conditions	Human Factors	Digital HR Expertise	AI proficiency, talent acquisition, ongoing training
		Behavioral Readiness for Digital Transformation	Technology acceptance, innovation motivation
		Technological Cross-Functional Interaction	Tech-oriented teamwork
	Customer Insight	Behavioral Data Analytics	Smart CRM systems, behavioral segmentation
		Trust in Smart Technologies	Trust in chatbots, automated systems usage
		Customer Digital Literacy Level	App usage skills, familiarity with online services
	Environmental Challenges	Security and Cyber Threats	Cyberattacks, data risk
		Macroeconomic Instability	Recession, inflation, exchange rate
		Legal and Administrative Barriers	Lack of tech guidelines, permit delays
Strategies	Interactive Strategy	Content Marketing and Social Media	Engagement rate, content sharing, personalized content
		Targeted Digital Advertising	Click-through rate, conversion rate, customer acquisition cost
		Direct Interaction with Customers	Chatbots, rapid response, feedback forms
	Service Personalization	Customized Insurance Packages	Plan variety, data-driven flexibility
		Data-Based Recommendations	Recommender algorithms, need alignment
		Personalized Digital Experience	Flexible purchase path, interactive product display
	Digital Brand Development	Branding via Modern Channels	Influencer marketing, creative campaigns
		Development of Visual and Communication Identity	Logo design, brand message consistency
		Creative Digital Campaigns	View rate, sales effectiveness
	Data Analytics	Intelligent Analytical Systems	Customer behavior dashboards, real-time data mining
		Predictive Algorithms	Churn prediction, demand trend analysis
		Data-Driven Decision-Making	Campaign design based on analytics
Consequences	Individual Outcomes	Positive Customer Experience	Satisfaction, loyalty, NPS
		Enhanced Understanding of Digital Services	Use of online services, successful process completion

|	Active Customer Participation	Feedback rate, engagement in channels
Organizational Outcomes	Improved Sales Performance	Conversion rate, digital sales growth
	Sustainable Competitive Advantage	Market share, product differentiation
	Expansion of Digital Channels	Increased online sales
Cultural Outcomes	Growth in Trust Toward Technology	Resistance reduction, information transparency
	Promotion of Organizational Digital Culture	Employee engagement, tech training
	Institutionalization of New Values	Norm adoption, digital decision-making
Technological Outcomes	Innovation Advancement in Insurance	AI-based new products
	Utilization of Smart Systems	Error reduction, response speed increase
	Facilitation of Future-Oriented Technologies	Blockchain, insurance IoT

After conducting interviews with experts, the coding process was initiated. By the twentieth interview, no new codes were added, and the extracted codes were repetitive.

Upon reaching theoretical saturation in the interviews, the qualitative data analysis was concluded. The processes and analyses were conducted using MAXQDA 2020 qualitative data analysis software.

The final output of the proposed digital marketing model with an emphasis on artificial intelligence in the insurance industry is illustrated in Figure 1.

Figure 1

Final Output of Expert Opinions for Presenting a Digital Marketing Model with Emphasis on Artificial Intelligence in the Insurance Industry
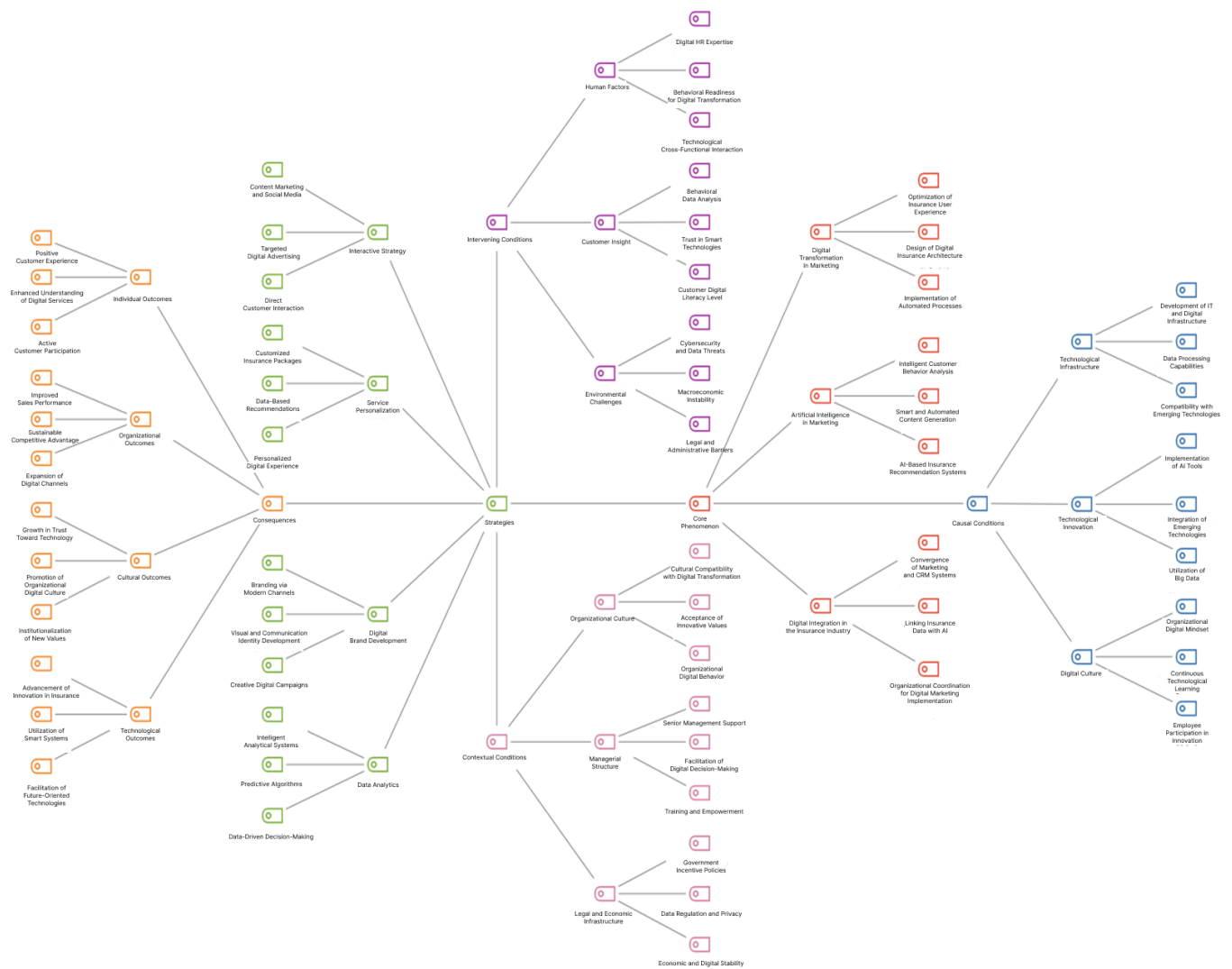
Accordingly, the findings indicated that the causal conditions for presenting the digital marketing model with an emphasis on artificial intelligence in the insurance industry include: technological infrastructure, technological innovation, and digital culture. The contextual conditions consist of organizational culture, managerial structure, and legal and economic infrastructure. The core phenomena comprise digital transformation in marketing, artificial intelligence in marketing, and digital integration in the insurance industry. The intervening conditions influencing the model include human factors, customer insight, and environmental challenges. The strategies encompass interactive strategy, service personalization, digital brand development, and data analytics. The consequences are categorized into individual, organizational, cultural, and technological outcomes.

Discussion and Conclusion

The findings of the present study resulted in the development of a conceptual model for digital marketing with an emphasis on artificial intelligence (AI) in the insurance industry. This model was constructed through grounded theory and consisted of six major components: causal conditions, core phenomenon, contextual conditions, intervening conditions, strategies, and consequences. The causal conditions—namely technological infrastructure, technological innovation, and digital culture—were identified as primary drivers facilitating the adoption of AI in digital marketing within insurance. The core phenomenon revolved around digital transformation in marketing, the application of AI in marketing processes, and digital integration across the insurance value chain. Contextual conditions such as organizational culture, managerial structure, and the legal-economic environment further shaped the implementation of AI-based digital marketing. The intervening conditions highlighted human resource capabilities, customer insight, and external challenges as influential moderators. Strategic pathways included interactive marketing strategies, service personalization, digital branding, and data-driven decision-making. Finally, the consequences encompassed individual, organizational, cultural, and technological outcomes.

The identification of technological infrastructure and technological innovation as essential causal conditions aligns with the existing body of literature emphasizing the foundational role of digital readiness in adopting AI in marketing functions [2, 20]. Access to high-performance computing environments, data storage platforms, and integration capabilities with AI tools such as machine learning and NLP are considered prerequisites for effective AI deployment [4, 21]. This finding reinforces prior studies that highlight the enabling role of digital platforms in automating marketing operations and processing customer data efficiently [3, 11]. The current study also confirms that digital culture, including employees' technological mindset and continuous learning, plays a pivotal role in sustaining AI adoption, consistent with the perspectives proposed by [6, 9].

In terms of the core phenomenon, the results showed that digital transformation in marketing is no longer a linear technological transition but an integrated system facilitated by AI algorithms that optimize customer interactions. The incorporation of AI into marketing strategies—such as intelligent behavior analysis, automated content generation, and recommender systems—validates the assertions of [5, 8] regarding the centrality of personalization in the digital economy. Moreover, the emphasis on digital integration across CRM, data platforms, and marketing automation tools indicates that AI is increasingly becoming an infrastructural element in the insurance sector, supporting findings by [7, 10]. These elements reflect the shift described by [17] toward post-human marketing structures, where machine intelligence significantly contributes to value creation.

The contextual conditions such as organizational culture and managerial support emerged as influential in either accelerating or impeding the implementation of AI in digital marketing. Organizations that foster innovation, cross-functional collaboration, and digital literacy are better equipped to adopt AI-based marketing practices effectively [12, 14]. In particular, top-level managerial commitment and agile decision-making structures were identified as critical enablers, echoing the conclusions drawn by [1, 15]. Furthermore, legal and economic stability, along with supportive regulatory frameworks for data protection, were found to be necessary conditions for building trust in AI technologies—a concern previously raised by [16, 23].

The intervening conditions offered more nuanced insights into the human and behavioral dimensions of AI adoption. Human capital—especially digital marketing specialists and data scientists—was seen as instrumental in bridging the gap between strategy and execution, aligning with the arguments of [22, 24]. At the same time, customer insight and their level of digital literacy were shown to affect the success of AI-enabled personalization strategies. Customers who are more familiar with digital platforms are more likely to trust and engage with automated services, such as AI-driven chatbots and personalized policy suggestions, confirming the results reported by [9, 13]. Additionally, external environmental challenges—such as cybersecurity threats and macroeconomic instability—were identified as deterrents, which mirrors the concerns emphasized by [18, 19] regarding AI-related vulnerabilities.

Among the strategic components, four dominant strategies were derived: (1) interactive strategies through social media and content marketing; (2) service personalization based on customer data; (3) digital brand development; and (4) data analytics for decision-making. These strategies reflect a shift from product-centric to customer-centric paradigms, where firms use AI to create personalized and dynamic experiences. These results affirm the conclusions of [16, 25], who emphasized AI's role in enabling real-time customization and consumer engagement. Furthermore, the model underscores the importance of predictive analytics and intelligent dashboards in driving marketing performance, supporting claims made by [5, 21] about the power of data-driven decision systems.

Finally, the consequences of implementing AI-driven digital marketing were clustered into four domains. On the individual level, outcomes such as enhanced customer satisfaction, engagement, and service understanding were evident, consistent with previous empirical findings [4, 10]. At the organizational level, improvements in conversion rates, competitive positioning, and digital channel performance were identified. These outcomes are in line with [8, 20], who stress the performance-enhancing effects of AI on sales and brand value. Culturally, AI adoption fostered digital literacy, internal transparency, and the normalization of innovative practices, as also proposed by [6, 14]. Lastly, technological consequences included the acceleration of AI innovation, system automation, and the facilitation of emerging technologies such as blockchain and IoT in insurance. These outcomes substantiate the arguments of [3, 17] regarding AI's catalytic role in reshaping industry landscapes.

Despite the comprehensive design of the study, several limitations should be acknowledged. First, the qualitative nature of the research, while rich in depth, restricts the generalizability of findings across the broader insurance sector. The sample was limited to 20 experts, and although data saturation was achieved, a larger sample might have uncovered additional themes. Second, the data was gathered exclusively through interviews, which, despite being methodologically robust, may introduce subjective bias based on participant perceptions and interpretations. Third, the study was conducted within the

Iranian insurance market context, which may limit its applicability in markets with different regulatory, cultural, and technological conditions.

Future research should consider extending this model quantitatively by testing it with a larger and more diverse sample across multiple geographic regions and insurance sub-sectors. Comparative studies between traditional and AI-integrated marketing models could offer valuable insights into performance differences. Researchers should also explore longitudinal designs to assess the evolving impact of AI over time on marketing outcomes in insurance. Moreover, interdisciplinary approaches combining behavioral science, marketing analytics, and information systems could help in refining the conceptual boundaries and functional implications of AI-based digital marketing frameworks.

For practitioners, this study offers a practical roadmap to guide AI integration in digital marketing operations within the insurance industry. Insurance firms should prioritize investment in digital infrastructure and employee training to build internal capability for AI adoption. Marketing managers must focus on developing interactive, personalized strategies using customer data while ensuring compliance with ethical and regulatory standards. Cross-functional collaboration between IT and marketing units should be encouraged to foster integration and innovation. Finally, organizations must actively monitor AI-driven systems for accuracy, fairness, and adaptability to ensure sustained value delivery.

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