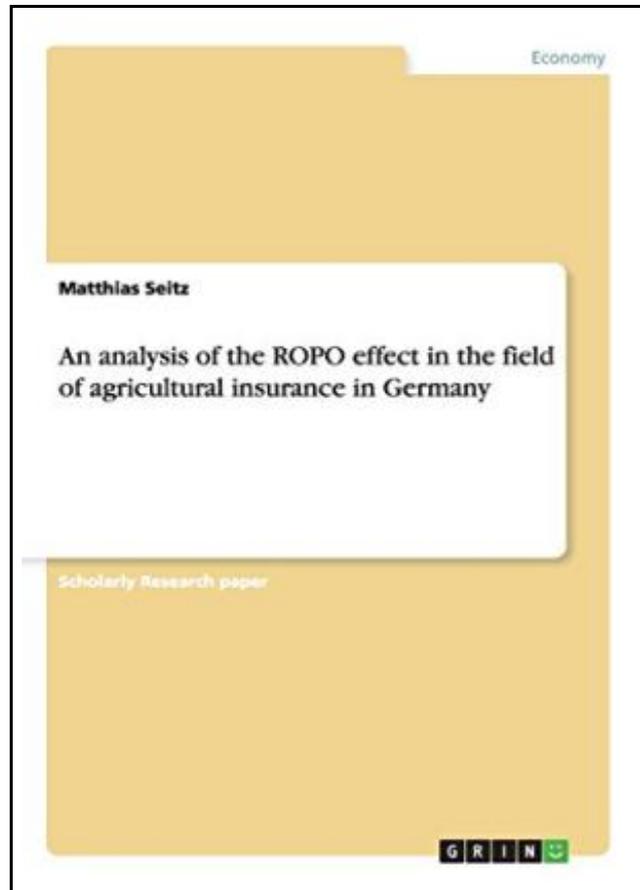


## An analysis of the ROPO effect in the field of agricultural insurance in Germany



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## AN ANALYSIS OF THE ROPO EFFECT IN THE FIELD OF AGRICULTURAL INSURANCE IN GERMANY



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GRIN Verlag Gmbh Jan 2015, 2015. Taschenbuch. Book Condition: Neu. 213x149x4 mm. Neuware - Scholarly Research paper from the year 2014 in the subject Business economics - Banking, Stock Exchanges, Insurance, Accounting, , language: English, abstract: Since the digital transformation of our society, the Internet has proven to be the central factor influencing a purchase decision. This work has set itself the goal of analyzing the ROPO effect (research online, purchase offline) in the process of purchasing agricultural insurance products in Germany. The ROPO effect comes into play when customers check on the Internet before they make the purchase offline. The research includes the specifics of the product called 'insurance' and the age structure of German farmers. Market studies of the ROPO effect in private insurances from 2012 have been analysed in order to obtain an up-to-date overview of the extent of the ROPO effect. The work is based on a quantitative analysis which is carried out by means of a telephone interview with 140 operations managers of German farms. It involves particular research of the buying behaviour and age of the farmers. The ROPO rate of German farmers amounts to 47.1%. The process of purchasing an insurance product can be considered as being related to the age of those seeking to purchase insurance. In comparison with older farmers, younger farmers increasingly search for information online in the preliminary stage prior to concluding a transaction of insurance. Overall, the results obtained lead to the conclusion that the Internet has a great influence on the decisions to purchase agricultural, insurances, and that this tendency will increase as agriculture passes from older to younger generations of farmers. 24 pp. Englisch.



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