



ANÁLISIS ECONÓMTRICO DE EFICIENCIA Y PRODUCTIVIDAD DEL MARKETING PARA UNA COMPAÑÍA DE SEGUROS DE VIDA.

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RESUMEN

La competitividad del mercado asegurador chileno ha generado a las empresas la necesidad de tomar decisiones a fin de incrementar sus niveles de eficiencia y productividad. Ser eficiente implica “hacerlas cosas bien”, y para incrementar la eficiencia, es necesario saber que tan bien se hacen las cosas actualmente. Por otra parte, para incrementar los niveles de productividad, es necesario determinar los factores que influyen en ésta y cuantificar su influencia bajo las condiciones actuales. El presente trabajo analiza el caso de una compañía de seguros de vida, en donde los niveles de eficiencia técnica, el impacto del marketing sobre los beneficios obtenidos y los factores que determinan la productividad de esta actividad son completamente desconocidos. Por esta razón, se llevó a cabo una aplicación del enfoque de Frontera Estocástica para determinar los niveles de eficiencia técnica, junto con la realización de modelos econométricos tradicionales para realizar un análisis de productividad cuantificándola influencia de los factores que determinan la productividad del marketing. Los resultados de este trabajo muestran niveles de eficiencia creciente durante el periodo enero 2002-agosto 2008, una productividad del marketing determinada por diversos factores y efectos negativos de los gastos de marketing sobre los beneficios. Palabras clave: Productividad, Eficiencia, Marketing, Frontera estocástica.

ABSTRACT

Organizations faced new challenges everyday (competition, technology, policies, etc.) that enforce to change and improve. They don't have only to observe the facts around, except take care, because the changes come in one moment to another without a previous notice producing many times instability in the organizations. In the past, the organizations made just a change by the time, that make them feel safe, but that dynamic has change throughout the times, day by day the organizations faced multiple changes, that can create chaos and confusion among their employees. For the previous given, the organization Distribuidora Multihogar SA has decided change her information system (ERP) to speed the operations of logistic up in the storage sector. Without doubt the information above is a "change planned", that shows how a good opportunity of change and innovation for the organization, in its more critical operational processes, principally to decrease steps unnecessary and improve the resources that it has. Even though this change can represent a disadvantage for the employees, because, meanwhile more time takes for the organization, the changes are more resistances. The difficulties and/or potentialities of this process of change can be found throughout of the Process of Change in the Organization with the major focus in the first stage of the Example of Organizational Development, called Organizational Diagnostic, and It will be denominated for the Integral Theory and the four squares of Wilber. The competitiveness of the Chilean insurance market has led to companies to decide to increase their levels of efficiency and productivity. Being efficient means "doing things right", and to increase efficiency, we need to know how well things are done now. Moreover, to increase productivity levels, it is necessary to determine the factors influencing it and quantify its influence under the current conditions. This paper examines the case of a life insurance company, where the levels of technical efficiency, the impact of marketing on the gains and the factors that determine the productivity of this activity are completely unknown. For this reason, we carried out an implementation of the Stochastic Frontier approach to determine the levels of technical efficiency, along with the performance of traditional econometric models for a productivity analysis by quantifying the influence of the factors that determine the marketing productivity. The results of this study show increasing levels of efficiency during the period January 2002 -August 2008, a marketing productivity determined by several factors and negative effects of marketing expenditure on benefits. Keywords: Productivity, Efficiency, Marketing, Stochastic frontier.