

Role of Omnichannel as a Catalyst in Enhancing Service Delivery and Customer Satisfaction within Insurance Sector

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Abstract-- The rapid development of digital technologies and the rising demands of consumers for practical and effective services have significantly changed the insurance industry. In this regard, implementing omnichannel methods has emerged as a crucial strategy for insurance businesses looking to improve client happiness and service performance. By integrating several communication and service platforms, including mobile applications, websites, social media, and physical branch offices, omnichannel allows customers to easily communicate with insurers through a variety of channels. The goal of this study is to investigate how omnichannel strategies can improve customer satisfaction and service delivery in the insurance industry. The paper highlights important elements that influence how well omnichannel implementation works in the insurance sector. In addition to secondary data gathered from journals, reports, and other pertinent sources, the study is based on primary data gathered from Insurance policyholders, Insurance agents, insurance company employees via structured questionnaires. It is anticipated that the study's conclusions would emphasize how crucial technology integration and data management can enhance service delivery and level of satisfaction among customers. According to the study's findings, insurance businesses can gain a competitive edge in an increasingly digital business environment by successfully implementing omnichannel strategies, which can also greatly improve customer satisfaction and customer relationships.

Keywords-- Insurance sector, Omnichannel marketing, Customer satisfaction, Service Delivery, Technology integration.

I. INTRODUCTION

Due to greater expectations, less tolerance, more use of technology and improved knowledge, consumers' methods for finding, purchasing and getting goods have changed. Regardless of the customer's location within the retailer's network or the retail channels they are using, a flawless shopping experience is anticipated. Researchers and industry professionals have frequently said that Omni-Channel Strategy is unquestionably the future of retailing in order to provide a universal brand experience rather than just a channel experience, given the pattern of these disruptions.

Because of this, retailers have been forced to become Omni Channel centers, which enable consumers to shop and engage with the brand by offering consistent information across many channels. To do this, they must transform their separate operations into integrated ones that allow for a distinctive and smooth interaction across physical and digital retail channels, leading to an improved Omni-Channel Retail Experience at any time and from any location. One of the most important aspects of retailers' continued competitiveness will be reframing their approach toward Omni-Channel transformation as this forces them to change their operational models. However, there is still a dearth of empirical support for retailers to build momentum in improving the customer experience in the Omni Channel Retail ecosystem, making it difficult for them to reach a desirable state on this trip. Because of these factors, it is essential to create a strategy for retailers to implement an omni-channel strategy that is focused on the consumer experience.

Omni-channel retailing is a seamless approach to the customer experience using all of the channels that are available for shopping, such as radio, direct mail, mobile internet devices, catalogs, and so forth. Retailers are using specialist supply chain strategy software to satisfy the increased demands of their customers. With the introduction of the Omni channel as a strategy, marketing can become more effective and individualized with offers customized to a particular customer based on purchase trends, social network affinities, website visits, loyalty programs and other data mining techniques. For those who are skilled enough to seize the chance, this is one of the most exciting times in retail history due to the Omni channel possibilities. Retailers who are not on the Omni channel wagon lose out on 6.5% of potential sales, according to a Research Info Systems (RIS) study. a change in approach and strategy for marketing. A brand is on important channels when it is multichannel. Omni channel marketing establishes a continuity of customer touch points across numerous channels that combined give an engaging brand experience.



- ✓ Multichannel has evolved into omni channel. Interactions on other channels are known to each channel. The client experience is smooth and reliable.
- ✓ Although Omni Channel is still in its infancy, many businesses find it to be a compelling return on investment.
- ✓ Customers are rapidly starting to anticipate the Omni channel experience.

Serving consumers via a variety of channels such as mobile, tablet, computer, store, phone, television, catalog, etc. will increase customer happiness and foster brand identification and loyalty. Retailers must use these new touch points to develop their omnipresence while concentrating on the fundamentals. Consistent brand messaging, ongoing involvement, and intelligent data application are some of the skills that will help merchants succeed. A smart place to start is with channel integration from the perspective of the customer and inventory insight. They must be able to meet demand from any inventory location and from any channel.

Additionally, via the use of diverse capabilities, technological advancements are transforming retail organizations and altering consumer behavior. In fact, Burberry's flagship store in London has implemented features like an immersive, multimedia customer experience, where customers can create their own outfit, watch a three-dimensional holographic runway show, ask a digitally equipped associate to look up more information about an item, and more. At every stage of the purchasing process, including the initial selection based on preferred characteristics, trials, selecting the appropriate size and color, selecting the payment and fulfillment options, etc., customer-facing colleagues are expected to consistently interact with customers. In summary, technology is crucial to the development of retailing, and retailers must align organizational procedures, capabilities, and technologies with the customer experience.

Through the adaptation of different organizational competences and procedures, capabilities are repetitive patterns of behaviors to create, produce, or deliver items to clients. These skills are thought of as higher-order abilities that take time to develop. The majority of the time, capabilities are organized using capability frameworks, which aggregate related capabilities into capacity dimensions or domains. Many capability frameworks have been developed in relation to different management domains, where capabilities are clearly organized along pertinent dimensions or elements.

Nevertheless, it appears that no capability framework has been created in the Omni-Channel domain, and there is also essentially no framework that outlines priority capabilities.

1.1 Omni Channel and Insurance Sector

In the insurance and banking industries, omni channel is still not attained. However, putting comprehensive recording and AI-based technologies in place will enable these businesses to attain Omni channel and provide outstanding customer service. Financial organizations can monitor and assess service quality, guarantee regulatory compliance, and settle disagreements or follow-up questions by recording calls, chats, emails, or video calls. These recordings can also be used for additional analysis and to extract useful data for making decisions. However, artificial intelligence is crucial for automating procedures and evaluating massive amounts of data. AI can classify queries, recognize tendencies and patterns, detect sentiment, and evaluate interactions in real-time using machine learning and natural language processing techniques. This makes it possible for businesses to anticipate client demands, respond quickly and individually, and give a more fulfilling experience. Additionally, through clever chat bots, AI can promote process automation. These chat bots may communicate with clients across a variety of channels, offering prompt and precise responses to often requested queries, carrying out simple transactions, and, if needed, directing users to a human agent. This increases operational effectiveness and makes 24-hour customer assistance possible. In the banking and insurance sectors, omnichannel has become essential. Organizations must successfully integrate all communication channels and use recording and AI-based technologies to obtain more insights from all of their interactions in order to provide an outstanding customer experience. Financial and insurance companies can better understand their clients' needs, tailor interactions, and increase operational efficiency by collecting and evaluating important data from all touch points in an integrated manner. Businesses that successfully execute an Omni channel strategy will be well-positioned to differentiate themselves in the cutthroat market of today.

Insurance is a type of risk management in which the insured person transfers the expense of a possible loss to a third party in return for a payment known as the premium. Sharing or pooling risk is a key idea in the insurance industry. This implies that a sizable number of individuals who wish to purchase insurance against a loss contribute premiums to an insurance bucket, often known as a pool.



In order to make a devastating loss for one person acceptable for others, risks (chances of loss) are distributed among group members. Insurance companies can utilize statistical analysis to project their real losses within the specified class due to the vast number of insured persons. They are aware that not every covered person may experience losses simultaneously. This enables the insurance firms to make money while also covering potential claims. Product/service development, which includes underwriting, developing new insurance products, managing product offerings, delivery channels, pricing and product research, risk avoidance, and mitigation, is the main activity of an insurance company.

- ✓ Marketing and sales, which involves targeting markets for both new and current customers, cross-selling, upselling and promoting insurance products.
- ✓ Payments and transaction processing are part of policy administration.
- ✓ Claims management, which covers fraud, payments, claims submission, and settlement.
- ✓ Risk analysis, asset-liability management and portfolio management are all included in asset management.

The advantages can be immediately transferred to the customer by utilizing technology to increase value at every stage.

- The insurance sector is impacted by technological advancements. Technology has a major role in both policy management and the usage of the digital channel for insurance purchases. **Telematics:** Telematics uses wireless technologies and computers to stream data across many platforms so that it may be analysed. In order to give dynamic adjustments to insurance prices based on driving behaviour, new insurance models, for instance, can use in-car telematics to record data such as how long the vehicle exceeded 80 miles per hour or how rapidly the driver applied the brakes.
- **User-focused and user-based technologies:** As insurance businesses deal directly with customers, the customer demography has compelled them to change their website navigation and openness. The integration of online, mobile, and in-store retail purchases is known as omni-channel commerce, and it is becoming increasingly popular. Digital wallets, applications, and other mobile payment methods are becoming more popular, as is the use of tablets as point-of-sale systems.

- **Self-driving cars:** The insurance sector needs to adjust to this driverless future since self-driving cars will soon be on the market. Similar to a human driver, behavioural dynamics aid in anticipating circumstances. Ninety percent fewer accidents are anticipated with self-driving automobiles. The cost of auto insurance premiums and the handling of claims will range greatly.
- **Big Data:** Information about policyholders can be found everywhere. By examining people's behaviour, this data, when combined with telematics and mobile technology, can improve actuarial models.
- **Robotics/Process Automation:** Initially used to provide advice, robotics will open up new possibilities for core insurance operations. The insurance sector is quickly catching up to chatbot technology. A chatbot is a computer program that uses artificial intelligence to converse with people. Customer support for digital insurance products can benefit from this technology.
- **Cloud:** The ability to lower overall IT ownership and operation costs, unify customer data, enable customer-centricity, drive new business and engage customers more effectively through new distribution models, handle demand peaks more easily and at lower cost, reduce speed to market and drive new business opportunities, force a shift to a service-oriented model and new innovation in systems design, better manage intermediary relationships, maximize customer renewals, and support integration of third-party systems/agency management systems are some of the main drivers of cloud computing in the insurance industry.
- **Digital Trust:** Insurers face both opportunity and danger in the new data trust and data ethics environment. According to Aon Benfield, the gross written premiums for cyber security insurance policies are estimated to be over \$1.5 billion worldwide. This amount is expected to increase in tandem with the growth of the digital economy and the tightening of data privacy and protection regulations. Insurers could integrate cyber-insurance products into broader data protection services and solutions for commercial clients and ecosystem partners by working with tech firms or start-ups. By doing this, companies would generate new revenue streams and assist the upcoming waves of digital innovation.



- **Drones:** Drones have the ability to drastically alter the property adjustment process for insurance claims. Claim adjusters frequently come into dangerous circumstances when evaluating property claims. They frequently scale ladders and scaffolds to inspect chimneys, ice dams, and rooflines. Drones are the perfect way to support claims adjudication because of their mobility, ease of navigation, and capacity to capture high-resolution images and videos.
- **Artificial Intelligence and Machine Learning:** In the insurance industry, machine learning can be applied to enhance competitiveness, cost structures and compliance. Insurance companies may reduce the time it takes to process claims from many months to just a few minutes by using machine learning. There are also more ways that machine learning can provide insurers with a competitive edge, such as innovation in products, services, and processes, in addition to lower cost structures and increased efficiency.
- **Social media:** The insurance sector has mostly used social media for marketing, PR and customer service. Using listening tools and analytics approaches, it is feasible to identify growing needs for both current and potential customers and promote pertinent offers, as consumers freely disclose their life events on social media forums. Insurance businesses are able to promptly respond to potentially harmful remarks from angry and unsatisfied consumers by actively listening to and analysing consumer comments on social media networks.
- **Mobility:** By satisfying changing customer demands and lowering operating expenses through process improvements, mobile technology gives insurers the chance to increase their market share. Through smooth information transfers and real-time consumer communication channels, it significantly increases value throughout the insurance value chain. Mobile solutions are starting to play a significant role in enhancing all facets of the insurance industry, from self-service apps that let clients start a claim from the scene of an accident to smart phones and tablets that link on-the-go claim adjusters with back-office systems.
- **Virtual Reality (VR):** Telehealth services are becoming more and more covered by health insurance companies. As technology has developed, patients and healthcare providers are embracing internet consultations for non-emergency treatment as a more convenient and effective method.

The quality of care will only increase with the availability of fully immersive, three-dimensional virtual reality technologies. Insurance firms can save a lot of money with VR. Before providing coverage, underwriters are no longer required to physically visit various sites.

II. REVIEW OF LITERATURE

WillmaFauzzia et al. (2025) stated that by fostering seamless and integrated interactions across various channels, omnichannel strategies have become essential for improving the customer experience. This study identifies the critical elements- channel integration, personalization, and experience consistency that make omnichannel strategies successful. Customers can easily transition between online and offline channels thanks to channel integration, and personalization offers experiences that are tailored to each user's preferences. Building customer trust and loyalty requires consistent communication and offerings across channels. The implications for business practice indicate that in order to facilitate the successful implementation of omnichannel strategies, organizations must invest in technology infrastructure and human resource training. Future research on the integration of new technologies, the difficulties in putting omnichannel strategies into practice, and their effects on client loyalty and business profits is also recommended by this study. Therefore, omnichannel strategies offer a sustainable competitive advantage in the digital age in addition to improving the customer experience.

Andika et al., (2024) stated that the effects of perceived fluidity, integration quality and assurance reliability on customer loyalty and cognitive and emotional engagement in the banking industry will be thoroughly examined in this study. The stimulus-organism-response (SOR) paradigm will be used to perform the experiment in an omnichannel setting. According to this study, perceived fluidity and integration quality have a big impact on customers' emotional and cognitive engagement. It's interesting to note that promises' dependability only affects cognitive involvement, not emotional engagement. In the context of omnichannel banking, these two types of engagement - cognitive and emotional, significantly increase brand loyalty. By offering a comprehensive viewpoint on consumer participation in the banking industry throughout the omnichannel era, this study greatly adds to the body of existing knowledge. In contrast to other research, this study incorporates three important aspects of omnichannel banking: perceived fluidity, assurance reliability, and integration quality.



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Using the SOR paradigm, it analyzes their impact on cognitive and emotional engagement and consumer loyalty. The findings not only deepen the understanding of efficient service channel management to enhance customer engagement and loyalty but also offer practical assistance for the banking industry in building more effective omnichannel strategies. This study's findings provide useful insights for banks in the omnichannel banking market. The research reveals that banks must optimize integration quality across all channels to enhance consumer engagement and loyalty.

Ilaria Dalla Pozza (2024) proposed a conceptual framework that identifies how service organizations can build client value through an omnichannel service delivery. Extant knowledge is synthesized to establish an integrated framework that identifies the building blocks, modifiers, facilitators and drivers of customer perceived value built by an omnichannel service delivery. Insights are collected from the omnichannel literature and coupled with qualitative data from senior managers responsible for the development of the omnichannel strategy for important participants in the French insurance business. The following conclusions are reached by the study. First, customer effort, service quality, integration quality and trust are identified as the fundamental components of customer perceived value offered by an omnichannel service delivery. Second, it is discovered that the degree of product and activity complexity affects how relevant the building blocks are. Third, it is determined that IT infrastructures and customer information management are important facilitators of omnichannel service delivery. Lastly, the company, customer, channel relationships, and environmental elements that drive the implementation of a successful omnichannel strategy are supported and further clarified. This study adopts a comprehensive and managerial approach to omnichannel strategies in a service setting in response to calls for strategic studies that incorporate various variables.

Christia Eckert et al. (2022) explained that customer satisfaction management is becoming more and more important in the insurance sector. Installing digital applications based on technology, such as cloud computing or artificial intelligence, is one of the main strategic obstacles in defining a customer-oriented strategy. In light of this, the purpose of this paper is to manage customer satisfaction and the digital transition from an integrated perspective.

In order to achieve this, we select and evaluate a collection of digital applications based on a thorough analysis of 106 scholarly articles as well as publications from the industry and regulatory bodies. At four key consumer touch points - contract completion, contract modifications, the event of harm, and subsequent contacts, the study highlighted the opportunities to boost customer satisfaction and their impact on insurers. The findings evaluated steps to improve sales and marketing, streamline routine procedures and boost productivity and customer engagement.

III. STATEMENT OF THE PROBLEM

Many insurance firms still struggle to successfully integrate digital and conventional service channels, even with the increasing use of omnichannel strategy. The effectiveness of service delivery is frequently hampered by inconsistent information across platforms, service delivery delays, improper channel coordination and inadequate technology infrastructure. These difficulties may result in lower client retention rates, less trust and unhappy customers. At the same time, customers also expect prompt responses, individualized services and openness in procedures like purchasing policies, paying premiums and settling claims. The entire customer experience may suffer if these expectations are not fulfilled because of disjointed service channels or inadequate digital integration. In order to be competitive, businesses in the insurance sector must concentrate on boosting customer satisfaction and service performance.

Examining how the application of omnichannel techniques might serve as a catalyst for enhancing customer satisfaction and service delivery in the insurance industry is therefore crucial. Insurance firms may create more successful service models and improve their client relationships by comprehending the efficacy of omnichannel integration and determining the elements that contribute to its success. The purpose of this study is to look into how omnichannel systems can improve customer satisfaction and service delivery in the insurance industry.

IV. OBJECTIVES OF THE STUDY

- To study about the various omnichannel platforms that benefit insurance businesses
- To investigate the connection between consumer satisfaction and omnichannel service delivery.



- To make recommendations on how to improve omnichannel strategies in order to improve customer satisfaction and service quality in the insurance industry.

V. SCOPE OF THE STUDY

This study looks at how omnichannel strategies can improve customer satisfaction and service performance in the insurance industry. Insurance businesses are rapidly using a variety of service channels, including mobile applications, websites, inbound/outbound calls, social media platforms and physical branch offices, so as to engage with clients due to the quick development of digital technology. The purpose of this study is to examine how the integration of different channels enhances customer satisfaction and facilitates effective service delivery. The study's scope includes assessing consumers' knowledge, use, and opinions of the omnichannel services provided by insurance providers. Additionally, it looks at how well different traditional and digital channels work for services including purchasing policies, paying premiums, processing claims, providing customer service and accessing information. The study also looks into the elements that influence the effective application of omnichannel strategies in the insurance industry, such as personalized service for customers, efficient service delivery, management of data and integrating technology leading to customer satisfaction.

VI. LIMITATIONS OF THE STUDY

- As the survey was limited to a certain region or places, the results do not accurately reflect the experiences of insurance agents, policyholders and insurance company employees in other regions.
- The research is carried out in a constrained amount of time, which may limit the breadth of data collecting and analysis.
- The study depends on the answers given by participants via questionnaires or surveys. The honesty, comprehension and perspective of the responders determine how accurate the results are.
- Other developing digital platforms are not thoroughly explored; the study primarily takes into account widely utilized channels including websites, call centers, mobile apps and branch services.
- The insurance industry is constantly changing thanks to new digital tools and technologies. As a result, as new omnichannel technologies appear, the study's conclusions may become out of date.

VII. RESEARCH METHODOLOGY

Research Design: The study is descriptive and analytical in nature.

Sample Size: In order to collect data for empirical analysis, 209 respondents from selected insurance companies (SBI, ICICI, HDFC) were surveyed. These respondents include insurance policyholders, insurance agents and employees of the insurance company (such as customer service executives, branch managers and digital channel managers).

Population of the Study: Insurance policyholders, insurance agents, and employees of the chosen insurance businesses (such as customer service executives, branch managers, and digital channel managers) make up the study's population.

Method of Data Collection: The information is gathered from both primary and secondary sources.

Primary Data: The respondents' primary data was gathered via a self-structured questionnaire. Each questionnaire contained a cover letter outlining the study's objectives. There were two sections to the questionnaire. In order to determine the respondent's background profile, the questionnaire's first section was socio-demographic. The role of Omni channel in the insurance industry is one of the questions in the second half. Respondents were asked to complete a 5-point Likert scale in the second section of the questionnaire, with 1 denoting 'strongly disagree' and 5 denoting 'strongly agree.' The researcher followed all study ethics criteria when collecting primary data from the target demographic. The variables selected for this study are personalized service, efficient service delivery, data management, integrating technology and customer satisfaction.

Secondary Data: This study uses secondary data from books, journals, periodicals, annual reports, websites, and other published and unpublished sources.

Sampling Technique: The study uses Convenience sampling for investigation. Based on their availability and willingness to participate, respondents are chosen. Convenience sampling is cost-effective and time-efficient, making this approach ideal for survey-based research.

Statistical techniques used: This study examined the hypotheses using a number of statistical tools, including correlation and ANOVA.

VIII. DATA ANALYSIS

Test of Significance of Pearson's Correlation between efficient service delivery and integrating technology

H_{01} : There is no significant relationship between the variables efficient service delivery and integrating technology

. Table No. – 1

	N	Efficient service delivery	Integrating technology	P-Value	Decision
Efficient service delivery	209	1	0.722**	0.000	Significant
Integrating technology	209	0.722**	1		

****.** Correlation is significant at the 0.01 level

In order to ascertain the relationship between efficient service delivery and integrating technological characteristics, the following hypothesis was assessed using a sample of 209 respondents and the Pearson correlation test. At the 1% level, there is a positive association between service delivery and technological integration; the study's p-value of 0.000 showed significance. The correlation coefficient of 0.722 and the p-value of less than 0.01 indicate a favorable relationship. The null hypothesis is rejected since there is a substantial correlation between efficient service delivery and integrating technology.

Test of Significance of Pearson's Correlation between personalized service and data management

H_{02} : There is no significant relationship between the variables personalized service and data management

. Table No – 2

	N	Personalized service	Data management	P-Value	Decision
Personalized service	209	1	0.530**	0.000	Significant
Data management	209	0.530**	1		

****.** Correlation is significant at the 0.01 level

In order to ascertain the relationship between personalized service and data management characteristics, the following hypothesis was assessed using a sample of 209 respondents and the Pearson correlation test. At the 1% level, there is a positive association between personalized service and data management; the study's p-value of 0.000 showed significance. The correlation coefficient of 0.530 and the p-value of less than 0.01 indicate a favorable relationship. The null hypothesis is rejected since there is a substantial correlation between personalized service and data management.

Test of Significance of Pearson's Correlation between integrating technology and customer satisfaction

H_{03} : There is no significant relationship between the integrating technology and customer satisfaction

Table No – 3

	N	Integrating technology	Customer satisfaction	P-Value	Decision
Integrating technology	209	1	0.515**	0.000	Significant
Customer satisfaction	209	0.515**	1		

****.** Correlation is significant at the 0.01 level

In order to ascertain the relationship between integrating technology and customer satisfaction characteristics, the following hypothesis was assessed using a sample of 209 respondents and the Pearson correlation test. At the 1% level, there is a positive association between integrating technology and customer satisfaction; the study's p-value of 0.000 showed significance. The correlation coefficient of 0.515 and the p-value of less than 0.01 indicate a favorable relationship. The null hypothesis is rejected since there is a substantial correlation between integrating technology and customer satisfaction.

One-way ANOVA

H_{04} : There is no significant difference between the age groups of the respondents with regard to personalized service, efficient service delivery, data management, integrating technology and customer satisfaction.

Table No - 4: One-way ANOVA (Age Factor)

Dimensions		Sum of Squares	Df	Mean Square	F	Sig
	Between Groups	26.917	2	13.458	.987	.374
	Within Groups	2808.911	206	13.635		
	Total	2835.828	208			
Efficient Service delivery	Between Groups	17.281	2	8.640	.771	.464
	Within Groups	2308.097	206	11.204		
	Total	2325.378	208			
Data Management	Between Groups	100.668	2	50.334	2.283	.105
	Within Groups	4541.341	206	22.045		
	Total	4642.010	208			
Integrating Technology	Between Groups	1.773	2	.886	.084	.919
	Within Groups	2172.993	206	10.549		
	Total	2174.766	208			
Customer Satisfaction	Between Groups	80.175	2	40.087	4.365	.014
	Within Groups	1891.873	206	9.184		
	Total	1972.048	208			

Since all variables—aside from customer satisfaction—had p-values over 0.05 at the specified significance threshold, the analysis concludes that there are no statistically significant differences between the age groups. These variables include personalized service, efficient delivery, data management, and integrating technology. As a result, the null hypothesis is rejected for customer satisfaction but accepted for efficient service delivery, data management, personalized Service, and integrating technology. As a result, there are no appreciable differences across age groups in terms of personalized service, efficient delivery, data management, and integrating technology.

One-way ANOVA

H_{05} : There is no significant difference between the education groups of the respondents with regard to personalized service, efficient service delivery, data management, integrating technology and customer satisfaction.

Table No - 4: One-way ANOVA (Education Factor)

Dimensions		Sum of Squares	Df	Mean Square	F	Sig
	Between Groups	10.970	3	3.657	.265	.850
	Within Groups	2824.858	205	13.780		
	Total	2835.828	208			
Efficient Service delivery	Between Groups	17.603	3	5.868	.521	.668
	Within Groups	2307.775	205	11.257		
	Total	2325.378	208			
Data Management	Between Groups	129.123	3	43.041	1.955	.122
	Within Groups	4512.886	205	22.014		
	Total	4642.010	208			
Integrating Technology	Between Groups	28.088	3	9.363	.894	.445
	Within Groups	2146.677	205	10.472		
	Total	2174.766	208			
Customer Satisfaction	Between Groups	133.868	3	44.623	4.976	.002
	Within Groups	1838.179	205	8.967		
	Total	1972.048	208			

Since all variables—aside from customer satisfaction—had p-values over 0.05 at the specified significance threshold, the analysis concludes that there are no statistically significant differences between the education groups. These variables include personalized service, efficient delivery, data management, and integrating technology. As a result, the null hypothesis is rejected for customer satisfaction but accepted for efficient service delivery, data management, personalized service, and integrating technology. As a result, there are no appreciable differences across education groups in terms of personalized service, efficient delivery, data management, and integrating technology.

IX. FINDINGS

- The variables of efficient service delivery and integrating technology, customized service and data management, and ultimately integrating technology and customer happiness have a substantial association with one another, according to the examination of correlations between the variables.

- According to the findings of a one-way analysis of variance (ANOVA) for age and education, there is a substantial relationship between customized care, effective service delivery, data management, and the integration of technology, with the exception of customer satisfaction.

X. SUGGESTIONS

Due to their reliance on legacy systems (such as Delphi) and inability to separate their operations and system support from their legacy processes and systems, established insurance companies that conduct their policy administration, policy management, claims management, and services mainly through the agency channel. These businesses are advised to adopt the hybrid strategy, which offers a seamless omnichannel customer experience. In this strategy, well-known businesses use both a direct-to-consumer channel and an agency channel. Although this channel could be viewed as a component of the Omnichannel, traditional distribution methods like agency channels are not going away anytime soon. It gives established businesses the chance to provide broader, more distinctive product lines.

Developing a direct-to-consumer capability by utilizing digital tools and platforms can provide several advantages in terms of commercial, operational, and financial aspects:

- *Revenue growth:* Through their own digital platforms, businesses can communicate directly with consumers, boosting engagement and conversion rates.
- *Higher profits:* Businesses no longer need to bargain for margin sharing with program administrators, managed general agencies, and wholesale brokers.
- *Increased market reach:* When insurance businesses market and offer their goods directly to customers online, they are not constrained by location or the reach of their distributors. They may now sell to the customer categories, enabling them to quickly expand internationally.
- *Lower capital expenditures:* Businesses can lower their CAPEX investment expenses because they don't always need to create expensive, time-consuming new agency channels in order to spur growth. Nonetheless, they must make investments in digital platforms.
- *Better customer data:* Businesses can better understand their consumers' interests, lifestyles, demographics, and buying path by utilizing the vast amount of data produced by digital tools and platforms.

Pain points in the client journey can be reduced, and high-value categories can be found and targeted.

- *Better customer relationships:* By using their data-driven understanding of consumer behaviour to provide a more focused value proposition, businesses can take ownership of their customer relationships.
- *Comprehensive products:* Businesses can offer a complete range of goods covering a customer's life events, such as home and auto insurance, workers' compensation, general liability, and business owners' insurance. Growing the sales share from their higher margin, direct channels present these businesses with additional prospects. By broadening the range of insurance products they offer, insurance companies might accomplish this. More capital investment will be needed for this.

XI. CONCLUSION

When it comes to managing customer satisfaction, the study thoroughly examines a variety of digital solutions and their advantages for insurers. Based on a thorough review of the literature, the study first described the features of the digital applications and highlights their significance by grouping their positive impacts on customer satisfaction at each of the four customer touch points: contract conclusion, contract modifications, the event of damage as the moment-of-truth and subsequent contacts. The key findings demonstrate how the collection of digital applications improves sales and marketing's position by streamlining and speeding up (standard) procedures, making them user-friendly for consumers, boosting efficiency, and improving the density of customer connection. In the context of consumer satisfaction in the insurance sector, the findings show favourable effects on a customer's perception of service quality and perceived value, which have previously been identified as the elements of customer satisfaction within the paper's theoretical framework. Furthermore, the study highlighted the potential to provide customers with more appealing pricing, which may influence the impression of price as an additional factor influencing customer happiness. However, insurance businesses incur significant investment expenditures when implementing digital applications.

The study also emphasized the strategic importance of developing a chosen portfolio of digital apps throughout an insurer's comprehensive digital strategy because controlling client satisfaction presents a significant strategic challenge. The strategic implications of the opportunity landscape are therefore specific to each individual insurer.

For example, the service leader may prioritize digital applications to promote service quality or perceived value, while cost leaders may prefer to design their business processes (in general, but also at the customer touch points) more efficiently, which may have an impact on price. There is currently a dearth of scholarly study on customer satisfaction management in insurance organizations, particularly when it comes to the potential brought about by digital transformation. Although the opportunities for customer satisfaction management based on digital applications are summarized in the study, more research should empirically examine whether (and to what extent) customer satisfaction of insurance companies that increasingly use the presented digital applications improves. Furthermore, since insurance consumers place a high value on transparency, future research should concentrate especially on explainable artificial intelligence to boost digital applications' transparency, gain consumers' trust and fully utilize their potential.

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