

Personalized Insurance Services in Enhancing Customer Experience: A Descriptive Analysis on Customised Insurance Products

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Abstract

The study examines the role of personalized insurance services in enhancing customer experience among users of online insurance platforms in Karnataka. It specifically analyses the influence of data driven personalization, customer experience cosier policy features and customer trust in shaping overall service perception. The findings reveal that data-driven personalization significantly improves customer experience and positively influences customer policy features, highlighting the importance of personalized digital services in the insurance sector. The results emphasize that advanced personalization strategies can strengthen customer engagement and satisfaction in online insurance services. Over all the study contributes to understand digital personalisation can improve customer experience in the modern insurance environment.

Key words : Personalization, Customer experience, Engagement and Digital personalization

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Introduction

The insurance sector plays an important role in the economic development of a country by offering financial security and risk protection to individuals and business. In a country like India, the insurance industry experienced predominant growth over a period of time. As of today, several life insurance companies are operating in the country includes LIC and private industry, along with a large number on non-life insurance companies like genera insurance and standalone health insurance companies.

In the present competitive environment, insurance companies are increasingly emphasizing personalized services to improve customer experience. Personalized insurance services refer to tailoring insurance products and services according to the specific needs, preferences, and financial conditions of individual customers. By understanding customer profiles, insurers can design suitable policies, flexible premium options, and relevant coverage plans. This approach helps customers feel that the services are designed specifically for them, which enhances their satisfaction and strengthens their relationship with the insurance provider.

The Technological advancements have again supported the growth and development of personalized insurance services. Through digital platforms such as websites and mobile applications, insurance companies can collect and analyze customer information to provide more suitable policy options and recommendations. Customers can easily access policy details, select coverage options that match their requirements, and manage their insurance policies conveniently. Services such as premium payment, policy renewal, and claim registration have also become faster and more efficient through digital systems.

The increasing use of smartphones and internet connectivity has made It easier for customers to interact with insurance companies and access personalized services at any time. Customers can receive timely updates, reminders, and policy suggestions based on their needs and preferences. These personalized interactions not only simplify the insurance process but also improve transparency, convenient and overall service quality. As a result, personalized insurance services play an important role in enhancing customer experience and building long-term trust between insurers and policyholders.

Review of literature

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Recent studies have emphasized the growing importance of personalization and digital technologies in improving customer experience in the insurance sector. Baranauskas (2021) stated that digital personalization enables the insurance companies to provide tailored policy recommendation that increases customer satisfaction and loyalty. Similarly, Lemon and Verhoef (2021) explained that customer experience management has become a strategic priority for service firms particularly in digitally mediated industries such as insurance. Hoyer et al., (2022), further highlighted that firms using customer analytics and artificial intelligence can develop customized services that improve engagement and long-term relationships. According to Rust and Huang (2021), personalization derived by big data significantly improves service quality perception and customer retention. In addition, Shanker et al., (2022) argued that data-driven marketing strategies allow organizations to design individualized service offerings that strengthen customer experience in digital environments.

Research recent years has also examined the role of trust, technology, and service quality in online insurance services. Rane et al., (2023) found that artificial intelligence and machine learning technology support predictive analytics and enable insurers to personalize policies and improve customer satisfaction. Likewise, Jahromi et al., (2023) emphasized that digital platforms allow insurance companies to analyze customer behaviour and deliver proactive services. Xu et al., (2024) demonstrated that virtual agent's ad conversational AI improve customer interaction and strengthen digital trust. Kanaparthi (2024) highlighted that AI-driven personalization enhances transparency and trust in financial services. Moreover, Buhalis and Moldavska (2022) argued that hyper-personalization enhances transparency and trust in financial services. Moreover, Buhalis and moldavska (2022), argued that hyper-personalization supported by big data analytics helps organizations develop customer-centric services. Dwivedi et al., (2023), also observed that emerging technologies such as artificial intelligence, blockchain, and cloud computing are transforming the insurance sector by improving service delivery and customer experience.

Objectives of the study

1. To examine the impact of data-driven personalisation and customized policy features on customers trust in insurance services
2. To analyze the role of customer trust in influencing customer experience and its

mediating effect between personalized insurance services and customer experience.

Research questions

1. How do data-driven personalization and customized policy features influence customer trust in insurance services?
2. Does customer trust mediate the relationship between personalized insurance services and customer experience in the insurance sector?

Methodology

This study examines the role of personalized insurance services in increasing customer experience among insurance policyholders. Data for the study were collected using structured questionnaire distributed through an online survey platform. The questionnaire was designed to capture customer's perception regarding personalized insurance services, customer trust, and overall customer experience in the insurance sector. The survey was circulated through digital channels to respondent who have experience in purchasing or using insurance products through online platforms.

A five-point Likert scale was employed to measure the responses of participants, where 1 indicator strongly disagree and 5 indicates strongly agree. The scale was used to evaluate important constructs such as data-driven personalization, customized policy features, customer trust, and customer experience. The questionnaire was self-administered and respondents voluntarily participated in the survey by completing the form through the online platform.

The study utilized both primary and secondary sources of data. Secondary data were gathered from academic journals, reports, and relevant online resources to understand the existing developments in personalized insurance services and customer experience. Primary data were collected from customers who have purchased or interacted with insurance products through online platforms.

The survey was conducted among respondents residing in the state of Karnataka. A total of 425 questionnaires were received through the online survey platform. After screening the responses for completeness and accuracy, 357 valid responses were considered for the final analysis, representing 84 percent responses were considered for the final analysis, representing an 84 percent responses rate. The collected data reflect the opinions and experiences of customers regarding the personalization of insurance services and its influence on their trust and overall experience.

Data Analysis

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The Collected data were analysed using statistical software package. Descriptive statistics were used to summarize the demographic characteristics of respondents and general distribution of responses. Reliability analysis was performed to examine the internal consistency of the measurement items. Furthermore, confirmatory factor analysis (CFA) was conducted to validate the measurement model related to personalized insurance services, customer trust and customer experience.

In order to test the proposed relationship among the variables, structural Equation Modelling (SEM) was applied using the Analysis of movement structure (AOMS) approach. These techniques helped to examine the direct effects of personalized insurance services on customer trust and customer experience, as well as the mediating role of customers trust in influencing customer experience. The Analysis provides insights into personalization strategies in insurance services contributes to improve customer perception and overall service experience.

Analysis and Results

Table 1 .Demographic profile of the customers (n=357)

S. N O	Characte ristics	Catego ries	Numbe r of respon dents	Percenta ge(%)
1.	Gender	Male	213	59.9
		Female	144	40.5
2.	Age	5-15	35	10
		15-25	55	15
		25-35	72	20
		35-45	124	35
		Above 45	70	20
3.	Education al qualificati on	SSLC	54	15
		PUC	71	20
		Degree	125	35
		Others	107	30
4.	Occupatio n	Busines s/ entrepr eneur	69	19
		Govern ment	96	27
		Private	79	22
		Professi onal	72	20

		Self - Employ ed	28	08
		Others	14	04
5.	Type of products purchased	Life insuran ce	53	15
		Health insuran ce	71	20
		Motor Insuran ce	78	22
		Travel insuran ce	108	30
		Home Insuran ce	43	12
		Others	57	16

The demogrphic profile of the respondents indicates that a significant proportion of the participants are female 40.5% , showing active participation of women in insurance related decisions. With regard to age distribution, the major respondents falls in the 35-45 years of age group amount to 35%, followed by those aged 25-35 years 20% indicating that middle aged individuals are the primary users of the insurance services. In terms of educational qualification, most of the respondents hold a degree amount to 35% , while others possess different level of education such as PU and SSLC, suggesting a respectable education sample. Regarding occupation, government employees 27% and individuals engaged in private employment 22% form a considerable share of the respondents. In terms of insurance products purchased, travel insurance 30% and motor insurance 22% are the most preferred, followed by health and life insurance indicating varied insurance needs among the respondents.

Table no 2 Result of reliability for Personalized Insurance Services in Enhancing Customer Experience

Dimension	Number of attributes	Cronbach Alpha
Data personalisation	5	0.818
Customer policy features	4	0.801
Customer trust	5	0.820
Customer Experience	5	0.782

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Over all Personalized Insurance Services in Enhancing Customer Experience	19	0.872
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Source: primary data

The reliability analysis of the dimensions measuring personalized insurance services in enhancing customer experience indicates a high level of internal consistency among the variables. The dimension data personalisation, consisting of five attributes, recorded a Cronbach's alpha value of 0.814, indicating good reliability and highlighting the importance of tailoring insurance services according to customer data and preferences. The customer policy features dimension shows Cronbach's alpha value of 0.801, suggesting that policy flexibility and customized features significantly influence customer perceptions. The Customer Trust dimension, with a reliability value of 0.820, reflects that trust in insurance provider plays a vital role in strengthening personalized services experiences. Similarly, the Customer Experience dimension obtained a Cronbach's alpha value of 0.782, which indicates acceptable reliability and demonstrates that personalized services contribute positively to customer satisfaction and engagement. Furthermore, the overall Cronbach's alpha value of 0.872 for all the nineteen attributes indicates strong internal consistency of the measurement scale. Therefore, the constructs used in the study are reliable and appropriate for examining the impact of personalized insurance services on customer experience.

Table 3 Mean, std deviation, corrected item-total correlation for Personalized Insurance Services in Enhancing Customer Experience

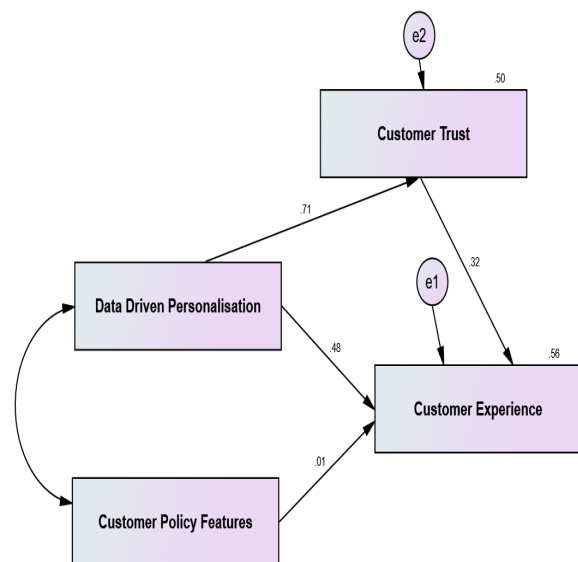
S/N	Mean	Std. Deviation	N	Squared Multiple Correlation	Cronbach's Alpha if Item Deleted
WAU1	3.6275	.81670	357	.506	.861
WAU2	3.6527	.80541	357	.535	.862
WAU3	3.5266	.85951	357	.471	.862
WAU6	3.6527	.85612	357	.522	.862
WAU7	3.5266	.80900	357	.439	.865
BSAP2	3.6583	.94558	357	.541	.876
BSAP3	3.6471	.96210	357	.449	.878
BSAP1	3.5742	.99618	357	.513	.878
BSAP7	3.7059	.98317	357	.252	.881
OLIS1	3.7059	.76459	357	.479	.864
OLIS2	3.6835	.86315	357	.558	.859
OLIS3	3.5490	.87151	357	.434	.862

OLIS6	3.7311	.83495	357	.427	.863
OLIS7	3.4986	.84009	357	.414	.862
CT1	3.5098	.81285	357	.453	.865
CT4	3.5602	.92705	357	.486	.861
CT5	3.4986	.94401	357	.467	.861
CT6	3.3725	.94133	357	.345	.865
CT7	3.4958	.88248	357	.399	.863

Source: primary data

The reliability analysis of the constructs related to personalized insurance services in enhancing customer experience indicates satisfactory internal consistency among the measurement items. The mean values ranging from 3.37 to 3.73 show that respondents moderately agree that personalized insurance services contribute to improving their overall experience with online insurance platforms. The relatively moderate standard deviation values 0.76-0.99 indicate that the responses are reasonably consistent among the respondents.

The squared multiple correlation values suggest that most items have a moderate relationship with their respective constructs, indicating that the variables effectively explain the dimensions of personalized insurance services and customer experience. Further, the Cronbach's alpha if item deleted values 0.859-0.881 remain above the acceptable threshold of 0.70, confirming a high level of internal reliability among the items. This implies that each item contributes meaningfully to measuring aspects such as user accessibility, service personalization, online information systems, and customer trust. Overall, the results confirm that the scale used is reliable and suitable for examining personalized insurance services enhancing customer experience among online insurance users.



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Figure1: for Personalized Insurance Services in Enhancing Customer Experience

The structural model illustrates the relationship between data-driven personalisation, customer policy features, customer trust and customer experience in online insurance services. The results show that data-driven personalisation has a strong positive influence on customer trust with a beta value of 0.71, indicating that the effective use of customer data to tailor insurance services significantly improves the level of trust customers place in insurance providers. In addition, data-driven personalisation also has a moderate positive effect on customer experience in online insurance with a beta value of 0.48, suggesting that personalized recommendations and service enhance customer's overall interaction with insurance platforms. The model further reveals that customer trust positively influences customer experience with a beta value of 0.32 implying that higher levels of trust lead to better perceived service experience in online insurance services. However, customer policy features show a very weak effect on customer experience with a beta value of 0.01, indicating that policy customization alone may not significantly influence customer perceptions without supportive trust and personalization mechanisms.

The R² value of 0.50 for customer trust suggests that data-driven personalization explains a substantial portion of the variance in trust. Similarly, the R² value of 0.56 for customer experience indicates that the model moderately explains variations in customer experience. The overall findings evaluate that data-driven personalization plays a crucial role in building customer trust and improving customer experience in online insurance services.

Hypothesis

HO1: Data driven personalization has a significant positive impact on customer trust in insurance services.

HO2: Customized policy features have a significant positive impact on customer trust in insurance services.

HO3: Data driven personalization has a significant positive impact on customer experience in the insurance sector.

HO4: Customer policy features have a significant positive impact on customer experience in the insurance sector.

HO5: Customer trust has a significant positive impact on customer experience in insurance services.

HO6: Customer trust mediates the relationship between personalized insurance services, data driven personalization and Customized Policy Features and Customer experience.

Table 4 model fit indices for Personalized Insurance Services in Enhancing Customer Experience

Fit indices	Model result	Suggested values
Chi-square	543.849 (0.000)DF-1	P-value >0.05
Chi-square /degree of freedom (X ² /d.f.)	2.440	≤ 5.00 (Hair et al., 1998)
Comparative fit index (CFI)	0.997	≥0.90 (Hu and Bentler, 1999)
Goodness of fit index (GFI)	0.997	>0.90 (Hair et al 2006)
Adjusted goodness of fit index (AGFI)	0.966	>0.90 (Daire et al, 2008)
Normated fit Index (NFI)	0.996	≥ 0.90
Incremental fit index (IFI)	0.997	Approaches 1
Tucker Lewis index (TLI)	0.984	≥ 0.90 (Haire et al, 1998)
Root Mean Square error of Approximation (RMSEA)	0.64	<0.06 (Hair et al. 2006)
Standardised root Mean square residual (SRMR)	0.025	<0.08
P. Close	0.274	>0.05

The model fit indices indicate that the proposed model for personalized insurance service in enhancing customer experience demonstrates an acceptable and satisfactory fit with the observed data. The chi-square value is significant ($\chi^2 = 543.849$, $p < 0.05$), which is common in large sample studies but however the chi-square value is within the acceptable limit of ≤ 5.00 suggested by (Joseph F. Hair Jr. et al) indicating a reasonable model fit. The incremental fit indices such as Comparative fit index, Comparative fit index (CFI), is 0.997, Normal fit index (NFI), is 0.996, incremental fit index (IFI) is 0.997, and Tucker-Lewis's index (TLI) is 0.984 all exceed the recommended threshold of 0.90, demonstrating a very good model fit. Similarly, the absolute fit indices including goodness of fit index (GFI) is 0.997 and Adjusted Goodness of Fit Index (AGFI) is 0.966 are well above the acceptable level of 0.90, confirming the adequacy of the model. The standardized root mean square residual (SRMR) is

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0.0025 is also below the recommended value of 0.08, indicating a good fit. Although the RMSEA value is reported as 0.64, which is higher than the recommended threshold of 0.06, the P-close value of 0.274, >0.05 suggests that the model has an acceptable approximation in the population. Overall, the majority of the fit indices strongly support that the proposed structural model adequately represents the relationship between personalized insurance services and customer experience.

Table no 5 Regression Weights: (Group number 1 - Default model) for Personalized Insurance Services in Enhancing Customer Experience

Variable		Variable	Estimate	S.E.	C.R.	P
Customer Experience	<-	Data Driven Personalization	.889	.047	18.994	**
Customer policy features	<-	Customer Experience	.334	.052	6.447	**
Customer policy Features	<-	Data Driven Personalization	.628	.065	9.673	**
Customer policy Features	<-	Customer Trust	.011	.038	.302	.763

The regression results indicate that the influence of data-driven personalization, customer experience, and customer trust on customer policy features. The findings reveal that data-driven personalization has a strong and significant positive effect on customer experience with a beta value of 0.889, CR=18.994, P<0.001, indicating that improved personalization significantly enhances customer's overall experience in insurance services. Further, customer experience significantly influences customer policy features with a beta value of 0.334, CR=6.447, P<0.001, suggesting that a better experience encourages customers to perceive policy features more positively. Similarly, data-driven personalization also has a significant direct impact on customer policy features with a beta value of 0.628, CR=9.673, P<0.001, highlighting the importance of personalized services in improving policy attractiveness and relevance.

However, customer trust does not have a significant influence on customer policy features with a beta value of 0.011, CR=0.302, P=0.763, as the p-value exceeds the acceptable threshold of 0.05. This indicates that within the context of this study, trust does not play a significant role in shaping customer's perception of policy features. Overall, the results emphasize the critical role of personalization and customer experience in enhancing the effectiveness of insurance policy features.

Conclusion

The main objectives of this study were to examine the role of personalized insurance services in enhancing customer experience in the insurance sector. The study focused on understanding the important factors such as data-driven personalization, customized policy features, and customer trust influence the overall experience of customers when accessing insurance services through digital platforms. A structural model was developed and tested using structural equation model (SEM) to evaluate the relationships among the proposed variables. The analysis was carried out using data collected from customers using online platforms to purchase or manage insurance services in the state of Karnataka.

The findings of the study indicate that personalized insurance services play a significant role in improving customer perceptions and service experiences. In particular, data-driven personalization was found to have a strong influence on building customer trust, which in turn positively affects the overall customer experience. This suggests that when insurance companies utilize customer data effectively to offer tailored products, recommendations, and services, customers tend to develop greater confidence in the insurer. The study also highlights that customer trust acts as an important mediating factor in strengthening the relationship between personalized services and customer experience.

Reliability analysis confirmed that all the constructs used in the model demonstrate high internal consistency, with Cronbach's alpha values exceeding the recommended threshold level. The confirmatory factor analysis further supported the validity of the measurement model, indicating that the selected variables adequately represent the constructs of personalized insurance services, customer trust, and customer experience. The goodness of fit indices of the structural model also show acceptable values, confirming that the proposed model provides a suitable explanation of the relationship among the variables.

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Overall, the results insist that personalization strategies are becoming increasingly important in the modern insurance environment. Insurance providers can enhance customer experience by offering tailored policy options, personalised communication and customized digital services that meet the specific needs of policyholders. In a competitive insurance market focusing on personalization not only improves customer satisfaction but also strengthens long-term relationship between insurers and customers.

In conclusion, the study provides valuable insights for insurance companies to design effective personalization strategies that improve service quality and customer engagement. Continuous evaluation of customer expectations and experiences through regular feedback mechanisms can help insurers further refine their services and maintain customer trust in the evolving digital insurance landscape.

Limitations of the study

This study has certain limitations that should be acknowledged. The research is confined only to customers using online insurance services in the state of Karnataka, and therefore the findings shall not be fully applicable to customers who rely on offline insurance services. In addition, the study focuses exclusively on the insurance industry, which limits the generalization of the results to other service sectors. The responses were collected from customers without considering demographic or regional differences in detail, which shall not influence perception of personalized services and customer experience. Future research can extend the study to multiple geographical regions and diverse customer groups to obtain broader insights. Further studies need to examine additional determinants such as service quality, Technology adoption and digital trust to better understand the role of personalized insurance services in enhancing customer experience.

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