RESEARCH PAPER

Integrated Marketing Communication (IMC) in the Insurance Industry: An Analysis of Policyholders' Perceptions in Cuddalore District, Tamil Nadu

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ABSTRACT

The present study examines policyholders' perceptions of Integrated Marketing Communication (IMC) practices adopted by insurance companies in Cuddalore District, Tamil Nadu. The study aims to analyse perceptions across different IMC dimensions and examine variations according to socio-economic and insurance-related characteristics. A descriptive research design was adopted, and primary data were collected from 472 respondents using a structured questionnaire and convenience sampling method. A five-point Likert scale was used to measure perceptions of IMC practices.

The collected data were analysed using descriptive statistics, factor analysis, independent-samples t-tests, and analysis of variance (ANOVA). The factor analysis identified six dimensions of IMC perception and yielded a Kaiser-Meyer-Olkin value of 0.960. The six components explained 63.153% of the total variance. The overall mean perception score was 3.53. Personalised Communication and Relationship Management recorded the highest mean (3.64), followed by Communication Integration and Consistency (3.63), whereas Digital Communication Effectiveness recorded the lowest mean (3.40).

The inferential results indicated significant differences in perceptions across several socio-economic and insurance-related characteristics. However, mode of payment and place of purchase did not show statistically significant differences. The findings emphasise the importance of consistent messaging, personalised communication, and effective coordination of marketing channels. The study provides useful insights for insurance companies seeking to improve communication effectiveness, customer engagement, and policyholders' understanding of insurance products in the study area.

Keywords: Integrated Marketing Communication; Policyholders' Perception; Insurance Products; Digital Communication; Advertising Effectiveness; Customer Engagement; Personalised Communication; Insurance Marketing.

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Introduction

The insurance sector plays a vital role in providing financial protection against uncertainties and helping individuals and families achieve financial security. With increasing competition, changing customer expectations, and the rapid growth of digital communication, insurance companies must adopt effective marketing strategies to reach potential customers and maintain relationships with existing policyholders. Unlike many consumer products, insurance services involve complex policy conditions, long-term financial commitments, and benefits that may not be immediately visible. Therefore, clear, consistent, and reliable communication is essential to help consumers understand insurance products and make informed purchase decisions. Integrated Marketing Communication (IMC) is an important marketing

approach that coordinates different communication channels to deliver consistent messages to customers. It combines traditional advertising, digital media, direct marketing, sales promotion, public relations, and personal selling to create a unified communication experience. According to Kotler, Kartajaya, and Setiawan (2017), the growing integration of digital technologies with marketing has changed how organisations interact with consumers, making coordinated and customer-oriented communication increasingly important.

The importance of IMC also lies in its ability to strengthen brand recognition, improve information accessibility, and build customer trust. In the insurance sector, policyholders may obtain information through television advertisements, newspapers, social media platforms, company websites, insurance agents, email messages, and mobile applications. However, the effectiveness of these channels depends on the relevance, consistency, credibility, and presentation of the information communicated. Schultz, Tannenbaum, and Lauterborn (1993) emphasised the importance of coordinating marketing communication around the customer rather than treating individual promotional activities as separate efforts. Digital transformation has further expanded the scope of IMC by enabling insurance companies to communicate through personalised advertisements, online enquiries, chatbots, social media content, and electronic reminders. These tools can improve convenience and accessibility, although their effectiveness may vary according to customers' preferences, digital familiarity, and insurance experience. Consequently, understanding policyholders' perceptions is essential for evaluating how effectively insurance companies communicate policy information and engage their customers.

In this context, the present study examines policyholders' perceptions of IMC practices relating to insurance products in Cuddalore District, Tamil Nadu. It focuses on six dimensions: Communication Integration and Consistency, Advertising Reach and Presentation, Digital Communication Effectiveness, Customer Engagement and Information-Seeking, Advertising Appeal and Brand Influence, and Personalised Communication and Relationship Management. The study also investigates whether perceptions differ according to socio-economic and insurance-related characteristics.

Review of Literature

Lakade V., and Ramdas S. (2022) studied a relevant and consistent message about the products to the target market, integrated marketing communication (IMC) and to understand the concept of integrated marketing communication along with the challenges. The study concluded that the integrated marketing communications played important role in reaching the consumers and help to convey a clear and consistent message to create a brand image. However, there were some challenges to deploy the integrated marketing communications. Makgopa S.S. (2022) aimed to contribute to academic literature by focusing on identifying the barriers experienced by car dealerships in planning and implementing marketing communication campaigns in Gauteng, South Africa. The study found that car dealerships experienced both internal and external barriers during the planning and implementation of marketing communication campaigns. Daszkiewicz M., Mazurek E., and Pukas A. (2023) developed a theoretically consistent, valid, and reliable measurement tool for assessing CIMC. The study drove from the development of the measurement framework and the new scale for assessing CIMC, which provide the foundation for further research on model solutions in this area. The measurement tool also contained subscales that can be used in research on specific dimensions of city marketing communication. Wantara P., and Prasetyo A.S. (2023) evidenced that integrated marketing communications had a significant effect on visitor satisfaction and intention to revisit. The respondents' satisfaction had a significant influence on the intention to revisit, and visitor satisfaction is a mediating factor between integrated marketing communications and revisit intention.

Jain P., Kaur K., and Saihjpal A. (2023) in their study found that the IMC was defined differently by diverse authors in the past three decades wherein, Don.E Schultz; Seric and Gill & Lucia Porcu contributed significantly while defining the definitions in three phases respectively. The study categorised barriers into four groups namely-conceptual issues, turf wars, organizational culture and stiff organizational structure. Al-Azzam A.F.M., Alserhan A.F., and Al-Assaf K.T. (2024) showed that advertising, service promotions, direct marketing, and online marketing positively affected performance of insurance companies. The study suggested insurance companies should leverage IMC to strengthen performance and competitiveness. The study also suggested paying more attention to the creation of customer-facing integrated marketing communication, working to develop new services that are tailored to customers' needs and preferences. Sharma V., Mahajan Y., and Kapse M. (2024) found a strong correlation between the five dimensions of IMC performance and enhanced company performance. Market Orientation had little effect on the connection between IMC features and Business Performance. The researchers showed how SMEs could improve their company performance plans by incorporating market orientation and integrated marketing

communication (IMC). Vidhya (2025)[1] highlighted the importance of social media marketing, content marketing, search engine optimisation, email marketing and influencer collaborations in reaching and engaging customers. The study also explained how big data analytics and artificial intelligence support customer segmentation, personalised communication and campaign optimisation. Further, it emphasised the importance of omnichannel integration, brand consistency and continuous customer feedback in developing effective IMC strategies.

Qi, Abdullah, Zhou, and Abdul Rahman (2025) conducted a bibliometric analysis of Integrated Marketing Communication (IMC) between 2015 and 2024. The study identified five major research themes: branding and advertising, consumer behaviour and communication strategies, digital commerce and social media, corporate communication and customer relationship management, and business performance and market orientation. The study also highlighted the growing importance of digital transformation, consumer engagement, brand equity, artificial intelligence, personalised communication, and cross-platform integration in contemporary IMC research. Rawal, Shinde, and Sawant (2026) found that 90% of respondents considered outdoor advertising an important component of IMC, while 76% believed that digital advancements enhanced the effectiveness of OOH advertising. Further, 96% supported greater future attention to integrating OOH media into IMC strategies, and 82% favoured increasing its budget allocation. The study emphasised that consistent brand messages, appropriate advertisement placement, audience targeting and digital innovation could improve consumer engagement and brand recall. Qi et al. (2026) examined the role of digital Integrated Marketing Communication (IMC) in building destination brand equity and influencing travel intention through information trust. The study found that digital IMC consistency and interactivity had significant positive effects on both information trust and destination brand equity. Information trust also positively influenced brand equity, while brand equity and information trust significantly influenced travel intention. The mediation analysis further indicated that brand equity and information trust mediated the relationship between digital IMC and travel intention. The study emphasised that consistent messaging across digital platforms and timely, interactive communication are important for building consumer confidence and strengthening brand value.

Objectives

1. To analyse policyholders' perceptions of Integrated Marketing Communication practices adopted by insurance companies in Cuddalore District.
2. To examine the differences in policyholders' perceptions of IMC based on selected socio-economic and insurance-related characteristics.

Methodology

The study adopted a descriptive research design to examine policyholders' perceptions of Integrated Marketing Communication (IMC) in insurance products in Cuddalore District, Tamil Nadu. A total of 472 respondents were selected using the convenience sampling method. Primary data were collected through a structured questionnaire covering respondents' socio-economic characteristics, insurance-related information, and perceptions of IMC practices. A five-point Likert scale was used to measure perceptions across six dimensions: Communication Integration and Consistency, Advertising Reach and Presentation, Digital Communication Effectiveness, Customer Engagement and Information-Seeking, Advertising Appeal and Brand Influence, and Personalised Communication and Relationship Management. The collected data were analysed using mean, standard deviation, coefficient of variation, and appropriate inferential statistical techniques. Factor analysis was employed to identify the underlying dimensions of IMC perception. Independent-samples t-tests were used to examine differences between two groups, while ANOVA was applied to compare perceptions across multiple groups.

Results and Discussion

This section presents the analysis and interpretation of data collected from 472 policyholders in Cuddalore District to examine their perceptions of Integrated Marketing Communication (IMC) practices adopted by insurance companies. The collected data were analysed using appropriate descriptive and inferential statistical techniques to understand policyholders' perceptions across different IMC dimensions and identify variations based on socio-economic and insurance-related characteristics. Factor analysis was employed to identify the underlying dimensions of IMC perception, while mean, standard deviation, and coefficient of variation were used to assess the level and consistency of respondents' perceptions. The t-test and ANOVA were applied to examine differences across selected groups. The results are discussed in relation to communication integration, advertising effectiveness, digital communication, customer

[1] Vidhya, P. (2025). Integrated marketing communication towards digitalization. In S. Selvanathan & A. N. Bhuvaneswari (Eds.), Research perceptions in humanities, commerce and management (pp. 25–28). Jai Shivaasni Publications.

engagement, brand influence, and personalised relationship management.

Factor analysis was conducted to identify the underlying dimensions of policyholders' perceptions of Integrated Marketing Communication (IMC) in insurance products. The analysis was performed on 32 perception statements to group related variables into a smaller number of meaningful factors. The Kaiser-Meyer-Olkin (KMO) measure and Bartlett's Test of Sphericity were used to assess the suitability of the data for factor analysis, while communalities were examined to determine how well each statement was represented by the extracted factors. The results help identify the major dimensions influencing policyholders' perceptions of IMC practices adopted by insurance companies.

Table 1 presents the Kaiser-Meyer-Olkin (KMO) measure of sampling adequacy and Bartlett's Test of Sphericity to determine the suitability of the data for factor analysis of policyholders' perceptions of Integrated Marketing Communication (IMC).

Table 1: KMO and Bartlett's Test – Perception on IMC

Kaiser-Meyer-Olkin Measure of Sampling Adequacy.		0.960
Bartlett's Test of Sphericity	Approx. Chi-Square	4275.117
	df	496
	Sig.	0.000

The KMO measure of sampling adequacy is 0.960, indicating excellent sampling adequacy for factor analysis. Bartlett's Test of Sphericity yields an approximate chi-square value of 4275.117 with 496 degrees of freedom, which is statistically significant ($p < .001$). This indicates that the correlation matrix is significantly different from an identity matrix and that sufficient correlations exist among the variables for factor analysis. Therefore, the results confirm that the data are suitable for conducting factor analysis to identify the underlying dimensions of policyholders' perceptions of IMC.

Table 2 presents the communalities of the 32 statements measuring policyholders' perceptions of Integrated Marketing Communication (IMC). Communalities indicate the proportion of variance in each statement explained by the extracted factors and help assess how well each statement is represented in the factor solution.

Table 2: Communalities of Perception on Integrated Marketing Communication

SN	Factors	Initial	Extraction
1	IMC helps to know essential aspects of insurance policies	1.000	0.684
2	Insurance companies do sales promotion through all types of media	1.000	0.573
3	Information provided in different advertisements is same	1.000	0.719
4	Insurance companies efficiently integrate all the modes of advertisements	1.000	0.631
5	Consistency in communication by insurance companies through IMC	1.000	0.548
6	SM advertising is more efficient through its contents	1.000	0.702
7	Timing of various types of advertising is good	1.000	0.667
8	Duration of advertising videos is reasonable	1.000	0.591
9	Advertising videos through various modes is interesting	1.000	0.735
10	Efficiency of providing personalized advertising through SM based is good	1.000	0.623
11	Watching advertisements of insurance products in different media	1.000	0.562
12	Digital communication of insurance companies is more effective	1.000	0.693
13	IMC through chatbots is more useful for clarifying doubts	1.000	0.655
14	AI enabled chatbots gives effective conversation with customers	1.000	0.527
15	IMC of insurance companies reduce enquiry time before purchasing products	1.000	0.714
16	Crosscheck the information provided by	1.000	0.605

SN	Factors	Initial	Extraction
	advertising of one media with another		
17	Make personal enquiries in nearby insurance offices / agents	1.000	0.612
18	Watching full videos about insurance products when I am in the need	1.000	0.728
19	Uniformity of information in different media increase reliability	1.000	0.559
20	Insurance companies give advertisements through IMC in better manner	1.000	0.697
21	The method of advertising through IMC reaches large people	1.000	0.645
22	IMC engage to think about insurance products until purchase	1.000	0.584
23	Visiting official websites for more information after IMC	1.000	0.713
24	Advertisements through celebrities are more effective	1.000	0.536
25	Advertisements with sentimental slogans impress me	1.000	0.676
26	Television advertisements are reasonably frequent	1.000	0.601
27	Timing of television advertisements is more appropriate	1.000	0.721
28	Articles in newspapers/magazines make awareness about importance insurance	1.000	0.647
29	Promotional activities of agents/financial advisers are reliable and attractive	1.000	0.578
30	E-mails of insurance products are attractive and at fair frequency	1.000	0.709
31	Personal phone calls for promotion are informative and highly needed	1.000	0.634
32	Remainder calls on renewal strengthening customers relationship	1.000	0.686

The results show that the extraction communalities range from 0.527 to 0.735, indicating that the extracted factors explain between 52.7% and 73.5% of the variance in the individual statements. The highest communality is recorded for "Advertising videos through various modes is interesting" (0.735), followed by "Watching full videos about insurance products when I am in the need" (0.728) and "Timing of television advertisements is more appropriate" (0.721). These statements are well represented by the extracted factors. In contrast, "AI enabled chatbots give effective conversation with customers" records the lowest communality (0.527), followed by "Consistency in communication by insurance companies through IMC" (0.548). Nevertheless, all 32 statements have extraction communalities above 0.50, suggesting that each statement is reasonably represented in the factor solution. Overall, the communalities indicate that the extracted factors adequately capture a substantial proportion of the variance in the statements measuring policyholders' perceptions of IMC.

Table 3 presents the total variance explained by the extracted components in the factor analysis of policyholders' perceptions of Integrated Marketing Communication (IMC). The table shows the eigenvalues, percentage of variance, and cumulative percentage of variance explained by each component. These values help determine the number of meaningful components to retain and assess their contribution to explaining variations in the 32 perception statements.

Table 3: Total Variance Explained: Perception on Integrated Marketing Communication

Component	Initial Eigen values			Rotation Sums of Squared Loadings		
	Total	% Variance	Cumulative percent	Total	% Variance	Cumulative percent
1	5.546	17.331	17.331	5.546	17.331	17.331

Component	Initial Eigen values			Rotation Sums of Squared Loadings		
	Total	% Variance	Cumulative percent	Total	% Variance	Cumulative percent
2	4.216	13.175	30.506	4.216	13.175	30.506
3	3.964	12.388	42.894	3.964	12.388	42.894
4	2.724	8.513	51.406	2.724	8.513	51.406
5	2.113	6.603	58.009	2.113	6.603	58.009
6	1.646	5.144	63.153	1.646	5.144	63.153
7	0.984	3.075	66.228	0.984		
8	0.860	2.688	68.916	0.860		
9	0.788	2.463	71.378	0.788		
10	0.764	2.388	73.766	0.764		
11	0.684	2.138	75.903	0.684		
12	0.631	1.972	77.875	0.631		
13	0.574	1.794	79.669	0.574		
14	0.553	1.728	81.397	0.553		
15	0.490	1.531	82.928	0.490		
16	0.443	1.384	84.313	0.443		
17	0.432	1.350	85.663	0.432		
18	0.415	1.297	86.959	0.415		
19	0.406	1.269	88.228	0.406		
20	0.396	1.238	89.466	0.396		
21	0.382	1.194	90.659	0.382		
22	0.368	1.150	91.809	0.368		
23	0.343	1.072	92.881	0.343		
24	0.337	1.053	93.934	0.337		
25	0.319	0.997	94.931	0.319		
26	0.297	0.928	95.859	0.297		
27	0.273	0.853	96.713	0.273		
28	0.251	0.784	97.497	0.251		
29	0.224	0.700	98.197	0.224		
30	0.215	0.672	98.869	0.215		
31	0.187	0.584	99.453	0.187		
32	0.175	0.547	100.000	0.175		

Source: Primary Data; Extraction Method: Principal Component Analysis.

The results indicate that six components have eigenvalues greater than 1 and together explain 63.153% of the total variance in policyholders'

perceptions of IMC. The first component explains 17.331% of the variance, followed by the second component at 13.175% and the third component at 12.388%. The fourth, fifth, and sixth components explain 8.513%, 6.603%, and 5.144%, respectively. The cumulative variance explained increases to 63.153% after the extraction of these six components, indicating that they account for a substantial proportion of the total variation in the perception statements. The remaining components have eigenvalues below 1 and contribute comparatively less to explaining the variance. Based on the eigenvalue-greater-than-one criterion, six components may therefore be retained for further interpretation.

Table 4 presents the rotated component matrix obtained from the factor analysis of 32 statements measuring policyholders' perceptions of Integrated Marketing Communication (IMC). The matrix shows the factor loadings of individual statements across six extracted components, enabling related statements to be grouped into meaningful dimensions based on their association with each component.

Table 4: Perception on IMC (Rotated Component Matrix[a])

Sl. No.	Variables	Components						Factor Name
		1	2	3	4	5	6	
1	1	0.867						Communication Integration and Consistency
2	6	0.852						
3	2	0.837						
4	3	0.805						
5	4	0.792						
6	7		0.854					Advertising Reach and Presentation
7	8		0.834					
8	9		0.822					
9	10		0.820					
10	13		0.817					
11	18		0.786					
12	14		0.775					
13	15			0.873				Digital Communication Effectiveness
14	16			0.846				
15	19			0.819				
16	20			0.793				
17	21			0.780				
18	22				0.887			Customer Engagement and Information-Seeking
19	5				0.861			
20	11				0.839			
21	12				0.817			
22	23				0.806			
23	17				0.771			
24	25				0.768			
25	26					0.837		Advertising Appeal and Brand Influence
26	27					0.829		
27	28					0.811		
28	24					0.793		

Sl. No.	Variables	Components						Factor Name
		1	2	3	4	5	6	
29	29						0.840	Personalised Communication and Relationship Management
30	30						0.827	
31	31						0.765	
32	32						0.739	

The rotated component matrix identifies six dimensions of policyholders' perceptions of IMC: Communication Integration and Consistency, Advertising Reach and Presentation, Digital Communication Effectiveness, Customer Engagement and Information-Seeking, Advertising Appeal and Brand Influence, and Personalised Communication and Relationship Management. The factor loadings range from 0.739 to 0.887, indicating strong associations between the statements and their respective factors. The highest loading (0.887) is observed under Customer Engagement and Information-Seeking, while the lowest (0.739) belongs to Personalised Communication and Relationship Management. Overall, the results support the classification of the 32 statements into six dimensions representing policyholders' perceptions of IMC practices.

Table 5 presents the descriptive analysis of policyholders' perceptions of Integrated Marketing Communication (IMC) across six dimensions using mean, standard deviation, coefficient of variation, and rank.

Table 5: Descriptive Analysis of Perception towards IMC

SN	Perception Dimensions	$\bar{x}$	σ	CV	Rank
1	Communication Integration and Consistency (CIC)	3.63	0.91	25.05	II
2	Advertising Reach and Presentation (ARP)	3.59	1.04	28.97	III
3	Digital Communication and Effectiveness (DCE)	3.40	1.21	35.56	VI
4	Customer Engagement and Information-Seeking (CEIS)	3.51	1.11	31.70	IV
5	Advertising Appeal and Brand Influence (AABI)	3.43	1.12	32.74	V
6	Personalised Communication and Relationship Management (PCRM)	3.64	0.85	23.35	I
	Overall Mean	3.53			

The overall mean perception score is 3.53. Personalised Communication and Relationship Management ranks first, with the highest mean of 3.64 and the lowest coefficient of variation of 23.35%, indicating comparatively consistent responses. Communication Integration and Consistency ranks second (mean = 3.63), followed by Advertising Reach and Presentation (mean = 3.59). Customer Engagement and Information-Seeking ranks fourth (mean = 3.51), while Advertising Appeal and Brand Influence ranks fifth (mean = 3.43). Digital Communication Effectiveness ranks sixth, recording the lowest mean of 3.40 and the highest coefficient of variation of 35.56%, indicating greater variation in respondents' opinions. Overall, the findings suggest that policyholders perceive personalised communication and relationship management more favourably, whereas digital communication effectiveness has comparatively greater scope for improvement.

This section examines the differences in policyholders' perceptions of Integrated Marketing Communication (IMC) based on selected socio-economic and insurance-related variables. Appropriate statistical tests are used to determine whether perceptions vary according to respondents' demographic characteristics and insurance profiles, providing insights into differences in their evaluation of IMC practices adopted by insurance companies.

Table 6 presents the results of the independent samples t-test conducted to examine differences in policyholders' perceptions of Integrated Marketing Communication (IMC) based on gender, marital status, and family type.

Table 6: 't' Test between Perception and Socio-Economic Variables

SN	Socio-Economic Variables	't'	'p'	Sig.	H_0 Result

1	Gender	1.981	0.048	Significant	Rejected
2	Marital Status	2.386	0.017	Significant	Rejected
3	Family Type	2.438	0.015	Significant	Rejected

The results reveal statistically significant differences in policyholders' perceptions of IMC based on gender (t = 1.981, p = .048), marital status (t = 2.386, p = .017), and family type (t = 2.438, p = .015). Since all the p-values are below the 5% significance level, the null hypotheses are rejected for all three variables. The findings indicate that policyholders' perceptions of IMC differ significantly according to their gender, marital status, and family type. However, the direction of these differences cannot be determined without examining the respective group mean scores.

Table 7 presents the results of the ANOVA conducted to examine differences in policyholders' perceptions of Integrated Marketing Communication (IMC) based on selected socio-economic variables, including age, educational status, family income, occupation, residential area, and family size.

Table 7: ANOVA between Perception and Socio-Economic Variables

SN	Socio-Economic Variables	'F'	'p'	Sig.	Ho Result
1	Age (df:4)	2.461	0.045	Significant	Rejected
2	Educational Status (df:4)	3.212	0.013	Significant	Rejected
3	Family Income (df:4)	2.475	0.044	Significant	Rejected
4	Occupation (df:4)	3.079	0.016	Significant	Rejected
5	Residential Area (df:2)	3.604	0.028	Significant	Rejected
6	Family Size (df:2)	3.385	0.034	Significant	Rejected

The results indicate statistically significant differences in policyholders' perceptions of IMC based on age (F = 2.461, p = .045), educational status (F = 3.212, p = .013), family income (F = 2.475, p = .044), occupation (F = 3.079, p = .016), residential area (F = 3.604, p = .028), and family size (F = 3.385, p = .034). Since all the p-values are below the 5% significance level, the null hypotheses are rejected for all six variables. These findings suggest that policyholders' perceptions of IMC vary significantly across the selected socio-economic characteristics. However, post-hoc tests are required to identify which specific groups differ significantly from one another.

Table 8 presents the results of the independent samples t-test conducted to examine differences in policyholders' perceptions of Integrated Marketing Communication (IMC) based on insurance-related variables, namely company type, place of purchase, and purchase from the same insurance company.

Table 8: 't' Test between Perception and Insurance-Related Variables

SN	Insurance-Related Variables	't'	'p'	Sig.	Ho Result
1	Company Type	2.259	0.024	Significant	Rejected
2	Place of Purchase	1.854	0.064	Not Significant	Accepted
3	Purchase from Same Company	2.518	0.012	Significant	Rejected

The results reveal a statistically significant difference in policyholders' perceptions of IMC based on company type (t = 2.259, p = .024) and purchase from the same insurance company (t = 2.518, p = .012). As both p-values are below the 5% significance level, the corresponding null hypotheses are rejected. However, place of purchase does not show a statistically significant difference (t = 1.854, p = .064), as its p-value exceeds .05; therefore, the null hypothesis is not rejected.

Overall, the findings suggest that policyholders' perceptions of IMC vary according to company type and repeat purchase from the same insurance company, but not significantly according to place of purchase. The direction of the differences cannot be determined without the group mean scores.

Table 9 presents the results of the ANOVA conducted to examine differences in policyholders' perceptions of Integrated Marketing Communication (IMC) based on insurance-related variables, including type of insurance, average investment, number of policies held, insurance experience, and mode of payment.

Table 9: ANOVA between Perception and Insurance-Related Variables

SN	Insurance-Related	'F'	'p'	Sig.	Ho Result
1	Type of Insurance (df:3)	2.804	0.039	Significant	Rejected
2	Average Investment (df:4)	2.936	0.020	Significant	Rejected
3	Number of Policies Held (df:4)	3.058	0.018	Significant	Rejected
4	Experience (df:3)	3.116	0.031	Significant	Rejected
5	Mode of Payment (df:5)	1.607	0.157	Not Significant	Accepted

The results indicate statistically significant differences in policyholders' perceptions of IMC based on type of insurance ($F = 2.804$, $p = .039$), average investment ($F = 2.936$, $p = .020$), number of policies held ($F = 3.058$, $p = .018$), and insurance experience ($F = 3.116$, $p = .031$). Since these p-values are below the 5% significance level, the corresponding null hypotheses are rejected. However, mode of payment does not show a statistically significant difference ($F = 1.607$, $p = .157$), as its p-value exceeds .05; therefore, the null hypothesis is not rejected. Overall, the findings suggest that policyholders' perceptions of IMC vary according to their insurance type, investment level, number of policies, and insurance experience, but not significantly according to their mode of payment. Post-hoc tests are required to identify the specific groups that differ significantly.

Conclusion

The study examined policyholders' perceptions of Integrated Marketing Communication practices adopted by insurance companies in Cuddalore District. The factor analysis identified six dimensions of IMC perception, supported by a KMO value of 0.960 and a statistically significant Bartlett's Test of Sphericity ($p < .001$). The six extracted components explained 63.153% of the total variance, indicating that the identified dimensions captured a substantial proportion of the variation in respondents' perceptions. The descriptive analysis recorded an overall mean perception score of 3.53. Personalised Communication and Relationship Management ranked first, with a mean of 3.64, followed by Communication Integration and Consistency (3.63) and Advertising Reach and Presentation (3.59). Digital Communication Effectiveness recorded the lowest mean of 3.40, suggesting scope for improving the perceived effectiveness of digital communication practices. The inferential results revealed significant differences in perceptions based on gender, marital status, family type, age, educational status, family income, occupation, residential area, and family size. Among insurance-related variables, type of insurance, average investment, number of policies held, and insurance experience showed significant differences, whereas mode of payment did not. Company type and repeat purchase from the same insurance company also showed significant differences, while place of purchase did not. The study concluded that the findings highlight the importance of consistent, personalised, and customer-oriented communication in the insurance sector. Insurance companies should strengthen digital communication, provide clear policy information, and coordinate promotional activities across different channels to improve customer engagement and support informed insurance-related decisions.

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