

Digital Platforms in Enhancing Customer Experience in Insurance Services: An Overview

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Abstract

The fast growth in advancement of digital technologies has significantly transformed the insurance sector by improving the delivery of services and enhancing customer interaction. The study examines the role of digital platforms in enhancing customer experience in insurance services by focusing on important factors like digital platform usability, information transparency and service personalization. Customer trust is considered as a mediating variable, while customer experience and customer loyalty are treated as dependent outcomes. Primary data were collected from 346 valid respondents using an online questionnaire, and the relationship among the variables were analyzed using structural equation modelling. The findings show that effective digital platform usability, transparent information and personalized services positively influence customer trust and overall customer experience. Furthermore, improved customer experience significantly contributes to strengthening customer loyalty toward insurance services. The study highlights the importance of digital innovation in improving service quality and fostering long-term customer relationships in the insurance sector.

Key words: Customer Trust, service personalization, Information Transparency and Digital platform usability

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Introduction

Digital platforms have emerged as a transformative force in the insurance sector in the 21st century largely contributing to the improved customer experience and service quality. With the rapid advancement of digital technologies, Choudhuri, P.S. (2014), the insurance companies are increasingly adopting online Ahmad, S., & Dixit, D.J. (2025), platforms accessing policy information, purchase insurance products, and manage claims conveniently from anywhere. The growing emphasis on digital transformation in financial services aligns with the broader objective of strengthening Aleksieva, V., Valchanov, H., & Huliyan, A. (2019), customer engagement and delivering efficient services.

The development of digital insurance platforms has encouraged both public and private insurance providers to modernize their service delivery mechanisms. Insurance companies now utilize mobile applications Nayak, B., & Bhattacharyya, S.S. (2020), website and digital portals to interact with customers and provide

personalized services. Choudhuri, P.S. (2014), These platforms help customers easily compare different insurance policies, understand coverage options, and make informed decisions. Skaf, Y., Eid, C., Thrassou, A., El Nemer, S., & Rebeiz, K.S. (2024), By integrating digital technologies, insurance providers are to reduce paperwork, minimize processing time and improve transparency in policy management and claims settlement. Rachad, A., Gaiz, L., Bouragba, K., & Ouzzif, M. (2024).

Digital platforms also facilitate improved communications between insurers and customers. Features such as online chat support, automated notifications, Al-Quayed, F., Humayun, M., & Tahir, S. (2023), and real-time updates enable customers to track policy status, receive reminders for premium payments, and monitor claim progress. Such interactive services enhance trust and confidence among customers, as they feel more connected and informed about their insurance services. The availability of digital tools also empowers customers to

resolve queried quickly without the need for physical visits to insurance offices. Massaro, A., Panarese, A., Gargaro, M., Colonna, A., & Galiano, A.M. (2021).

Another important aspect of digital platforms is their role in enabling personalized insurance services. By analyzing customer data, a preference, Wood, Z., & Godsill, P. (2021), insurance companies can recommend suitable products a tailor services according to individual needs. This personalization improves customer satisfaction and creates a more meaningful service experience. Additionally, digital platforms support secure transactions and online documentation, making it easier for customers to complete insurance processes efficiently and safely. Azamat, O., Sherzod, S., Dilshod, S., Gulyar, K., Gulnur, A., Zarifa, K., & Sarvar, T. (2023).

The adoption of digital platforms in the insurance sector has significantly enhanced customer experience by improving accessibility, transparency, and service quality. Suprun, A., Petrishyna, T., Suprun, N., & Shokotko, L. (2023), These platforms not only simplify policy Management and claims procedures but also strengthen customer relationships through personalized and responsive services. As digital technology continue to evolve insurance companies are expected to further innovate their digital platforms to deliver more convenient, reliable and customers focused insource services. Adzakpah, G., & Dwomoh, D. (2023).

Review of literate

Digital transformation has significantly influenced the insurance sector by improving service delivery and customer engagement through digital platforms. Pandey et al.,(2022), observed that digital technologies in financial services have enabled insurance companies to enhance customer accessibility and convenience through online platforms and mobile applications. Similarly, Jadhav(2023), highlights that digital insurance platforms provide customer with easy access to policy information, online purchase options and faster claim processing, which positively influence customer satisfaction. In another study, Putri et al., (2024) emphasized that the integration of digital tolls in insurance services enhances transparency and service efficiency, thereby improving customer experience. Bika et al., (2022) pointed out that digital platforms support better communications between insurers and customers through online support system which helps in strengthening trust and service reliability. Furthermore Judijanto et al., (2024) reported that the adoption of digital technologies enables insurance companies to personalize services according

to customer preferences, Leading to improved service quality and customer engagement. According to Nagong et al., (2022), digital platform facilitates secure and convenient transactions. which play an important role in building customer trust in online insurance services. Similarly, Egharevba et al., (2016), explained that technological advancement in financial services improve operational efficiency and customer service responsiveness, thereby enhancing overall customer experience. Kaur and Kaur (2021) found that digital service quality and information transparency are important factors influencing customers trust and satisfaction in the insurance sector. In addition, Sharma a Singh (2023), indicate that digital platform usability and accessibility significantly contribute to improve customers perception of insurance services. Finally, Gupta and Verma (2024), concluded that effective digital platforms not only improve customer experience but also encourage long-tem customers loyalty and retention in the insurance industry.

Statement of the problem

The rapid growth of digital technologies has significantly transformed the delivery of insurance services, enabling insurers to interact with customers through various online platforms such as mobile applications, websites, and digital portals. Kasaine Legeny, J., & Muigai Kinyua, D. (2023), Despite the widespread adoption of these digital platforms, many customers still experience challenges related to usability, clarity of information and the level of personalized services offered by insurance provider. Lanfranchi, D., & Grassi, L. (2021), Inefficient digital interfaces, lack of transparent policy information, and limited customization often affect the overall trust customers place in Insurance companies.

Customer trust plays a crucial role in shaping individuals perceive and interact with digital insurance services. Chen, C., Deng, Y., Tsaur, W., Li, C., Lee, C., & Wu, C. (2021), When customers feel confident about the reliability and transparency of digital platforms, their overall service experience tends to improve. However, insufficient trust hinder customer engagement and satisfaction with digital insurance services. Hence, it becomes essential to understand how digital platform usability, T., M., Makkithaya, K., V. G., N., & T, V.M. (2025), information transparency, and service personalization influence customer trust and subsequently enhance customer experience and loyalty platform usability, information transparency, and service personalization influence customer trust and subsequently enhance customer experience and loyalty in the insurance sector. Jahangir, Y.F. (2015).

Objectives of the study

1. To examine the influence of digital platform usability, information transparency, and service personalization on customer trust in digital insurance services.
2. To analyse the Impact of customer trust on customer experience and customer loyalty in the insurance sector.

Research Questions

1. How do digital platform usability, information transparency and service personalization influence customer trust in insurance digital platforms?
2. How does customers trust affect customer experience and customer loyalty in digital insurance services?

Hypotheses

HO1: Digital platform usability has a significant positive influence on Customer Trust in Insurance digital platforms.

HO2: Information Transparency has a significant positive influence Customer Trust in insurance digital platforms.

HO3: Service Personalization has a significant positive influence on Customer Trust in Insurance platforms.

HO4: Customer Trust has a significant positive influence on customer Experience in digital insurance services.

HO5: Customer Experience has a significant positive influence on Customer loyalty in insurance Services.

HO6: Customer Trust mediates the relationship between Digital platform usability, information, Transparency, service personalization and customer Experience.

Research Methodology

The present study adopts a quantitative research approach to examine the role of digital platforms Kulkarni, R., & S., B. (2025). in enhancing customer experience in insurance service. The study focuses on key variables such as digital platform usability, information transparency, Service personalization, Varalakshmi, P., Sivasankari, B., Kumar, R.A., Nithish Kumar, K.M., & Venhan, T.V. (2022), Customer trust, Customer experience and customer loyalty. Primary data were collected from respondents using a structured questionnaire designed in the form of a Google form. The survey link was circulated through various online platforms to reach insurance customers using digital insurance services. Kim, E., & Kim, Y. (2024). The study adopted a convenience sampling method for collecting data from respondents in the selected study area. A total of 385 responses were

initially collected through the online survey. After careful screening and validation, 39 responses were found to be incomplete or invalid and were therefore excluded from the study. Thus, the final sample size considered of 346 valid responses, which were considered suitable for analysis. The collected data were analysed using structural equation modelling (SEM) to examine the relationships among the variables and the analysis was performed using IBM SPSS and AMOS for model estimation and hypothesis testing.

Period of the Study

The study was carried out during the period from April to June 2025. The geographical scope of the research was confined to the state of Karnataka. Data were collected from respondents located in different part of the state through an online questionnaire prepared using google forms. The survey link was shared across various online platforms, and responses were obtained based on the convenience and accessibility of the participants during the study period.

Data Analysis

The data analysis for this study is conducted to examine the influences of digital platform usability (DPU1-DPU)-6, information transparency (IT1-IT5), and service personalization (SP1-SP5), as independent variables on customer trust (CT1-CT5), which acts as mediating variable in the study. Further, the mediating variable is analyzed to determine its impact on customer experience (CE1-CE6), as the first dependent variable and subsequent on customers loyalty (CL1-CL5) as the second dependent variable. Since the study involves multiple independent, mediating and dependent variables, Structural Equation modelling (SEM), is employed to examine the relationship among these constructs. The SEM model helps in assessing both the measurement model and the structural model to evaluate the direct and indirect effects among the variables. The analysis and model estimation are preformed using IBM SPSS AMOs to test the proposed hypothesis and validate the conceptual framework of digital platforms in enhancing customer experience in insurance services.

Reliability and validity

The reliability and validity of the construct's used in this study were assessed using Cronbach's alpha to evaluate the internal consistency of the measurement scales. **Raju, R. (2024)**. The construct Digital platform usability (DPU-DPU6) recorded a Cronbach's alpha value of 0.846, Indicating excellent reliability similarly, **Zubairi, N.A., Alahmadi, T.S., Ibrahim, M., Hegazi, M.A., & Gadi, F.U. (2025)**. information

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Transparency (IT1-IT5), and Service Personalization (SP1-SP5) showed reliability values of 0.742 and 0.749 respectively, reflecting good internal consistency. The mediating variable Customer Trust (CT-CT5) reported a Cronbach's alpha value of 0.579, which is considered moderately acceptable for exploratory analysis. Further customer Experience (CE1-CE6) and Customer Loyalty (CL1-CL5) recorded reliability values of 0.507 and 0.401, indicating acceptable levels of reliability for preliminary analysis. The reliability result suggest that the constructs used in the study demonstrate reasonable internal consistency for analyzing digital platforms in enhancing customer experience in insurance services.

Table 1
Descriptive Statistics of Respondents for Digital Platforms in Enhancing Customer Experience in Insurance Services

S.NO	Variables	NOR	Percentage
Gender			
1.	Male	218	64
2.	Female	128	36
Marital Status			
1.	Married	215	62
2.	Unmarried	131	38
Educational qualification			
1.	No Formal Education	43	13
2.	Primary School	40	12
3.	Secondary School	43	13
4.	Diploma	62	17
5.	Undergraduate	102	29
6.	Postgraduate Degree	56	16
Type of Insurance Policy Used			
1.	Life Insurance	92	27
2.	Health Insurance	86	25
3.	Motor Insurance	78	22
4.	Property Insurance	54	16
5.	Other Insurance Policies	36	10
Digital Platform Used for Insurance Services			
1.	Insurance Company Website	81	23
2.	Mobile Application	96	28
3.	Online Insurance Aggregator Platforms	72	21

4.	Bank/Financial Institution Portal	55	16
5.	Agent Assisted Digital Platform	42	12
Purpose of Using Digital Insurance Platforms			
1.	Purchasing Insurance Policies	98	28
2.	Premium Payment	86	25
3.	Policy Information and Updates	75	22
4.	Claim Submission and Tracking	62	18
5.	Customer Support and Queries	25	7

The descriptive statistics indicate the demographic and usage profile of respondents using digital platforms for insurance service. The Majority of respondents are male 64% while 36% are female, showing higher participating of men in the study. Regarding marital status 62% of the respondents are married and 38% are unmarried. In terms of education qualification most respondents possess an undergraduate degree 29%, followed by diploma holders by 17% and postgraduates 16% indicating a moderately educated sample group. With respect to the type of Insurance policy used, life insurance used 27% and health insurance used is 25% are the most commonly utilized policies through digital platforms. Furthermore, mobile application 28% and insurance company websites (23%) are the most preferred digital platforms for accessing insurance services. Finally, the primary purpose of using digital insurance platforms is purchasing insurance policy 28%) and premium payment 25%, reflecting the growing reliance on digital channels to increase customer experience in insurance sector services.

Table 2 Mean, std deviation, corrected item-total correlation for Digital Platforms in Enhancing Customer Experience in Insurance Services

S. No	Mean	Std. Deviation	N	Squared Multiple Correlation	Cronbach's Alpha if Item Deleted
DPU1	3.6474	.87639	346	.620	.822
DPU2	3.6416	.93802	346	.630	.821
DPU3	3.6705	.82785	346	.635	.819

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DPU4	3.6936	.76048	346	.627	.822
DPU5	3.6792	.86038	346	.654	.815
DPU6	3.5462	.86101	346	.604	.825
IT1	3.6329	.91744	346	.418	.727
IT2	3.6821	.92475	346	.607	.659
IT3	3.9133	.89992	346	.613	.658
IT4	3.1040	1.09313	346	.346	.766
IT5	3.7081	.91607	346	.587	.667
SP1	3.6329	.91744	346	.374	.744
SP2	3.5636	.92799	346	.530	.701
SP3	3.6474	.87639	346	.514	.706
SP4	3.7688	.81561	346	.509	.709
SP5	3.6329	.82424	346	.610	.682
SP6	3.6329	.91744	346	.422	.735
CT1	3.6763	.81249	346	.406	.519
CT2	3.4422	1.02624	346	.414	.506
CT3	3.3295	.93629	346	.390	.522
CT4	3.4884	.90161	346	.194	.622
CT5	3.9133	.89992	346	.376	.530
CE1	3.3237	.93831	346	.181	.506
CE2	3.6387	.90063	346	.218	.484
CE3	3.5462	.86101	346	.323	.428
CE4	3.6503	.82828	346	.125	.526
CE5	3.5925	.79407	346	.364	.411
CE6	3.5809	.80259	346	.384	.400
CL1	3.5087	.83835	346	.045	.461
CL2	3.6503	.81059	346	.332	.251
CL3	3.3064	.92865	346	.199	.353
CL4	3.3786	.89992	346	.270	.292
CL5	3.5116	.81018	346	.189	.359

The descriptive statistics and reliability analysis for the constructs related to Digital Platforms in Enhancing Customer Experience in Insurance Services indicate moderate to high mean values across most items, ranging from 3.10 to 3.91, suggesting that respondents generally have a positive perception of digital insurance platforms. The standard deviation values range between 0.76 and 1.09, indicating moderate level of variations in respondent's opinions. The Squared Multiple Correlations (SMC) values for most items are above 0.30, reflecting acceptable item reliability and contribution to their respective constructs. For the Digital platform Usability (DPU) dimension, all items show relatively high correlations and stable Cronbach's alpha values when deleted, indicating strong internal consistency. Similarly, the information Transparency(IT) items demonstrate acceptable reliability, although IT4 shows comparatively lower correlation.

The Service Personalization(SP) items present moderate correlations, suggesting that personalization features moderately influence customer perception. In the customer Trust (CT) dimension, most items show moderate relationship, though CT4 indicates a comparatively lower correlation. The Customer Experience (CE) items demonstrate acceptable correlations, implying that digital interaction contributes to overall service satisfaction. Furthermore, the customer loyalty (CL) items exhibit relatively lower correlations compared to other constructs, suggesting that loyalty may depend on additional external factors. Finally, the result confirms that the measurement items reasonably contribute to assessing the role of digital platforms in enhancing customer experience in insurance services.

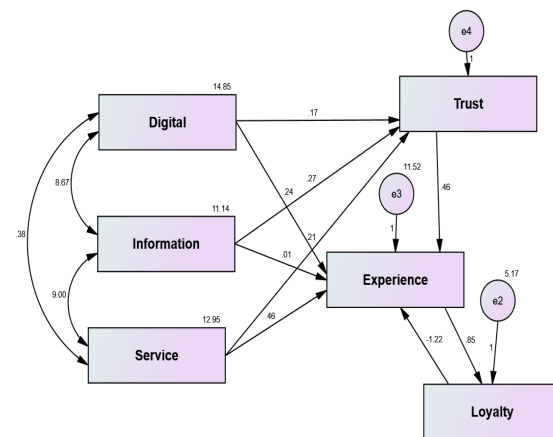


Fig no 1: Digital Platforms in Enhancing Customer Experience in Insurance Services

The structural model illustrates the relationships between digital platform, information transparency, service personalization, customer trust, Customer experience, and customer loyalty in the insurance sector. The results indicate that digital platform usability positively influences customer trust 0.17, and also contributes to customer experience 0.24, suggesting that effective digital interfaces improve customer perception. Similarly, information transparency has a positive impact on customer trust 0.27, indicating that clear and accessible information enhances confidence in insurance services. Service personalization shows a strong effect on both trust 0.21, and Customer experience 0.46, highlighting the importance of customized services through digital platforms. Furthermore, customer trust significantly influences customer experience 0.46, demonstrating that trust plays a crucial role in shaping positive services interactions.

In turn, Customer experience strongly affects customer loyalty 0.85, indicating that satisfied Customers are more likely to remain loyal to insurance providers.

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However, the direct relationship between experience and loyalty -1.22 suggest a complex interaction that requires further investigation. Over all, the model confirms that digital, information, and service factors collectively enhances trust and experience ultimately contributing to customer loyalty in digital insurance services.

Table 3 model fit indices for Digital Platforms in Enhancing Customer Experience in Insurance Services

Fit indices	Model result	Suggested values
Chi-square	7.997 (0.000) DF-3	P-value >0.05
Chi-square /degree of freedom ($\chi^2/d.f.$)	2,666	≤ 5.00 (Wang, L. 2024) (Sarstedt, M., Ringle, C.M., & Hair, J.F. 2021).
Comparative fit index (CFI)	0.996	≥ 0.90 (Ringle, C.M., Sarstedt, M., Sinkovics, N., & Sinkovics, R.R. (2023) (Gaskin, J., Lowry, P.B., Rosengren, W., & Fife, P.T. 2025).
Goodness of fit index (GFI)	0.992	>0.90 (Ciavolino, E., Aria, M., Cheah, J., & Roldán, J.L. 2022) (Hou, D., Al-Tabbaa, A., Chen, H., & Mamic, I. 2014) (Niemelä-Nyrhinen, J., & Leskinen, E. 2014)
Adjusted goodness of fit index (AGFI)	0.947	>0.90 (Martínez-López, F.J., Gázquez-Abad, J.C., & Sousa, C.M. 2013)

Normated fit Index(NFI)	0.994	≥ 0.90
Incremental fit index (IFI)	0.996	Approaches 1
Tucker Lewis index(TLI)	0.981	≥ 0.90 (Haire et al,1998)
Root Mean Square error of Approximation (RMSEA)	0.069	<0.06 (Hair et al. 2006)
Standardised root Mean square residual (SRMR)	0.017	<0.08 (Carmines, E.G., & Zeller, R.A. 1979)
P. Close	0.229	>0.05 (Scully, J.L. (2022). Response)

The model fit indices indicate that the structural equation model provides a good fit for examining the role of digital platform in enhancing customer experience in Insurance services. The chi-square value ($\chi^2 = 7.997$), with 3 degrees of freedom shows an acceptable level of model fit, although the p-value indicates slight sensitivity due to sample size. The chi-square to degree of freedom ration ($\chi^2/df = 2.666$) is well within the recommended threshold of ≤ 5.00 , suggesting an acceptable model fit. The comparative fit Index (CFI =0.996), Normed Fit index (NFI=0.994), Incremental fit index (IFI=0.996) and Tucker-Lewis Index (TLI=0.981) all exceed the recommended value of 0.90, indicating excellent incremental model fit. Furthermore, the goodness of Fit Index (GFI=0.992) and Adjusted Goodness of Fit index (AGFI=0.947) confirm that the proposed model adequately represents the observed data. The Rood Mean Square Error of Approximation (RMSEA=0.069) and standardized Root Mean square Residual (SRMR=0.017) fall within acceptable limits, indicating minimal error in the model estimation. Additlnly, the p-close value is 0.229 greater than 0.05 further confirms the close fit of the model. The model finally indicates that the proposed structural model is statistically reliable and suitable for explaining the relationships among digital platforms, trust, Customers experience and loyalty in insurance services

Tabel no 4 Regression weights : for digital platforms in enhancing customer experience in insurance Services

Variabl e		Variabl e	Estimate	S. E.	C.R .	P
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Trust	< - - -	Digital	.167	.0 48	3.47 8	** *
Trust	< - - -	Informa tion	.266	.0 48	5.57 2	** *
Trust	< - - -	Service	.206	.0 57	3.61 0	** *
Experie nce	< - - -	Digital	.238	.0 87	2.74 0	.0 06
Experie nce	< - - -	Trust	.464	.11 4	4.07 2	** *
Experie nce	< - - -	Service	.457	.1 09	<u>4.19</u> <u>3</u>	** *
Experie nce	< - - -	Informa tion	.008	.0 87	.092	.9 26
Loyalty	< - - -	Experie nce	.854	.0 72	11.8 96	** *
Experie nce	< - - -	Loyalty	-1.224	.2 33	- 5.24 8	** *

The structural equation modelling results explain the relationships among digital platforms, information transparency, service personalization, trust customer experience and loyalty in insurance services. The results show that digital platforms significantly influence customer trust with beta value of 0.167, $P < 0.001$, indicating that efficient digital interfaces enhance customer confidence in insurance services. Similarly, information transparency with beta value of 0.266, $P < 0.001$ and service personalization with beta value of 0.202, $P < 0.001$ also have significant positive effects on customer trust. Furthermore, digital platforms with beta value of 0.238, $P = 0.006$ and service personalization with beta value of 0.45, $P < 0.001$ significantly improves customer experience, while

trust beta value with of 0.464, $P = 0.001$ also plays a strong role in enhancing the overall service experience. However, information transparency shows no significant effect on customer experience beta value 0.008, $P = 0.926$. The findings also reveal that customer experience has a strong positive impact on Customer loyalty with beta value of 0.854, $P < 0.001$, indicating that satisfied customer is more likely to remain loyal to insurance providers. Additionally, the negative relationship between loyalty and experience with beta value -1.224, $P < 0.001$, suggests a complex integration that require further investigation. In overall results confirms that digital platforms and personalized services play a crucial role in enhancing customer experience and loyalty in insurance services.

Table no 5: Covariances : Digital platforms in Enhancing Customer Experience in Insurance Service

			Estimate	S.E.	C.R.	P
Digital	< - - >	Informa tion	8.667	.83 5	10.3 80	** *
Digital	< - - >	Service	11.37 9	.96 6	11.7 81	** *
Informa tion	< - - >	Service	8.995	.80 8	11.1 34	** *

The covariance results indicate significant relationships among the constructs related to digital platforms in insurance services. The findings show that digital platforms and information transparency Estimate = 8.667, $P < 0.001$ have a strong positive association, suggesting that effective digital systems improve the availability and clarity of insurance information. Similarly, digital platforms and service personalisation Estimate = 11.379, $P < 0.001$ demonstrate a significant relationship, indicating that digital technologies support the delivery of customized insurance service. Furthermore, information transparency and service personalization Estimate = 8.995, $P < 0.001$ are also positively related, implying that transparent information systems enhance the effectiveness of personalized service delivery in insurance platforms. Finally, these results confirm that digital platforms, information transparency, and

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service personalization are closely interconnected in enhancing customer experience in insurance services.

Discussion

The findings of the highlight the significant role of digital platforms in shaping customer perceptions in the insurance sector. The results indicate that digital platform usability, information transparency, and service personalization have a positive and significant influence on customer trust, suggesting that well-designed digital systems and transparent information improve customer confidence in insurance services. The analysis further reveals that customers trust enhances customer experience, indicating that trust plays a vital role in improving overall satisfaction with digital insurance platforms. Service personalization also shows a strong contribution to customer experience, emphasizing the importance of tailored services in meeting customer expectations. However, information transparency shows a relatively weaker direct influence on customer experience, suggesting that transparency mainly contributes through trust. The results also confirm that customer experience strongly influence customer loyalty, demonstrating that positive digital interaction encourage long-term relationships with insurance providers. The study finally emphasizes the importance of integrating effective digital platforms, transparent communication, and personalized services to enhance customer trust, experience and loyalty in the insurance industry.

Conclusion

The study concludes that digital platforms play a crucial role in enhancing customer experience in insurance services. The results confirm that digital platform usability, information transparency and services personalization significantly influence customer trust in digital insurance services. Customer trust, in turn, positively affects customer experience, highlighting its importance in strengthening customer relationships. The findings also reveal that improved customer experience leads to higher customer loyalty toward insurance providers. These results emphasize the need for insurance companies to invest in user-friendly digital platforms and personalized services. Overall, the effective use of digital technology significantly enhances trust, customer experience and loyalty in the insurance sector.

Authors contributions

Malles P, developed the concept of the study and designed the research methodology under the supervision of Dr. Anupama Sundar D, Mallesh P, conducted the literature review, collected data and performed qualitative data analysis, using regression

analysis. Dr. Pradeep. M.P, reviewed the findings, refined the interpretations and assisted in framing theoretical components. Mallesh has drafted the final manuscripts, and Dr. Anupama sunder critically reviewed, and modified, and critically finalised the entire draft. Finally, all the three authors have read and approved the manuscripts

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