

A Study on the Impact of Omni Channel Strategies on Customer Delight in Public and Private Insurance Firm

¹Muhammed Shafeeque U, ²Dr. Manickkavasakam N

¹Research Scholar in Commerce, Enathi Rajappa Arts and Science College, Pattukkottai (Affiliated to Bharathidasan University, Tiruchirappalli), Tamil Nadu, India

²Assistant Professor of Commerce, Enathi Rajappa Arts and Science College, Pattukkottai (Affiliated to Bharathidasan University, Tiruchirappalli), Tamil Nadu, India

Abstract

The insurance industry's customer interaction practices have been drastically changed by the quick development of digital technology, which has prompted the adoption of omnichannel strategies that combine several channels for communication and service delivery. The purpose of this study is to investigate how omnichannel tactics affect customer satisfaction in both public and private insurance companies. The study examines how important aspects of omnichannel practices such as accessibility, responsiveness, data uniformity and frequency of interaction with customers affect customer delight. To comprehend the variations in the use and efficacy of omnichannel methods across public and private insurance organizations, an empirical method is used. The primary data used in the study was gathered from consumers using structured questionnaires and secondary data from pertinent literature was added. Customer perceptions are examined and the connection between omnichannel processes and customer delight is assessed using statistical tools. It is anticipated that the study's conclusions would shed light on how well integrated service channels improve customer satisfaction and customer loyalty. The survey also seeks to provide insurance companies with useful recommendations to improve their omnichannel strategies and raise customer loyalty levels. Overall, by emphasizing customer delight rather than just contentment and by offering a comparison viewpoint between public and private insurance companies in an emerging market environment, the research adds to the body of current knowledge.

Keywords: Omnichannel strategies, Insurance sector, Customer Delight, Customer Loyalty, Customer satisfaction.

Background Of The Study

Insurers can maintain information and service consistency across channels with an omnichannel strategy. Company consistency boosts client confidence and satisfaction. Digital claim reporting and photo submission speed up claim cycle times but don't always improve customer satisfaction. When developing digital channel engagement strategy, carriers may encounter several issues. Some insurance companies have few customer service channels. They may ignore live chat, social media, SMS, and messaging apps in favour of phone and email. This restricts client choice and may not suit a future generation who prefer digital or self-service communication. A comprehensive omnichannel strategy that prioritizes personalization, channel integration, agent responsiveness, messaging consistency and customer preferences across all channels. A consistent, diverse omnichannel experience boosts consumer engagement and happiness. This study examines how omni channel tactics affect customer satisfaction in Indian private and public insurance companies.

Introduction

Technology is changing consumer behavior and business relationships. Digitalization has forced most sectors to change their business strategies.¹ Conventional, paperwork-heavy insurance operations have been typical. Physical documents, meetings, and phone conversations dominated policy, claims, and consumer relations in this

¹ Sorescu, A.; Frambach, R.; Singh, J.; Rangaswamy, A.; Bridges, C. Innovations in Retail Business Models. *J. Retail.* 2011, 87, 3–16.

industry. In recent years, a digital revolution has disrupted the operations in insurance businesses and customer service.

This transition was driven by rising client expectations. Customers expect instant information and customized experiences in today's fast-paced, tech-driven society. Most of their lives are influenced by digital convenience and personalization. These experiences make insurance policyholders anticipate the same accessibility, responsiveness, and customization from their suppliers. They have had enough of insurance's slow, paper-based processes and interactions. Instead, consumers want insurance services that meet them where, when, and how they want. This customer-driven transition requires more accessible and responsive interactions. Customers want to immediately contact their insurance providers, acquire information, and have their requirements met. For claims, support and concerns, policyholders want seamless service like other digital services. This customer expectation shift affects the insurance business greatly. Quickly adapting to these changes will help companies thrive in this new world. Insurers must embrace digital transformation and customer-centric omnichannel communication to fulfill policyholder demands. Omnichannel communication in the insurance sector becomes a strategic decision and a need to be current and competitive.

Omni Channel – Concept And Significance

Consumer-focused omnichannel marketing uses various channels to convert, engage, and nurture customers. Brick-and-mortar stores, email marketing, social media, websites, mobile apps, etc. are integrated into one seamless brand experience for customers. Your customers should have a consistent brand messaging experience across all touchpoints. Omnichannel services allow numerous channels to be used simultaneously, providing a complete experience.² Thus, omnichannel hybrid distribution offers market reach, sales volume, operational cost reduction and different customer demands.³ Banks are pioneering omnichannel commerce for financial transactions, changing how they interact with customers across numerous channels.⁴ This multimodal strategy should provide consistent interactions and fulfill changing customer needs. Thus, an omnichannel strategy boosts operational efficiency and consumer engagement.

Businesses are using omnichannel strategies to improve consumer experiences and brand loyalty in the digital age. Omnichannel strategies combine physical stores, e-commerce platforms, mobile apps, and social media into a single experience. Businesses must adapt to fulfill consumers' increased need for consistent, tailored, and accessible interactions across all touchpoints.⁵ The complexity of consumer behaviors as they interact with brands across different channels during their buying journey emphasizes the need for omnichannel strategies. Recent studies show that insurance firms that embrace omnichannel strategies improve client satisfaction, retention, and loyalty. Omnichannel tactics are more easy, responsive, and engaging, which helps retain customers in an open marketplace.⁶

Omnichannel Strategies That Enhance Insurance Customer Satisfaction

Personalization: Insurers can personalize customer interactions using data from numerous touchpoints. Offering relevant new items, specialized advice, and addressing specific needs can make clients feel valued and understood.

² Gereaa, C., Gonzalez-Lopez, F., & Herskovic, V. (2021). Omnichannel customer experience and management: An integrative review and research agenda. *Sustainability (Switzerland)*, 13(5), 1–24. <https://doi.org/10.3390/su13052824>

³ Neslin, S. A. (2022). The omnichannel continuum: Integrating online and offline channels along the customer journey. *Journal of Retailing*, 98(1), 111–132. <https://doi.org/https://doi.org/10.1016/j.jretai.2022.02.003>

⁴ Uribe-Linares, G. P., Ríos-Lama, C. A., & Vargas-Merino, J. A. (2023). Is There an Impact of Digital Transformation on Consumer Behaviour? An Empirical Study in the Financial Sector. *Economies*, 11(5), 1–16. <https://doi.org/10.3390/economies11050132>

⁵ Elfiondri, Z., Zaitul, & Rina, N. (2021). Tradition, Cultural Contact and English for Tourism: The Case of Mentawai, Indonesia. *Heliyon*, 7(6), e07322. DOI: <https://doi.org/10.1016/j.heliyon.2021.e07322>

⁶ Verhoef, P. C., Kannan, P. K., & Inman, J. J. (2017). From Multi-Channel Retailing to Omnichannel Retailing: Introduction to The Special Issue On Omnichannel Retailing. *Journal of Retailing*, 93(2), 1-3.

Seamless Self-service: A convenient self-service customer portal is essential for an omnichannel approach. The right gateway lets clients execute tasks and get information without talking to an agent. Portals also cut carrier costs well.

Operational Efficiency: Customers want to feel prioritized throughout claims. Omnichannel techniques streamline insurers' workflows, helping them resolve consumer issues faster. Automatically routing client inquiries to the right department or representative reduces wait times and improves response.

Real-Time Communication, More Reliable: Customers upset with claims response times may feel their carrier is not communicating enough. Communication is key to insured satisfaction. That can signify different things to customers.

Customer Interaction: Carriers must simplify insured interactions. Customers are more loyal to insurance companies that offer many channels. For customers to obtain services without interruptions and be satisfied, carriers must offer a seamless channel transfer.

Omnichannel Features That Leads To Customer Delight In Insurance Sector

Simplifying the Process of Claims: Because it directly affects the entire client experience, streamlining claims processing is an essential part of the insurance business. When consumers need to submit a claim, it usually indicates that they have gone through a bad experience, like an accident, damage, or loss. They may be going through a really difficult and stressful period; therefore, it makes sense that they have high expectations for a seamless claim procedure. The ability of the insurance business to effectively handle and manage claims across a variety of communication channels, such as phone calls, emails, chat, text messages, and even social media, is referred to as an omnichannel communication strategy in claims processing.

Personalized Policy Recommendations: Customizing insurance policy recommendations to each customer's unique needs, tastes, and circumstances is Personalized Policy Recommendations. Implementing an omnichannel communication strategy substantially facilitates this crucial component of delivering an outstanding customer experience.

Quick Support: The main goal of insurance is to give clients peace of mind and financial stability in the event of unforeseen circumstances. Customers want prompt and effective support from an insurance company when they need it most, whether it's for a property damage, medical emergency, auto accident, or any other covered occurrence.

Conformity throughout Channels: Whether a customer chooses to communicate with the insurance company via a conventional phone call or a contemporary social media platform, consistency across channels means making sure that their experience is consistent and dependable.

Impact Of Omni Channel In Private And Public Insurance

An omnichannel strategy in the insurance sector combines digital and other avenues to provide a smooth, uniform, and customized consumer experience. This strategy directly affects customer satisfaction by meeting the demands of contemporary policyholders for speed, ease, and transparency.

Effects on Customer Satisfaction

- Consumers do not have to repeat information or lose context while switching between their preferred channel, which could be a website, chatbot, mobile app, or in-person agent.
- Insurers can offer more relevant services and customized policy recommendations by centralizing data from all touchpoints, giving clients a sense of understanding.
- Automation and integration, such AI-powered chatbots and automated processes drastically cut down on the amount of time needed to process claims and resolve queries.
- A consolidated view of the customer's history and consistent messaging across all channels foster trust, which is essential during stressful situations like submitting a claim.

Implementation Challenges

- A lot of insurers have trouble with disjointed systems that separate customer data by department or channel.
- Transitioning to an omnichannel model necessitates alignment among different organizational teams and a change in perspective from one that is product-centric to one that is customer-centric.
- While more complicated products frequently still require human experience, making a hybrid ‘phygital’ approach necessary, simple policies are easier to market online.

Review Of Literature

Andre Ilyas et.al (2025)⁷ examined how omnichannel tactics affect client retention and satisfaction. The study's focus is on how integrated communication channels—such as physical storefronts, online platforms, and mobile applications—improve consumer experiences across a range of industries, including retail, technology, and financial services. The goals are to examine how omnichannel tactics and customer loyalty are related, as well as how well these tactics work to increase retention rates. Qualitative interviews and Quantitative surveys were combined in a mixed methods approach. Over 500 respondents from a variety of industries provided data and statistical and thematic techniques were used to examine the findings. The results demonstrate that customer happiness and retention are significantly influenced by service consistency, customization and convenience.

Andika et.al (2024)⁸ explained the impact of integration quality, perceived fluidity and assurance dependability on customer loyalty and cognitive and emotional engagement in the banking industry. The stimulus-organism-response (SOR) paradigm will be used to perform the experiment in an omnichannel setting. Data from bank clients who actively use omnichannel banking services were gathered for this study using an online survey sent via personal messages. The study used a non-probabilistic purposive sampling technique to make sure respondents fulfilled certain requirements. This produced 275 valid replies, which were then examined using Smart PLS-SEM 4.0 to confirm the hypotheses. According to this study, perceived fluidity and integration quality have a big impact on customers' emotional and cognitive engagement. It is 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.

Guilherme Juliani de Carvalho et.al (2024)⁹ determined how perceived benefits and risks link to the omnichannel strategy and affect consumer behavior using the antecedents, choices, and outcomes (ADO) framework. The omnichannel literature is dispersed across journals and research areas, which hinders effective convergence and makes it challenging to find important articles in the field. Companies must know how to reduce risk when the perception of risk outweighs the perception of advantages in order to avoid abandoning the adoption of an omnichannel strategy. This review expands knowledge about omnichannel from a viewpoint that researchers have overlooked: risks and rewards and how they affect organizational outcomes. The model will elucidate the evolution of the omnichannel literature and stimulate more investigation.

Ilaria Dalla Pozza (2024)¹⁰ offered a conceptual framework that explains how service providers can use omnichannel service delivery to generate consumer value. An integrated framework that identifies the components, modifiers, facilitators, and drivers of consumer perceived value created by omnichannel service delivery is developed by synthesizing existing knowledge. Qualitative information from top managers in charge of creating the omnichannel strategy for significant companies in the French insurance market is mixed with insights from the omnichannel literature. Customer effort, integration quality, service quality and trust are identified as the fundamental components of customer perceived value offered by an omnichannel service

⁷ Andre Ilyas, Muthia Rahma Dianti, Mirsal (2025) Omnichannel Strategy: Its Impact on Customer Satisfaction and Retention, *Jurnal Informatika Ekonomi Bisnis* – Vol. 7, Iss. 4 (2025) 898-905

⁸ Andika, Atika Aini Nasution, Della Nanda Luthfiana, Akmal Ihsan, Fazah Yuanidhar (2024) The Impact of Omnichannel Properties on Customer Engagement and Loyalty in Banking: An SOR Perspective, *Journal of Theoretical and Applied Management*, Vol. 17 No. 3, DOI: <https://doi.org/10.20473/jmtt.v17i3.60265>

⁹ Guilherme Juliani de Carvalho, Marcio Cardoso Machado, Victor Silva Correa (2024) Omnichannel and consumer and retailer perceived risks and benefits: a review, *International Journal of Retail & Distribution Management* 52 (3): 295–311. <https://doi.org/10.1108/IJRDM-03-2023-0180>

¹⁰ Ilaria Dalla Pozza (2024) Creating customer value through omnichannel service delivery: a study of the French insurance market, *Journal of Financial Services Marketing* 29:392–405, <https://doi.org/10.1057/s41264-023-00211-1>

delivery. It is identified that the degree of product and activity complexity affects how relevant the building blocks are. Also, it is uncovered that IT infrastructures and customer information management are important facilitators of omnichannel service delivery. Further, the company, channel relationships, customer 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, responding to calls for strategic studies that combine numerous aspects.

Research Gap

The majority of research that are now available focus mostly on retail industries, paying little attention to service-oriented industries like insurance, where customer interactions are more intricate and relationship-based. Additionally, previous studies have mostly focused on customer satisfaction rather than consumer delight, which represents a higher degree of emotional involvement attained when expectations are surpassed. In spite of the disparities in technology adoption, operational flexibility and service delivery across public and private insurance companies, empirical studies examining the efficacy of omnichannel strategies are conspicuously lacking. Additionally, the integration of numerous channels in insurance services remains fragmented, with limited research addressing how seamless coordination between channels across the customer experience effects delight. Long-term customer engagement and changing expectations are not captured by many cross-sectional research. Furthermore, there is a contextual gap in emerging markets like India, where customer behavior and digital adoption vary greatly, because the majority of research has been done in mature economies. Lastly, psychological and behavioral elements like ease of access, data uniformity frequent interaction and responsiveness all of which are critical in determining how satisfied customers are with insurance services have received little attention. Thus, a thorough study that fills in these gaps by analyzing how omnichannel strategies affect customer satisfaction in both public and private insurance companies in an emerging market setting is clearly needed.

Statement Of The Problem

Insurance companies now employ omnichannel strategies, which include several touchpoints like physical branches, internet, mobile applications and customer support services, as a result of the quick development of digital technologies. Despite these improvements, many insurance companies, particularly in the public and private sectors, struggle to create a seamless and uniform consumer experience across channels. This lack of integration often results in fragmented encounters, inaccurate information, and diminished service efficiency, which can negatively affect customer perceptions. While firms increasingly try to boost customer happiness, creating customer delight where services exceed expectations and provide pleasant emotional experiences remains a big issue. Moreover, public and private insurance organizations differ greatly in terms of accessibility, uniformity and responsiveness which may influence the efficiency of their omnichannel initiatives. However, there is limited empirical research comparing how these techniques improve consumer delight across these two industries. Additionally, prior studies tend to focus more on pleasure and loyalty, with little attention on the importance of omnichannel integration in delivering better customer experiences, especially in growing countries like India. Therefore, the challenge resides in a lack of awareness of how effectively omnichannel strategies are implemented in public and private insurance organizations and how these strategies influence customer delight. This study tries to fill this gap by studying the influence of omnichannel strategies on customer delight and finding the differences in their effectiveness between public and private insurance companies.

Objectives Of The Study

- To investigate how public and private insurance companies utilize omnichannel strategies.
- To assess how satisfied customers are with both public and private insurance providers.
- To assess how omnichannel strategies affect customer delight in the insurance industry.
- To offer recommendations for enhancing omnichannel strategies to raise customer loyalty in insurance companies.

Scope Of The Study

The impact of omnichannel tactics on customer satisfaction in public and private insurance companies is the main topic of this study. The study's scope is restricted to examining how customer satisfaction, experiences, and

perceptions affect consumer satisfaction in the insurance industry. In order to comprehend variations in the adoption and efficacy of omnichannel strategies, it contains a comparison analysis between public and private insurance companies. Geographically, the study is limited to a particular area and the conclusions are derived from the responses gathered from customers in that region. In addition to supporting secondary data from pertinent sources, the study mainly uses primary data gathered via surveys or questionnaires. Additionally, the scope is restricted to a few variables pertaining to omnichannel strategies and consumer loyalty and it does not cover other elements like internal organizational issues or financial performance within insurance companies.

Research Methodology

Insurance Sector in India: Thanks to favorable legislation, growing incomes and more financial literacy, the insurance business in India is one of the fastest-growing. With an annual growth rate of 32–34%, it is the fifth largest life insurance market in emerging nations. With LIC as the only public life insurer and six public sector non-life insurers, the industry is made up of 57 businesses (34 non-life insurers and 24 life insurers). The sole national reinsurer is GIC Re. Distribution channels include brokers, surveyors, corporate and individual agents, and third-party administrators; the use of digital technology is growing quickly. Insurance premium penetration was 3.7% of GDP in FY24, with non-life insurance at 0.9% and life insurance at 2.8%. In FY23, the per capita premium increased to Rs. 8,297 (US\$95). While life insurance is predicted to increase 10.5% yearly between 2025 and 2035, making India the second-largest life insurance market in the region, general insurance is predicted to grow 8.7% in FY26. India's insurance market today is a dynamic blend of cutting-edge products, traditional and digital channels, and increasing private sector involvement. It is well-positioned for sustained expansion, drawing both local and foreign investments while promoting financial inclusion thanks to robust regulatory support and growing awareness.¹¹

Research Design: Frequency studies, mean and other statistical data are examples of descriptive designs that are used to characterize population traits or phenomena. In order to investigate the connection between omni channel impact and customer satisfaction, this study used a quantitative research design.

Study Units: The public and private insurance companies in India that are implementing omnichannel strategies to connect conventional agent networks with digital platforms, such as LIC, National Insurance, New India Assurance, Acko General Insurance and Digit Insurance, were chosen for this study. By combining self-service portals, mobile apps and AI-powered chatbots with branch operations for smooth policy administration, digital claims, and online renewal services, these companies are improving consumer satisfaction and experience.

Sampling Methodology: In this study, convenience sampling is used instead of probability sampling. Convenience sampling is the process of gathering data from the target population based on the idea that the target audience is suitable or capable of performing a survey.

Sample Population: The target demographic usually consists of current and prospective clients of five public and private insurance providers. People who have bought insurance policies (life, motor, health, etc.) and actively communicate with insurers via various channels (online + offline) are considered samples.

Sample Size: 195 samples will be chosen as responders and suitably represent the population based on the sample size determination.

Data Source: Primary as well as secondary data collection are used in this study. The researcher created a self-structured questionnaire to gather primary data. There are two sections to the questionnaire. Respondents' background information, including their age and gender, is required in Section A. Questions about the effects of multi-channel methods are found in Section B. The degree of HRM practices and employee performance were assessed using a 5-point Likert scale. Strongly disagree (1), disagree (2), neutral (3), agree (4) and strongly agree (5) served as the scale's anchors. The study used primary and secondary data, which can lessen the likelihood of receiving biased information. Secondary data has been gathered from secondary sources, including published and

¹¹ <https://www.ibef.org/industry/insurance-sector-india>

unpublished theses, websites, research articles from journals, books related to topic of the study, reports, newspapers, bulletins and more.

Statistical Tools: SEM is the statistical tool type employed in this investigation. The primary instrument for doing the data analysis was a Statistical Process for Social Science (SPSS) program.

Analysis

SEM (Structural Equational Modelling)

A multivariate statistical analysis technique used to examine underlying relationships is structural equation modeling. This method, which combines various regression analysis and factor analysis, is used to analyze the main relationship between latent constructs and estimated variables.

Table – 1: Hypothesis testing

| Variables Relationship | Estimation | SE | CR | P-Value |
|--|------------|-------|--------|---------|
| Frequent Interaction <--- Ease of Access | -0.070 | 0.069 | -1.016 | 0.309 |
| Frequent Interaction <--- Data Uniformity | -0.018 | 0.086 | -0.209 | 0.004 |
| Frequent Interaction <--- Responsiveness | 0.226 | 0.091 | 2.481 | 0.010 |
| Customer Loyalty <--- Frequent Interaction | 0.559 | 0.072 | 7.733 | 0.000 |

*@ 1% level

SEM Analysis

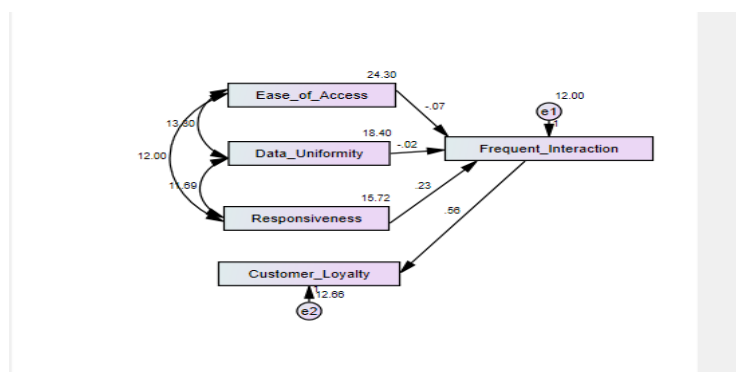


Figure No - 1

Source-Amos Output

| Factors | Observed values |
|---------|-----------------|
| GFI | 0.993 |
| CFI | 0.998 |
| TLI | 0.994 |
| RMSEA | 0.031 |

Hypothesis Discussion

H₀₃ – Ease of access has no significant influence on frequent interaction in insurance firm

The null hypothesis is accepted because the p-value above the significance level (0.01), as seen in the table above. So, ease of access doesn't affect frequent interaction in insurance companies.

H₀₄ – Data uniformity has no significant influence on frequent interaction in the insurance firm

Because the p-value is less than the significant value (0.01), Table 1 shows that the null hypothesis is rejected. As a result, frequent interaction in insurance companies is positively impacted by data uniformity.

H₀₅ – Responsiveness has no significant influence on frequent interaction in the insurance firm

Because the p-value in the previous table is less than the significant value (0.01), which suggests that responsiveness has a significant influence on the frequent interaction in insurance companies, the null hypothesis is rejected.

H₀₆ – Frequent interaction has no significant influence on the customer loyalty in the insurance firm

Because the p-value is less than the significant value (0.01), as shown in Table 1, the null hypothesis is rejected. As a result, frequent interaction has a significant effect on insurance firms' customer loyalty.

Customers' frequent interactions with the insurance company are not statistically significantly impacted by accessibility. This suggests that easy access to services does not always translate into increased consumer engagement. Frequent engagement inside the insurance company is statistically significantly impacted by data homogeneity. This suggests that keeping data systems reliable, consistent, and well-integrated encourages consumers to interact more often since it increases service effectiveness, lowers mistakes, and improves the overall customer experience. Frequent interactions inside the insurance company are statistically significantly influenced by responsiveness. This implies that prompt and effective solutions to consumer questions and concerns stimulate more frequent interaction since they foster customer pleasure, trust, and a favorable service experience.

Customer loyalty in the insurance company is statistically significantly impacted by frequent engagement. This suggests that consistent interaction with consumers improves happiness, fosters connections, and increases trust—all of which eventually result in increased levels of customer loyalty.

The study assessed metrics reflecting the overall model adequacy, including absolute goodness of fit (GFI = 0.993), comparative fit indices (CFI = 0.998), Tucker-Lewis index (TLI = 0.994), and root mean square error of approximation (RMSEA = 0.031). While specific numerical thresholds for SEM fit assessments are absent, broad concepts might be used for evaluative judgment. Research indicates that RMSEA may vary between 0.06 and 0.08, although GFI, CFI, and TLI values may exceed 0.90. The aforementioned figure shows that the model is appropriately fitted.

Findings

SEM analysis shows that frequent engagement inside the insurance company is not much impacted by accessibility. However, how often clients engage with the company is greatly influenced by data consistency and response. Consequently, in the insurance industry, regular communication is crucial to improving client loyalty.

Recommendations

- In order to offer individualized experiences, both public and private insurance organizations should invest in a technological infrastructure that facilitates channel integration.
- To guarantee that staff members can provide reliable, superior services through all channels, human resource training is crucial. Businesses may boost customer satisfaction, foster loyalty and eventually boost revenue by implementing an efficient omnichannel strategy.
- For both public and private life insurance companies, risk coverage is the most crucial component. Therefore, in order to increase consumer awareness of risk coverage by insurance for the industry's sustainability, they should explain risk coverage and related features in simple, understandable language.
- In order to build trust and emotional ties with clients, businesses should place a high priority on easy compatibility across communication channels. This will eventually increase customer satisfaction and lower attrition.
- Customer expectations and habits may be significantly impacted by shifts in the economy, societal trends, or worldwide disasters. Examining how these external variables impact the effectiveness of omnichannel tactics in the insurance industry may help companies modify their methods to satisfy changing client needs.

- To increase awareness and encourage the adoption of omnichannel financial services, create focused marketing campaigns and educational programs for various age groups and educational backgrounds. Innovation should not be disregarded despite its lower ranking.
- In order to keep its omnichannel services appealing and competitive, insurance companies should constantly innovate to satisfy changing customer demands and preferences.

Conclusion

In conclusion, by offering a smooth, customized and convenient experience, insurance companies that invest the effort to create an integrated omnichannel engagement strategy can raise customer satisfaction. Building loyalty with clients who value each channel's usability is the primary objective. This calls for uniformity throughout the entire range of physical and digital media. Customers are more likely to stick with an insurance when they receive outstanding service and have a satisfying, customized experience. Additionally, an effective omnichannel communication strategy offers insightful data. Insurance companies can utilize this data to better understand consumer behavior, pinpoint problems and make data-driven choices that improve their products and services. In the end, the insurance industry's future is clear: in order to prosper in a cutthroat market, insurers must identify the changing needs of their clients and implement an omnichannel communication strategy to both meet and surpass these expectations. In a market that is changing quickly, this strategy change can result in more customer satisfaction and loyalty, which will help insurers succeed more. In India's dynamic private and public insurance market, the insurance industry must constantly analyze, adapt and invest in cutting-edge technologies to improve omnichannel experiences and boost consumer satisfaction.

References

- [1] Andika, Atika Aini Nasution, Della Nanda Luthfiana, Akmal Ihsan, Fazah Yuanidhar (2024) The Impact of Omnichannel Properties on Customer Engagement and Loyalty in Banking: An SOR Perspective, *Journal of Theoretical and Applied Management*, Vol. 17 No. 3, DOI: <https://doi.org/10.20473/jmtt.v17i3.60265>
- [2] Andre Ilyas, Muthia Rahma Dianti, Mirsal (2025) Omnichannel Strategy: Its Impact on Customer Satisfaction and Retention, *Jurnal Informatika Ekonomi Bisnis – Vol. 7, Iss. 4 (2025)* 898-905
- [3] Elfiondri, Z., Zaitul, & Rina, N. (2021). Tradition, Cultural Contact and English for Tourism: The Case of Mentawai, Indonesia. *Heliyon*, 7(6), e07322. DOI: <https://doi.org/10.1016/j.heliyon.2021.e07322>
- [4] Gereaa, C., Gonzalez-Lopez, F., & Herskovic, V. (2021). Omnichannel customer experience and management: An integrative review and research agenda. *Sustainability (Switzerland)*, 13(5), 1–24. <https://doi.org/10.3390/su13052824>
- [5] Guilherme Juliani de Carvalho, Marcio Cardoso Machado, Victor Silva Correa (2024) Omnichannel and consumer and retailer perceived risks and benefits: a review, *International Journal of Retail & Distribution Management* 52 (3): 295–311. <https://doi.org/10.1108/IJRDM-03-2023-0180>
- [6] <https://www.ibef.org/industry/insurance-sector-india>
- [7] Ilaria Dalla Pozza (2024) Creating customer value through omnichannel service delivery: a study of the French insurance market, *Journal of Financial Services Marketing* 29:392–405, <https://doi.org/10.1057/s41264-023-00211-1>
- [8] Neslin, S. A. (2022). The omnichannel continuum: Integrating online and offline channels along the customer journey. *Journal of Retailing*, 98(1), 111–132. <https://doi.org/https://doi.org/10.1016/j.jretai.2022.02.003>
- [9] Sorescu, A.; Frambach, R.; Singh, J.; Rangaswamy, A.; Bridges, C. Innovations in Retail Business Models. *J. Retail.* 2011, 87, 3–16.
- [10] Uribe-Linares, G. P., Ríos-Lama, C. A., & Vargas-Merino, J. A. (2023). Is There an Impact of Digital Transformation on Consumer Behaviour? An Empirical Study in the Financial Sector. *Economies*, 11(5), 1–16. <https://doi.org/10.3390/economies11050132>
- [11] Verhoef, P. C., Kannan, P. K., & Inman, J. J. (2017). From Multi-Channel Retailing to Omnichannel Retailing: Introduction to The Special Issue On Omnichannel Retailing. *Journal of Retailing*, 93(2), 1-3.