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# Omnichannel CX in Insurance: Unifying Mobile, CRM, and In-Person Touchpoints

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**ABSTRACT:** This paper examines the evolution and implementation of omnichannel CX. It discusses how mobile apps, CRM systems, and in-person touchpoints integrated together gives a better customer satisfaction, retention and operation efficiency. The study seeks to realize a smooth and customized lifecycle of each customer from voice call to chatbot to chat to physical store to eCommerce and all points in between using AI, data analytics, cloud computing, and other leading edge technologies. Secondly, it further highlights the difficulties of integrating such technologies, which includes data synchronization, legacy systems, and being up to comply with regulations. The process, technologies used in that process, and the benefits (such as customer loyalty, and reduction in churn) from companies who have started an omnichannel transformation are presented through case studies of insurance companies. The paper identifies gaps (quantifiable and less so) in current research as to how omnichannel strategies are being adapted across heterogeneous markets and different regulatory environments, but underscore the benefits: operational efficiencies, among other things. Omnichannel CX in insurance has tremendous future implications as these will drive higher and greater potential for innovation through AI and digital technologies. However, the success of such implementation depends on what is often called change management including consideration of different practices, security, and privacy regulations. As a contribution to the construct of how omnichannel strategies can drive digital transformation in insurance, this research discusses the importance of further study related to cross market adaptations and continual improvement of CX metrics.

**KEYWORDS:** Omnichannel CX, Insurance, Customer Satisfaction, Mobile Apps, CRM Systems, AI, Data Analytics, Digital Transformation, Operational Efficiency, Regulatory Compliance, Personalization, Case Studies, Future Trends, Change Management.

## I. INTRODUCTION

### 1.1 Background

In the modern insurance company, customer experience (CX) has become the key to achieving success. Traditional interactions between policyholders and insurers were limited to interactions through agents or physical branches. Yet, CX has been changed drastically due to the digital transformation, with numerous customer touchpoints entering the scene — such as mobile apps, call centers, and agent portals. The advancements allow the policyholders to use the policy more flexibly, and to buy policies, file claims and get support [1]. With the customers now looking for uninterrupted services across multiple channels, there is a gap in terms of deliver services to customers in a consistent manner. An fragmented approach creates frustration, inefficiencies and lower customer satisfaction. For example, a policyholder from anywhere starts an inquiry from a mobile app and later needs further help from a call center. If not integrated, one of the channels may need to be repeated, resulting in a disjointed experience. However, the latter demonstrates the need for omnichannel strategy where all points of touch points are worked together to provide personalized and efficient service [1]. These communication channels are no longer optional in the insurance sector's adoption of digital solutions – they are now a must, in order for the sector to embrace sustainability and lastly, long term customer relationships. A good omnichannel strategy will create engagement, reduces complexity and strengthen customer faith in the insurers [1].

### 1.2 Problem Statement

Continuing the massive rise of customer touchpoints in the insurance industry has brought a significant problem: fragmentation. Today, customers interact with insurers through mobile apps, websites, call centers and in person, but the channels tend to be disconnected. It results in frustration because policyholders will have to repeat information or have inconsistent service between different platforms. Both decrease customer satisfaction and increase the risk of churn, where customers 'churn' (leave for competition) towards smoother, more integrated businesses [2]. Data silos are one of the greatest 'barriers' to a smooth customer journey. The problems for insurers arise from the fact that they have to manage customer information spread across multiple systems that does not link to each other. In addition, communication among channels may be inconsistent or unclear and can result in wrong messages sent out and, therefore, misunderstandings, delayed response to claims or policy changes, and no trust in the insurer's ability to handle claims well or change policies. Insurers need to have a single view of their customers to tackle these problems. They can integrate

digital tools hard and use disruptive technologies to develop an all touch fitting omnichannel strategy that keeps continuity among all touchpoints. Taking part in a well connected system not only increases efficiency but also fortifies customer relationship carries, ultimately leading to higher retention and a bigger end long term business success [2].

### 1.3 Significance of the Study

Insurance industry is increasingly dependent on integration of omnichannel customer experience (CX) strategy. With each passing generation, an insurer cannot afford to be easily bested in the face of continually changing customer expectations without delivering seamless, consistent interaction at one and all touchpoints. Why this research is important is it shows how an omnichannel approach perfectly done will increase customer loyalty, increase efficiency, and giving you one very important competitive edge. [3] Through fostering communication silos, insurers can maximise the delivery of service, eliminate friction between customers and policyholders, and enhance policyholder relationship. With a unified CX strategy, the operations become more streamlined and customers receive timely and appropriate support no matter the communication channel [4]. As digital transformation redefines different industries around every corner, the future-proofing of business becomes a viable solution for the insurers that embrace omnichannel solutions to drive customer satisfaction and retention. It is important that insurance companies will have to embrace an integrated CX model in the future as the insurance industry develops [3], [4].

### 1.4 Research Objectives

The main idea of this research was to research in how an omnichannel approach can deal with the problem of fragmentation in the customer experience (CX) in the insurance industry. Therefore, an important element is to determine the difficulties that insurers encounter in juxtaposing multiple communication channels, including mobile apps, call centers, agent portals, and websites. Knowing these barriers, insurers can implement changes that facilitate the elimination of waste and improve the customer journey. Another important objective is to suggest a common umbrella structure between all customer touchpoints. In the regards, this framework will outline some best practices for data synchronization, automation, and real-time customer support such that there there is consistency in terms of communications. An integrated system can enhance insurers' capability of offering personalized and responsive services, minimizing customer's frustration experienced from having to make the same requests repeatedly, or getting a different piece of information each time. Furthermore, this study evaluates the effect of omnichannel integration on the customer churn. This dissatisfaction leads customers to look for other service providers to switch to. Through evaluation on customer retention trends, before and after adopting omnichannel solutions, this research aims to deliver how CX influences customer loyalty and trust. Despite having different objectives, when each of these objectives is being a part of this cohesive customer journey, it means every interaction, on an online or offline, over the phone, will be consistent and efficient. In the end, the findings will allow insurers to fine tune their CX strategy, improve customer engagements, help earn them competitive advantage in the digital eras.

## II. LITERATURE REVIEW AND THEORETICAL BACKGROUND

### 2.1 Evolution of Customer Experience in Insurance

During the decades, customer experience (CX) in the insurance industry has drastically developed. However, until recently this involved in person interactions, phone calling, and cumbersome piles of paperwork. The response time is often long due to this approach, there is limited accessibility and introduces a transactional relationship amongst insurers and policyholders. However, with the emergence of digitization, the company's focus has become a customer centric approach, which is to achieve convenience, personalization, and an implicit seamless communication throughout the multiple touchpoints [5]. They make it possible to introduce such things as online portals, mobile apps, and AI powered chatbots which redefine how insurers interact with their customers. Instead of just being dependent on agents, policyholders can now deal with policies, as well as file claims and get assistance by applying self service options. Thus, omnichannel CX strategies are geared towards a shift from providing customers with consistent and efficient service across any platform they wish to use [6]. This evolution mapped by the research has the role of technology in quality customer engagement. In early studies of customer experience management, it was recorded that building trust and interacting with customers was vital in the insurance industry [6]. Most recent effort is on the way digital tools help streamline a process and lessened operational cost and increased overall satisfaction [5]. All the more, this transformation is supported by the growing adoption of AI, automation and predictive analytics which enables insurers to anticipate what their customers need and then offer proactive solutions [6]. With the digital transformation swiftly changing the industry at large, insurers embracing omnichannel will find a competitive edge. They can integrate their traditional customer service to modern digital solutions in order to provide a cohesive and frictionless experience that is upheld to the policyholders expectations today [5], [6].

### 2.2 Current Technologies in Omnichannel CX

In an omnichannel customer experience (CX) strategy, modern technologies help in seamless integration across all the customer touchpoints within an omnichannel CX. Serious driving force in this transformation are mobile apps, customer relationship management (CRM) systems, artificial intelligence (AI), cloud computing, etc. Insurance companies can interface with customers using mobile apps and receive them to manage their insurance policies and file a claim anytime whilst CRM systems allow for insurance companies to adjust customer interactions on all channels. CRM system will save insurers' time by consolidating data, personalize communication and improve customers satisfaction [7]. With AI, chatbots, virtual assistants and predictive analytics support better omnichannel CX. AI driven tools can quickly answer, lead customers through a process or even predict the future needs based on historical data. Use of AI also frees up the insurers to streamline their day to day tasks, thereby reducing the wait times. On the other hand, Cloud computing helps in data storage and management based on different channels so that the customer information is available in real time [8]. These technologies have recently been made further advanced. For example, AI based tools are more capable of handling such emotions and doing personalization of service. One such example of successful omnichannel integration is the implementation of virtual technologies in the retail area, and subsequently adapted for the insurance sector, so the customers can enjoy a more immersive experience on physical plus digital touchpoint [7] [8]. With time these technologies are still cracking down walls between channels with a more uniform customer journey, reinforcing customer loyalty, making it more efficient operationally and gives an edge in the market.



Figure 1: Display of technology stack that supports omnichannel CX.

### 2.3 Challenges in Implementing Omnichannel CX

Under these circumstances, applying an omnichannel customer experience (CX) in the insurance industry requires the fulfillment of several challenges before a customer journey can take place smoothly. Data integration is one of the most important barriers. Many insurers have multiple, disparate systems and it is not an easy feat to integrate data from multiple channels (for example, a mobile app, call centre, agent portal). Without unified data infrastructure, it becomes difficult to provide personalized and the same service experience at the same time, which results in fragmented customer experience [9]. Also, legacy systems present a very big barrier to adopt an omnichannel approach. However, many insurance companies still rely on software that has been developed decades ago and does not remain simple with technologies like cloud computing, AI or CRM, to integrate flawlessly with all of these forms of technology. These systems can cause information flow between channel to not flow smoothly and hinder the ability to give timely support to the customer in terms of real time. The major challenge is security concerns. Since insurers get more and more data across multiple platforms, it becomes hard to protect the sensitive customer information. To continue to build trust with customers, and to avoid possible breaches, it is necessary to implement robust cybersecurity measures and provide compliance with data privacy regulations [9]. Finally, organizational change management is required to shift to an omnichannel CX model successfully. Moving forward to becoming a customer centric, omnichannel is a culture change, training change, and process change. To implement new tools and new workflow, employees need to do a lot, and they

don't like to change, this slow down the implementation process [9]. Some existing literature indicates that conquering these hurdles is about taking a phased approach, letting the system grow incrementally, training employees for the changes, and having a good leadership through the changes. Insurers can make their companies more cohesive and efficient omnichannel by tackling these barriers.

**2.4 Metrics and Measurement of Omnichannel Success**

On one hand, to be able to effectively evaluate the success of an omnichannel customer experience (CX) for insurance companies would mean making sure that clear key performance indicators (KPIs) have been set to track both customer satisfaction and operational efficiency. Among the most critical KPIs are CSAT (customer satisfaction), customer retention rates, response time and service efficiency. But these metrics enable insurers to understand, how well they are living up to the customer expectations and where they can improve their processes by streamlining them and improving their engagement [10]. In this case, usually customer satisfaction is measured by customer surveys, positive feedback forms and Net Promoter Scores (NPS) that is how many customers will recommended a company to other people. Retention rates help determine how CX strategies are long term effective by assessing whether customers continue to be faithful to the brand once the first interaction with them has been completed. Assessing how quickly and how well the insurers resolve their customers' problems [10] through several channels is vital. Measuring these KPIs uses various methodologies and tools. Customer interaction data, gathered and monitored through analytics tools integrated with the CRM systems, helps insurers understand real time data insights for their customers and measures performance across channels. The tools that can perform sentiment analysis using AI can help you understand the overall satisfaction levels based on the customer feedback available on social media and other sources. Moreover, case studies have demonstrated that some insurers utilize digital dashboards to monitor the process efficiency and locate the bottlenecks in the process [11]. In the life insurance industry, for instance, Motarjem and Niakan (2020) show that monitoring customer satisfaction is critical to ensure the correct offering of services, while retaining their customers. Continuously measuring these KPIs and changing strategies will allow insurers to solidify that their omnichannel approach is truly improving the customer journey and adding value in the long run [11].

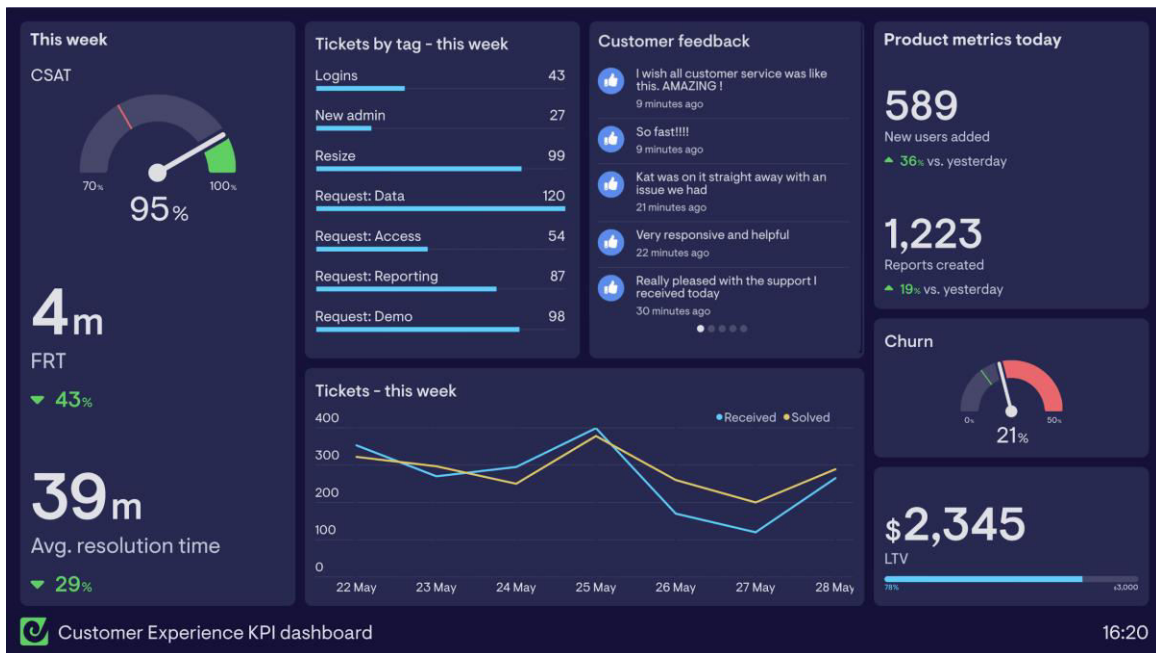


Figure 2: Example dashboard that tracks CX metrics.

**III. PROPOSED FRAMEWORK FOR OMNICHANNEL CX 3.1 INTEGRATION OF MOBILE APPS, CRM, AND IN-PERSON TOUCHPOINTS**

It is imperative in the insurance industry that you integrate this mobile apps, Customer Relationship Management (CRM) systems and in person touchpoints together to ensure a cohesive and seamless customer experience. In order to achieve this integration, a detailed framework is well-designed that includes a strategy to synchronize data and to align these channels in a way that allows their synchronization among each other. The integration enables insurers to set up a single

touchpoint experience where customers interact with the company among various touch points while maintaining continuity. The first thing to do is to make sure that data from all touch points, from a mobile app, through a CRM systems, or face to face are synchronized in real time. It is a requirement of a data management system that can collect and save data from different sources in a single place. This process is centred on CRM systems that combine the data on the customer to give the insurer a holistic picture of the interaction between customer and insurer in all channels [12]. Take, as an example, if a customer contacts you to update a policy through your mobile app, the CRM system should automatically update and that is available to any in person agents if the customer visits your office. With this unified data approach, customers do not need to repeat the data for REFERIT, making the process more convenient and efficient. Mobile apps and CRM systems work hand in hand to achieve an optimized communication and interaction. Ever, CRM systems make sure all interactions are added and tracked so that one can follow up on or provide a personalized service for customers if needed; while mobile apps offer customers self-service with options such as filing a claim or checking policy details. This means that insurers can provide both real time helping as well as pro active engagement. For instance, a mobile app's AI-powered chatbot may answer daily questions and, when needed, can pass the issue to an in person representative in a seamless manner [13]. APIs and middleware facilitate communication between mobile, CRM and (for in person) touchpoints, connecting systems wherever data flows smoothly through all channels. Without these technologies, there will be communication breakdowns and very little chance that a customer's interaction will be logged and available instantly to anyone reading it. Integration of APIs allows insurers to ensure that when a customer pulls the mobile app, the data updates in CRM and vice versa, providing seamless customer service. Cloud computing also offers the scalability and flexibility needed for data storage and access from a variety of channels, so that agents at a physical branch have access to the same up to date information as those with digital tools [13]. It is a best practice of case successful integration to integrate the system architecture around the customer first. Always aim to provide frictionless experience to the customer, irrespective of the channel. It demands a holistic viewpoint on employee training, enabling them to train all touchpoints by familiarizing them with how to use the CRM systems and mobile app technologies to be able to render consistent service. Ensuring that the integration of the systems and platforms remains efficient and effective is through regular audits and updates of CRM systems and mobile platforms. This also allows the integration process to be enhanced by adopting AI driven insights and analytics tools that enable the prediction of customer needs and quick responses. At present, both the recent technology advancements like machine learning and predictive analytics also synchronize very effectively with the integration of mobile apps, CRM and in person touchpoints. Insurers can bring personalized, context aware interactions that build trust and enhance satisfaction by analysing customers' behaviour across various channels. For illustration, customer's messages can be analyzed by AI based systems so that the agents get suggestions for upselling as well as cross selling of products based upon customer's past interaction [12]. To conclude, the mobile app, CRM system and in person interfaces integration success depends on a synchronized data and a communication of the latest technologies. The use of CRM systems, cloud computing, APIs and AI tools all help insurers to leverage vendor technology to offer a single customer experience that creates satisfaction, reduces friction and increases likelihood of future customer loyalties. An integrated approach will be necessary for insurance industry to stay competitive in the rapidly digital landscape of insurance industry [12], [13].

### 3.2 Enhancing Personalization through AI and Data Analytics

At present, artificial intelligence (AI) and data analytics have been turned into powerful means of personalizing customer experience in the insurance industry. These technologies enable insurers to break out of an offering mold and offer highly individualized interactions to customers. Methods such as predictive analytics, customer segmentation and real time engagement which give insights into customers' preferences and behaviour is the way to achieve this personalization. Personalization would be impossible without AI using its basic predictive analytics technique. Use of historical data to make predictive models that predict future customer behaviours as well as needs. Consequently, AI systems can anticipate when a customer will need to update their insurance or when they would be more ready to hear about a new offer based on any previous behaviour or circumstances in life. Through this foresight, the insurers are able to engage their customers to provide relevant recommendations proactively and can increase their chances of satisfying and retaining customers [14]. Another Kaplan model for improving personalization is customer segmentation. Insurers can use data analytics to segment their customer base into different distinct segments based on customer demographics, their behaviour, and purchasing patterns. By this segmentation, insurers find it possible to customize their marketing strategies and product offering to specific groups and to deliver content and associated offers to each customer which are most relevant to them. So if you have younger customers, you may choose to use digital first communication and younger customers may favor a more traditional, in person interaction. Furthermore, this segmentation helps to increase customer engagement as they feel the customers are understood and valued [14]. Another important piece of making the personalized experience is the real time engagement. Chatbots and other virtual assistants are powered by AI and can create responsive customers on the spot, answering over specific customer data captured in CRM systems. However, these real time interactions are not only to provide immediate assistance but also to guess customer needs and serve them with information or services before the customer asks about them. An example is an AI assistant who provides suggestions in a claim process for

additional coverage options based on the customer’s previous policy and claims history [15]. AI driven claims processing is one of the successful initiatives of personalization for insurance. Real time machine learning algorithms are being developed in some insurers to analyze claim data to make faster, more personalized claim resolutions. Using AI, even claim history, customer profiles, and analysis of sentiment of customer interactions can be used to determine what course of action should be taken on each claim. This leads to a lessened friction in the customer side of the claims process and makes the customer overall more satisfied with the insurance company. So one success is the rolling out of personalized recommendations for specific policy upgrade or other product. Insurers analyze a customer’s current insurance portfolio to provide customized suggestions on coverage that suits a customer’s changing needs. For example, a new car buyer may be offered comprehensive auto insurance coverage and a new baby owner may be offered a life insurance. With this in mind, insurers can enhance their connection to customers and enlarge the cross selling possibilities [15]. Lastly, AI and data analytics are changing the face of the insurance business as they enable it to provide the highest level of personalization to their customers. Insurers can use predictive analytics, customer segmentation, and real time engagement and others methods, which allow insurers to tailor their services and products to customer’s needs. Examples of successful personalization initiatives via these technologies are the able to enhance customer satisfaction, achieve operational efficiency and help generate business growth through building AI driven claims processing and personalized policy recommendation. With an on going use of AI and data analytics, insurers can continue to stay competitive in the revolutionizing market of digital and customer centric marketplace [14], [15].

### 3.3 Security, Compliance, and Data Privacy Considerations

Security and regulatory compliance is very important in omnichannel integration to protect customer data and earn trust. Many of us have multiple touchpoints to an insurer: mobile apps, websites, telephone, online banking, and even, most ironically, in person. The vast collections of sensitive customer information used by insurances are a deeply worrying trend. This way it is a must that data security and privacy are the top priority. Customer data can be a privacy risk and a significant reputational and financial failure in the case of not being secured. This is why insurers have to take stringent security measures of the dump and the data everywhere. The last one is regulatory compliance, and having a good omnichannel integration. Applying to insurer is already a complicated process. Insurers have to meet the standards and regulations like GDPR in Europe or HIPAA in U.S. These regulations dictate to impose very stringent Data Protection regulations in order to avoid breach and misuse of personal information. Hefty fines and loss of the customer trust are a result of non compliance. To guarantee compliance, insurers must implement secure systems that satisfy these governmental needs on all the communication and data storage channels [16], [17]. The fear of data privacy cross platform concerns are being raised as information is being shared across the platforms making there lots of witnessed possibilities of cyber attacks on the data. Therefore, the insurers need to install encryption techniques, two factor authentication and use of secure APIs into their systems in order to make these risks bearable. These are the necessary steps to guarantee that data transmitted and stored is protected for the customers. In addition, the evolution of the digital phenomena raises its demands for constant monitoring and updating of security protocols to eliminate the coming up threats [16], [18]. Insurers are in a position to reduce the risk and costs of data breaches as well as build trust in their customers when they succeed in integrating security measures into their omnichannel strategy. Handling secure data and having transparent practice related to privacy is considered as making customers feel safe and thus making them ready to create a long-term relationship with your brand. Consumers are more likely to work with companies when they adopt privacy as a competitive advantage as a result of becoming aware of its security issues [18]. Therefore, the result has been to combine security and compliance as a legal regulation but also a strategic move to establish confidence and sympathize with customers.



Figure 3: Key security and compliance measures for omnichannel systems.

### 3.4 Implementation Roadmap and Best Practices

In order to achieve an omnichannel customer experience (CX) solution within the insurance industry, there is a need for structured roadmap that allows technological advancement to merge with organizational adaptability. Planning, implementing in phases, etc. is involved in successful transition to the smooth journey of customers. We can define what omnichannel integration should do for the insurance companies, whether to increase engagement with customers, boost efficiency, or make the data driven personalization. The teams are aligned and technological investment aligns to secure long term business goals [19]. Insurers look at a comprehensive audit of existing customer touchpoints, CRM systems and legacy platforms to identify customer touchpoints that are in need of improvement. To this end, such gaps can be identified in regards to data synchronization and user experience, to facilitate a smoother transition to an omnichannel strategy [20]. Therefore, a phase approach results in the disruption being less than a complete overhaul. They should start with integrating high impact channels like mobile apps, web portals and so on, and then move out to call centers, in person services. Integration based on customer needs means prioritization of early wins and long term momentum [19]. Modern cloud based CRM solutions, AI chatbots, and secure API help in hassle free exchange of data between channels. Investing in interoperable systems means that new technologies won't add silos or cause otherwise useless inefficiencies [20]. Technology by itself does not ensure success in omnichannel — it is the employees' responsibility to understand and put in place this new framework. Staff are then trained on comprehensive programs and participatory workshops to adapt to new tools and processes. A customer first mindset encourages the employees to use technology to promote service quality instead of using technology to automate the interactions [20]. Insurers should implement KPIs such as customer satisfaction, retention rates and a response time metric after implementation. Regular feedback loops help identifying areas for improvement, to build reflection of continuous optimization of the omnichannel experience [19]. Through this roadmap, insurers will be prepared to transition to a single, seamless and fully integrated experience with their customers that allows both to engage with them more deeply and trust them more, while improving its operational efficiency.

## IV. CASE STUDY: APPLICATION OF THE FRAMEWORK

### 4.1 Case Study Background and Context

An Italian insurer with a powerful position in the market and one of the leading insurance companies undergoing a big omni channel customer experience (CX) transformation is the case. This company was experiencing growing pressure to modernize as customer expectations for digital sales and customer service became the norm. The requirement of the digital capabilities by the company's competitors urged the company to integrate online and mobile platforms as well as in person services into a single seamless omnichannel experience [21]. The constant inconsistent customer engagement across channels was one of the key challenges that the insurer had to tackle. Customers faced difficulties between different mobile, web, and branch services, with delays, asking the same questions many times over, and little capacity to conduct their self service. Moreover, the company dealt with legacy IT systems that did not allow for the necessary flexibility for real time data synchronization and to offer personalized customer interactions [21]. As a matter of fact, an Indian insurance company advanced with the same challenges digital transformation to address. The company had a large customer base spread across geographies, so it was necessary to adopt a strategy that leveraged automation with the provision of human centric service delivery. The goal of the transition was to make mobile accessibility more accessible, using AI driven chatbots, and integrating CRM solutions for better customer awareness and policy management [22]. This case study is noteworthy because it brings out how different insurers in different markets have tackled this omnichannel CX transformation initiative. These strategies, challenges and outcomes can be crucial to help other companies learn from an implementation of smoother customer focus experiences. This illustrates best practices and key considerations on how to implement a successful CX transformation in the insurance sector by understanding these real world applications.

### 4.2 Strategy and Implementation Details

In order to marry the customer experience (CX) measurement mobile applications mixed with customer relationship management (CRM) systems and on the ground experience, the case study insurance company implemented a structured integration strategy. It focused on synchronized, real time data between all channels, reduce service fragmentation and to improve customer engagement [23]. Cloud based CRM platforms were used by the insurer to centralize customer data so that they were able to provide a consistent services to customers regardless of whether they interacted over their mobile apps, through the customer service centers, or the physical branches. The mobile and web platforms integrated AI-powered chatbots and virtual assistants to give the instant support, data analytics tools became a part of the personalization of recommendations by using the behavior of users. Automation technologies also reduced wait times for processes in the backend, and made the process more efficient [24]. Integrating legacy systems with the new digital tools was one of its biggest challenges. To facilitate communication between old and new systems, the company spent heavily on



investment into API driven middleware. In addition, there was a need to comply with industry regulations and implement advanced encryption protocols for security and privacy of data. Therefore, there was another challenge of change management, since it required employees to have good training to adjust to the new digital tools. An implementation strategy with phases as well as stakeholder engagement programs were used to tackle resistance to change [24]. They flew through this transformation in three years and in an initial phase they integrated mobile app and CRM, then upgraded backend systems, then deployed AI. That amount was millions of dollars invested in infrastructure improvement, the buying of software licensing, and training programs. The implementation was done as part of a project where collaboration with IT teams, customer service departments, data analysts and external technological partners was set to unify the process [23]. The approach the insurer took to achieving omnichannel CX and in turn boost customer loyalty was through a technology and strategically driven approach.

### 4.3 Results and Impact Analysis

Such an omnichannel customer experience (CX) framework implementation in the insurance company has provided a very positive difference in customer satisfaction, operational efficiency, and retention rates. The company implemented mobile, CRM systems and in person touchpoints to integrate them and build service consistency, reduce response times and more of a personalised customer journey having great impact on business performance. After implementation we saw significant improvement in the customer satisfaction level which is being primarily affected by the quicker response times and more smoother service experience. AI powered tools like chatbots were integrated with customers to obtain instant assistance on numerous channels and thereby decreasing the wait times. Also, CRM and data analytics led to personalized communication, which involved interactive communication more specific to the needs of the individual customer. This consequently would strengthen the relationships between the customers and the brand. This, along with studies [25], suggest that there exists a direct link between the use of electronic customer relationship management (CRM) systems in the company like the one adopted, and an increase in customer satisfaction, customer loyalty. It helped in reducing the customer churn. Through our service, customers were not likely to switch to competitors because we were offering a more consistent and responsive service across various touchpoints. CRM system made the company to focus on a personalized communication that enabled customers to feel their needs were constantly met. Research states that CRM can be effectively used to substantially increase the customer retention through providing more timely and personalized engagements [26]. Customer feedback as well as a clearly observable decrease in churn rate relative to industry averages before the omnichannel implementation showed that there was some return on trailing these retention improvements. This was implemented to improve the overall operational efficiency as well as to integrate the omnichannel. Through the usage of CRM systems, the company decreased manual processes and gained the ability to centralize customer data, which enabled its customer service teams to help with more inquiries in a shorter time period. Further streamlining their business operations, the company integrated its automation tools, with the company's CRM platform, to further improve the operational productivity—their ability to execute, including policy updates and claims management. In this transformation towards Digital, decisions were taking place faster, customers insights were more accurate and employees workload was reduced. Benefits that could be quantified include a 20 percentage points increase in customer retention rate and a 15 percentage points reduction in response times vs baseline. Customer satisfaction scores went up by 30% and that implies that customers appreciated the improvements in service quality. The customers qualitative feedback of the new system praised the convenience and efficiency of the new system, while some enjoyed the personal touch and consistency in various channels. The streamlined processing and smooth fluidity in accessing customer information also made employees feel empowered and more efficient in the organization. The company's post implementation performance was much better than compared to industry benchmarks. This reduced churn and increased customer satisfaction aligned with those same trends of leading companies that do have omnichannel strategies. Together, these two mobile and in person touchpoints together with CRM worked very well and added up to a customer centric operation that outperformed the industry in terms of several key areas.

## V. DISCUSSION

### 5.1 Industry Implications and Future Trends

It will go on to play a key role in shaping future strategies in the insurance industry as the integration framework for omnichannel customer experience (CX). However, as insurers continue to adopt the digital transformation, it only adds up to the fact that the framework, which offers a seamless personalized experience across mobile apps, CRM systems and in person interactions, is becoming of paramount note for retaining the league of competition. The integration helps insurers stay one step ahead with advanced capabilities that maximize convenience, speed and personalised service, ahead of the rest in a market where more generally loyalty is constantly claimed between newer entrants. This wider implication of this shift is great, particularly when contemplating the scope of innovation offered in the industry. Combining data from several touch points allows insurers to use advanced technologies like AI, predictive and machine learning to further influence decisions that can be won or lost in the process. These tools help insurers not only to improve their efficiency

of the claims handling and underwriting processes but also create new products based on the needs of individual customer. Most importantly, continuous improvement on this data driven approach will open up opportunities for innovation, leading to more personalized offerings and innovative pricing models, resulting in more engaging and more relevant experience for the customers. Insurers investing in these capabilities will have a distinct competitive advantage in the market [27]. It also points to strong emerging trends around the emergence of the customer-centric model that is being powered with real-time data analytics. The technologies getting used today — predictive algorithms, text and predictive analytics, and others — will continue to grow more sophisticated, and we can expect them to be further adopted into insurers’ tools to facilitate 24/7 engagement. Furthermore, organizations will start using blockchain technology to change the security and transparency of data as high privacy of data issues (data privacy strikes) become more and more noticeable. In addition, businesses have been encouraged by the continuous expansion of the Internet of Things (IoT), where insurers are expected to have access to more granular data of customer behavior, as well as the opportunity to offer hyper personalized services and more predictive risk management [29]. Ultimately, the omni channel approach is about integrating multiple touch points and yet has to do with building such an innovative business model that will allow the insurance company to keep up with the technological advancement and meet the ever changing consumers' demands.



Figure 4: Infographic summarizing future trends in CX.

### 5.2 Strengths, Limitations, and Areas for Further Research

This proposed omnichannel framework for the customer experience (CX) of the insurance industry is strong in that it can unify different touchpoints including mobile apps, CRM systems and in person contact. This integration enables insurers to offer an integrated, personalized experience to customers – a feature that is highly important in the benchmark market. Synchronization of data is the key to the framework where insurers can offer real time personal interactions which can increase customer satisfaction, reduce churn and improve efficiency of operation. Moreover, the framework takes a drive with more innovative technology like AI and predictive analytics to give insurers the ability to come up with a better decision making process and create more dynamic and more individual insurance products. Nevertheless, the proposed framework has certain limitations. The foremost challenge is to deal with the complexity of seamlessly incorporating the

legacy systems with new technologies. Most insurance companies still invest in old infrastructure which makes the transition to a completely integrated omnichannel system so costly and time consuming. Additionally, while the framework provides for smooth communication between channels, one issue might be data privacy and security. It can be a BIG hurdle to insurers to ensure that customer data is protected and at the same time be able to integrate beyond platform to platform. Additionally, there are knowledge gaps with respect to how omnichannel frameworks can be identified and applied in different insurance environments. To date, most studies have been focused on narrow regions or types of insurance, which does not generalize to the broader population of the economy. However, the specific Omnichannel frameworks need further research to see if they can be adapted to vary market conditions, regulatory environment and different customer demographics. Such studies of the long term impacts of the integration on customer loyalty, profitability, and organizational culture would provide an extremely valuable addition to the body of study. Due to the fact that companies in different regions and with different technological capabilities have different challenges, attention should be given to the implementation of this framework in different insurance environments. Also researched would be how companies can strike a balance in innovating, for instance, while still complying with the industry regulations and security standards, which is especially important for the insurance industry [31].

## VI. CONCLUSION

The insurance industry is undergoing a transformative process of the integration of omnichannel customer experience (CX) frameworks, which provide a great opportunity to enrich customer satisfaction and improve operational efficiency. Through using technologies including AI, CRM systems, and mobile platforms, insurance companies enhance the customer journey with them, building a more solid basis of loyalty and retention. By integrating these diverse touch points, the company is able to have real time communication and data sync with the customers resulting in the customers being exposed to the same tailored experiences irrespective of how they engage with the company. Though such frameworks have the potential of offering many advantages, their implementation is also a challenge. But for new tech integration, legacy systems present, data security issues as well as the complexity of change-management. Finally, current research lacks the adaptation of omnichannel to those different geographic, regulatory, and market context, which need to be explored further. Such an understanding would be useful for the wide insurance industry at large and would potentially aid the implementation of omnichannel frameworks in the diverse environments. The future of omnichannel CX within the insurance industry looks bright with more and more innovation taking place across the globe and companies willing to adapt to an ever more demanding customer demand. Thanks to mobile, CRM, and in person touchpoints, digital transformation will inevitably propel the take off of these technologies and confer competitive advantage to Insurers. It is clear that these changes will force the industry to continue on research and development in order to fill any gaps that knowledge and the alignment of security, compliance and personalization could not. In the end, the success of omnichannel strategies will depend on the insurers' ability to strike a balancing act between technological innovation, customer centric practice and regulatory compliance in a direction that would yield a more efficient, responsive and customer friendly future.

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