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CUSTOMER EXPERIENCE AND ITS ROLE IN SHAPING TRUST: EVIDENCE FROM ONLINE INSURANCE SERVICES

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Abstract
Online insurance services are indispensable one in the global scenario of business. In the modern days all the services are rendered at global level where all types of customers are accessing online services predominantly for the faster and smoother service accessibility. The customer experience and its role of shaping trust on online insurance services have been investigated with four important elements vis., web/Application usability , security and privacy, online insurance services and customer loyalty. The customer survey model is used to measure the customer trust on online insurance services. The customers experience on building trust on online insurance, relationship between customer experience and trust on online insurance and mediating role of website application usability and customer trust was takes for the study. Data were collected from 357 respondents using online insurance services in the state of Karnataka India. In order to evaluate the associations between the variable'sstructural equation model (SEM),is used and path diagramme is built. The findings of the study showed that the absolute fit indices fit the sample data and shows that the presented model attained acceptable fit, by way of attaining threshold values.

Key words: Customer experience , online insurance, website app usability, insurance trust

Introduction

Insurance sector is plying an important role in countries like India. There are 26 life insurance companies are operating as on 1st April, 2025, report of insurance regulatory Development Authority of India (Benami & Carter, 2021). at the same time non-life insurance companies includes general insurance standalone insurance companies comes around 33. Apart from this the insurance regulatory Development Authority of India has recognized tow reinsurance companies such as general insurance corporation of India (GIC Re) and Valueattics Re a private reinsurer.

Online insurance refers to the purchase of insurance products through digital platforms and allowed customers(Bulsara et al., 2020) to choose different plans instantly best suites their needs. It allowed the customers to compare the different products and premium details and helps the customers to pay premiums securely through online payment gateways. The policy documents are provided electronically with 24/7 accessibility;all details of claim registration and tracking are done faster simpler through websites or mobile apps.(Singhania &Tanty, 2023)Customers are bestowed with transparency, speed, and cost-effective coverage with preferred choice in the modern digital age.

In the modern era, insurance through offline is not appreciable, due to several reasons and challenges, therefore online insurance is largely preferred by the insured for safe and instant updates from the insurance companies. Online insurance products are easy to navigate quick

response is received from the insurers,(Nawar Kazem Karim Kholoud Hadi Abboud, 2023) people with sufficient internet knowledge gives clarity to the customers accessing the information. The customers are preferring online insurance for quick accessibility to the smart phones and gadgets like tablets etc…

Online insurance is supporting personalisation of products to the customers and customers feels simple to pay premium and quick payment renewal is possible.

Revies of literature

(Park et al., 2021)Information technology leads for easier to share information and delivers user-friendly customer digital access, internet insurance provides choice to the customers for insurance products, convenient and consumer oriented and discloses information in comparison with other companies.(Mechanism of Improving the Innovative Activity of The Insurance Services Market in Uzbekistan, 2021)insurance services marker fulfils the need and importance of innovations in the industry. The innovations increase the volume, range, and quality of insurance services.(Kumar et al., 2023)Digitalisation invaded in to al the business walks, digital disruption caused significant changes in business. The competitive edge created more retailer's business segments and gained a significant competitive edge over others, staying digital lead for predominant challenges. (Kaur, 2023)The new form of digital marketing has been accepted by both originations and consumers.digital marketing demanded in the environment leads for success. The firms are taking interest in improving online marketing in the retail business. it extends better way for digital marketing, trust, payment, advertisement and commutation, attitude and engagement goodwill and brand building, quality of services, products.(Singhania &Tanty, 2023)Digital payment system plays an important role in the upliftment of financial inclusion services. After demonetization, digital payment system gained larger growth focussed with inclusive.(Benami & Carter, 2021)Emerging digital technologies like mobile money digital credit scoring and earth observation reshapes rural markets for savings, credit and insurance services especially in the developing countries. The imperfection of digital technology requires evaluation and oversight for rural inclusiveness.(Lan et al., 2021)The rapid growth of e-commerce creates huge market opportunity for e-retailers. Website qualitydemonstratesshopping enjoyment considered first for foreseeing customer online purchase intention. Online stores need to provide enjoyable shopping experience, relaxing and stimulating shopping atmosphere to attract customers. Websites provides potential buyers with more augmented reality.(Yan, 2020)Online merchants better improve services to attract more customers and maximize own interest and value.(Rakhma Sari1, Rengganis Kusmawati2, May Dedu3, Agustina4* 2025) (Sari et al., 2025)Faculty of Economics and Business, Universitas SwadayaGunungJati,Online customer and review and rating significantly affect purchasing decision, directly and indirectly through consumer trust. Consumer trust strengthens the relationship between review, rating and purchase .(Akbar et al., 2023)Customer satisfaction and loyalty in digital banking necessitates a deeper understanding of customer loyalty drivers, particularly on customer trust.(Ari & Ari Nugroho, 2025)Exploring the application of customer centric approach in innovative products development is required to meet the needs of the dynamic market. (Mutyala &Krishnamohan, n.d.)online retail has transformed consumer shopping habits, owing to the interplay ofconvenience, trust, and changing preferences**.**(Moreno-Menéndez et al., 2025)digital platforms and interactive technologies have transformed the way service providers engage with their customers, particularly in emerging economies, where digital inclusion is an ongoing process.(Subedi et al., 2023)Technology infrastructure plays an important role in identifying the readiness of e-services available in the enterprises. The drastic evolution of technology and its diversification of customer services made it increasingly important to reach the necessitated

services.(Bulsara et al., 2020)E-commerce is creating more opportunity for business provides convenient platform for the consumers offering online services. Retailors needs to understand consumer adaptation of online channel for purchasing products.(Mohapatra, 2022)Viral marketing delivers its services through enhanced network effects of the internet. The viral marketing strategy is mean to increase brand awareness on the existing social network. (Nawar Kazem Karim Kholoud Hadi Abboud, 2023)Digital technology on promoting services for public insurance companies and its competitive ability achieved with effective online services

Objectives

1. To investigate customer experience on building trust on online insurance services
2. To analyse the relationship between customerexperience and trust on online insurance
3. To assess the mediating role of website application usability and customer Trust

Hypotheses :

Ha1: There is positive effect on website application usability and trust on online insurance services

Ha2: There is positive effect on perceived Security and privacy and trust on online insurance services

Ha3:There is positive effect on life insurance services and trust on online insurance services

Methodology

Goole form is used to circulate questioner to the respondents in the study area for the purpose of data collection. Here in this research customer experience and its role in shaping trust and loyalty on online insurance services was measured and data was collected from the customers using online platform for buying the insurance products. A five-point liker's scale is used to measure customer loyalty and trust where 5 points indicating strongly agree and 1 point is used for strongly disagree.Here in this study the customer's trust and loyalty is studied with self-administered questionnaire was circulated using google form to collect data.

This study used both primary and secondary data. Where secondary data was collected from website and journal sources. Primary data was collected from the customers buying online insurance products in the study area. The data was collected from the 357 respondents living in the state of Karnataka India, using online platform for purchasing different insurance products. The customer's opinion on trust and loyalty in buying online insurance products were elicited from the perspective of customers website Application usability, security and privacy, online insurance services and customer loyalty and trust in accessibility of online services offered. Out of 425 questionnaires collected via., google from only 357 responses were considered which was considered completed in all the aspects amount to 84% of response rate.

Data analysis

Collected data were analysed with the help of SPSS software package and used analysis of movement structure (AMOS) version 21. Statistical techniques like descriptive analysis, reliability testing, confirmatory factory analysis for evaluating customer loyalty and trust on service quality for online insurance products. Partial least square structural equation model was used for data analysis.

Analysis and Results

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

S.NO	Characteristics	Categories	Number of respondents	Percentage(%)
1.	Gender	Male	214	59.9
		Female	143	40.5
2.	Age	5-15	36	10
		15-25	54	15
		25-35	71	20
		35-45	125	35
		Above 45	71	20
3.	Educational qualification	SSLC	53	15
		PUC	72	20
		Degree	124	35
		Others	108	30
4.	Occupation	Business/ entrepreneur	68	19
		Government	96	27
		Private	79	22
		Professional	72	20
		Self -Employed	28	08
		Others	14	04
5.	Type of products purchased	Life insurance	53	15
		Health insurance	71	20
		Motor Insurance	78	22
		Travel insurance	108	30
		Home Insurance	43	12
		Others	57	16

Table no 2 Result of reliability for customer trust on online insurance products

Dimension	Number of attributes	Cronbach Alpha
Website/App Usability	5	0.818
Based on security and privacy	4	0.801
Online insurance services	5	0.820
Customer loyalty	5	0.782
Overa all reliability of customer loyalty dimension	19	0.872

Source: primary data

The radiality of the construct validity is assessed by using the cut of criteria for Cronbach alpha between 0.9- 1.0 is extremely good, where the cut off between 0.7- 0.8 is good and between 0.5 to 0.6 is miserable. The above table shows in details of all the constructs values that are above the acceptable threshold of 0.70 indicating satisfactory internal consistency. The first construct carried 5 variables shows a reliability of 0.818, while the second construct based on the security and privacy with four attributes recorded 0.801. similarly other constructs with five attributes recorded 0.820 for online insurance services, 0.782, for customer trust and 0.872 highest reliability for over all dimension. These results obtained

confirms that the measurements attributes used are consistent in scanning the intended constructs.

Table 3 Mean, std deviation, corrected item-total correlation

S/N	Mean	Std. Deviation	N	Squared Multiple Correlation	Cronbach's Alpha if Item Deleted
WAU1	3.6275	.81670	357	.505	.861
WAU2	3.6527	.80541	357	.536	.862
WAU3	3.5266	.85951	357	.470	.862
WAU6	3.6527	.85612	357	.523	.862
WAU7	3.5266	.80900	357	.439	.865
BSAP2	3.6583	.94558	357	.542	.876
BSAP3	3.6471	.96210	357	.449	.878
BSAP1	3.5742	.99618	357	.513	.878
BSAP7	3.7059	.98317	357	.252	.881
OLIS1	3.7059	.76459	357	.479	.864
OLIS2	3.6835	.86315	357	.559	.859
OLIS3	3.5490	.87151	357	.434	.862
OLIS6	3.7311	.83495	357	.428	.863
OLIS7	3.4986	.84009	357	.414	.862
CT1	3.5098	.81285	357	.455	.865
CT4	3.5602	.92705	357	.486	.861
CT5	3.4986	.94401	357	.467	.861
CT6	3.3725	.94133	357	.343	.865
CT7	3.4958	.88248	357	.399	.863

Source: primary data

Table 4 model fit indices for customer trust on online Insurance products

Fit indices	Model result	Suggested values
Chi-square	5.869 (0.000)DF-2	P-value >0.05
Chi-square /degree of freedom (X^2/d.f.)	2.934	≤ 5.00 (Hair et al..1998)
Comparative fit index (CFI)	0.993	≥0.90 (Hu and Bentler.1999)
Goodness of fit index (GFI)	0.992	>0.90 (Hair et al 2006)
Adjusted goodness of fit index (AGFI)	0.959	>0.90 (Daire et al,2008)
Normated fit Index(NFI)	0.989	≥ 0.90
Incremental fit index (IFI)	0.993	Approaches 1
Tucker Lewis index(TLI)	0.978	≥ 0.90 (Haire et al,1998)
Root Mean Square error of Approximation (RMSEA)	0.74	<0.06 (Hair et al. 2006)
Standardised root Mean square residual (SRMR)	0.021	<0.08
P.Close	0.212	>0.05

Source : primary data

The above tale shows in detail of suitability the model based on the collected data in the study area. as recommend by (Maccallum& Austin, 2000)the measurement model to the reliability and validity of the instrument used for the survey is studies first with the help of AMOS 21 version the Partial least square structural equation model PLS-SEM) is used for

assessing thecasual relationship between the variables as well as verifying the agreement of the model.(Soysa et al., n.d.)

The structural equation modelling is used to analyse the fitness of the data as compared with theoretical model.However, to evaluate the model fit more importance was given to chi-square/degrees of freedom (X^2 /d. f) ,CFI,GFI, AGFI, TLI, IFI, RMSEA and SRMR and p-Close. As per the examined results Chi-square value with P =0.000,suggest that the model does not show a good fit. However , as suggested by (Boomsma, 2000)when the sample size exceeds 200, (here in the study used 357 samples), the chi-square test tends to become sensitive, often getting a significant probability level P =0.000, is accepted as model fit indices, this model further considered goodness of fit measures. Commonly used model-fit measures like chi-square /Degrees of freedom (X^2 /d. f) , the comparative fit index(CFI), goodness of fit index (GFI), root mean square error approximation (RMSEA), the normed fit index (NFI), incremental fit index(IFI), and tucker Lewis index(TLI), had been used to estimate the measurement model fit table 4 shows the estimated of the model fit indices from AMOS structural equation modelling (SEM).

According to Gerbing and Anderson (1992), the criteria for an acceptable model recommended are as follow : RMSEA need to be equal of or less than 0.08 ($\leq$ 0.08), comparative fit index(CFI), should be $\geq$0.90, and Normed fit index (NFI), of $\geq$ 0.90 or higher is accepted. The fit ness between the data and suggested measurement mode could be testes with a chi-square goodness to fit (GFI), test where the probable value greater than or equal to $\geq$ 0.90 shows a good fit(Owolabi et al., 2020)The goodness of fit index of the study was more than >0.90 (Hair et al 2006)as recommended value and the other measures like AGFI = 0.959, CFI=0.993, TLI= 0.978,IFI=0.993, and NFI= 0.989 with chi-square (X^2 /d. f) < 3 at 2.934 , RMSEQ= 0.74, indicates a good and absolute fit of the suggested model. Goodness of fit supports the model fit and emphasized indices shows the level of acceptability of the proposed structural model. However, to identity the model fitness the following hypothesis null and alternative have been framed.

Hypothesis

HO: The hypothesised model for services and customer trust for online insurance policy has a good fit.

H1: The hypothesised model for services and customer trust for online insurance policy does not have a good fit.

As per the table , it is clear that Cronbach alpha value of all the items is above the recommended value of 0.70 . (Owolabi et al., 2020)the higher the probability associated with chi-square indicates closer the fit between the hypothesized model and the perfect model fit. The test of the null hypothesis HO, of services and customer trust for online insurance in a three-structure model demonstrate direct effect between website/App usability, Online insurance services and Customer trust on online insurance and indirect effect between website usability and customer trust and secondary pathway between based on security and privacy.(Mutyala &Krishnamohan, n.d.)

The figure 1 shows the yielded chi-square value of 5.869 with 2 degrees of freedom P<0.000). since the probability level is highly significant, it recommends that the fit of the data to the hypothesized model is not adequate. However, the normed chi-square value (X^2/df) ration is 2.934 falls within in the acceptable threshold of less than 3, shows that the model demonstrates an acceptable level of fit instead of the significant chi-square. Schumacker and Lomax (1996), chi-square is sensitive to sample size, when sample size is large there shall be minor discrepancies results for statistical significance. Hence when chi-sqe result points to misfit , then χ^2/df , ratio represents the model fit, and further fitness is depending on goofiness-of-fit indices.

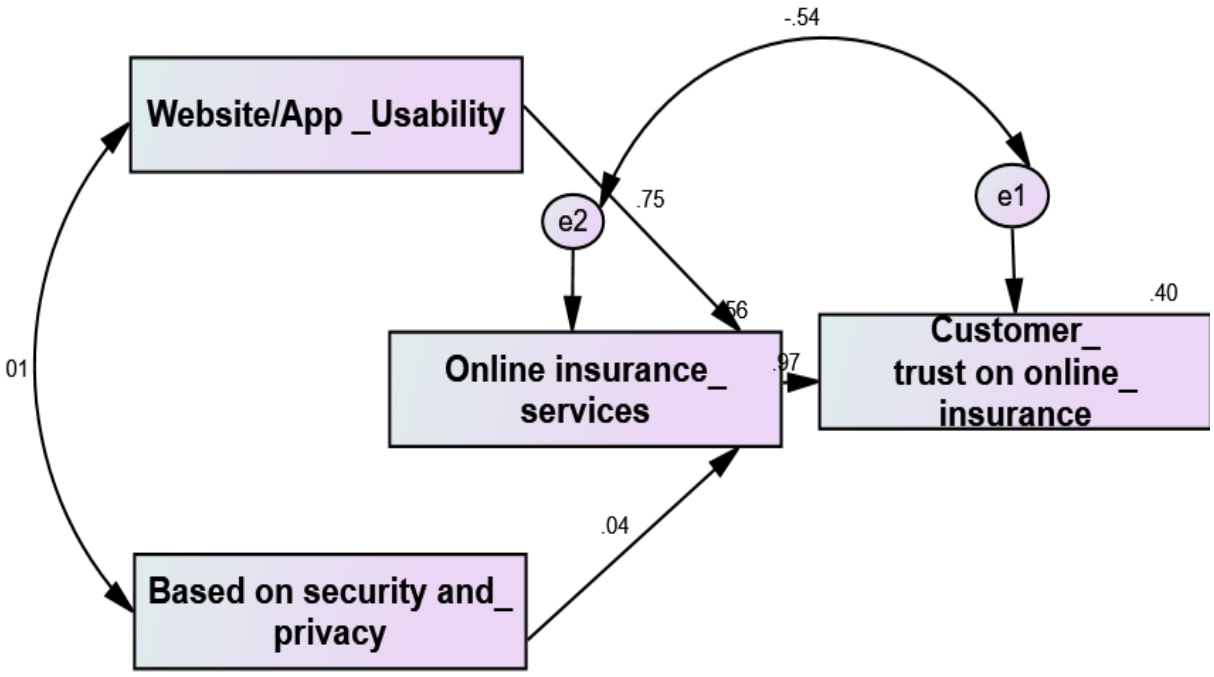

Figure1: Services and customer trust for online insurance policy

The structural equation model presented in figure 1 shows the interrelationships among four latent constructs website application usability (WAI), based on security and privacy (BSAP), online insurance services (OLIS) , and customer trust (CT). the path coefficient built highlight the strength and direction of the hypothesized relationships. The model represents that websiteapplication usability(WAT), employs a strong and statistically significant positive influence on online insurance services(OLIS), where beta value stands **(β = 0.71)**,suggests that website Application usability(WAU), is critical determinant of online insurance services(OLIS). Followed by it online insurance services(OLIS),positively influences customer trust (CT) its beta value stands (β = 0.32), demonstrate its mediating role in linking website application usability (WAU) with customer Trust(CT) through the enhancement of online insurance services (OLIS).

On the other hand, based on security and privacy (BOSP), with beta value of 0.60, (β = 0.06), demonstrates only minimal direct effect on Online insurance services (OLIS)is negligible in the presence of website application usage. The co-variance between website application usability (WAU), and based on security and privacy (BOSP) and its bata value 0.02 **(β = 0.06)**, further confirms that limited shared variance between these two constructs further confirms the limited shared variance between these two constructs. More over the error variance associated with online insurance services (OLIS), and customer Trust (CT) indicates that that the considerable volume of model variance is explained, there remains a portion of unexplained variance attributable to the other factors not captured in the is framework. Website application usability (WAU) also shows a residual correlation of 0.59 (β = 0.59), with customer Trust, signifying a meaningful direct association beyond the mediated pathway.The following hypothesis have been framed to test the hypothesis for the proposed model.

H1:website application usability (WAU) has a significant positive influence on online insurance services (OLIS).

H2:Online insurance services (OLIS)have a significant positive influence on Customer Trust (CT).

H3:Based on security and privacy (BSAP) has a significant positive influence on online insurance services (OLIS).

Table no 5 Regression Weights: (Group number 1 - Default model)

			Estimate	S.E.	C.R.	P	Label
OLIS	<---	WAU	1.000				
OLIS	<---	BSAP	.049	.033	1.493	.135	par_4
CT	<---	OLIS	.961	.046	20.890	***	par_1

The structural paths had been examined to test hypothesized relationship among the constructs. The results depicts that website application usability (WAU) significantly predicts Onlie insurance services (OLIS) with a path coefficient of 1.000 for model identification. The bath from based on security and privacy (BOSP) and online insurance services (OLIS) ((β = 0.049). standard error of (SE)= 0.033 and composite reliability of C.R.= 20.890, P< 0.001 is highly significant, provides strong evidence that Online insurance services have a substantial positive influence on customer Trust.

The finds of the study indicates that website application usability (WAU) plays a central role in forecasting online insurance services in the model.

Conclusion

The aim of this research is to identify the empirical analysis ofvariables belongs to determining customer experience in shaping consumer trust on online insurance services based on website app usability, based on security and privacy, online insurance services and customer trust and on online insurance by constructing path diagramme with the help of AMOS and adopting structural equation modelling. This study confirms and designed an instrument of customer experiencein shaping trust in accessing online insurance services and identifies relationships between website application usability and online insurance services, online insurance and customer trust and security and privacy and influence on online insurance services. The presented model (customer trust scale was developed and adopted with some modifications) is than fine tunedby using data collected from the customers using online insurance services in the state of Karnataka India.The four major elements which are used as determinantsof customer experience on shaping trust on online insuranceidentified are : website application usability, online insurance services, customer trust and security and privacy.

The findings of the study shows that Cronbach's alpha for all the dimensions are above 0.70 indicates a high level of internal consistency of the model for customer experience on shaping trust online insurance. In overall Cronbach'svalue for the proposed model is 0.872, which is above the cut off value of 0.70. base on the confirmatory factor analysis, it could be concluded that the customer trust scale used for customer experience on shaping trust on online insurance is fit into the collected data.

Further it is concluded that the hypothesized three dimensions modelfits the sample data. Based on the validity and statistical significance based on the important threshold parameter estimates; the goodness of fit indices for the model (CFA, GFI,AGFI,NFI,IFI,TLI and RMSEA and SRMR),it is concluded that the three dimension model show in fig no 1, shows

an adequate explanation to the customer trust model, and goodness of fit indices represents the acceptability of the this path model constructed with AMOs.

In summary this study is useful for the customer accessing online insurance products. Here for identifying the customer trust on online insurance products the important variablesbelong to the four elements related to the customer online insurance services is used. In the present competitive business environment , to retain the customer trust and enhancing online services have to be conducted in every quarter to identify the opinion of the customers.

Limitations and future research

This study has its own limitations this study in confined only to the customers using online insurance services in the state of Karnataka India, the findings of the study may not be applicable to the customers using off line services for insurance services in the study area. the study is again focusing on insurance industry ; hence generalization may not be applicable to other industry. Without any discriminating opinions rendered by the customers using online insurance services across the state of Karnataka India is considered as suitable. The investigation of customer experience in shaping on online and its trust shall be investigated across multi geographical settings. Further research shall be carried out on the consumer trust online insurance in the national environment from the different determinants of service quality will facilitate to develop the service quality of online insurance and customer trust.

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