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Effect of Electronic Customer Relationship Management Towards Customer Experience with Mediating Factor Service Quality in The Insurance Industry

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Abstract:

Electronic customer relationship management (E-CRM) has emerged as a crucial tool for companies seeking to provide a superior customer experience in the insurance sector in India. This study aims to investigate how E-CRM affects customer experience while service quality serves as a mediator. The research methodology is purposive sampling and utilises a quantitative approach, surveying a sample of 300 insurance policyholders. The data was gathered using a meticulously designed questionnaire and subsequently put to analysis employing structural equation modelling using SMART PLS. The study's findings show that E-CRM significantly improves Service Quality and Customer Experience in the insurance industry. This finding is consistent with previous research highlighting the importance of E-CRM in enhancing customer experience in various sectors. Additionally, it has been determined that service quality serves as a partial mediator between E-CRM and customer experience. This implies that service quality is vital in transforming E-CRM resources into an enhanced customer experience. The findings also indicated several implications for insurance companies operating in India. Firstly, the study highlights the importance of investing in E-CRM technologies such as chatbots, mobile apps, and social media platforms to enhance customer experience. Secondly, the study emphasises the importance of maintaining a high level of service quality, which can be achieved by investing in staff training, improving processes, and leveraging technology.



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 **Contents**

I. Introduction

In today's dynamic and fiercely competitive commercial environment, the significance of customer experience has become paramount in assessing the triumph of an organisation. Establishing an exceptional customer experience has emerged as a crucial factor for organisations aiming to cultivate client loyalty, sustain customer retention, and enhance overall profitability. Within this particular setting, E-CRM has developed as a significant instrument that firms use to augment their client experience.

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