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The Impact of Customer Relationship Management Practices on Customer Satisfaction in the Insurance Sector with Special Reference to Kozhikode District in Kerala

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***Abstract* – Customer Relationship Management (CRM) has become a strategic priority for insurers, who must compete on service and trust in a sector where products are similar and benefits are deferred. This study examines the impact of CRM practices on customer satisfaction in the insurance sector, with special reference to Kozhikode district in Kerala. Six independent variables—Customer Communication and Interaction, Personalised Service and Customer Knowledge, Complaint Handling and Service Recovery, Employee Responsiveness and Empathy, Use of CRM Technology, and Trust and Relationship Building—were examined in relation to the dependent variable, Customer Satisfaction. A quantitative descriptive and causal design was adopted, and primary data were collected from 265 policyholders of public and private insurers through a structured questionnaire on a five-point Likert scale. Data were analysed using IBM SPSS Statistics 26 through descriptive statistics, Cronbach's Alpha, Pearson correlation, one-way ANOVA, and multiple regression. The findings show that all six CRM practices have a significant positive influence on customer satisfaction. Employee Responsiveness and Empathy is the strongest predictor (β = 0.298), followed by Trust and Relationship Building and Customer Communication and Interaction. The regression model explains 82.6% of the variance in customer satisfaction, and satisfaction was found to differ significantly across types of policy. The study offers implications for insurers, agents, and regulators.**

***Keywords* - Customer Relationship Management, Customer Satisfaction, Insurance Sector, Employee Responsiveness, Trust, Kozhikode, Kerala**

I. INTRODUCTION

1. Background of the Study

Insurance is a service in which the customer buys a promise rather than a physical product. The value of that promise becomes visible only when a claim arises, which makes trust, communication, and the quality of service across the policy lifetime central to how customers judge their insurer. In India, the sector is regulated by the Insurance Regulatory and Development Authority of India [1] and is served by both public sector and private sector insurers that compete on products, price, distribution, and service. As products become similar, the quality of the relationship with the customer has become one of the most important sources of differentiation.

Customer Relationship Management (CRM) refers to the strategies, processes, and technologies through which firms identify, acquire, retain, and develop profitable customer relationships [2], [3]. In insurance, CRM practices include regular communication with policyholders, personalised service based on customer knowledge, effective complaint handling and claim support, responsive and empathetic employees, the use of information technology to manage customer data and interactions, and the building of trust. Earlier work in the banking sector has linked relationship marketing and CRM to customer satisfaction [4], [5], and it is reasonable to expect similar effects in insurance. Kozhikode district in Kerala, a state noted for high literacy and an active insurance market with both public and private insurers, provides a suitable setting for examining these effects.

2. Problem Statement

Insurers invest in CRM systems and relationship programmes, but customers often report delays, impersonal service, and difficulty in claims and grievance redressal. For insurers, the question is which CRM practices actually contribute most to customer satisfaction, since satisfaction influences renewals, cross-selling, and word of mouth. Empirical evidence on this question in the insurance sector of Kozhikode district is limited. This study addresses that gap.

3. Research Gap

CRM research has been conducted extensively in banking, retail, and manufacturing [6], [5], but studies that examine several CRM practices together and measure their relative influence on policyholder satisfaction in a specific district of Kerala are few. This study fills that gap using primary data from policyholders of public and private insurers in Kozhikode district.

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4. Research Objectives

- To examine the influence of customer communication and interaction on customer satisfaction in the insurance sector.
- To assess the influence of personalised service and customer knowledge on customer satisfaction.
- To analyse the influence of complaint handling and service recovery on customer satisfaction.
- To evaluate the influence of employee responsiveness and empathy on customer satisfaction.
- To determine the influence of the use of CRM technology on customer satisfaction.
- To examine the influence of trust and relationship building on customer satisfaction.
- To test whether CRM practices and customer satisfaction differ across types of insurance policy, and to identify the most influential CRM practice.

5. Significance of the Study

The study contributes to the services marketing and CRM literature by providing evidence from the insurance sector in a South Indian district. For insurers, the findings indicate which CRM practices deserve priority investment. For agents and branch managers, they highlight the importance of day-to-day interaction with policyholders. For regulators and policymakers, they provide evidence on the aspects of service that matter most to policyholders.

II. LITERATURE REVIEW

1. Customer Relationship Management

Payne and Frow [2] describe CRM as a cross-functional strategic approach that integrates processes, people, operations, and marketing capabilities, enabled by information and technology, to create value for customers and the firm. Boulding et al. [3] reviewed the CRM literature and cautioned that technology alone does not deliver results unless it is combined with strategy and customer-centric organisation. Reinartz, Krafft and Hoyer [6] showed that the way firms carry out the CRM process, including initiating, maintaining, and terminating relationships, is related to firm performance. Berry [7] introduced the concept of relationship marketing in services, emphasising the retention and enhancement of customer relationships.

2. Customer Communication and Interaction

Regular, clear, and two-way communication keeps policyholders informed about premiums, benefits, renewals, and changes, and gives them an avenue for questions. In insurance, where products are complex and the benefit is deferred, communication reduces uncertainty and misunderstanding. Frequent and relevant interaction is therefore expected to improve satisfaction.

3. Personalised Service and Customer Knowledge

Personalised service depends on knowing the customer's needs, life stage, and preferences, and on using that knowledge to recommend suitable policies and to tailor service. Boulding et al. [3] highlight the importance of customer information in enabling relevant offers. Policyholders who feel that their insurer understands their circumstances are likely to be more satisfied with both product fit and service.

4. Complaint Handling and Service Recovery

Complaint handling and service recovery determine how customers feel when something goes wrong, and in insurance the moment of claim or dispute is the moment of truth. According to the expectancy–disconfirmation model [8], satisfaction depends on how performance compares with expectations; a prompt and fair resolution can restore or even enhance satisfaction. Studies of banks have linked service quality to loyalty [9], and the same principle applies to how insurers resolve problems.

5. Employee Responsiveness and Empathy

Responsiveness and empathy are core dimensions of service quality in the SERVQUAL framework [10]. In insurance, agents and branch staff are the visible face of the company, and their willingness to help, their promptness, and their individual attention strongly shape the customer's experience. Service quality has also been shown to influence customer satisfaction and retention in other service industries such as hotels and catering [11], [12], supporting the expectation that employee behaviour is a major driver of satisfaction.

6. Use of CRM Technology

CRM technology includes customer databases, policy management and call-centre systems, mobile applications, online portals, and automated reminders. Technology can make service faster and more consistent, but customers experience it mainly through the convenience and accuracy of their interactions. Its influence on satisfaction is therefore expected to be positive but may be weaker than that of human interaction in a service in which personal trust is important.

7. Trust and Relationship Building

Morgan and Hunt [13] proposed that trust and commitment are central to successful relationship marketing, since they promote cooperation and reduce the perceived risk of the relationship. Trust has likewise been found to be an important element of customer satisfaction in financial services such as banking [14]. For insurance customers, who must rely on the insurer's future performance, trust is particularly important.

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8. Customer Satisfaction

Customer satisfaction is the customer's overall evaluation of the experience with a provider compared with expectations [8], and it is linked to loyalty and repurchase intentions. The American Customer Satisfaction Index [15] treats satisfaction as the central measure that links expectations, perceived quality, and value to loyalty outcomes. In this study, customer satisfaction is measured through ten statements on service, claims, queries, information, perceived value, continuation, renewal, recommendation, and overall relationship.

9. Theoretical Foundation

The study draws on three frameworks. The expectancy–disconfirmation model [8] explains satisfaction as a comparison of performance with expectations. The commitment–trust theory [13] explains how trust and commitment underpin durable relationships. The strategic framework for CRM [2] explains how communication, customer knowledge, processes, and technology combine to create value. Together they support the six-variable model proposed here.

10. Research Gap Identification

A critical analysis of the literature shows that CRM studies tend to focus on banking and retail, and that evidence on insurance, particularly at the district level in Kerala, is limited. Few studies assess several CRM practices simultaneously and rank their influence on satisfaction. This study addresses these gaps with data from 265 policyholders in Kozhikode district.

III. HYPOTHESES DEVELOPMENT

Based on the theoretical frameworks and the literature reviewed, the following hypotheses are proposed:

- **H1:** Customer communication and interaction have a significant influence on customer satisfaction in the insurance sector.
- **H2:** Personalised service and customer knowledge have a significant influence on customer satisfaction.
- **H3:** Complaint handling and service recovery have a significant influence on customer satisfaction.
- **H4:** Employee responsiveness and empathy have a significant influence on customer satisfaction.
- **H5:** Use of CRM technology has a significant influence on customer satisfaction.
- **H6:** Trust and relationship building have a significant influence on customer satisfaction.

IV. CONCEPTUAL FRAMEWORK / RESEARCH MODEL

The conceptual framework presents the proposed relationships between the six CRM practices and the dependent variable, Customer Satisfaction. It combines the interpersonal practices (communication, personalisation, employee responsiveness, and trust), the service-recovery practice (complaint handling), and the technological practice (CRM technology) identified in the literature.

INDEPENDENT VARIABLES Customer Communication and Interaction Personalised Service and Customer Knowledge Complaint Handling and Service Recovery Employee Responsiveness and Empathy Use of CRM Technology Trust and Relationship Building	H1–H6 → INFLUENCE	DEPENDENT VARIABLE Customer Satisfaction

Figure 1: Conceptual Research Framework

V. RESEARCH METHODOLOGY

1. Research Design

The study adopts a quantitative, descriptive and causal research design. The descriptive component measures policyholders' perceptions of CRM practices and their satisfaction, while the causal component assesses the influence of the six CRM practices on customer satisfaction. A cross-sectional survey was used to collect primary data.

2. Population and Sample

The population comprises policyholders of public and private sector insurance companies residing in Kozhikode district, Kerala, who hold at least one active policy and have been associated with their insurer for at least one year. A sample of 265 respondents was obtained, which exceeds commonly recommended minimum sample sizes for multiple regression with six predictors [16].

3. Sampling Technique

Convenience sampling was employed, combined with the purposive criterion that respondents must be existing policyholders. Respondents were approached at insurance branch offices, through agents, and at residential and commercial locations in urban and semi-urban areas of the district. Although convenience sampling limits statistical generalisation, it is appropriate where a complete list of policyholders is not accessible.

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4. Data Collection

Primary data were collected through a structured questionnaire administered in English and Malayalam through personal contact. A pilot study with 30 policyholders was conducted to test clarity and relevance, and minor changes were made. Out of 300 questionnaires distributed, 281 were returned, and after excluding incomplete responses, 265 valid questionnaires were retained for analysis, yielding a response rate of 88.3%.

5. Measurement Scale

All constructs were measured on a five-point Likert scale, where 5 indicates Strongly Agree and 1 indicates Strongly Disagree. Each CRM practice was measured with four items adapted from the CRM and services marketing literature and contextualised to insurance. Customer Satisfaction was measured with ten items covering overall satisfaction, expectations, claims, queries, valued-customer perception, information, continuation, renewal, recommendation, and relationship satisfaction.

6. Reliability and Validity

Internal consistency was assessed using Cronbach's Alpha [17], with values above 0.70 considered acceptable. Content validity was established through review by two marketing academics and one insurance professional. The Kaiser–Meyer–Olkin measure of sampling adequacy was 0.90 and Bartlett's test of sphericity was significant ($p < 0.001$), indicating that the data were suitable for factor analysis, and all factor loadings exceeded 0.60.

7. Statistical Tools

Data were analysed using IBM SPSS Statistics 26. The tools applied were frequency and percentage analysis, mean and standard deviation, Cronbach's Alpha, Pearson correlation, one-way ANOVA, and multiple regression analysis [16]. All tests were conducted at the 0.05 significance level, and results at the 0.01 level are additionally noted.

VI. DATA ANALYSIS AND RESULTS

1. Demographic and Policy Profile of Respondents

Table 1 presents the profile of the 265 respondents.

Table 1 – Demographic and Policy Profile of Respondents (N = 265)

Variable	Category	Frequency	Percentage (%)
Gender	Male	148	55.8
	Female	117	44.2
Age Group	Below 30 years	48	18.1
	30–40 years	98	37.0
	41–50 years	77	29.1
	Above 50 years	42	15.8
Type of Insurer	Public sector insurer	129	48.7
	Private sector insurer	136	51.3
Type of Policy	Life insurance	122	46.0
	Health insurance	74	27.9
	Motor / vehicle insurance	41	15.5
	Others (home, travel, crop)	28	10.6
Years with Insurer	Below 3 years	60	22.6
	3–6 years	96	36.2
	7–10 years	64	24.2
	Above 10 years	45	17.0
Total		265	100.0

Interpretation

Table 1 shows that 55.8% of respondents are male and 44.2% female. The largest age group is 30–40 years (37.0%), followed by 41–50 years (29.1%). The sample is evenly split between public sector (48.7%) and private sector (51.3%) insurers. Life insurance is the most common type of policy (46.0%), followed by health insurance (27.9%) and motor insurance (15.5%). About 60% of respondents have been with their insurer for 3 to 10 years, indicating that most have meaningful experience of the insurer's service and relationship practices.

2. Descriptive Statistics – Customer Satisfaction

Table 2 presents the descriptive statistics for the ten statements measuring customer satisfaction.

Table 2 – Descriptive Statistics: Customer Satisfaction in the Insurance Sector

Statements	Mean	Std. D
I am satisfied with the overall services provided by my insurance company.	4.18	0.90
My insurer meets my expectations regarding policy services.	4.09	0.95
The claim settlement process of my insurer is satisfactory.	4.03	1.04
I am satisfied with the way my insurer handles my queries and requests.	4.12	0.96
I feel valued as a customer by my insurance company.	4.06	1.00
I am satisfied with the information provided about policy features and benefits.	4.15	0.93
I would continue my policy with the same insurer.	4.22	0.89
I would renew or buy additional policies from my insurer.	4.10	0.97
I would recommend my insurer to	4.14	0.94

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friends and family.		
Overall, I am satisfied with my relationship with my insurance company.	4.20	0.91

Interpretation

Mean scores range between 4.03 and 4.22, indicating generally high satisfaction. The highest mean is for the intention to continue the policy with the same insurer (4.22), followed by overall satisfaction with the relationship (4.20) and overall satisfaction with services (4.18). The lowest mean is for satisfaction with the claim settlement process (4.03, SD = 1.04), followed by feeling valued as a customer (4.06). This suggests that, while policyholders are generally satisfied and willing to stay, claim settlement is the area in which experiences vary most and in which improvement is most needed.

3. Descriptive Statistics – All Variables

Table 3 – Descriptive Statistics: All Study Variables

Variable	Mean	Std. D
Customer Communication and Interaction	4.17	0.91
Personalised Service and Customer Knowledge	4.05	0.98
Complaint Handling and Service Recovery	3.92	1.07
Employee Responsiveness and Empathy	4.20	0.90
Use of CRM Technology	3.98	1.04
Trust and Relationship Building	4.15	0.93
Customer Satisfaction (DV)	4.13	0.95

Interpretation

Employee Responsiveness and Empathy has the highest mean among the CRM practices (4.20), followed by Customer Communication and Interaction (4.17) and Trust and Relationship Building (4.15). Complaint Handling and Service Recovery has the lowest mean (3.92) and the highest standard deviation (1.07), indicating that policyholders' experience of complaint resolution varies widely. The mean for Customer Satisfaction is 4.13, showing a high overall level of satisfaction.

4. Reliability Analysis

Table 4 – Reliability Analysis (Cronbach's Alpha)

Construct	No. of Items	Cronbach's Alpha
Customer Communication and Interaction	4	0.87
Personalised Service and Customer Knowledge	4	0.86
Complaint Handling and Service Recovery	4	0.85
Employee Responsiveness and Empathy	4	0.88
Use of CRM Technology	4	0.84
Trust and Relationship Building	4	0.88
Customer Satisfaction	10	0.92

Interpretation

Cronbach's Alpha values range from 0.84 to 0.92, all above the 0.70 threshold, confirming that the scales are internally consistent and suitable for further analysis.

5. Correlation Analysis

Table 5 – Correlation Between CRM Practices and Customer Satisfaction

CRM Practices	r-value	p-value
Customer Communication and Interaction	0.771	0.001*
Personalised Service and Customer Knowledge	0.752	0.001*
Complaint Handling and Service Recovery	0.735	0.001*
Employee Responsiveness and Empathy	0.818	0.001*
Use of CRM Technology	0.698	0.001*
Trust and Relationship Building	0.804	0.001*

Null Hypothesis (H0): There is no significant relationship between CRM practices and customer satisfaction in the insurance sector.

Interpretation

All six CRM practices correlate positively and significantly with customer satisfaction at the 1% level ($p < 0.001$), and the null hypothesis is rejected. Employee Responsiveness and Empathy has the highest correlation ($r = 0.818$), followed by Trust and Relationship Building ($r = 0.804$) and Customer Communication and Interaction ($r = 0.771$). Personalised Service ($r = 0.752$) and Complaint Handling ($r = 0.735$) also show strong relationships, while Use of CRM Technology shows the lowest, though still strong, correlation ($r = 0.698$).

6. One-Way ANOVA – Differences Across Types of Policy

Table 6 presents the results of one-way ANOVA testing whether CRM practices and satisfaction differ across four types of insurance policy.

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Table 6 – One-Way ANOVA: Mean Scores by Type of Policy

Variable	Life	Health	Motor	Others	F-value	p-value
Communication and Interaction	4.24	4.16	4.03	4.08	3.12	0.027**
Personalised Service	4.13	4.03	3.90	3.94	3.45	0.017**
Complaint Handling	4.02	3.88	3.74	3.80	4.28	0.006*
Employee Responsiveness	4.26	4.20	4.08	4.12	2.74	0.044**
Use of CRM Technology	4.04	3.96	3.88	3.90	1.62	0.185
Trust and Relationship	4.22	4.14	4.00	4.04	3.36	0.019**
Customer Satisfaction	4.20	4.12	4.00	4.05	3.62	0.014**

Null Hypothesis (H0): There is no significant difference in CRM practices and customer satisfaction across types of insurance policy.

Interpretation

The ANOVA shows significant differences across policy types for five of the six CRM practices and for customer satisfaction (F = 3.62, p = 0.014), and the null hypothesis is rejected for these variables. Life insurance policyholders report the highest satisfaction (4.20), followed by health (4.12) and others (4.05), while motor insurance policyholders report the lowest (4.00). The largest difference among the CRM practices is for Complaint Handling and Service Recovery (F = 4.28), where motor and health policyholders give lower scores, which may reflect the greater frequency of claims and disputes in these lines. Use of CRM Technology does not differ significantly across policy types (p = 0.185), indicating that perceptions of technology are similar regardless of the policy held.

Table 7 presents the multiple regression results with Customer Satisfaction as the dependent variable.

Table 7 – Effects of CRM Practices on Customer Satisfaction

Model Summary

R	R Square	Adjusted R Square	Std. Error of Estimate	F-value	p-value
0.909	0.826	0.822	0.401	204.18	0.001*

ANOVA

Source	Sum of Squares	df	Mean Square	F	Sig.
Regression	196.81	6	32.80	204.18	0.001*
Residual	41.45	258	0.161		
Total	238.26	264			

7. Regression Analysis

Regression Coefficients

Predictors	B	Std. Error	Beta	t-value	p-value
(Constant)	-0.260	0.105	–	-2.476	0.014**
Customer Communication and Interaction	0.180	0.050	0.172	3.600	0.001*
Personalised Service and Customer Knowledge	0.134	0.048	0.138	2.792	0.006*
Complaint Handling and Service Recovery	0.091	0.040	0.103	2.275	0.023**
Employee Responsiveness and Empathy	0.315	0.054	0.298	5.833	0.001*
Use of CRM Technology	0.063	0.031	0.069	2.032	0.043**
Trust and Relationship Building	0.281	0.052	0.275	5.404	0.001*

Null Hypothesis (H0): CRM practices do not significantly influence customer satisfaction in the insurance sector.

Interpretation

The model summary shows R = 0.909 and R Square = 0.826, meaning that 82.6% of the variance in customer satisfaction is explained by the six CRM practices. The model is statistically significant (F = 204.18, p < 0.001), and the null hypothesis is rejected.

Employee Responsiveness and Empathy is the strongest predictor (β = 0.298), followed closely by Trust and Relationship Building (β = 0.275), Customer Communication and Interaction (β = 0.172), and Personalised Service and Customer Knowledge (β = 0.138), all significant at the 1% level. Complaint Handling and Service Recovery (β = 0.103) and Use of CRM Technology (β = 0.069) are significant at the 5% level but have the smallest coefficients. Hypotheses H1 to H6 are therefore supported.

Regression Equation

Customer Satisfaction = -0.260 + 0.315(Employee Responsiveness) + 0.281(Trust) + 0.180(Communication) + 0.134(Personalised Service) + 0.091(Complaint Handling) + 0.063(CRM Technology)

The equation shows that a one-unit increase in perceived employee responsiveness and empathy is associated with the largest increase in customer satisfaction (0.315 units), followed by trust and relationship building (0.281 units), holding the other variables constant.

VII. FINDINGS AND RECOMMENDATIONS

1. Findings

First, policyholders in Kozhikode district report high satisfaction with their insurers (mean 4.13), with the strongest agreement on continuing with the same insurer and the weakest on claim settlement. Second, all six CRM practices have a significant positive influence on customer satisfaction, so H1 to H6 are supported.

Third, Employee Responsiveness and Empathy is the most influential practice (β = 0.298, r = 0.818), followed by Trust and Relationship Building (β = 0.275) and Customer Communication and Interaction (β = 0.172), indicating that the human and relational elements of CRM matter most to policyholders. Fourth, Complaint Handling and Use of CRM Technology have significant but smaller effects. Fifth, satisfaction and most CRM practices differ significantly by policy type, with motor insurance policyholders least satisfied and the lowest scores for complaint handling in the motor and health lines. Finally, the model explains 82.6% of the variance in customer satisfaction, confirming its strong explanatory power.

2. Recommendations

Based on the findings, the following recommendations are made. First, insurers should invest in training agents and branch staff in responsiveness, empathy, and communication, and should recognise and reward good service, since employee behaviour is the strongest driver of satisfaction. Second, insurers should build trust by being transparent about policy terms, exclusions, and claim procedures, by keeping promises on service timelines, and by maintaining consistent contact with policyholders.

Third, regular and relevant communication through reminders, updates, and personal contact should be maintained across the policy lifetime, not only at the time of sale and renewal. Fourth, claim settlement and grievance redressal should be streamlined, with clear timelines, status tracking, and escalation paths, particularly for motor and health insurance in which claims are more frequent. Fifth, personalisation should be improved by using customer data to recommend suitable cover and to tailor service. Finally, CRM technology should be used to support, rather than replace, personal interaction, with a focus on making processes simple, fast, and reliable for the customer, including in regional languages.

VIII. CONCLUSION

This study examined the impact of CRM practices on customer satisfaction in the insurance sector, with special reference to Kozhikode district in Kerala. The results show that policyholders are generally satisfied, and that communication and interaction, personalised service, complaint handling, employee responsiveness and empathy, CRM technology, and trust and relationship building each influence satisfaction significantly and positively, with employee responsiveness and trust the most influential.

The high explanatory power of the model (R^2 = 0.826) confirms that the six CRM practices together provide a sound framework for understanding satisfaction in insurance, and the ANOVA results indicate that experiences differ across types of policy. The study extends CRM and relationship marketing theory to the insurance sector in a South Indian district and suggests that insurers should place people and trust at the centre of their CRM strategy, supported by technology.

The study has limitations, including the use of convenience sampling, a single district, and self-reported perceptions. Future research could use probability sampling, compare districts and states, include moderating variables such as policy type, customer tenure, and digital literacy, and extend the model to include loyalty and repurchase behaviour as outcomes.

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