

# A Study on Problems in the Insurance Repository System in India

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**Abstract** - This section discusses the problems of the insurance repository system and it is possible to state that the situation is quite chaotic here. Due to the availability of many repositories in the industry, policyholders are confused and the emergence of repository services distorts the insurers-policyholders nexus. Further, the majority of the policyholders have low computer literacy which extends the problem as far as the adoption of the repository services is concerned and also increases the possibility of exploiting the policyholder information. But when arrangements are made to try and bring the services closer to ensure that they are availed to all the various policyholders of the repository services, it is realized that many of the life insurance firms do not encourage the policyholders through active marketing. And, it contributes to the other issue which makes the policyholders' attitude towards the repository system not highly positive. Promoting the use of the repository system has also been lacking tangent arising from the interface initiates that copy with the hands of the regulatory bodies such as IRDA. In the context of this research, system barriers, including network availability bear more difficulty in being solved, hence resulting in higher variability in as well as levels and patterns of use of the repository system compared to consolidated groups like the CPRP. These complex challenges underscore the need to come up with suitable and feasible interventions to address the issues that have characterized the insurance repository system, with the view to making it functional for all the targeted users and other stakeholders.

**Keywords:** Insurance, Repository System, Problems, Policyholders

## I. INTRODUCTION

Insurance repositories have become an essential element of the insurance industry's internal environment, which has become a new paradigm for the management of data and customers. But with this particular technological improvement, numerous issues have emerged from the point of view of insurance employees, which significantly affected their relations with policyholders, as well as the use of repository services. This introduction shall therefore seek to discuss these challenges in detail to better understand the nature of the challenges that insurance professionals are likely to encounter when implementing and managing insurance repositories. On this aspect, one probable inconvenience that results from the usage of insurance repositories in obtaining the record is that there are several repositories within the insurance industry (Ashish &

Velmurugan, 2024). The formats and varieties of repositories available have created difficulties and confusion among the policyholders on the options to turn to and vice versa. From an employee perspective, the task of dealing with and explaining these many repositories proves highly problematic, as it impacts communication processes as well as policy administration and servicing to mention but a few areas (Mohamed, 2020).

However, the implementation of repository services has brought out a conflict since the face-to-face interaction between insurance employees and policyholders could be a thing of the past. In the past, insurance practitioners have relied on face-to-face relationships with the policyholders, carrying out business with added customer attention (Nurhakim, 2022). Nevertheless, these changes towards repository-based interactions risk undermining these relationships, since policyholders may see repository services as less personal, or less attentive to their particular circumstances. This presents a major concern to insurance employees, who must seek other ways of building and sustaining rapport with the policyholders despite the move towards digitization (Sapa, 2013). Also, insufficient computer literacy of policyholders is a serious challenge to the use and efficient application of the repositories. Some policyholders may not be conversant with using the different interfaces or possibly may not have a clue on how to handle their insurance data online. Therefore, insurance employees need to spend more on training and development since new policyholders may require the insurer's help in using tech products or accessing digital services. It not only enhances the total workload of insurance employees who have to deliver these services to the clients but also hampers the pace at which repository services are being offered to the policyholders (Ramamoorthy et al., 2018).

In addition, it brings out several inherent risks involved with the misuse of the policyholder data within the repository systems (Fedorchenko et al., 2015). That is, the repository platform's centralized structure implies that all information, including personal and financial data, is processed at a single location. This garners concern regarding data security and privacy especially because any compromise of such data or unauthorized access for that matter, can periodically result in

insurance companies and policyholders falling prey to considerable losses and reputational losses (Sekolovska, 2012). These risks can be managed only if insurance employees pay adequate attention to the application of security features and user awareness programs that can help in effectively preventing the policyholder's information leakage. While trying to introduce the repository services to all the existing policyholders, some problems still arise in popularization and implementation. Low promotion from life insurance companies together with poor adoption of the repository system by the policyholders constitutes major challenges to insurance employees. The policyholder perception of repository services will remain an issue due to the issues surrounding security, privacy, and usability which are best solved through communication and education. In addition, there is also a concern that the awareness programs conducted by the regulatory authorities including the Insurance Regulatory and Development Authority of India (IRDAI) may not be quite effective in creating adequate awareness of the repository services thus suggesting that further efforts and campaign need to be made for the development of the required awareness among the policyholders.

Moreover, problems that are associated with the availability of data in rural regions where the networks are inadequate prolong the challenges that employees encounter when implementing the repository services. Some of the policyholders in rural areas face challenges in accessing reliable internet connections as a way of accessing repository platforms or receiving support from insurance employees. This has enhanced the problem of the digital divide in the coverage of insurance services, which has negative impacts on policyholders in rural areas. Consequently, the inclusion of insurance repositories has brought about a series of issues from the view of insurance employees and the relations with the policyholders as well as the application of the repository services. Combined with having to deal with the issues of computer literacy, data security, and access, insurance professionals had to face such challenges of change as having to deal with multiple repositories as well as having to have individual relationships with policyholders as they try to learn to make repository technologies work for them. By dealing with these issues, insurance companies could assist better their staff and policyholders to cope with the changing new era of insurance industries.

## II. REVIEW OF LITERATURE

As far as the technical infrastructure is concerned, a big factor lies in the success of the Insurance Repository System in India. The absence of reliable internet connectivity, specifically in the areas with smaller population distribution in cities on the outskirts, greatly hinders the range and quality of digital services for insurance customers, as noticed (Lee, 2015). Another problematic factor regarding IRS (Integrated Reporting System) platforms' usability includes the fact that systems that are not user-friendly can scare individuals who are not keen on technology and low adoption rates. The existence of this technological disparity demonstrates the

urgency for insurance platforms to be more user-friendly and straightforward than those of various technological sophistication. Besides the regulatory frameworks do have this pivotal function they play in promoting the understanding and adaptation of the IRS (Burlaka, 2019). There is no complete legal system dedicated exclusively to online transactions. Thus, the landscape is filled with future leaps that obstruct the trust of consumers (2019). Guaranties of data privacy additionally contribute to the user's reluctance to adopt a new technology. In India, where the data protection laws may not be in full meeting of the security expectations, among the users there is the lowest rate of engagement with the digital platforms. According to (Bagheri & Forushani, 2016), the issue of protecting off-line personal information is important now and current laws do not suffice in the public opinion about computer data thefts. Cultural variables are also contributors to the IRS adaptation. Dislike or suspicion of digital platforms in insurance is a fact in use with a large number of users preferring traditional and in-person communication channels that they believe to be more transparent and secure (Sowmiya, 2020).

Further, it is also evident that the road clear of understanding this subject may be taken as a task to perform when the whole public knows about the advantages of and how digital insurance systems are run. Effective educational and communication strategies can help to remove the existing misconceptions and to increase the familiarity and trust of the public in the type of the destination especially the Hengshan City, the world city in China. Though the type of destination has many distinctions which might include improved efficiency, reduced fraud, and greater quality of service, it is only after the people have addressed these challenges will the type of destination gets the deserved Responding to these challenges needs the involvement of administrations of the government agencies, insurers, and technology providers. Allocating sufficient funds for increased digital literacy, the simplification of user interface, and eventually improved legal framework could also be the key ingredients for more general acceptance and usage of the IRS (Durkin et al., 2008). It is also important to conduct longitudinal research to discover the long-term effect of IRS adoption on the insurance market dynamics and to detect if the quality of customer service and company efficiency improves (Siddiqui & Sharma, 2010). The trials that could be followed would be the impact of different approaches/strategies aimed at improving digital literacy and information technology acceptance among various groups of the population. The examination of the economic effect caused by the IRS on the insurance sector is yet another way this study could be used for gaining new insights as to the further impact of the IRS on the insurance field. Through the bridging of the existing gaps in technology, regulation, as well as public perception, the IRS can realize its potential then to change the landscape in the insurance industry of India into a more efficient, trusted, and user-friendly environment. This transformation will in addition benefit policyholders and provide easy automation for insurers who in the end will find the market more efficient and also responsive.

Social and personal factors act as the basic barriers enabling consumer acceptance and usage of the Insurance Repository System (IRS) in India which can be seen in the level of customer's thoughts and behaviors. Sowmiya (2020) touches upon essential evidence of the reluctance of digital insurance platforms, which is the fact that many users continue to use old-fashioned methods, believing them to be clearer and more reliable. It is a personal choice due to the personal connection that the traditional methods offer and the digital platforms have the problem of reproducing that. The human element of insurance transactions, which consists of meeting faces and sending direct voice calls, builds security and trust in users, something which may be felt as lacking on digital interfaces. On the other hand, ignorance about the services that the IRS offers coupled with how they are beneficial to the users is another issue. This lack of awareness results in numerous false sentiments entertained by the broader public which usually have a negative veiled meaning for wider deployment of the technology. For example, the possible customers can allege the digital offices are porous (attacks from the node side) and more prone to fraud or less capable of providing personalized service. However, these concerns are not necessarily based on reality, rather they are passed from mouth to mouth. Besides (Pahuja & Chitkara, 2016; Jain, 2012) emphasize the targeted education and competent message disseminating plans to weaken these barriers. They recommend early initiating informational communications that provide a clear explanation of key priorities relating to the IRS, including functionality, benefits, and safety features. Teaming should not be limited to information - it should include a dialogue, giving people the opportunity to raise issues, that concern them and get the desired support and other information straight from the government structures. Education needs to be multi-pronged and should utilize any media at its disposal each time it does, to cover more audiences. Though detailed studies identifying the aforesaid obstacles in the literature abound, yet need is still felt to determine the users' long-term satisfaction and the economic impact of IRS implantation. What is more, it is necessary to run reports about the appropriateness of different informational and educational marketing campaigns that have been getting users' attention over the digital insurance channels. However, dealing with these issues necessitates a set of concerted actions from governmental institutions, insurance, and technology providers that will eventually improve users' digital literacy, help them understand the advantages of the new regulatory frameworks, make the system convenient, and build trust between consumers and businesses. For digital transformation to work successfully in the Indian insurance sink, the insurance role needs to be made more transparent, convenient, and collaborative for all the players. The future read must be centered on creating strategic improvements that suit all the features of digital insurance consumers leaving no one behind. As such, digital insurance should become a possible and desirable option for everyone in India. By linking these dots, the insurance industry in India can play a saviour to global norms and requirements bringing it to par with the rest of the world around digital insurance services.

### III. STATEMENT OF THE PROBLEM

The issuance of several repositories in the insurance industry makes it difficult for policyholders to determine the various storage options that are present within this industry; thus, insurance employees find it challenging to explain the applications of these repositories. In the same way, the emergence of repository services can threaten the possible personal contacts that the insurance employees have with the policyholders thus the aspect of customer relations may be negatively affected. Furthermore, policyholders may lack understanding of computers, making the development and use of the repository services another challenge that INSURANCE EMPLOYEES will have to undertake the extra steps to help the customers. This lack of awareness and technical proficiency also gave rise to issues regarding the misutilisation of policyholder information within the repository systems, therefore, the a need to put security measures in place as well as create awareness among the users of the policyholder information. In addition, while most of the repository services have been introduced into the already policyholder base of the life insurance companies, there is hardly any promotion and advocacy for the policyholders, and therefore, the task of ensuring that the policyholders take up the repository system is not easy for the insurance employees. Further, the point, that policyholders have not embraced the repository system, and poor insurance awareness programs presented by insurance regulatory bodies such as the IRDA, magnifies the challenges that affect employees working in the insurance sector in their efforts to encourage the use of repository services among policyholders. In turn, network problems of repository systems in rural areas can be a concern for insurance employees concerned with providing equal opportunities and support to policyholders regardless of the area they live in.

### IV. OBJECTIVE OF THE STUDY

- To ascertain problems of the insurance repository.

### V. SCOPE OF THE STUDY

This study exclusively investigates the challenges perceived by insurance company employees in implementing insurance repositories. The research is geographically limited to the Ernakulam district, providing a localized perspective on the hurdles faced in adopting and utilizing this technological solution within the insurance industry.

### VI. RESEARCH METHODOLOGY

#### *Data*

The study relies on primary data obtained through a questionnaire. This primary data collection method ensures that the information gathered directly reflects the perspectives and experiences of the participants, providing valuable insights for the research.

*Sampling*

Data were collected through simple random sampling from 104 insurance employees across the public and private sectors in Ernakulam district.

*Framework of Analysis*

Factor analysis was utilized to analyze the collected data.

**VII. LIMITATIONS OF THE STUDY**

The study relies on primary data, which is susceptible to bias. This is a significant limitation, and all constraints associated with primary data apply to this study as well. Therefore, caution must be taken when generalizing the results.

**VIII. SIGNIFICANCE OF THE STUDY**

The importance of grasping the issues involved in insurance repositories from the viewpoints of the employees of insurance industries is quite critical for the insurance industries to grow and achieve sustainability. Thus, when exploring these obstacles, businesses can enhance their customers' satisfaction levels substantially. For example, when the policyholders are confused with multiple repositories and a decrease in personal relations between the employees of the insurance company and policyholders, it can improve the level of customer satisfaction and brand image, which in turn, enhances the retention rates. Also, the primary challenges such as policyholder's computer inexperience and data misutilization in repository systems risks pose a big threat to insurance companies' operational efficiency, though their removal would significantly improve the companies' productivity. This streamlined process eliminates redundancies hence reducing errors and the use of resources this makes it more efficient hence cost effective and flexible in its operation. On the same note, compliance with the legal requirements with an emphasis on the protection of data, privacy, and legal standards also encompasses the protection of policyholder's information and legal compliance as well as avoiding penalties from the regulatory authorities hence maintaining the confidence of both the policyholder and the regulatory authorities.

Furthermore, the findings from these problems make up premises for innovation within the insurance industry. If the difficulties are properly uncovered and managed, it allows companies to focus on the culture of constant enhancement and change that will allow the creation of new ideas for

products and services to provide customers and satisfy market needs. With it, an insurance company can increase its competitiveness and thus be regarded as a key player in the industry. In addition, the knowledge of these problems is also applied in terms of policyholder education. In a way, it focuses on the potential areas of need for information or support for the policyholders so that the companies could provide appropriate educational programs for the policyholders to enhance their knowledge and improve their decisions about the utilization of specific repository services.

Also, knowledge of employees' experience dealing with challenges in the repository assists in training and development. Therefore, by closing similar gaps in the knowledge or skills of the employees of the insurance companies that use it, they will be able to utilize the repository system in the right way, address customers' concerns promptly, and professionally deal with policyholder issues. It is also a fact that not only enhances the employee's satisfaction and performance but also contributes to the advancement of the whole industry by providing it with well-trained and qualified personnel capable of enhancing the milestones of technology and performance. Therefore, it can be seen that when insurance employees look at the problems of insurance repositories, their solutions have considerably positive impacts on the insurance industry, the consumers, the operational effectiveness, the authorities, innovations, and the staff, all leading to technology, competition, as well as industry enhancement.

**IX. FINDINGS**

*Problems on Repository System*

Exploratory factor analysis was used to determine the difficulties that exist in the insurance repository system. Before the factor analysis, two test statistics were carried out to check the suitability of the sample; the Kaiser-Meyer-Olkin (KMO) measure and Bartlett's Test of Sphericity. From the analysed results reference indicates that the KMO value was above 0. About 70, which means that the amount of data collected for factor analysis is satisfactory. Additionally, Bartlett's Test of Sphericity yielded large values (251.172, df: 45, Sig=0.000) and a KMO statistic of 0.785, further confirming the appropriateness of employing factor analysis, ensuring the sample's sufficiency for accurate analysis of the insurance repository problems. KMO and bartlett's test results shown in Table I.

TABLE I KMO AND BARTLETT'S TEST RESULTS

<b>KMO and Bartlett's Test</b>		
Kaiser-Meyer-Olkin Measure of Sampling Adequacy.		.785
Bartlett's Test of Sphericity	Approx. Chi-Square	251.172
	df	45
	Sig.	.000

TABLE II FACTOR ANALYSIS RESULTS FOR REPOSITORY SERVICES CHALLENGES

Particulars	1	2	3	4
Multiple repositories in the industry confuse policyholders	.818			
Relationships with policyholders will be reduced due to repository services	.775			
The lack of computer illiteracy of policyholders made it difficult to use or adopt repository services.		.764		
Chances for misutilization of policyholder information		.656		
Repository services are introduced to all existing policyholders.			-.710	
Life Insurance Companies are not promoting the Repository system.			.574	
Introducing the Repository services to policyholders is a difficult task.				.711
Policyholders are reluctant to use the Repository system.				.635
The awareness program provided by IRDA is not adequate.				
In rural areas accessing the repository system is difficult due to network issues.				
Eigen Value	1.580	1.418	1.216	1.003
% of Variance	15.804	14.183	12.161	10.025
Cumulative % of Variance	15.804	29.987	42.148	52.174

Through the analysis of Eigenvalues exceeding unity, four significant factors were identified regarding the challenges within the insurance repository system. These factors were determined based on component loadings of 0.5 and above, indicating their substantial influence on the identified issues. Factor analysis results for repository services challenges shown in Table II.

Factor one, representing 15.804% of the problems within the insurance repository system, highlights the detrimental effects of the proliferation of multiple repositories within the industry. This abundance leads to confusion among policyholders, ultimately diminishing the relationship between policyholders and insurers.

In the second factor, which contributes 14.183% to the identified problems, the focus shifts to the prevalent lack of computer literacy among policyholders. This deficiency poses considerable obstacles to the effective utilization and adoption of repository services. Additionally, the increased risk of misutilization of policyholder information compounds the challenges faced by the system.

Factor three, accounting for 12.161% of the issues, underscores the critical problem of inadequate promotion of repository services by life insurance companies to their existing policyholders. The failure to actively endorse these services hampers their widespread adoption and utilization, hindering the system's efficiency and effectiveness.

Finally, the fourth factor, contributing 10.025% towards the identified challenges, highlights the significant difficulty in introducing repository services to reluctant policyholders. Overcoming this resistance is paramount, as the reluctance to embrace the repository system poses a substantial barrier to its successful implementation and utilization.

Collectively, these four factors represent 52.174% of the challenges faced by the insurance repository system. Addressing these factors comprehensively is imperative to enhance the system's functionality, efficiency, and overall effectiveness within the insurance industry.

**X. SUGGESTIONS**

To mitigate the challenges associated with the insurance repository system, the following suggestions can be considered.

- To eliminate great policyholder uncertainty there must be an amalgamation of several reports. For policyholders, this will reduce the number of interfaces and quicken access to information.
- Incorporate strategies to improve policyholder and insurer awareness, use, and understanding of the repository services. Healthy relationships and trust building as well as restoration of the eroded trust can be effectively addressed through communication.
- Include computer literacy programs to help policyholders who suffer from computer illiteracy and its consequences. The lack of knowledge and skills among policyholders will bar them from realizing the benefits of the repository services.
- Ensure that policyholders are offered solutions such as digital literacy due to poor command of computers. Therefore, endowing existing policyholders with the skills they require will allow them to search and utilize the services of the repository effectively as required.
- Implemented comprehensive protocols to ensure personally identifiable information of policyholders will not be exploited. These include roles such as access control, encryption, and performing audits to ensure that protocols are adhered to concerning data protection laws.
- Make sure that all the current policyholders are constantly informed about the repository system by the life insurance firms. This can be done through incentives for adoption, useful instructional programs, and targeted marketing campaigns.
- Ensure policyholders are guided and given easily understandable interfaces when introducing repository services. This will help to bypass the challenges associated with early adoption.

Implementation of the aforementioned recommendations can successfully solve the existing problem of the insurance repository system, and enhance policyholder and insurer satisfaction and productivity.

**XI. CONCLUSION**

This paper aims at highlighting several issues that are associated with the insurance repository system and they come from various perspectives. As mentioned earlier, repository services are complex, and having many

repositories in the market makes policyholders more confused, at the same time, the relationship between the insurer and policyholder is negatively impacted. Moreover, policyholder information security is highly at risk for misuse, which compounds the problem of many policyholders' dire computer illiteracy, a problem that threatens the effectiveness of the repository services. Although repository services have been provided to all current policyholders, the utilization of this service has not reached the majority of the population due to the passive marketing strategy that has been employed by most life insurance companies. The aforementioned scenario is made even more complex by the fact that policyholders are always reluctant to embrace the repository system and it is always not easy to sell these services to them. In other words, managing these interconnected issues requires a comprehensive approach to solving issues and addressing tech and communication issues, educational issues, and developing trust within the insurance industry.

## XII. SCOPE FOR FURTHER RESEARCH

Assess how the regulation changes that are currently in force or planned for the insurance industry will impact the feasibility and effectiveness of repository systems. Understanding regulatory processes can provide different outlooks on managing compliance challenges and improving the effectiveness of repositories. Understand how these systems are utilized by policyholders from the policyholders' perspective. Consider the accessibility of different interfaces, the problems that users may have to face while navigating, or the overall satisfaction level of the users. The study will yield findings that will be useful to designers in the development of more user-friendly repository systems. Employ the principles of behavioral economics to analyze the factors that affect policyholder acceptance of the repository services being offered. Describe the rewards, regulations, and heuristics possession that may cause or delay adoption. These can be discussed in the subsequent actualization of various strategies toward a high creation prevalence of repository systems. Understand how policyholders perceive privacy and data security in the context of repository systems. Study cases of privacy infringement, illegitimate entry, and compromise. These are some of the problems that must be acknowledged and addressed if people are to regain confidence and trust in repository systems.

Analyze the effectiveness of various repository systems provided in unique insurance organizations or specific markets or geographical locations. Look at variables such as user satisfaction, usage rates, and regulatory adherence to see where progress is lacking and where it is present. Identification of the strategies that can be employed by organizations in the placement of repository systems within insurance businesses as well as analysis of industry best practices for same. Assess factors that would enable the successful application and usage of the plan which includes staff development, change management plan, and leadership backing. Consider how repository systems have policyholder implications in the long term considering factors such as

cross-selling opportunities, customer attachment, and renewal. Understanding these dynamics can help insurers in assessing RepoPing's ROI within a particular repository system. Analyze how repository systems could be made more effective by actively incorporating other advanced technologies including machine learning, blockchain, and artificial intelligence into its functionality. Consider the potential benefits of a better understanding of customers, transition to automated processes, and data accuracy. Thus, further work in these directions can contribute to solving the complex issues that insurance repository systems encounter and encourage the development of the insurance industry.

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