CONTEMPORARY DETERMINANTS OF CUSTOMER SERVICE IN THE INSURANCE SECTOR

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Abstract: Over the past decade, the insurance industry has undergone significant transformations driven by the rapid development of digital technologies and the evolving market behavior of consumers. Omnichannel service, CRM systems, and artificial intelligence are setting new standards for customer experience. Based on the conceptual framework of customer service in insurance, the present study provides a comparative analysis of approaches to its examination and an overview of the global and national determinants and conditions shaping its modern profile. The main objective is to systematize key trends, challenges, and opportunities for innovation as pathways to improving interaction between insurers and their clients. The emphasis is placed on the need to combine technological solutions with a personalized approach to meet the growing expectations of contemporary consumers.

Keywords: insurance, insurance services, customer service, digitalization, personalization.

Introduction

Over the past decade, the insurance sector has undergone significant transformations driven by a number of factors, most notably the advancement of digital technologies and changes in consumer behavior.

Increased customer awareness, growing access to online services, and the ease of comparing competing offers are placing new demands on insurance service providers.

Insurance, as a specific segment of financial services, combines elements of protection, risk redistribution, and long-term contractual relationships. Organizationally, insurance companies function as regulated institutions engaged not only in sales of insurance policies, but also in asset management, actuarial analysis, and handling of claims. From an economic standpoint, they play a key role in maintaining stability in the economy through risk transfer, encouraging savings and investments, and providing liquidity in the event of a loss. This multi-layered role necessitates a high level of efficiency in service and client experience management.

Traditionally, the role of insurance companies encompasses a wide range of activities – from underwriting and policy administration to claims processing, portfolio management, risk assessment, and actuarial calculations. While administrative processes are important, the essence of insurance also includes consulting, financial planning, and customer relationship management.

In this context, service, as a key element in insurance, is increasingly seen not only as a means of meeting customer needs but also as a tool for building long-term trust and loyalty. To meet rising consumer expectations, insurance companies are employing technologies such as artificial intelligence, CRM[1] systems, online self-service platforms, and customer data analytics. Examples include new forms of omnichannel service that enable seamless transitions between online and offline touchpoints, creating a consistent user experience (Slavova, 2016). This allows for a focus on personalized solutions, more efficient service, and the development of long-term relationships (Kotler, P. & Keller, K. L., 2012), all of which are essential for modern insurance marketing.

The relevance of the topic is further supported by the emergence of a new generation of digitally oriented consumers who demand instant, transparent, and personalized communication in the search for and use of insurance services, which requires a radical rethinking of service in the sector. Companies that invest in innovation, personalization, and customer experience management not only retain existing clients but also attract new ones, thereby building sustainable competitive advantages (Grinkot, 2010), (Slavova, 2016). The importance of the issue is also tied to the growing role of customer experience as a primary competitive factor in the insurance sector, as presented by Kwon and Kim (2012). These authors confirm that as prices and products become increasingly homogenized, service and added value through digital platforms and emotional connection with the customer become key

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[1] Customer Relationship Management.

differentiators in the insurance services market (Kwon, K. N. & Kim, C. H., 2012). These are the guiding directions that inspire the authors' research into the main factors shaping the contemporary development of service delivery in the insurance sector.

The object of this study is customer service in the field of insurance, and its subject is the investigation of current defining trends and issues in customer service within the sector.

The central thesis of the research is that among the variety of factors and challenges influencing the current state of customer service in insurance organizations, including in Bulgaria, there are some that have a determining impact.

The main objective of the study is, based on the key marketing specifics of customer service in the insurance sector, as well as on the presented current trends and issues with global and national characteristics, to identify the key challenges in the current stage of service development in this sector.

To achieve this goal, general scientific methods have been used, including literature review, synthesis, induction, deduction, systematization, comparative analysis, and others.

1. Marketing specifics of modern customer service in the insurance sector

The definitional frameworks relevant to financial services are also applicable to insurance services, as a subtype of the former. However, customer service in the insurance sector carries its own specific characteristics from a marketing perspective.

Specifics of customer service in insurance

The unique features of customer service in the insurance sector stem from *the specifics of insurance services*.

Unlike product-oriented industries, services in insurance are intangible, abstract, and based on trust, which makes them particularly sensitive to the quality of service (Roman, 2014). In addition to their inseparability, heterogeneity, variability, and financially measurable outcomes, insurance services often have a longer duration than most other services. From the customer's perspective, these services are complex, as their quality is difficult to assess, they require additional clarification, and their purchase is based on insurance interest (Grigorova, 2024, p. 101).

Insurance services are consumed prior to realization – they have an aleatory nature, meaning their consumption is pre-emptive, with uncertainty as to whether a specific need will arise (Grigorova, 2024, p. 104). At the core of supply and demand in insurance lies risk and the damage it may cause.

Therefore, their offering is based on the so-called "appeal to fear" in consumers, as the realization of insurance protection occurs in the future, while the service is activated after the conclusion of the insurance contract. When using these services, the insured party pays an insurance premium in advance, thereby purchasing the insurance product[2].

A key aspect in the sale of insurance services is the long-term nature of the relationship between the client and the insurer, rooted in *the service process* as a core component of the "7Ps" of insurance marketing. This process does not end with the sale, but includes insurance policy servicing, claims handling, and renewals – stages that require active engagement from the employees in insurance companies to build sustainable customer loyalty.

According to Roman (2014), the inherent characteristics of customer service in insurance include:
- the need to build long-term relationships;
- high sensitivity to empathy and personal attention;
- the need for security, transparency, and reliability;
- adaptation to digital channels and personalized content;
- a combination of technological solutions and a human approach.

These traits define customer service as a unique, complex, and strategically important success factor for any insurance company. It involves a high level of complexity and demands personalized interaction. Kotler and Keller describe customer service as a set of activities that not only fulfill the core functions of the product but also create added value and competitive advantage through the management of customer experience (Kotler, P. & Keller, K. L., 2012). In this sense, effective customer service requires strategic integration of CRM and TQM[3] initiatives, supported by an organizational culture based on trust, transparency, and timely communication (Smith, 2010).

In terms of personalization, Roman (2014) emphasizes the importance of emotional engagement and active listening as foundations for long-term relationships. Gomber, Kauffman, Parker, and Weber (2018) highlight that in the insurance sector, digital self-service technologies are not just tools for automation but play a crucial role in enhancing trust and customer satisfaction. Consequently, a high degree of personalization in insurance must be paired with technological flexibility and a human touch.

The intrinsic link between digitalization and personalization plays an increasingly important role. Benlian (2015), and Kwon & Kim (2012), underline the significance of personalized digital interfaces for user perception and retention. This is directly applicable to insurance, where customers expect not

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[2] The term "insurance product" is used in the sense of a specific combination of coverage, conditions, and price – i.e., a set of insurance services that collectively meet the same customer need.
[3] Total Quality Management.

only rapid access to information but also solutions tailored to their individual risks, needs, and lifestyle. In this regard, Smith notes that in financial services, CRM and TQM must be backed by an appropriate organizational culture in which trust, transparency, and timely communication are core values (Smith, 2010).

It is also necessary to consider the differences in customer service characteristics depending on the type of business entity – insurance companies versus intermediary structures such as insurance brokers. While the former manage the entire product lifecycle – from development to claims settlement – brokers focus on giving advice, comparing alternative offers, directing customers to the right choices, and maintaining communication between customers and various insurers. This requires a different approach to building trust and personalizing service. Brokers, for instance, are often perceived as "customer representatives," which results in heightened expectations for objectivity and prompt responsiveness.

All of these conceptual foundations shape the specificity of customer service in the provision of insurance services, which can be examined through various analytical approaches.

Contemporary approaches to studying customer service

The key aspects characterizing customer service in insurance raise several questions related to digital transformation, decreasing consumer trust, and the need for flexible, personalized services. For insurance service providers, the necessity of researching customer service becomes a top priority.

In the academic literature dedicated to this issue, there are studies presenting validated approaches for analyzing customer service in insurance companies, each with a different focus and perspective. A comparative analysis of key current studies in the field of customer service, which allows for a critical review of mechanisms applicable to the insurance sector, is presented in Table 1.

By examining the individual approaches in Table 1, several conclusions can be drawn regarding their **relevance** to the insurance industry, namely:

- *Approach: "Integration of TQM and CRM"* – The research was performed by Smith (2010), who presents case studies from three different organizations simultaneously implementing Total Quality Management (TQM) and Customer Relationship Management (CRM) initiatives. A qualitative methodology was used, based on interviews with senior management and observation of corporate culture. The focus is placed on four key principles: continuous improvement, employee empowerment, benchmarking, and JIT[4] strategies (Smith, 2010). The study proves the role of organizational culture and

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[4] JIT („Just in Time") – refers to the management principle of "just in time," a simplified system for planning and operational management of production and logistics based on the following principles: continuous flow; backward scheduling; pull-based assignment; constant monitoring and visualization of execution progress.

leadership in the sustainable improvement of customer service. These factors remain key in the insurance sector as well, where modern transformation requires not only the introduction of new technologies but also a shift in management approaches.

Table 1.

__Contemporary approaches to studying customer service__

Approach	Focus of approach	Methodo-logy	Key results	Research problem	Positives and limitations	Solved problems	Authors
Integration of TQM and CRM	TQM and CRM practices in various types of organiza-tions	Case studies, interviews	Leadership and engagement lead to effective-ness in CRM	Discrepancy between TQM theory and real practice	*Positive:* access to management data *Limitation:* limited number of companies studied	Lack of integration between CRM and service quality	(Smith, 2011)
Traditional Personali-zation	Active listening and customer orientation in service users	Dyadic data, structural modeling	Listening is effective only with customer orientation	Uncertainty whether listening alone leads to loyalty	*Positive:* dyadic model increases reliability *Limitation:* only for financial services	Unclear relationship between listening and customer loyalty	(Román, 2014)
Web Personali-zation	Web personali-zation and perceived value	Review and conceptual analysis	Personaliza-tion improves website perception	Lack of ethical framework	*Positive:* extensive review of practices *Limitation:* lack of empirical data	Undefined value of personaliza-tion for the customer	(Benlian, 2015)
Digital Personaliza-tion	E-persona-lization and customer loyalty	Quantita-tive analysis, survey	Good e-personaliza-tion increases loyalty	Risks of excessive automation without emotional connection	*Positive*: large participant number *Limitation:* difficult to measure long-term effects	Insufficient understan-ding of the factors for online customer retention	(Kwon & Kim, 2012)

Source: Developed by the author.

- *__Approach: "Traditional Personalization"__* – Research performed by Roman (2014), conducted in the financial services sector, emphasizes the importance of frontline employee behavior in the aspect of actively listening to customers. Structural modeling and dyadic data from salespeople and their cclients are used to analyze the relationship between active listening and customer loyalty. It is found that listening alone does not automatically lead to customer retention; a pronounced customer orientation is also necessary in order to achieve engagement, trust, and loyalty (Roman, 2014). This is entirely applicable in the insurance sector, where there is often shortage of personalized

attention – especially in online communication. In this context, insurance companies must combine technological innovations with an empathetic approach, particularly in an environment of increasing automation of processes.

- ***Approach „Web personalization"*** – This approach was applied in a study, conducted by Benlian (Benlian, 2015). It provides an overview of personalization practices in the web environment and how they influence the perceived value of a website. As a result, it is found that personalization perceived by users significantly improves their attitude toward the brand and their willingness to reuse the service.

- ***Approach „Digital personalization"*** – Kwon and Kim (2012) analyze e-personalization and its role in customer retention through e-commerce. A quantitative analysis is used, and it is found that well-personalized websites lead to higher satisfaction and loyalty.

The last two approaches draw attention to personalization in a digital environment – an aspect that insurance companies in Bulgaria still do not fully develop. In today's context, where customers expect tailored, convenient, and secure service, the implementation of dynamic personalization and trust in data privacy protection are key challenges.

The reviewed studies outline a framework through which the insurance sector can address existing issues such as mistrust, low digital maturity, lack of personalization, and weak customer engagement. Customer service in the digital age becomes a major strategic factor for achieving sustainable competitive market positions.

What is common among the analyzed studies is the affirmation of the importance of personalization, listening, and integrated quality management systems as key elements of effective service. Despite the differences in the approaches, they all emphasize the role of the synergy between the human factor, technology, and strategic planning. In Roman's study (2014), it is proven that listening should be channeled through customer orientation. Smith (2010) confirms that employee engagement and leadership are crucial for the success of TQM and CRM. Benlian (Benlian, 2015) and Kwon & Kim (Kwon, K. N. & Kim, C. H., 2012) underline the importance of digital personalization and its role in building consumer trust.

Despite the undeniable contribution of the reviewed approaches to research, they reveal significant ***academic gaps*** that outline potential directions for future studies. In the "Web Personalization" approach applied by Benlian (Benlian, 2015), a lack of empirical measurements of behavioral outcomes such as actual loyalty or purchase repetition is identified. The analysis is limited to value perceptions and does not account for cultural and demographic differences in responses to personalization. Furthermore, ethical aspects and user reactions to excessive digital intervention are not considered.

The "Digital Personalization" approach used by Kwon and Kim (Kwon, K. N. & Kim, C. H., 2012) presents e-personalization as a tool for customer retention but does not include measurements of emotional brand connection. There is also no analysis of different levels of personalization and the effect of various types of content, such as informational versus emotional. Additionally, the interaction between users' current behavior and system adaptability is not examined.

With the "Traditional Personalization" approach, Roman (Roman, 2014) focuses on active listening, but the study is limited to the financial sector. It does not distinguish between functional and relational customer orientation – an aspect that, according to Homburg, Klarmann, and Müller (Homburg, C., Klarmann, M. & Müller, M., 2011) , can play a significant role.

The comparative analysis shows that effective customer service requires a complex approach combining technology, organizational culture, and customer orientation. More in-depth studies could focus on the link between digital consumer behavior and emotional loyalty, as well as the role of artificial intelligence in building trust, considering the emerging trends in customer service within the insurance sector.

2. Current trends in customer service in the insurance sector

Tracking the established trends in the insurance sector requires understanding the influence of several global factors that inevitably dominate customer service. In this context, the most impactful among them can be outlined as follows:

- **Use of CMR systems**: Digitalization is rapidly transforming the structure and approaches to customer service. The use of CRM systems and digital channels enables full automation of service and real-time data collection on customer behavior, leading to better forecasting and personalization of services (Benlian, 2015). At the core of this trend is the concept that personalized CRM solutions improve data management, automate processes, and increase satisfaction (Thirumalai, S. & Sinha, K. K., 2013). These systems allow tracking of customer journeys and tailoring services based on interaction history. Through the integration of such systems, insurance companies can personalize their offerings and provide a better customer experience (Kotler, P. & Keller, K. L., 2012).

- **Automated chatbots and AI technologies:** Artificial intelligence (AI) plays a key role in service automation. Chatbots can answer frequently asked questions, process routine insurance requests, and provide up-to-date policy information, significantly reducing service time (Chou, S.-W. & Hsu, C.-S.,

2016). AI and automated platforms transform traditional customer service into "self-service," available 24/7 and improve efficiency through automation of routine tasks (Thirumalai, S. & Sinha, K. K., 2013). For example, chatbots provide immediate responses, reduce operational costs, and increase satisfaction (Roman, 2014). According to Thirumalai and Sinha (Thirumalai, S. & Sinha, K. K., 2013), automation leads to significant growth in loyalty, especially with transactional personalization, which is applicable in insurance companies.

- **Online self-service platforms**: Digital portals give clients the ability to manage their insurance policies and file claims in real time (Kwon, K. N. & Kim, C. H., 2012), as well as track processing statuses without the need for human intervention. According to Gomber et al. (Gomber, P., Kauffman, R. J., Parker, C. & Weber, B. W., 2018), self-service digital platforms and the automation of financial services play an increasingly key role in building trust and enhancing the customer experience, including in the insurance industry.

- **Omnichannel Service:** In the insurance sector, it is crucial for customer experiences to be fast and available online. The omnichannel approach allows customers to use multiple communication channels of their choice – from mobile apps and email to social media and phone support. This leads to stronger emotional engagement and increased loyalty (Roman, 2014). The creation of integrated communication channels (phone, email, chat, social media) provides a unified customer experience (Slavova, 2016). The omnichannel model enables customers to choose the most convenient way to interact with insurance companies, thereby increasing satisfaction and loyalty (Kotler, P. & Keller, K. L., 2012). This interaction model allows a customer to move from a mobile app to speaking with an operator without service interruption (Славова, 2016).

- **Customer loyalty programmes**: Insurance companies are increasingly using loyalty programs that offer personalized discounts and bonuses based on customer behavior (Solomon, M., Marshall, G. W. & Stuart, E. W., 2006), building long-term relationships through tailored rewards (Benlian, 2015). Personalized programs encourage repeat customer behavior. Studies show that involving customers in value creation leads to longer-term engagement (Kwon, K. N. & Kim, C. H., 2012). Loyalty programs and personalized offers based on user analytics are becoming more common in insurance practices. The goal is not merely customer retention, but the creation of sustainable relationships and encouragement of word-of-mouth recommendations (Roman, 2014)**.**

- **Integration of analytics and forecasting:** The use of big data analytics and machine learning allows insurance companies to better identify risks and offer competitive and personalized insurance products (Solomon, M., Marshall, G. W. & Stuart, E. W., 2006). This type of integration improves the accuracy of proposals and the response speed (Solomon et al., 2006) from insurance organizations.

• **Fostering Emotional Engagement and Customer Behavior:** Understanding customers' motivations, values, and attitudes is crucial for creating successful marketing strategies, improving the customer experience (Solomon, M., Marshall, G. W. & Stuart, E. W., 2006), and increasing loyalty and engagement (Chellappa, R. K. & Shivendu, S., 2006). The analysis of customer behavior and values forms the basis of effective personalization and long-term retention (Slavova, 2016).

These trends define the current macro framework in which customer service in the insurance sector is evolving, while also highlighting several critical issues.

3.   Issues in customer service in the insurance sector

The impact of the aforementioned key factors is seen not only in the creation of advantages but also in the emergence of problems in the process of customer service in the insurance sector. These can be systematized into two dimensions:

On a global scale, several critical problems stand out. On the one hand, the main challenges include the balance between automation and the human element, as well as issues related to privacy and data protection. Research by Chellappa and Shivendu (Chellappa, R. K. & Shivendu, S., 2006) shows that a lack of trust can undermine otherwise effective personalized strategies (Thirumalai, S. & Sinha, K. K., 2013). On the other hand, cyber risks and the protection of personal data are a significant challenge and a field for future developments and studies. Furthermore, the lack of human contact in a highly automated environment can sometimes hinder communication due to inadequate responsiveness and personalization. Ultimately, the difficult adaptation to new technologies in traditional companies limits service effectiveness and leads to significant digital inequality (Chellappa, R. K. & Shivendu, S., 2006).

In this context, the global challenges in customer service in the insurance sector include cybersecurity, ethical issues surrounding the use of personal data, and digital exclusion, i.e., the inability of certain client groups to use digital platforms. Additionally, automation cannot always replace the human element, especially in more complex or emotionally charged cases.

On a national level, the most commonly encountered problems in customer service in the insurance sector include lack of digital infrastructure, low levels of personalization, and insufficient use of customer feedback. Bulgarian insurers face the challenge of meeting the expectations of digital users with limited resources and outdated systems (Slavova, 2016). The insufficient

application of digital technologies, slow claims processing, lack of transparency, and inefficient feedback channels, along with customer mistrust toward insurers, create significant grounds for dissatisfaction (Slavova, 2016).

A major issue at this level is also the lack of trust in institutions. Consumers often encounter slow claims handling, insufficient communication transparency, and inadequate responses to complaints. Studies show that clients in Bulgaria value not only speed of service but also personal attention – an aspect that is difficult to implement in a digital environment.

Other frequently cited problems include the lack of digital infrastructure, low personalization, and limited use of customer feedback.

Overall, there is a growing interest in digital insurance services in Bulgaria, but the adaptation of companies to new technologies remains uneven. Some companies use CRM systems, but these are often outdated and do not offer full online services. This creates challenges for service efficiency and market competitiveness. Many Bulgarian companies still have not fully implemented CRM solutions, and their digital services are limited to basic functionalities (Grinkot, 2010). On the Bulgarian market, the digitalization of customer service is developing at a slower pace (Dimitrova, 2023). Many insurance companies still rely mainly on personal contacts and offline communication. Research shows that insurance websites often do not provide options for direct purchase or online claims processing, which reduces consumer trust (Grinkot, 2010). The low level of digitalization causes problems not only in terms of personalization but also in the overall delivery of insurance services.

Studies on this topic, such as the one by Grinkot (2010), provide valuable context regarding the introduction of digitalization into insurance. However, there is a clear need for more in-depth research, including in Bulgaria. In recent years, the Bulgarian insurance sector has significantly increased its online presence, albeit with varying degrees of digital maturity across different companies.

Addressing the identified global and national issues in customer service within the insurance sector requires a strategic transformation focused on digitalization – without compromising personalization and trust. Companies need to implement integrated CRM systems and automate key processes to ensure faster and more efficient service. At the same time, the expansion of digital services should be accompanied by maintaining a high level of human interaction, especially in complex and emotionally charged cases. Training staff to operate in an omnichannel environment is essential to ensure smooth and

consistent communication with customers. It is also necessary to introduce accurate metrics for measuring customer experience and engagement, allowing for effective tracking of satisfaction and timely correction of shortcomings. Success will depend on insurers' ability to strike a balance between technological innovation and preserving the human aspect of service. Only through such a combined strategy can companies sustainably meet the expectations of modern digital consumers.

For Bulgarian insurance companies, this means overcoming technological lag, improving digital infrastructure, and investing in employee training. Organizations should aim to balance efficiency with humanity – between automated processes and authentic communication.

This study is conceptual in nature, with a primary focus on the theoretical foundation and comparative analysis of approaches to customer service in the insurance sector. Future research should incorporate empirical data based on observations and information from the Bulgarian insurance market, enabling a more precise assessment of the level of digitalization, the available functionalities of service platforms, and consumer attitudes toward various communication channels.

Conclusion

The concept of customer service in the insurance industry is undergoing a period of intense transformation, driven by technological innovations, increasing competition, and the evolving expectations of consumers in the digital age. Today's customers are not merely seeking an insurance product – they expect fast, convenient, secure, and emotionally satisfying service. This demands not just technological adaptation from insurance companies, but a complete rethinking of their approach to customer engagement, the development of new engagement models, and the implementation of innovative digital solutions. Companies that successfully combine digital tools with personalized human interaction achieve higher levels of customer satisfaction and loyalty. The analysis shows that key trends include the use of advanced CRM systems, automation through AI, the development of self-service platforms, and emotional engagement. At the same time, there remain significant challenges – both global and specific to Bulgaria. Addressing these requires a strategic approach based on technology integration, trust-building, and the creation of flexible communication systems.

Modern customer service in insurance is no longer a simple operational function but a strategic asset. It is a space where digital transformation, consumer psychology, and organizational culture intersect. The synergy between these elements holds the key to sustainable success in an increasingly dynamic and customer-oriented environment. Therefore, the future of insurance belongs to those organizations that not only serve but also engage, inspire, and build long-term relationships with their customers—while fostering a culture of transparency, empathy, and responsibility, which are essential for earning consumer trust and loyalty.

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