

Impact of Covid-19 on Customers' Perception of Life Insurance Products

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Abstract: People generally aspire to have adequate savings, as well as proper safety and protection for themselves, in order to mitigate various risks in their lives. The pandemic has made people aware about the fragility of human life and how important it is to save your dear one from any potentially devastating financial loss or medical and living expenses. The life insurance sector currently boasts for about 75% of the market share and accounts for nearly 50% of the insurance companies in India. While the pandemic increased the focus on social distancing, and contactless transactions, it has also had a significant financial as well as psychological impact on people. This encouraged more and more customers to turn to online modes of buying and renewing life insurance policies, which has further prompted the insurance companies to offer digitally enabled omni channel systems and better online functionalities. The economic performance of insurance companies is the outcome of customer satisfaction as well as their perception of the service quality of the insurance service provider. The present study has focused on analyzing the impact of COVID 19 on the perception of the customers of the life insurance products in Odisha. To achieve the purpose, the primary data has been collected from the respondents in the state of Odisha.

Keywords: Customer satisfaction, Policy Holders, Life Insurance Products, Strategies, Financial Impact, Psychological Impact

JEL Codes: I38, I18, D11

1. INTRODUCTION

Risk being an inherent part of our daily lives, goes side by side with insurance. This is because people now-a-days look for a good insurance plan to mitigate any sort of risk in their life. It further helps that the different insurance companies, at present, provide us with a wide variety of dynamic products that help organizations as well as the individuals to minimize and mitigate the risk, and this in turn ends up having a positive effect on the overall entrepreneurial

and industrial growth. The concept of life insurance or life assurance is really simple. It sums up into a contract between the insurer and the policy owner where the insurer agrees on paying the designated beneficiary a particular sum of money upon the occurrence of the insured individual's death or any other event such as terminal or critical illness. The policy owner, in return, agrees to pay a stipulated amount at regular intervals or a lump sum manner whichever they prefer. Typically, life assurance product offerings go two ways. There are either, high end customized and complicated products that aim at the high end financially aware customers with risk appetites, like the Key man insurance and ULIPs that belong to this particular segment; or there are, the simplified over the counter insurance products that particularly cater to the middle class and lower middle class needs. These segments in particular, provide an alluring combination of endowment, money back and pensions in varying proportions. Along with an alluring combination of various products, there are many other factors that a customer takes into consideration when they go for purchasing a life insurance policy like- a company's reputation and financial health, the key factors that would contribute to the annual premiums, the face value of the policy, the term length, the probability of death proxies etc. measured by the risk factors like sex, underlying health and other risk behaviour etc.

The importance of life insurance products has further been brought into light by the financial impact of this pandemic. The pandemic has forced the people into appreciating the protection and the fallback offered by these products in the toughest of times. This awareness among the people resulted in a very good growth of the life insurance growth in the second half of the 2020-21 financial year that saw a 16% YoY business premium growth, with more people preferring to go for a single premium policy to protect themselves against any future loss of income. Along with the awareness of how valuable life insurance products are; the people have also come to an understanding that it is equally essential that you choose the right product for yourself. For example, people rather than just choosing uniform products, ask for more personalized options that suit their lifestyle better along with having other features like flexibility in payments, online modes of transactions that ensure contactless purchase renewal, as well as adding-value through innovative benefits that cover COVID-19 and other risks etc. Such customer demands have forced life insurance companies to offer a more digitally enabled omni channel system with better online functionalities.

There are so many life insurance products floating in the market today that often these policies appear as a very close substitute for each other. This multiple commodity situation creates quite a very confusing situation for the customers who are faced with the complexity of the choices available to them. This complexity "is influenced both by the number of alternatives available as well as by the number of attributes used to describe each alternative". In order to tackle this confusion, the customers opt for a comparative shopping approach, where they judge the different products and services. This in turn leads to small premium adjustments

that may further lead to leapfrogging, which in turn could dramatically affect the demand of the policies and products. The life insurance companies today are under undue pressure. When it comes to providing such personalized and dynamic products and services to a variety of customers coming from different age groups, it is very important that the knowledge and understanding of the customer's preferences and their choices of life insurance product features and the services provided by the life insurance companies be analyzed and understood. This paper is an attempt at understanding if COVID-19 has had any impact on the customer's perception towards their life insurance product features.

At this point, it is safe to say that the life insurance companies play a very salient role when it comes to the welfare of human beings. These policies and products ensure our well being by providing protection against different types of life risks and uncertainties such as accidents, diseases etc. As the life insurance sector has become the fastest growing service sector in India, it is essential that we study the buying pattern of the life insurance policies as well as the customer's demands and their preferences today.

In order to understand the customers' perceptions, companies generally strategise the customers into different groups such as old and young etc., in order to study the demand much better. However, this does not come easy because with the changing world the customer preferences, especially the young customers constantly changes too. As mentioned earlier, today's business world faces immense competition and life Insurance companies are no exception. Since, they must compete for them to remain profitable, the idea is that understanding the impact of the pandemic on the needs and perceptions of young customers could help a lot in understanding the underlying dimensions of these perceptions, and at the same time allow the insurance companies to become much more customer focused and remain profitable over a period of time.

2. REVIEW OF LITERATURE

Maheshwari (2005) addressed that the future of life insurance will be determined by the increase in pure protection products, a refreshing look at unit-linked plans, the launch of customized plans, and improved service levels. Alinvi & Babri (2007) further addressed that the preferences of consumers change on a regular basis, and organizations adjust themselves to meet such changes to remain profitable and competitive. Through their paper Jaiswal & Pandey (2009) concluded that are Consumer Loyalty, Service Quality, Ease of Procedures, Satisfaction Level, Company Image, and Company-Client Relationship are the major factors playing the role in developing consumers' perception towards Life Insurance Policies. Singh et al. (2011) found that in post-liberalized-era, government servicemen of the young people are more aware of buying insurance policies for several purposes. The study also found that although insurance distribution channels have grown, the insurance agents still have a significant role in selling and

distributing insurance products. This makes the development of micro insurance products for underprivileged people & rural areas population according to their needs and income more important along with spreading awareness about insurance products in these areas. Shameem & Gupta (2012) remarked that the insurance industry faces various challenges like increased costs of operation, regulatory pressures, and inflexible technology infrastructure; it requires new strategies to survive and thrive successfully. Rozar (2015) stressed on the fact that “though the non-stop wave of technological change is creating both challenges and opportunities, but technology will continue to transform the insurance industry since insurers are now able to leverage technological advances to engage customers and mitigate risks, communicate more effectively, and refine pricing and underwriting. Gajenderan (2016) found that “customers are absolutely satisfied with the online insurance products which are offered by the insurers and the insurers should educate the customers about the reliability of the online insurance products and provide frequent updates on them”. “. (Giri, 2018) found that the most frequently cited reason for policy lapse was that the original reason for taking the insurance was not relevant anymore which could be due to the fact that the bequest motive had ceased to be important, purchasing the policy had been a mistake, the policy did not meet investment needs or unaffordable premium. Raavi & Satuluri, (2019) reflected the need for the insurance industry to invest heavily in analytics, digital, Artificial Intelligence, and Robotics. Product innovation and mandatory awareness programmes are becoming the norm to make policies more appealing to end users. Insurance education should start from primary and secondary school thus creating awareness among the masses. Satuluri & Raavi (2021) remarked upon “the efficient leveraging of digital revolution that can let life insurance companies lessen customer service costs while augmenting both customer satisfaction and retention. Digital transformation in the life insurance sector has been initiated both on the payment space and on the distribution front”.

No two customers’ preferences and choices are the same. This is especially valid for young people’s preferences given their tendency to go for more tailor-made products customized to their needs today. These differences don’t make it easy for the life insurance companies and other businesses to satisfy the dynamic customer demands and needs.

Among various customers’ preferences and choices; rational choice theory assumes customer’s rationality while making a choice among different services and products. The bounded decision-making theory, on the other hand, describes consumers as constructing and expressing their preferences about the possibilities they have and their choices to be unstable and inconsistent. “This means that depending on the task, consumers will use different types of information and different decision processes in constructing their preferences”.

The literature review shows a number of works undertaken over the period to study the impact of corona on the overall insurance industry and life insurance sector. But there is still a gap in the research for the customer perception towards life insurance products given the

Covid-19 pandemic. So, this paper is an endeavor to explore the demographic profile and perception of customers toward life insurance products during COVID-19.

3. OBJECTIVES OF THE STUDY

Understanding the preferences of the young customers and using the findings secured to give the insurance companies useful suggestions so that they could retain the loyal customers over time is the main purpose of the study. In order to achieve the set purpose, the study has been further divided into two main sub purposes:-

1. To make a comparative study of the demographic profile of the customers during the COVID-19 period. This would take the age, gender, educational background and monthly income of the customers into account.
2. To understand the underlying dimensions of the customer's perception towards life insurance products during COVID-19.

4. RESEARCH METHODOLOGY

The data collected is primary in nature to achieve the research objectives. Secondary data has been referred to from journals, articles, books, etc. A sample size of 120 respondents was collected out of which 106 were taken from the final data analysis.

The purpose of the research study is to analyze the impact of COVID 19 on the perception of customers towards life insurance products. Structured questionnaires were sent to policyholders via email and WhatsApp for the primary data to be collected for the study. Out of 120 responses collected, only 106 effectively submitted their responses. Convenient sampling was used, and the secondary data used for the research was collected from journals, internet books, etc. The data collected was further analyzed to get an idea of the demographic profile of the respondents, as well as the underlying dimensions to their perception towards life insurance products during the pandemic. The research tools like frequency, percentage and factor analysis were also used for data and result interpretation.

5. DEMOGRAPHIC PROFILE ANALYSIS OF THE SAMPLE

Table 1: Demographic Profile

<i>Parameters</i>	<i>Frequency</i>	<i>Percentage</i>
Gender		
Male	62	58.9
Female	44	41.1
Age		
18-25 yrs	22	20.8
25-35 yrs	16	15.1

<i>Parameters</i>	<i>Frequency</i>	<i>Percentage</i>
35-45 yrs	16	15.1
45-55 yrs	46	43.4
55-65 yrs	4	3.7
Above 65 yrs	2	1.9
Educational Qualification		
Below UG	8	7.5
UG	11	10.4
Post Graduate	49	46.2
Professional	21	19.8
Other	17	16.1
Occupation		
Self-employed	17	16
Employed	64	60.4
Professional	10	9.4
Other	15	14.2
Monthly Income		
Less than Rs.30,000	34	32.1
Rs.30,000- Rs.40,000	11	10.7
Rs.40,000-Rs.50,000	9	8.1
More than Rs.50,000	52	49.1
Marital Status		
Married	70	66
Unmarried	36	34
Type of Company		
Public	61	57.5
Private	15	14.2
Both	30	28.3
Policy purchased for		
Self	94	88.6
Spouse	33	31.1
Parents	22	20.7
Children	27	25.4

Source: Primary data

The table above reflects the demographic features of respondents which are measured in terms of age, gender, income, education level, marital status, and type of company. It is observed that more male, educated, high-income groups and adult employees have participated in the survey. Policyholders preferred public companies over private companies and a greater number of policies are purchased for self.

Table 2: Composition of Insurance Products & Source of Information

<i>Parameters</i>	<i>Frequency</i>	<i>Percentage</i>
Type of Insurance Products		
Money Back	51	48.1
Pension	16	15.1
Annuity	4	3.7
Term	57	53.7
Endowment	39	36.8
Whole	13	12.2
Source of Information		
The media (TV, Newspapers, Facebook, Instagram, etc)	18	17
Insurance agents and advisors	76	71.7
Banks	20	18.9
Friends, family, and colleagues	40	37.7
Online Websites and advertisement	18	17

Source: Primary data

The table above describes the types of insurance products and sources of information of the products. Policyholders prefer money-back and term policies whereas preference for annuity policies is negligible.

Table 3: Type and Time of Purchase of Life Insurance Products

<i>Parameters</i>	<i>Frequency</i>	<i>Percentage</i>
Purchase through online and offline		
Yes	30	28.3
No	76	71.7
Purchase of LIP during the pandemic		
Yes	30	28
No	76	72
Source of Awareness		
Policy bazaar	82	77.4
Bank bazaar	16	15.1
Coverfox	8	7.5
Trucompare	4	3.8
Insurance dekho	6	5.7
None of the above	18	17

Source: Primary data

The table above portrays type of purchase, the timing of purchase, and source of awareness. A greater number of policies are purchased in offline mode. A fewer number of policies are purchased during the pandemic and policy bazar is the major source of information.

6. PERCEPTION STUDY OF THE SAMPLE

In order to analyse the perception of the people, it is really essential to understand the psychometric perception of the people as well. In order to do that, statements given on a 5-point Likert scale, ranging from 1= strongly disagree to 5= strongly agree has been used. A factor analytical approach is taken to get an idea of the underlying dimensions to the perception of customers towards life insurance products during the pandemic.

6.1. Factor Analysis

It is a very general name denoting a class of procedures primarily used for data reduction and summarization. In short this technique is used, when we need to depict and represent the data contained in a larger set of variables into a smaller set of factors. These smaller set of factors represent the original variables and capture as much information as possible from the larger set of data. In this study, a questionnaire containing 33 items that affect the decision of a policyholder was given to the customers.

In order to find out the attributes that affect that perception regarding the life insurance product, we use the factor analysis technique. Likert scale has been used to give a numerical value ranging from 1= strongly disagree to 5= strongly agree, to the set of attributes or variables, to be further used to conduct the factor analysis test.

6.2. Reliability Test

Whenever an objective model with summated scale is used, reliability comes to the forefront in mind. It is obvious that the items that make up the summated scales are interrelated. Thus, it is important to know if these sets of items, if recast as the same questions and re administered to the same respondents, would depict the same responses or not. The summated scale of the interrelated items used to measure the underlying construct and the items derived from the test instruments is proven to be reliable, only when the responses prove to be stable and reliable, over the repeated administration of the test.

In this study Cronbach alpha has been used to conduct the reliability test. It is the most commonly used measure of internal consistency when it comes to a Likert questionnaire in a survey. , or questionnaire, that for a scale and whether to determine if the scale is reliable or not, cone backs alpha is most consistently and regularly used. Cronbach's alpha (α) internal consistency has been applied for this and such value is more than the recommended value which is 0.956 for 26 items.

6.3. KMO and Bartlett's Test

Kaiser-Meyer-Olkin (KMO) measure of sampling adequacy

The Kaiser-Meyer-Olkin (KMO) is an index measure of sampling adequacy that examines how appropriate a factor analysis is. A high value of KMO that lies between 0.6 and 1.0 indicates that the factor analysis is appropriate. If the value falls below 0.6, then the factor analysis may not be appropriate. Small values of the KMO statistic normally indicate that the correlation between the pair of variables cannot be explained by the other variables, which further denote the factor analysis to be inappropriate, indicate that the correlations between pairs of variables cannot be explained by other variables and that factor analysis may not be appropriate.

Bartlett's test of sphericity

This test statistic is used to examine the hypothesis that the variables are uncorrelated in the population, that is, each variable should correlate perfectly with itself ($r=1$), but should not correlate with the other variables ($r=0$); ("the population correlation matrix is an identity matrix"). If this hypothesis cannot be rejected, then the appropriateness of factor analysis comes into question.

Table 4: KMO and Bartlett's Test

<i>Test Parameters</i>	<i>Test Stat.</i>
Kaiser-Meyer-Olkin Measure of Sampling Adequacy	0.803
Bartlett's Test of Sphericity: Approx. Chi-Square (P Value)	2646.381 (0.00)

Sources: Compiled from collected data

As shown in the table above, the sample is adequate as the KMO value of the sample is 0.956 which is between the prescribed limit i.e..6 to 1.0 and Bartlett's Test of Sphericity value is .000 which means null hypothesis is rejected; as a result, the data is significant. It implies that there is relation between the populations.

6.4. Factor Rotation

It is preferable to have each factor with nonzero or significant loadings or coefficients for only some of the variables when the factors are being rotated. Likewise, each variable should also have nonzero or significant loadings with only a few factors, and if possible, with only one factor. In this study, orthogonal varimax rotation has been used where the axes are maintained at right angles. This is the most commonly used method for rotation, as it enhances the interpretability of the factors by minimising the number of variables with high loadings on a factor. Orthogonal rotation results in factors that are uncorrelated.

Table 5: Factors, Factor Loadings, Eigen Value and Variances

<i>Factor Name (Variance Explained %)</i>	<i>Eigen Value</i>	<i>% of Variance</i>	<i>Cumu- lative %</i>	<i>Factor Loading</i>	<i>Statements Included in the Factor</i>
F1: Technological Attributes	12.760	49.079	49.079	0.751	The mobile applications provide a wide range of services with easy navigation and end-to-end management of your life insurance policy or product.
				0.740	Life insurance mobile applications have made it easier to get timely updates on product offers and avail key information on your policy or product.
				0.710	Remote consultation with insurers and agents is much easier than the old school e-mail or telephonic conversations.
				0.691	You get customized policy coverage and the freedom to choose the elements/items you want or don't want in your policy. (tailor made to your needs)
				0.675	There is clarity in the policy terms and conditions.
				0.644	You are encouraged to share personal information like health, exercise, life style, personal habits, etc. in exchange for better pricing offers and discounts.
				0.566	The documentation work of life insurance policies has become easier.
				0.559	Digital product offerings help to make safer, healthier and more sustainable choices.
				0.542	Life insurance products are now easier to assess and compare online, thus are less complex and it is easier to understand the policy implications.
F2: Affordability And Appeal	1.696	6.524	55.603	0.719	The life insurance products have become more affordable and accessible during the pandemic.
				0.707	The service charges have gotten relatively lower during the Covid-19 pandemic.
				0.677	Branding & visual appeal of the policy & services also helped in making the purchase decision of the policy.
				0.651	Provision of reasonable grace period and relaxation for payment of policy premium during the pandemic.
				0.573	You are satisfied with software enabled problem solving procedures with the Artificial Intelligence and Chat bots.
				0.544	The life insurers also give personalized health goal and integration with personal health technology to promote healthier lifestyles to earn several rewards and benefits.

<i>Factor Name (Variance Explained %)</i>	<i>Eigen Value</i>	<i>% of Variance</i>	<i>Cumu- lative %</i>	<i>Factor Loading</i>	<i>Statements Included in the Factor</i>
F3: Competence	1.579	6.073	61.676	0.826	Prompt and efficient grievance handling mechanism.
				0.776	Timely alerts for premium payments or policy lapses.
				0.685	Overall satisfaction with life insurance product/policy features.
				0.590	Easy online transactions and payment mechanisms.
				0.582	Prompt, speedy, and hassle-free settlement of claims.
				0.545	You get a better assessment of risks and also get personalized wellness products and care suggestions relating to your life insurance product.
F:4 Company Reputation	1.462	5.623	67.299	0.783	Job insecurity, pay cuts or unemployment hindered the purchase or continuance of life insurance products/policy during the pandemic.
				0.698	You get timely access to proper knowledge and professional advice and appropriate feedback on your queries and doubt about the life insurance product.
				0.633	The goodwill and reputation of the company played an important role in product/policy selection.
F5: Convenience	1.400	5.383	72.682	0.809	Purchasing a life insurance product/policy has become a simple & less time-consuming procedure.
				0.715	The process of any product related service delivery has become quicker and easier.

Sources: Compiled from collected data

The factor loadings of all the attributes shown in the results in the table above, give an idea of the perception of the consumers about the life insurance policies during the pandemic. The factor loadings are nothing but very simple correlations between the variables and the factors.

The Eigen value in the table gives us an understanding of how much of the variance of the observed variables is being explained by the particular factor. Any factor with an eigenvalue ≥ 1 explains more variance than a single observed variable. It ranges from -1 to 1. A factor is generally interpreted in terms of the variables that load high on it. This means that higher loadings provide a better interpretation of the factor in which it lies. The 3rd column of the table shows the variance accounted for by each factor.

The 4th column ‘% of variance’ as the name suggests, explains the individual variance of each factor.

The 5th column gives the cumulative variance of the factors as a whole. As the study shows, the extracted variables classified into 5 components explain and account for 72.68% of the total variance.

7. IMPLICATIONS

The extracted factors are self-explanatory with their intrinsic characteristics. The five factors are analysed below:

7.1. Factor 1: Technological Attributes

As shown in the table above, the variables in factor one has significantly high loadings. There are nine variables with positive loadings that have been extracted on factor one that indicate their covariance with each other. The Eigen value of factor one is 12.760, and explains about 49.079% of the total variance. Customers want a wide range of services and end-to-end product management. Further, timely updates of key information on product offers and policies through mobile apps, online remote consultations with insurers and agents, tailor-made on-demand customized policy coverage, and clarity in policy terms are the basic requirements and demands of the policyholders.

As important technological and digital attributes that shape the perception of life insurance policies, especially during the pandemic, when online work from home became the norm for the customers. It is safe to say that the factor could be easily named as “Technological Attributes”.

7.2. Factor 2: Affordability and Appeal

As shown in the table above, the variables that represent the factor have significantly high loadings. There are six variables with positive loadings extracted on factor two that indicate their covariance with each other. The Eigenvalue of this factor is 1.696, and explains about 6.524% of the total variance. Policy holders focused on the affordability, accessibility, and lower services charges of life insurance products during the pandemic. Branding, provision of personalized health goals with healthcare technology, and grace period can also be emphasized.

As these variables talk about how appealing a life insurance product is to a customer, it is safe to say that the factor can be named as “Affordability and Appeal”.

7.3. Factor 3: Competence and Effective Service Quality

Variables that make up the factor three have significantly high loadings as shown in the table above. six variables that covary with each other with positive loadings have been extracted on factor three, the Eigen value of this factor is 1.579. And it explains about 6.073% of the total variance. The important attributes are prompt and efficient grievance handling mechanism, timely alerts on premium payments and policy lapse, satisfaction with policy and product features, easy online transactions and payment mechanism, prompt, speedy and hassle-free claim settlement and better risk assessment and personalized wellness and care products and suggestions relating to life insurance products.

As important attributes that help them perceive the service quality and competence related to the life insurance product; the factor can overall be named as “Competence and Effective Service Quality”.

7.4. Factor 4: Company Reputation and Initiative

The loadings or variables that make up the factor four are significantly high as shown in the table above. There are three variables with positive loadings extracted on this factor that show their covariance with each other. The Eigen value of this factor is 1.462. And it explains about 5.623% of the total variance. This factor exhibits that the customers consider job insecurity, pay cuts, and unemployment hindered the purchase or continuance of life insurance products during the pandemic, timely access to proper knowledge and professional advice and appropriate feedback on queries, and goodwill and reputation of the company.

As these valuable attributes help them perceive the company’s reputation and initiative of the related life insurance product, the attribute of the variables on this factor make it easy to depict the factor as “Company Reputation and Initiative”.

7.5. Factor 5: Customer Convenience

The loadings of the variables that make up the assemblage of factor five is significantly high. As we can see from the table above, there are three variables with positive loadings that have been extracted on this factor. And these positive loadings indicate the covariance of the two variables with each other. The Eigenvalue of this factor is 1.400 and it explains about 5.383% of the total variance. This factor exhibits that the customers consider the simple procedure of the purchase of the life insurance product and any product related service delivery is quicker and easier (0.715).

As important attributes that help them perceive the convenience of any product related service delivery; keeping the variables in mind, we can interpret that this factor can be named as “Customer Convenience”.

8. CONCLUSION

With new risks coming up every day and new demands from the customers for further and effective customization, India has a huge untapped market whose potential has yet to be completely utilized. There are so many things, that have yet to shape the competitive structure of the insurance industry in India like the different types of dynamic proliferation of schemes, the new product innovations, the way the Indian consumers perceive the insurable risks, the competitive pressures arising from the integration of banks and insurance, the impact that information technology has on the insurance industry as well as the role this industry is playing in the financial service industry etc.

From the study, it is quite clear that the pandemic has fast forwarded the people to make a demand for their own customized product coverage and afford the benefit that technology gives them like lower service charges, fewer complications in policy terms and conditions, better premium payment and grievance handling mechanisms, etc. Overall; technological attributes, the affordability of the product, competence and effective service quality, company reputation, and convenience afforded to them are what customers now demand from their life insurance products and policies.

Today, so many life insurance products are floating in the market, each with its own unique appeal. The insurance companies have a vital role roll in offering these insurance products and the only way they can convince the customers to remain loyal to them is if they meet the requirements and expectations of their customers and at the same time make their products more affordable and better available. Also, it is no surprise that, the highly complex and evolving statutory regulations that IT systems in the insurance business must deal with; has resulted in the product market scenario to already start witnessing some revealing changes that are an indicator of what is to be expected in the near future. Thus, it is not only enough, if the life insurance players only focus on the major dimensions and plans to meet the customer expectations. If they are planning to do business in India, they have to be very attentive about studying the service quality and the product features as well. Only then, can the life insurance players remain profitable and retain their loyal customers.

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