# The Role of Digitalisation Mediated by Customer Satisfaction in Enhancing Customer Loyalty of the Iraqi Insurance Industry

Yasir Ammar Abbas[1], Mohamed Khudari[1,*] and Muhummad Khairul Islam[2]
[1] College of Graduate Studies, Universiti Tenaga Nasional, Kajang 43000, Selangor, Malaysia
[2] UNITEN Business School, Universiti Tenaga Nasional, Kajang 43000, Selangor, Malaysia
*Correspondence: khudari@uniten.edu.my

## ABSTRACT

*The review investigates how digitalisation affects customer satisfaction and loyalty in the insurance industry, emphasising the importance of insurance businesses adapting to digital trends to develop deeper client connections and increase loyalty. Digitalisation alters traditional insurance services by providing access and personalised solutions, which are critical for client retention. Adopting digitalisation necessitates using technologies such as AI and IoT to improve customer interactions and service efficiency, resulting in increased satisfaction. Client satisfaction is an important mediator between digital services and client loyalty. Customer satisfaction can be effectively managed by digital apps, which can increase loyalty because pleasing consumers is more likely to keep them loyal. The Iraqi insurance business may use digital tools to increase service quality and client engagement, increasing loyalty. Emphasising client trust via digitalisation can strengthen customer loyalty in this expanding sector. While the emphasis is on the positive effects of digitalisation, it is critical to recognise possible problems, such as the digital divide and variable degrees of technology adoption among customers, which may impede the success of these efforts. The review provides a chance for scholars and Iraqi policymakers to improve the performance of the insurance system, particularly in highly complex and uncertain settings.*

***Keywords:** Iraqi Insurance Industry, Digitalisation, Customer Satisfaction, Loyalty*

## 1. INTRODUCTION

A resilient and well-regulated insurance industry can significantly contribute to economic growth and efficient resource allocation through risk transfer and savings mobilisation (Davies et al., 2003). Supervisors and regulators need to understand the potential implications of the insurance sector for financial and systemic stability, as well as the tools available for the surveillance of insurers. The insurance sector has traditionally been regarded as a relatively stable segment of the financial system compared to other sectors. Life insurers' assimilation of banking-type activities and growing linkages between banks and insurance companies are the key potential threats to financial stability (Davies et al., 2003). Around a decade ago, insurance companies were severely impacted due to most assets consisting of bonds and equities, both of which encountered significant valuation pressures during the crisis. This impact has made the asset portfolios of many life and non-life insurance companies to market risks (Schich, 2010). Changes in social, economic, and legal situations make general insurers susceptible. For example, judicial interpretation of insurance contracts may suggest additional responsibilities for insurers that were not anticipated when premiums were established. Furthermore, insurers may need to consider the positive connection between claims from various plans in the event of a significant catastrophe, or life insurance firms may employ out-of-date demographic facts (Kousky, 2018).

The relationship between financial development and economic growth has received considerable attention over the past decade. Most research has concentrated on banking and financial markets, whereas the insurance industry has received scant attention (Peleckienė et al., 2019). Recent studies have demonstrated a growing fascination with the relationship between the insurance industry and economic growth. Researchers have questioned whether the development of insurance promotes economic growth and fuels the development of insurance or whether both factors cause each other.

The insurance sector in Iraq, which faces significant challenges and has made inadequate progress, is a clear example of regional trends. Regulatory constraints, cultural considerations, and market

fragmentation are the primary factors influencing this landscape. The Iraqi insurance sector is diversified but still underdeveloped, with low life and non-life premiums about income levels. In the last three decades, Iraq has experienced very unpleasant conditions in national and international relationships and security conditions. In Iraq, the absence of security has led to ignoring many essential services at almost all levels -private and governmental insurance industry, for example. The so-called very influential insurance services in the 70s and 80s have become a very abandoned sector in Iraq since the beginning of the 90s. In the last few years, there have been many attempts to revive or reconstruct the insurance industry for two reasons. First, the importance of insurance companies to the well-being of Iraqi people, and second, to highlight the importance of the reputation of Iraq as a country at the international level. Service recovery has recently emerged as an important area of inquiry within the services that are believed to impact relationship marketing efforts significantly (de Vet & Eriksen, 2020).

Digitalisation is essential for improving service quality in the Iraqi insurance industry, as it allows public insurance companies to utilise contemporary technologies to increase efficiency and effectiveness (Abboud., 2023). The transition to digital transformation enables the implementation of intelligent insurance practices, including using digital platforms to engage customers, analyse their behaviours, and customise products to their specific requirements, resulting in a more customer-centric and personalised approach (Yao et al., 2023). Additionally, implementing digital tools can substantially enhance service quality by focusing on tangibility, reliability, responsiveness, assurance, and empathy. This outcome is supported by the positive effects of digitalisation on customer loyalty and service quality in other financial sectors (Hujaimi et al., 2022). Consequently, the Iraqi insurance industry can improve the quality of service it provides to customers and increase operational efficiency by adopting digitisation.

Insurance company recovery has been practised in many countries and for various periods (Li, 2020). This proposal explores customer service quality, service recovery, and customer loyalty mediated by customer satisfaction. The study discusses the best methodology to put the insurance industry on the correct track again.

Substantial obstacles and prospects mark the current status of contextual relevance in Iraq's insurance business for economic development. Despite the potential for expansion, the sector's GDP contribution remains low, at about 0.05% (Hujaimi et al., 2022). Integrating digital technology and innovative insurance practices is critical to increasing the sector's economic efficacy and relevance. Iraq's insurance business is mainly based on obsolete procedures, which limit its development potential (Hujaimi et al., 2022). Existing regulations fail to fully meet the digital economy's demands, impeding consumer protection and industry development (Srivastava, 2019). Thus, integrating digital technology may enhance service delivery and consumer engagement, resulting in a more competitive insurance sector (Abboud, 2023). Technological improvements can help insurance firms manage climate-related risks, notably agriculture (Zbar & Ibrahim, 2024). As Iraq's insurance business faces considerable challenges, the opportunity for digital transformation and modernisation offers a path for increasing its contribution to economic development. However, these prospects may go untapped without resolving legislative and operational issues.

The role of digitalisation in improving client loyalty in the Iraqi insurance business is becoming more important, especially as consumer satisfaction emerges as a major mediator. Digital technologies and services alter traditional insurance procedures, increasing client involvement and loyalty. Digital platforms improve the user experience, resulting in better satisfaction and loyalty (Skaf et al., 2024). As part of digitalisation, online services enable all-day access, boosting ease and responsiveness (Dhatterwal et al., 2022). Brand equity and customer trust are important in improving consumer loyalty, influencing loyalty via increased satisfaction (Adibrata et al., 2022). To increase satisfaction and loyalty, insurers must engage in digitalisation activities, emphasising claims processing and customer service (Skaf et al., 2024). Continuous development and adaptation to digital changes are critical for market competitiveness (Yehorycheva et al., 2022). However, although digitalisation provides several benefits, it

also introduces obstacles, such as the necessity for strong cybersecurity measures and the danger of alienating less tech-savvy clients. Balancing these characteristics is critical for long-term success in the insurance industry. This review addresses the following questions:

**RQ1:** How does digitalisation enhance service quality in the Iraqi insurance sector?

**RQ2:** What is the mediating role of customer satisfaction in fostering customer loyalty

## 2. LITERATURE REVIEW

The 1905 Ottoman Insurance Law established Iraqi insurance regulation. In the early 1970s, the insurance industry flourished and became one of the most critical industries in the region (Hujaimi et al., 2022). Uzir et al. (2021) have studied the conditions of the Iraqi insurance industry and found that it has been suffering from digitalisation and customer loyalty. This study examines the role of digitalisation mediated by customer satisfaction in enhancing customer loyalty in the Iraqi insurance industry. Service recovery usually involves customer complaint management. Service marketers' relationship marketing activities may be affected by service recovery (Furrer et al., 2020), which becomes a significant issue. In several empirical studies, several empirical studies have shown that financial intermediaries, especially insurance, are strongly correlated with economic growth. Cavalcante et al. (2018) indicate that banking sector-economic development relationships can be supply- or demand-driven. The supply-leading approach holds that financial services boost economic growth. However, demand for financial services can boost financial institutions and assets (Davies et al., 2003).

The insurance industry provides liquidity to borrowers and securities issuers, supporting capital market policies. This policy exists because insurance firms have longer-term responsibilities than banks. Catalan et al. (2000) examine how contractual savings (pension fund and life insurance assets) affect capital market growth. Davies et al. (2003) show that contractual savings growth influences capital markets. Insurance companies typically need more money to settle catastrophic claims. Together with governments and insurance companies, long-term compensation measures, including tax-efficient equalisation clauses, have been implemented. The insurance sector also creates disaster bonds, shifting significant risks to investors (Nicholson, 2019).

### 2.1 Digitalization

"Digital transformation" refers to the intentional, step-by-step integration of digital technology, processes, and competencies across all activities and levels, resulting in a cultural, organisational, and operational shift inside the insurance firm (Konopik et al., 2022). Earlier, Bounfour (2016) defined digital transformation as a new development that uses an organisation's various artefacts, symbols, and systems, and it is an integral component of the desired framework. Digital transformation is applying technology to significantly improve an organisation's performance, productivity, and market share (Yaneva, 2021). The goal is to bring customer relationships, corporate procedures, and proposal value into the digital age (Ishfaq et al., 2022). This strategy breaks down the digital transformation process into stages, beginning with an early assessment of the specific insurance company's needs and incorporating them into corporate processes and procedures, utilising digital technology.

One of the new characteristics and techniques of company digitisation is the new way of carrying out traditional and well-known procedures and operations. The insurance sector is a critical component of the existing market infrastructure and a social and economic support system. The ability of companies to adapt to the structural and technological changes associated with digitisation, which is a crucial condition and factor in gaining competitive advantages for insurance firms, is currently the most serious risk confronting the sector (Shah et al., 2022).

According to Srinandphol and McFarlane (2019), the insurance industry's digital transformation is divided into three stages: digital enablement, optimisation, and transformation. Using a digital optimisation model to accelerate the process and digital workflows to provide the necessary data to the appropriate handler at the right time shortens decision-making while increasing customer satisfaction.

Realising digital transformation is an ongoing process that progresses deliberately and progressively. In the third stage of the digital transformation, insurers create new revenue streams that were impossible in previous rounds.

Several factors, including increased client expectations, unprecedented competitive pressure, the need for process automation and efficiency, and increased paid claims, have all contributed to the insurance industry's rapid transformation. Increased customer participation, a broader insurance product, process simplification, automation, and ecosystem alliances are the primary strategic imperatives each insurer must implement.

Digitalisation is dramatically reshaping the insurance sector, fuelled by cutting-edge technologies that improve operational efficiency and consumer engagement. Several main factors drive digitalisation in the insurance sector, transforming old business structures. The first crucial factor is customer anticipation, which drives consumer demand. The most complex issue is that it is becoming increasingly complicated, necessitating an understanding of big data, machine learning, and predictive analytics to prevent risk and fraud detection (Tondi, 2024). InsurTech firms bring disruptive technology that forces incumbent insurers to innovate or collaborate to remain competitive. Another goal of digitalisation is cost reduction, which significantly decreases human participation in underwriting, claims processing, and customer service (Eckert & Osterrieder, 2020). Key developments include using artificial intelligence (AI), blockchain, and the Internet of Things (IoT) to expedite procedures like risk assessment and claims administration. This change involves the creation of safe digital platforms to suit changing client expectations while mitigating the risks associated with cyberattacks. Kumar (2014) states that artificial intelligence automates risk assessments and personalises client interactions.

Furthermore, AI protects data and increases confidence in transactions. Facilitating real-time data collecting for enhanced risk management might be more straightforward than prior methods (Okhremenko & Tokar, 2024). The technique is primarily designed to improve decision-making and operational efficiency (Subramanian & Krishnan, 2024). However, while digitalisation has many advantages, it also has drawbacks, such as the requirement for strong cybersecurity measures and the possibility of legal impediments. Balancing innovation and risk management remains critical to the industry's future. As a result, digitalisation is redefining how insurance businesses operate, interact with clients, and generate value rather than simply increasing efficiency—insurers who fail to adapt risk losing their relevance in a fast-changing world.

## 2.2 Customer Satisfaction

Many businesses utilise customer satisfaction to increase profits, which may help a company evaluate its product, service, and internal process conditions (Sofi et al., 2020). Customer satisfaction information may improve sales and relationships. Companies employ metrics that a survey or data collection may establish to please consumers. Anyone a company sells to is considered a customer. High client retention and satisfaction increase revenues and help organisations avoid bankruptcy. Client loyalty and financial success are dependent on client satisfaction. Measuring customer satisfaction allows for detecting issues that might otherwise go undiscovered. All businesses strive to give the best possible customer experience, which depends on client relationships even after a negative encounter (Adam, 2024). Scholars have extensively researched consumer satisfaction (Alshurideh et al., 2012). Customers will return if the company provides outstanding service. Businesses use customer satisfaction as a free advertising tool to increase confidence. Atiyah (2017) defines satisfaction and dissatisfaction as the relationship between client expectations and the organisation's goal of customer satisfaction. Recent research has related service quality, satisfaction, and loyalty (Al-dweeri et al., 2018).

## 2.3 Customer Loyalty

According to the literature, acquiring new customers costs more than keeping them. Every company's customer service must satisfy existing consumers while attracting new ones (Singh et al., 2023). Customer pleasure predicts client loyalty, which can be difficult to assess (Singh et al., 2023).

Competition drives customer choice, encouraging firms to improve their products and services. Singh et al. (2023) define loyalty as "the commitment that customers show when they decide to buy new or even defend a product, regardless of the impact that marketing may have on their consumer behaviour" (Shi et al., 2022). Loyal customers continue to conduct business with the same company unless a significant event impacts their contentment.

Meanwhile, it is more challenging to quantify loyalty in certain businesses than in others. Insurance firms can offer comparable services; however, adopting technology, for example, may retain consumers due to the time necessary to process the case, leading to improved competitiveness (Poncin & Mimoun, 2014). Clients with a positive experience with strong digital design are more loyal to the brand and operate as free marketing agents. According to Iqbal et al. (2021), service quality favours customer loyalty, particularly when digitalisation is involved.

Digitalisation is important in increasing client loyalty in the Iraqi insurance market, mainly when mediated by customer satisfaction. Digitalisation alters conventional business structures, allowing insurers to better fulfil their customers' demands and preferences, which is critical for fostering loyalty. According to Yehorycheva et al. (2020), digital platforms offer all-day access to services, increasing client convenience. Client data determines the quality of these services, increasing satisfaction levels (Khalif, 2024). The review demonstrates that digital technologies improve communication and service quality, which are critical for customer satisfaction (Skaf et al., 2024). Overall, digital interactions can help to develop trust and emotional relationships, which increases loyalty (Khalif, 2024).

Furthermore, digital platforms allow successful loyalty programs that reward client participation (Felix & Rembulan, 2023). Another more profound significance may emerge during emergencies, such as the Corona epidemic when digitalisation sustains consumer pleasure, which is strongly connected to loyalty (Skaf et al., 2024). While digitalisation has many advantages, it may also present issues such as data privacy concerns and the need for ongoing technology changes, which can harm consumer trust and happiness.

## 2.4 Underpinning Theories
The paper examines key theories for implementing and comprehending the linkages between digitalisation, consumer happiness, and loyalty. The Technology Acceptance Model (TAM) was used to describe how consumers adopt and use new technology, with two important characteristics identified as perceived utility and perceived ease of use. In the Iraqi insurance market, clients are more inclined to accept digital systems that are simple to use and offer concrete advantages, resulting in increased satisfaction and loyalty (Yaser Saleh et al., 2023). The second theory is the Expectation-Confirmation hypothesis (ECT), originating from comparing initial expectations and actual experiences. According to this theory, digitalisation in the insurance sector may fulfil or surpass customers' expectations (Hossain & Quaddus, 2012). Another theory is the SERVQUAL model, which evaluates service quality across five dimensions, tangibility, reliability, responsiveness, assurance, and empathy, to enhance dependability and increase customer satisfaction and retention (Utkirov, 2025).

Meanwhile, the Consumer Contentment-Loyalty Theory was used to determine consumer contentment as a direct predictor of loyalty (Tijjang et al., 2023). Digitalisation improves satisfaction by providing ease, transparency, and efficiency, increasing consumer loyalty to insurance companies. The last theory discussed in this review is the Diffusion of Innovation (DOI) theory, which describes how new technologies spread throughout a market. DOI divides clients into five categories: innovators, early adopters, early majority, late majority, and laggards. Iraqi insurance clients generally fall under this range of beliefs, which might aid in strategising digital adoption initiatives (Patnaik & Bakkar, 2024).

## 3 THEORETICAL MODELS OF INSURANCE RECOVERY
Integrating concepts from the current literature is crucial for creating a conceptual framework, guaranteeing a solid basis for understanding the mediating influence of customer satisfaction (Shah et al., 2024). Higher satisfaction and better service quality can increase customer loyalty. Furthermore,

integrating digital services can improve service quality, as research demonstrates that e-service quality significantly affects customer satisfaction and loyalty (Jameel et al., 2023; Goutam et al., 2021). Based on these correlated elements, customer satisfaction should be positioned as a significant mediator between customer loyalty and digitalisation, as outlined by Shah et al. (2024) and Yadav (2024). The framework should also consider service recovery techniques as they can help reduce discontent and improve loyalty (Yadav, 2024).

Insurance demand theory illustrates economic behaviour under uncertainty well. Unlike a decade ago, most upper-level microeconomics include uncertainty and insurance demand (Cao et al., 2020). Earlier, Borch (1963) showed that insurance is just optimal risk-sharing based on the economy's size. In the market, insurers approximate the process by amassing and pooling the risks of many people.

Insurance is a contract based on an individual's wealth changes, unlike other financial assets, which are readily exchanged and entail market risk. Insurance is unique. It is personal because it exacerbates information asymmetry concerns like moral hazard and adverse selection, also discussed in this book (Schär et al., 2021). A little below-qualifying employer's premium payment varies significantly due to this situation. Skoultsos et al. (2020) proposed partial credibility, arguing that assessing experience requires balancing community and individual risk experience. Hans Bühlmann (1967) uses historical risk research to determine the nth-period premium and create a well-known model. The Bühlmann model is the foundation of credibility theory, and all other models are extensions of it.

However, Pitrebois et al. (2006) claimed that the credibility theory is the art of merging many data sets to obtain an accurate estimate. However, its mathematical complexity makes it challenging to implement. Hence, Ahmad et al. (2020) have simplified the credibility theory procedures of the insurance industry. The complex interaction between performance variables employed in quality and satisfaction judgments and the understanding that both constructs have short- and long-term manifestations confuses

Customer satisfaction also influences client impressions of service organisations based on satisfaction (Kurdi et al., 2020). Service recovery operations after purchase may help us understand relationship marketing, requiring a better understanding of the relationship between service quality and satisfaction judgments.

## 4 CONSTRUCTING CONCEPTUAL FRAMEWORK

A framework may be built by incorporating crucial components from current literature to demonstrate how digitalisation improves customer satisfaction, increasing customer loyalty in the insurance industry. The first component is a digitalisation revolution imposed on traditional insurance services to improve accessibility and efficiency (Tkachenko, 2022). This stage entails the introduction of online platforms for claims processing and customer assistance, which are critical for enhancing consumer relations (Skaf et al., 2024). According to Alwidawi and Khemakhem (2024), using digital marketing methods has been demonstrated to improve customer loyalty by increasing interaction and communication. The second component introduces the mediator of customer satisfaction. Skaf et al. (2024) have shown that high levels of customer satisfaction promote loyalty, particularly in competitive industries such as insurance.

Meanwhile, digital services like user-friendly interfaces and timely customer assistance directly correlate to higher satisfaction levels (Kareem et al., 2023). As a result, Abdillah et al. (2024) demonstrated that customer happiness mediates between digitalisation and loyalty, emphasising its significance in the framework. The third factor is improving customer loyalty to please clients who are more inclined to be loyal, which can give insurance businesses a competitive edge. Continuous enhancement in digital services and consumer interaction techniques is critical to retaining loyalty (Skaf et al., 2024). The framework should also consider the Iraqi insurance industry's particular cultural and commercial variables to customise tactics successfully. While the suggested framework emphasises the positive link between digitalisation, customer satisfaction, and loyalty, it is critical to recognise possible difficulties.

For example, not all consumers may adapt to digital services in the same way, thus leading to variations in satisfaction and loyalty results. Understanding these distinctions is critical to a thorough strategy. Figure 1 shows a proposed conceptual framework.
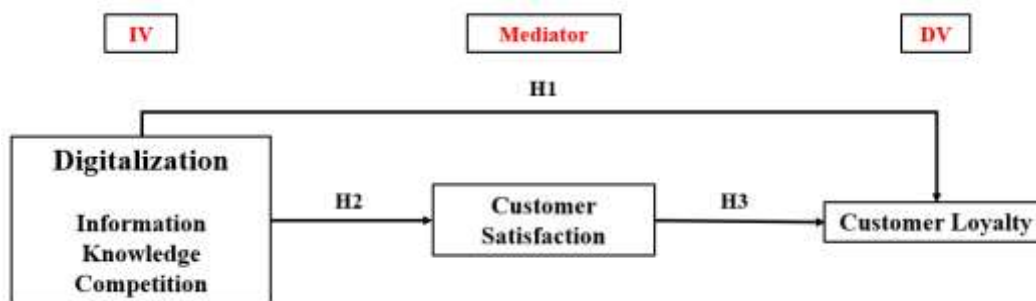


**Figure 1.** Conceptual Frameworks

## 5 STRENGTHS AND LIMITATIONS

The review research on the role of digitalisation as mediated by customer satisfaction in increasing customer loyalty in the Iraqi insurance business identifies many strengths and limits. It efficiently synthesises current material, grasping how digital technologies affect consumer interactions and loyalty. However, it confronts obstacles due to the uniqueness of the Iraqi setting and the changing nature of digital marketing. The evaluation incorporates information from various sources, including digital marketing strategies, emphasising the influence on customer satisfaction and loyalty (Rahayu, 2024). The review uses quantitative approaches to give statistically significant insights into the link between digitalisation and customer loyalty, consistent with findings from the Iraqi cellular communications market (Alwidawi & Khemakhem, 2024).

Regarding practical consequences, Rahayu (2024) emphasises concrete business tactics, such as focusing on customer happiness to increase loyalty, which is critical in the insurance market. However, the review's drawback may be that the conclusions do not entirely account for Iraq's specific cultural and economic elements, thereby limiting generalisability (Alwidawi & Khemakhem, 2024). Furthermore, the analysis may neglect the effect of emerging technologies, such as artificial intelligence, which are increasingly important in digital marketing strategies (Rahayu, 2024). The study's findings are based on existing literature, which may not reflect the most recent trends or developments in digitalisation. The study gives valuable insights into the impact of digitalisation in increasing client loyalty; nevertheless, it is critical to recognise the dynamic nature of digital marketing and the Iraqi insurance industry's unique setting. Future research may benefit from longitudinal studies and industry-specific case analyses to address these limitations.

## 6 RECOMMENDATIONS FOR IRAQI INSURANCE INDUSTRY

Concrete initiatives should prioritise digitalisation and customer satisfaction to improve client loyalty in the Iraqi insurance market. Technology in corporate operations may significantly improve customer interactions and service delivery, eventually increasing loyalty. The first piece of advice is to use AI and Cloud Computing to improve procedures like contract administration and claims processing, hence improving efficiency and customer contact (Eckert et al., 2022). The second tip is to create user-friendly online platforms that make it easier to obtain services, since this has been linked to increased customer satisfaction and loyalty (Skaf et al., 2024). Meanwhile, Alwidawi and Khemakhem (2024) found that understanding client preferences and trends might help personalised marketing resonate with specific demands. However, digital marketing tactics are updated in response to client input to guarantee that services stay relevant and satisfactory (Bouaoune, 2024). The overall strategy may centre on technological collaboration and partnerships to improve digital skills and ensure that services are creative and competitive (Zbar & Ibrahim, 2024).

These methods emphasise the relevance of digitalisation, yet it is critical to acknowledge that

conventional customer service practices are still valuable. Balancing digital activities with personal encounters can result in a more complete customer experience, increasing loyalty.

## 7 CONCLUSION

The review emphasises the importance of digitalisation in increasing customer loyalty in the Iraqi insurance market, with customer satisfaction as a crucial mediating factor. Digital tools and technology, such as online policy management, automated claims processing, and personalised digital services, have dramatically enhanced customer experiences, resulting in higher satisfaction and long-term engagement. Digitalisation has changed consumer expectations and strengthened insurer-policyholder relationships by simplifying processes, increasing transparency, and providing more ease. The review focused on applying applicable ideas to the linkages between digitalisation, consumer pleasure, and loyalty. TAM was the first theory developed to describe how users adopt and employ new technologies. It was emphasised that if digitalisation in the insurance business meets or surpasses client expectations, satisfaction will rise, increasing loyalty.

However, effective digital transformation necessitates addressing issues such as cybersecurity concerns, digital literacy, and regulatory compliance. Finally, the findings indicate that Iraqi insurance companies must prioritise customer-centric digital innovations to remain competitive in a changing market. Future studies should look into the long-term consequences of digitalisation on customer loyalty, as well as measures for improving the digital experience in the business. According to the customer satisfaction-loyalty model, customer satisfaction is a direct antecedent of loyalty, and providing convenience, transparency, and efficiency increases consumer loyalty to insurance providers.

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