CLAIMS DIGITALIZATION AND INSURANCE SERVICE DELIVERY IN NIGERIA: A QUANTITATIVE ASSESSMENT.

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ABSTRACT

Prompt claims payment is the acid test of effective insurance service delivery. The traditional process of claims management in Nigeria has been characterized by inefficiency and delay, leading to dissatisfaction of policyholders. This article examines the influence of claims digitalization on customers experience, operational efficiency and competitive advantage in Nigerian insurance sector. A quantitative survey design was adopted, with the aid of a purposive sampling technique to collect data from 394 out of 400 respondents determined through Taro Yamane's (1967) formula. The article empirically revealed that claims digitalization significantly enhances service delivery by refining operational process, improving policyholders experience and strengthening competitive positioning. The article recommends more investment in digital solutions, customer training, customized service and a balance between personalized service and automation. More research is suggested to explore long-term customer loyalty and regulatory implications of claims digitalization.

Keywords: *Claims Digitalization, Competitive Advantage, Customers Experience, Nigerian Insurance Industry, Operational Efficiency,*

INTRODUCTION

Globally, the insurance sector plays a crucial role in risk management and financial security, offering protection against fortuitous losses to guarantee peace of mind through pooled risks and indemnity. In today's evolving, technology-driven world, the global insurance industry has been navigating a phase of revolutionary transformation. KPMG (2024) reported that the need for more rapid digitalization in a bid to keep insurers relevant and competitive resulted from several emerging trends. The COVID-19 pandemic accelerated the wake-up call for digital adoption across various industries, highlighting the imperative for digital transformation particularly in insurance claims processing. The swift adoption of digital health options during the pandemic demonstrated the industry's responsiveness and agility to this course (Krysic, 2024).

Claims digitalization refers to the practice of leveraging digital technology to automate claim activities, maximize processes, and improve efficiency. The traditional claims process has been riddled with several inherent recurring issues, including delay in claims payment, ineffective scalability, high error rate, inadequate resource utilization and response time lag. These problems contribute to negative policyholders' experiences and distrust in insurance institutions (Binariks, 2024; Ajemunigbohun, Sogunro, and Oluwaleye, 2022) Hence, the general perception of insurance claims departments remains negative, to a large extent, due to poor service provision or lack of awareness.

On the other hand, digital application can reduce claims processing time and errors significantly, enhancing policyholders' satisfaction. Insly (2023), in corroboration, reported that an average claim processing time can be reduced from days to hour using automation-driven processes. Therefore, industries across all sectors are investing in customized digital solutions that align with their operating goals. In line with this trend, a survey by KPMG (2024) found that 72 percent of global CEOs have committed to intensive digital investment strategies, out of which 40 percent agreed that digital transformation is crucial to facilitating long-term growth.

In Africa, the health insurance market has made tremendous efforts to adopt digital platforms for enhancing claims processes. Nigeria, Ghana, Tanzania, and the Republic of Congo have made great progress in this regard (Kadarpeta, Nyambura, and Mbithi, 2025). Despite this progress, most insurance firms in Nigeria have not truly benefited from faster digital claims processing using digital automation.

Tools such as Curacel that allow real-time processing and shorten the cycle of claims remain underutilized. Meanwhile, countries like China, Singapore, Indonesia and the United Kingdom have successfully leveraged digital innovations to reduce operating costs and enhance claims service delivery (Kadarpeta, Nyambura, and Mbithi, 2025). These international experiences offer valuable lessons for the Nigerian insurance sector in its quest for successful digitalization agenda.

Previous research emphasizes the importance of efficient claims management in order to gain policyholders' confidence, trust and satisfaction. For instance, Angima and Jebiwott (2021) believe that one of the main causes of policyholder dissatisfaction is delay in claim settlement and communication. Other reserach by Pattnaik et al. (2019) and Adhikari (2021) investigated the effect of claims settlement process on policyholders' satisfaction. Similarly, Ratnawati, Murwani, and Wahyono (2018), Hwang, Choi, and Shin (2020), and Adesoga (2023) focused on how technology can be leveraged to gain a competitive edge.

Therefore, this article critically examines the effects of digitizing claims procedures on competitive advantage, operational effectiveness, and customer experience in Nigeria's insurance sector. The results could provide researchers, regulators, and insurers with useful information that could guide actionable strategies to enhance customer satisfaction, claims efficiency, and industry competitiveness

LITERATURE REVIEW

This research is anchored on two key theories.

The Technology Acceptance Model (TAM)

The TAM Theory was advanced by Davis in 1989. The theory asserts that people adopt technology if they find them user friendly and relevant to their operations. Information systems researchers have used it to solve organisational issues related to new system adoption (Liu, Dedehayir, & Katzy, 2015).

The Technology acceptance Model (Davis, 1989) states that perceived utility and ease of use affect consumer acceptance. The idea is that clients would choose a program if they believe

it will improve their performance and be simple to use. According to the hypothesis, users accept technologies based on their perceived utility and ease of use (Nikou, Reuver, & Mahboob, 2022; Elkaseh, Wong, & Fung, 2016). TAM could, therefore, explain the attitude and perception of claims digitalization by insurers and policyholders in Nigeria. Where the customers believe such systems are useful and at the same time easy to use, they tend to embrace and adopt it. Therefore, policyholders would tend to move toward self-service platforms to improve operational efficiency and enhance customer experience (Nasongkhla & Shieh, 2023; Nafiu, Akuh, & Peter, 2020). TAM is applicable to this study by empirically investigating how customized digital tools appeal to policyholders in terms of benefits and ease of use.

The Digital Business Transformation (DBT)

This theory involves the integration of digital technologies into all aspect of business functions for efficiency and better customer experience. DBT is a robust and thorough approach incorporated to reflect the way organizations operate. Through technological innovation, companies can employ data and AI to automate their processes in a bid to make them more efficient. The theory as developed by Elkhuizen and Corver (2014) is customer-centric digitalization along four drivers: the customer, the product, organizational processes, and systems. This is crucial as organizations have to adapt to the development of technology in today's evolving digitalization (Nwaiwu, 2018).

Other than digitizing operational aspects of a company or offering limited revenue as a stopgap measure, true digital business transformation digitizes companies at their core—polishing up existing systems, reimagining user experience and unleashing value in all touchpoints. However, digital business transformation becomes more complex and crucial with the introduction of accelerators, like AI in the equation. Automation, according to Arakji and Lang (2007), has enabled organizations to increase demand and sustain profitability. These underscore the relevance of this framework as a tool to ensure insurance companies thrive in this digital era, using technology in order to further optimize internal processes and enhance customer services.

Ultimately, the theory of Digital Business Transformation aligns with this framework by focusing on how digitalization in claims management can improve service delivery in Nigeria. This model demonstrates that adopting customized digital tools can enhance operational efficiency, customer experience, and competitive advantage by transforming traditional practices into effective business models. Therefore, the Nigerian insurance industry can leverage digital tools to streamline claims processing and improve market positioning.

Conceptual Framework

Figure 1 illustrates the conceptual framework, research variables, and their relationships. The model predicts that claims digitalization influences insurance service delivery in Nigeria.

Independent Variables

Dependent Variables

Service Delivery	Claims Digitalization
- Customer experience - Operational efficiency - Competitive advantage	- User-Friendly Self-Service Platforms - Claims Processing Speed and Automation - Mobile Applications for Claims Management - Real-Time Notifications and Updates

Source: *Researcher (2025)*

Empirical Review

Prompt claims settlement is a foundation of trust and reliability in Nigeria's insurance sector (Yusuf & Ajemunigbohun, 2015; Ukpong, Oluwaleye, & Usman, 2024). Recent research indicates increased uptake of digital technologies by insurers in claims processing, resulting in enhanced customer satisfaction due to increased speed and efficiency in service delivery (Ukpong et al., 2024). These findings align with previous research that linked successful claims management with enhanced organizational performance, with digital capabilities now contributing an increasing part towards these advances (Yusuf, Ajemunigbohun, & Alli, 2017; Sulaimon, Abayomi, & Odiachi, 2020).

In spite of these notable advancement, Ukpong, Oluwaleye and Usman (2024) noted that claims digitalization has not yet translated to significant reductions in insurance premiums, indicating that although efficiency is increasing, cost savings to policyholders remain limited. The imperative for more extensive use of digital claims processing have also been echoed across other African markets, such as Kenya, where automation is regarded as central to improving service levels and constructing competitive advantage (Angima & Jebiwott, 2022; Khalisa, 2024; Olawale & Adesoga, 2023).

Innovations such as data analytics and machine learning also improve fraud detection and personalization for customers, providing additional value to claims management (Ajemunigbohun, Isimoya, & Ipigansi, 2019; Olarinre, Sunday, & Gabriel, 2020; Ujunwa & Modebe, 2011). Overall, digital claims processing is enhancing service delivery and customer satisfaction in the Nigerian insurance sector, although more effort is required to broaden these gains to premium affordability. The findings are consistent with international scholarship that places digital transformation as a promotor of efficiency, customer confidence, and long-term competitiveness (Eling & Lehmann, 2018; Murrey, 2016).

There is currently a notable gap in empirical research specifically examining how claims digitalization process affects customer experience and operational efficiency in Nigerian insurance companies. While Yusuf, Ajemunigbohun, and Alli (2017) emphasized the critical role of effective claims handling in enhancing an organization's efficiency and customers' satisfaction, they did not recognize the influence of digitalization in the process. Furthermore, the nexus between claims digitalization and competitive advantage in the Nigerian insurance sector is currently underexplored, exposing a gap for further study on how it plays a part in market differentiation and long-term profitability. Previous similar studies conducted in Kenya by Angima and Jebiwott (2022) specifically focused on claims managers' technical and operational perspectives, missing important policyholders' opinions required for an

unbiased assessment of the impact of claims digitalization on the overall insurance service delivery.

Their findings were limited to the opinions of claims managers who might be biased to agree that their companies have achieved an acceptable level of claims digitization and hence, may overstate their actual achievements. This can prejudice the findings of this study. This research work will, therefore, seek to address these critical gaps and provide more insight in the context of Nigeria.

METHODOLOGY

The study adopted a cross-sectional survey approach to achieve the research objectives. This approach was deemed appropriate as it facilitated data collection from a number of cases within identical time space; and at a single point in time. It also enabled the selection of large and representative sample from the identified population (Kothari & Garg, 2016; Oyeniyi, Abiodun, Obamiro, Moses, & Osibanjo, 2016).

Cooper and Schindler (2000) define a population as the complete set of elements from which a researcher intends to draw inference. All insurance policyholders in Nigeria make up the target population of this study. Augusto & Co (2022), estimated that about 0.5% of Nigerians have at least a form of insurance cover, regardless of the policy class, while Nwokoma (2024) put the estimate at 1%.

To guarantee a more representative sample, the researcher estimated that 1% of Nigerian population would be sampled. The National Population Commission reported that Nigeria's population in the year 2024 was 232,679,478.

Purposive sampling method was used in this research to systematically select participants with specific characteristics or experience suitable for the research questions. This method targeted insurance policyholders in Nigeria with extensive claims experience for a reasonable period of time to ensure that in-depth insights into the dynamics of claims management is obtained. This was done to enhance the credibility and richness of the research findings. With the target population of 2,326,794.78 Nigerians, the sample size was determined using Taro Yamane's formula, resulting in 400 respondents, with 394 valid responses.

Taro Yamane (1967) formula, as cited in Ajayi and Masuku (2014) is given as:

$n = N/1+N(e)2$

where:

n = sample size

N= population size

= assumed acceptable sampling error at 95% confidence level, p =0.05.

$n = 2,326,794.78 \qquad \approx 400$

1 + 2,326,794.78 (0.05)2

Data was collected with the aid of a structured questionnaires and analyzed using regression analysis in Statistical Package for the Social Sciences (SPSS). Participants' perspectives were meticulously gauged using a five-point Likert scale, ranging from 'strongly agree' to 'strongly disagree' (Cooper & Shindler, 2014). This study investigated the impact of claims digitalization on customer experience, operational efficiency, and competitive advantage.

This research employed the Cronbach Alpha test statistic to test the instrument reliability by evaluating the internal consistency of the research tool and the test questions in particular. Furthermore, in assessing the consistency of research instrument, a reliability coefficient of 0.84 was derived using the Cronbach Alpha test, indicating strong dependency

Method of Data Analysis

The article employed a linear regression along with Analysis of Variance (ANOVA) aided by the statistical software -SPSS, providing a thorough exploration of the correlation and association between the dependent variables and independent variables.

DISCUSSION OF RESULTS

Hypotheses Testing

The established hypotheses are tested using Regression analysis.

H0₁: Claims digitalization has no significant effect on customers' experience within the Nigerian insurance sector.

Table 1: Claims Digitalization and Customers' Experience

Model Summary				
Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	0.59	0.51	0.53	2.785
a. Predictors: (Constant), Customers' experience				
ANOVA[a]				
Model	Sum of Squares	df	Mean Square	F	Sig.
Regression	1.042	1	1	0.020	.000
1 Residual	3673.455	393	394	9.317	
Total	3674.497	394			
a. Dependent Variable: Customers' experience				
b. Predictors: (Constant), Claims digitalization				
Coefficients				
Model	Unstandardized Coefficients		Standardized Coefficients	T	Sig.
	B	Std. Error	Beta		
1 (Constant)	8.014	.061		33.070	.000

Claims digitalization	.701	.312	.404	.001	.001

a. Dependent Variable: Customers' experience
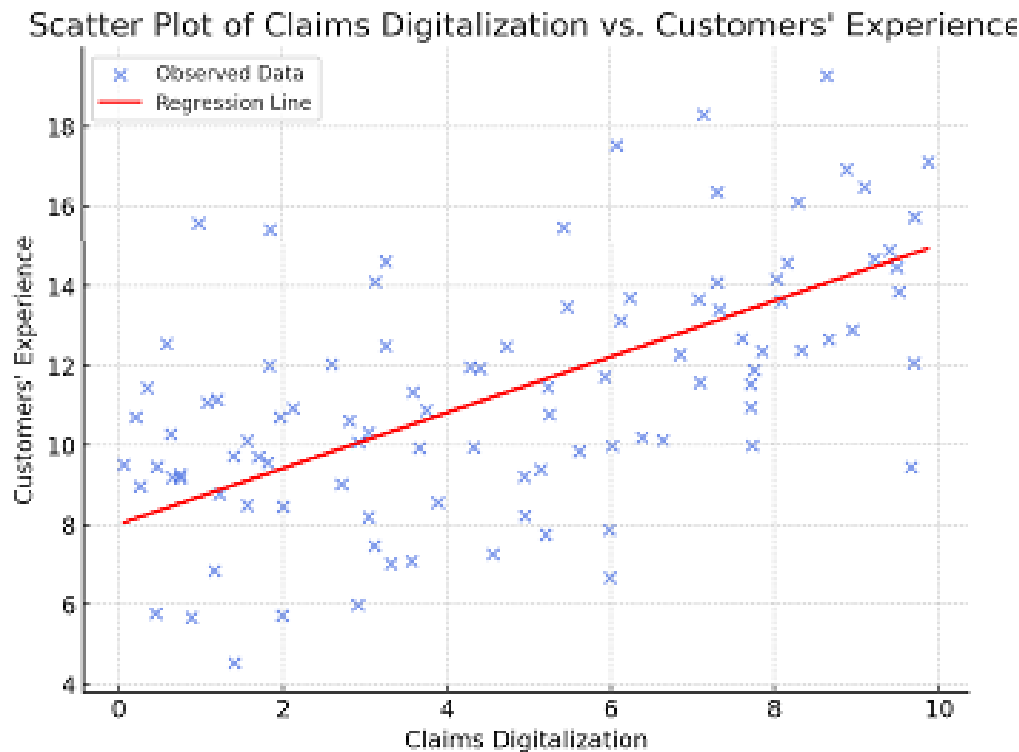
Source: *Research's Computation (2025)*

Figure 1. Scatter Plot of Claims Digitalization vs. Customers' Experience

The regression analysis of Table 1 reveals a positive relationship between claims digitalization and customer experience albeit moderate, with R^2 = 0.51, indicating that digitalization explains 51% of the variation in customer experience. The number of predictors in the model is accounted for by an adjusted R^2 value of 0.53, indicating a good fit. The ANOVA results (F = 0.020, p = 0.000) confirm the statistical significance of the model as $p<0.05$. The unstandardized digitalization coefficient of 0.701, suggests that customer experience gets better with digital applications to claims management. This implies that a unit increase in claims digitalization leads to better customer experience by 0.701 unit.

Therefore, with p-value of 0.001 which is less than the significance level of 0.05, the null hypothesis (H01), which stated that claims digitalization has no effect on customer experience is rejected. The overall results indicate that claims digitalization significantly improves customer experience.

H0$_2$: Claims digitalization has no significant effect on the operational efficiency of insurance companies operating in Nigeria.

Table 2: Claims Digitalization and Operational Efficiency

Model Summary				
Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
2	0.81	0.84	0.80	2.367
a. Predictors: (Constant), Operational efficiency				
ANOVA[a]				
Model	Sum of Squares	df	Mean Square	F	Sig.
Regression	1.710	1	1	1.710	.006
2 Residual	3658.153	393	394	9.278	
Total	3659.863	394			
a. Dependent Variable: Operational efficiency					
b. Predictors: (Constant), Claims digitalization					
Coefficients[a]					
Model	Unstandardized Coefficients		Standardized Coefficients	T	Sig.
	B	Std. Error	Beta		
(Constant)	7.421	.067		35.920	.006
2 Claims digitalization	.62	.51	0.537	.511	.001
a. Dependent Variable: Operational efficiency					

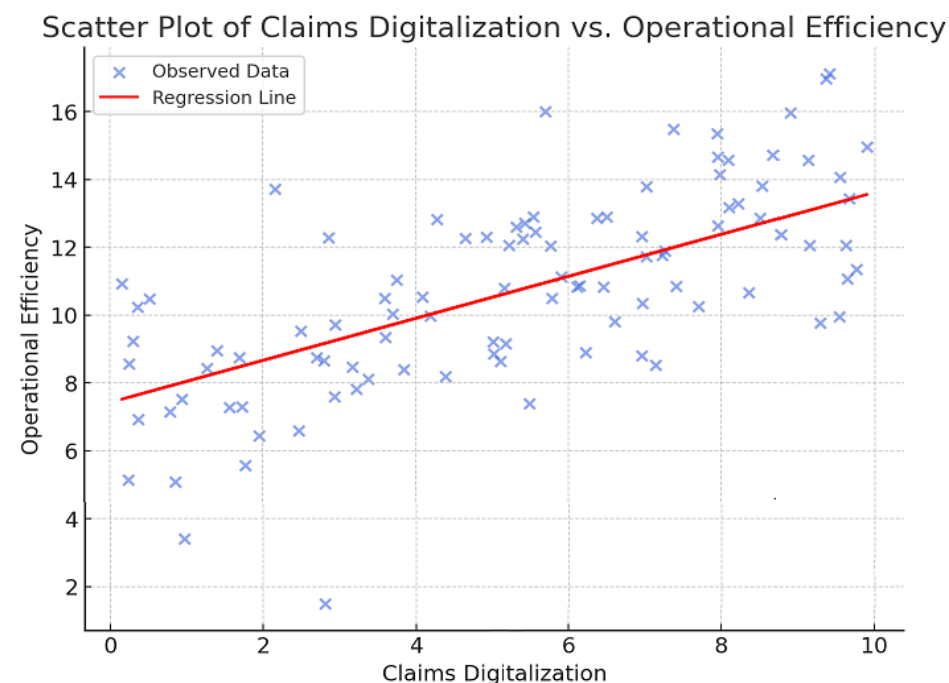**Source:** *Research's Computation (2025)*

Figure 2. Scatter Plot of Claims Digitalization vs. Operational Efficiency

The regression analysis of Table 2 reveals a strong positive association between claims digitalization and operational efficiency, with $R^2 = 0.84$, indicating that claims digitalization explains as much as 84% of the variation in operational efficiency. The ANOVA results (F =

1.71, p = 0.006) confirms that the model is statistically significant. The unstandardized coefficient for claims digitalization of 0.62, suggests that a unit increase in claims digitalization leads to a 0.62 unit increase in operational efficiency. Therefore, with p-value of 0.001 which is less than the significance level of 0.05, the null hypothesis (H01), which stated that claims digitalization has no effect on operational efficiency is rejected. The overall results indicate that claims digitalization significantly improves operational efficiency.

H03: Claims digitalization has no significant effect on the competitive advantage of insurance companies in Nigeria.

Table 3: Claims Digitalization and Competitive Advantage

Model Summary				
Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
3	0.56	0.65	0.62	2.216
a. Predictors: (Constant), Competitive advantage				

ANOVAᵃ					
Model	Sum of Squares	df	Mean Square	F	Sig.
Regression	2.036	1	2.036	4.095	.000
3 Residual	3729.642	393	9.464		
Total	3731.678	394			
a. Dependent Variable: Competitive advantage					
b. Predictors: (Constant), Claims digitalization					

Coefficientsᵃ					
Model	Unstandardized Coefficients		Standardized Coefficients	T	Sig.
	B	Std. Error	Beta		
(Constant)	7.001	.075		35.921	.009
3 Claims digitalization	.767	.61	.62	.313	.000
a. Dependent Variable: Competitive advantage					

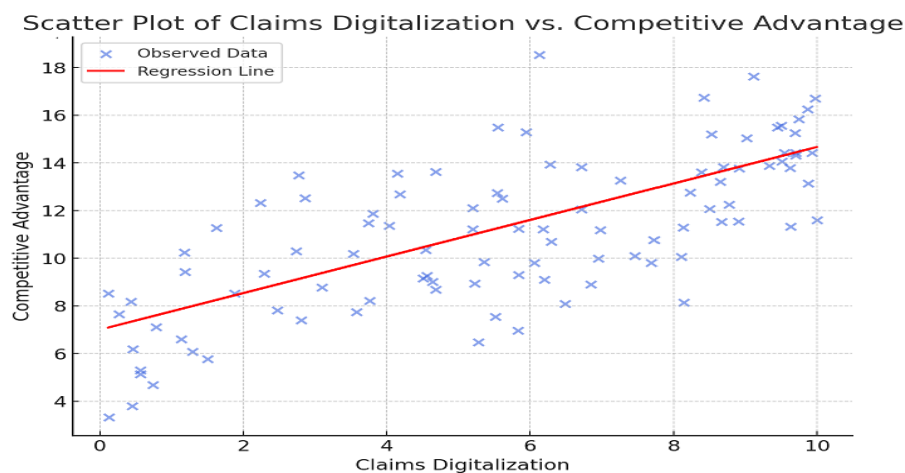**Source:** *Research's Computation (2025)*

Figure 3. Scatter Plot of Claims Digitalization vs. Competitive Advantage

This hypothesis investigates claims digitalization and competitive advantage of insurance companies in Nigeria. The regression analysis of Table 3 reveals a moderate positive relationship between claims digitalization and competitive advantage, with $R^2 = 0.65$, indicating that digitalization explains 65% of the variation in competitive advantage. The number of predictors in the model is accounted for by an adjusted R^2 value of 0.62, indicating a good fit. The ANOVA results ($F = 4.095$, $p = 0.000$) confirm that the model is statistically significant. The unstandardized coefficient for claims digitalization of 0.61, suggest that a unit increase in claims digitalization leads to a 0.61 unit increase in competitive advantage. Therefore, with p-value of 0.00 which is less than the significance level of 0.05, the null hypothesis (H01), which stated that claims digitalization has no effect on competitive advantage is rejected. The overall results indicate that claims digitalization significantly improves competitive advantage of insurers over those yet to embrace digitalization.

Discussion of Results

From the empirical analysis conducted and the hypotheses tests carried out, this article has been able to achieve the research objectives and thus, answered the research questions raised. Regression results indicate that claims digitalization positively influences customer experience ($R^2 = 0.51$, $p < 0.05$).

Respondents overwhelmingly preferred digital claims processing due to its efficiency, ease of use, and real-time updates, aligning with several studies emphasizing the transformative impact of digitalization on claims management and customer experience. This result specifically corroborates the assertion of McKinsey (2018) that emphasized that successful digital transformation enhances process efficiency and communication flow, leading to greater customer satisfaction. Further in alignment with this study are the findings of Angima and Jebiwott (2022), Elhoufi et al. (2024), and Elgargouh (2020) who collectively established in their various studies that claims digitalization enhances customer experience, reduces claims cycle through improved efficiency and seamless operation, and guarantees overall customer satisfaction, leading to better service delivery.

On operational efficiency, the result of the regression analysis revealed a high positive association between claims digitalization and operational efficiency ($R^2 = 0.84$, $p < 0.01$), suggesting that effective adoption and application of digital technology can result in an improved operational outcome.

This is in tandem with the finding of Elhoufi, Bournabi, andYassine, (2024) who established that automating insurance claims process could lead to faster processing time and increased policyholders' satisfaction. Although they expressed concerns on overreliance on automation and strongly advocated that firms should balance automation and personalized assistance, noting that some policyholders may still prefer human interaction and customized support, even with the advantages of digitalization.

Finally, the result of the regression analysis proved that application of digital tools in claims management enabled insurance firms to gain significant competitive advantage ($R^2 = 0.65$, $p < 0.05$). This suggests that insurance firms that adopted digital tools gained better market positioning, increased customer retention, and improved service differentiation. This result is consistent with the findings of Izukwe (2023) and Kucherivsks (2024) that digital adoption

and application positions firms more competitively over their counterparts, leading to improved service delivery.

Conclusion

This research confirms with strong evidence that claims digitalization enhances service delivery in Nigeria's insurance sector by improving customer experience, operational efficiency, and competitive advantage. Regression analysis evidently demonstrates that service delivery is significantly dependent on claim digitalization with self-service platforms, speed and automation, mobile apps, real-time status, digital documentation and e-signatures as the most important drivers. The findings of this study if adopted could lead to enhanced customer satisfaction, improved operational effectiveness and guaranteed overall better service delivery by insurers. Stakeholders, especially insurers may also find this relevant in the implementation of practical and effective initiatives that maximize the benefits of claims digitalization in the insurance industry. Successful adoption and utilization of digital automation as this study would recommend could build trust and confidence amongst policyholders and prospective customers over time. Through increased digital adoption, insurers can create avenues for market expansion and competitive differentiation. While digital transformation is beneficial, insurers are faced with threats such as cybersecurity, regulatory compliance and legacy system integration.

Digital solutions are also faced with internal challenges like data standardization as well as fragmented customer journeys. Making use of AI and automation will make the processing of claims and customer experience more efficient. However, the need for personalized service remains essential as some customers may still clamour for human touch as a complement and not mutually exclusive to digitalization. While the blend of digitalization and personal service guarantee that other data-driven procedures, like efficiency, are optimized by automation, the human touch is the 'nucleus' for providing service.

Recommendation

The following recommendations are proposed based on the conclusion of this study:

- **Investment in Blockchain and AI:** There is a need for insurers to invest in innovative digital solutions to make claims processing and fraud detection more efficient.
- **Customer Training & Support:** The provision of tutorials and customer support will facilitate easy digital adoption.
- **Regulatory Frameworks:** Policymakers should provide clear guidelines to ensure secure and effective digital claims management.
- **Balance Between Automation & Human Interaction**: While automation is more efficient, it is essential to maintain human intervention for customized service.

Insurance companies can effectively utilize the benefits of digitalization while maintaining a robust customer service and trust-building orientation by efficient application of the above recommendations.

Suggestion for Further Studies

Further studies should explore:

1. **Long-Term Impact on Customer Retention:** Study the impact of digital claims systems on   long-term customer retention and loyalty, with a focus on the long-term impact on policy renewal and recommendations.
2. **Barriers to Digital Adoption in Rural Markets:** Study barriers such as low internet penetration and digital awareness that can hinder digital adoption in rural markets, with a focus on creating inclusive digital strategies.
3. **Comparative Analysis Across Different Regimes:** Compare the adoption and effectiveness of digital claims systems with alternative regulatory regimes across different countries or regions.
4. **Role of Emerging Technology in Claims Administration:** Examine the application of AI, machine learning, and blockchain in managing claims and how they affect efficiency in operations as well as customer satisfaction.
5. **Customer Perception and Trust towards Digital Claims Systems:** Analyze how customer opinions regarding data privacy and protection influence adoption and use of digital claims systems.
6. **Influence of Digitalization on Employee Productivity and Job Satisfaction:** Study the influence of digitalization on the work efficiency, job satisfaction, and ability of employees.
7. **Effects of Digitalization on Claims Fraud and Risk Management**: Examine how digital solutions improve fraud detection and overall risk management in claims handling.
8. **Digital Claims Post-Pandemic:** Examine the long-term consequences of the COVID-19-spurred digital transformation of the insurance industry, focusing on new customer expectations and digital adoption trends.

By addressing these gaps, future research can provide deeper insights into optimizing claims digitalization for sustainable growth in Nigeria's insurance industry.

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