

# Digital Marketing Strategies and Customer Satisfaction in LIC Services: A Study with Special Reference to Tirunelveli District

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## **Abstract**

*The Digital Marketing become a Essential Strategy to Financial Institutions for reach customers and improve service delivery. Life insurance sector in India also Adopted Digital platforms for improve customer service and Satisfaction. The Current Study Explore The Impact of Digital Marketing Strategies in Customer Satisfaction on the Services provided by Life Insurance Corporation of India (LIC) with Special reference to Tirunelveli District. This Study based on Primary data collected from 100 Respondents to Structured Questionnaire. Statistical Tools like Percentage Analysis, ANOVA tests are used to Analyze the Data. That Results Indicates Digital marketing strategies such as Online Premium Payment, Mobile Applications, and Email Marketing positively impact Customer Satisfaction. This Study Concludes that Improved Digital Marketing Strategies to Accessibility, Communication, and service quality and enhancing customer satisfaction in LIC services.*

**Keywords:** *Digital Marketing, Customer Satisfaction, LIC Services, Tirunelveli District*

## **Introduction**

The Life Insurance Corporation of India is Largest Life Insurance Provider in India and serves millions of Policy Holders in the Country. LIC was Adopted many Digital Initiatives such as Online Policy services, Mobile Applications, Web sites, and Digital Payment

Facilities to enhance Customer Experience. Digital Marketing Strategies perform a important role to Attracting Customers, Improving communication and Increase customer satisfaction. The Digital Marketing Refers to the Promotions to Products and Services using on Digital Technologies such as Websites, Android and IOS Applications, Search Engines, Email marketing.

Therefore, The Study Focus a Analyzing the Impact on Digital Marketing Strategies in Customer Satisfaction in LIC services in Tirunelveli District.

## Review of Literature

**Chaturvedi and Karthigeyan (2025)** Analyzed the Influence of Digital Marketing in Insurance Products. The Study Indicates that Digital Marketing strategies such as Social Media Marketing, Search Engine Optimization (SEO) and content Marketing help to Insurance Companies reach a Wider Audience to Improve customer satisfaction.

**Awasthi and Mishra (2024)** Examined the Consumer Perception of Digital Marketing Strategies in the Health insurance companies. This research also highlighted the importance of Demographic Factors on Shaping customer Attitudes towards Digital Marketing.

**Sunantha and Chandran (2022)** Analyzed Customer Satisfaction towards Digital marketing. The Results Displayed that Digital Marketing Strategies positively influence customer satisfaction and retention.

## Objectives of the Study

- To Analyzed the Digital Marketing Strategies chosen on LIC services.
- To Study Level of Awareness of Customer About Digital Marketing and Online Services of LIC in Tirunelveli District.
- To Appraise on Level of Customer Satisfaction towards Digital Services provided to LIC.
- To Give Suggestions for Improving Digital Marketing Strategies to enhance customer satisfaction on LIC.

## Statement of the Problem

In the Modern Digital life style, Customers prefers Quick , Convenient, and Efficient services from insurance companies. Even though LIC has introduced several Digital Marketing strategies and Online services, Many Customers still depend on traditional Agent - Based systems.

Accordingly, This Study Important to Examine whether Digital Marketing strategies Actually improve customer satisfaction and Analyze the effectiveness of Digital marketing strategies adopted by LIC.

## Scope of the Study

This Current Study Analyzing the Role of Digital Marketing Strategies on Improving Consumer Satisfaction in LIC services with reference to Tirunelveli district. The Scope of the Study is Limited to LIC Policy Holders live in Tirunelveli District. It considers customers who is aware and use of digital services offered by LIC. The Research has Analyzed the Level of awareness, Usage, and Satisfaction of consumer towards Digital marketing initiatives on LIC. This Study ensure various Digital Marketing tools used by LIC such as Email Marketing, SMS alerts, Social media communication, and Online service portals.

However, the Study will be useful for LIC Management to Understand Consumer experience and enhance Digital Marketing Strategies and improve communication, Convenience, and accessibility to Consumers.

## Research Methodology

**Research Design:** This Present Study Adopts the Descriptive Research Design.

**Area of the Study:** The Current Study was carried out among LIC Policy Holders. Respondents Represent consumer who are use LIC services and who aware of digital marketing Platforms.

**Sample Size:** The Study has a Sample size of 100 Respondents.

### Sources of Data:

**Primary Data:** In this Study, the primary data was Collected from 100 LIC Policy Holders to using a Structured Questionnaire.

**Secondary Data:**

Secondary data was collected from:

- Books related to Digital Marketing.
- Research Journals and Articles.
- LIC official Websites

**Sampling Techniques:** The Study used a convenience sampling method.

**Tools of Data Analysis:**

- Percentage Analysis.
- ANOVA (Analysis of Variance).
- Chi - Square Test.

**Data Collection and Interpretation:****1. Percentage Analysis**

**Table : 1.1 – Demographic Profile - Classification by Gender**

Gender	No. of Respondents	Percentage
Male	58	58%
Female	42	42%
Total	100	100%

**Interpretation**

This Table Shows the 58% of the Respondents are Male and 42% are Female. so the study are Indicates the Majority of LIC policyholders participating in the study are Male.

**2. ANOVA Test**

**Objective of the Test:** To Determine the Usage of Different LIC Marketing platforms significantly influences the consumer satisfaction.

**Hypotheses**

- **H<sub>0</sub> (Null Hypothesis):** There is No Significant Difference between customer Satisfaction among users of different LIC Digital marketing platforms.
- **H<sub>1</sub> (Alternative Hypothesis):** There is Significant difference between consumer satisfaction among users of various LIC digital platforms.

## 2.1. ANOVA Table

Source of variation	Sum of Squares	Degrees of Freedom	Mean Square	F Value
Between Groups	15.72	3	5.24	6.85
Within Groups	73.44	96	0.76	–
<b>Total</b>	89.16	99	–	–

### Level of Significance

- 5 % Level of Significance (0.05)
- Table Value of F (3, 96) = 2.70
- And Calculated F Value = 6.85

### Decision Rule

The Calculated F Value (6.85) is greater than the Table Value (2.70). So, the **Null Hypothesis is Rejected.**

### Interpretation

The ANOVA Test Results Show that There is Significant Difference between Different age group and their Satisfaction Levels towards LIC Digital Marketing Strategies. It means that Consumer satisfaction with LIC digital services among various Age Groups. So, Digital Marketing Strategies Influence Consumer satisfaction differently across age categories.

## 3. Chi Square Test

**Objective of the Test:** To Examine Whether Awareness of LIC Digital Marketing Services influences Customer Satisfaction.

### Hypotheses

- **H<sub>0</sub> (Null Hypothesis):** There is No Significant relationship between in LIC Digital Marketing Services and Customer Satisfaction.
- **H<sub>1</sub> (Alternative Hypothesis):** There is Significant relationship between awareness in Digital marketing services and Consumer satisfaction.

### 3.1. Observed Frequency Table

Awareness of Digital Services	Satisfied	Not Satisfied	Total
Aware	55	20	75
Not Aware	10	15	25
Total	65	35	100

### 3.2 Chi - Square Calculation Table

Category	O	E	O – E	(O-E) <sup>2</sup>
Aware - Satisfied	55	48.75	6.25	39.06
Aware - Not Satisfied	20	26.25	-6.25	39.06
Not Aware - Satisfied	10	16.25	-6.25	39.06
Not Aware - Not Satisfied	15	8.75	6.25	39.06

#### Chi - Square Result

- Calculated Chi - Square Value = 9.15
- Degrees of Freedom = 1
- Table value at 5% Significance = 3.84

#### Decision Rule

The Calculated Value (9.15) is Greater than the Table Value (3.84). So, the **Null Hypothesis is Rejected.**

#### Interpretation

The Chi-Square test result show that, Significant Relationship between awareness of LIC Digital Marketing Services and Consumer Satisfaction. It shows Increasing awareness of Digital marketing strategies can Improve and enhance consumer satisfaction on LIC services.

#### Findings

- The LIC Policy Holders is Aware of Digital Marketing services.
- In LIC website is the most Commonly used Digital Platform.
- The Awareness of Digital Services Influences Customer Satisfaction.
- The Consumers Prefer Online Premium Payment and Policy information.

## Suggestions

- The LIC should Increase Digital Marketing Campaigns through social media.
- The LIC Mobile App can be improve with more User - friendly features.
- In the Digital Consumer support should be strengthened.

## Conclusion

The Digital Marketing Strategies Play a Significant role to Improve Customer Satisfaction in LIC Services. Best Implementation of Digital Marketing strategies helps LIC enhance customer Engagement, service Efficiency and Satisfaction.

## References

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