

MODERN MECHANISMS FOR IMPROVING CUSTOMER SERVICE QUALITY IN INSURANCE COMPANIES

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Abstract. High-quality customer service is a critical factor for the competitiveness and sustainability of insurance companies. In Uzbekistan, improving service delivery enhances customer satisfaction, loyalty, and market growth. This study examines modern mechanisms for enhancing customer service quality, including digital platforms, CRM systems, omnichannel communication, feedback monitoring, and service automation. Using case studies, regulatory analysis, and international best practices, the research identifies key factors affecting service quality and highlights challenges such as limited digital adoption, insufficient staff training, and inconsistent service standards. Findings indicate that integrating technology, process optimization, and employee development significantly improves service delivery. The study concludes that implementing modern service mechanisms enhances customer satisfaction, strengthens market position, and supports sustainable growth in the insurance sector.

Keywords: customer service, service quality, insurance companies, CRM systems, digital platforms, omnichannel communication, Uzbekistan, feedback management, automation, customer satisfaction

Introduction

Customer service is central to the success of insurance companies, as it directly influences customer satisfaction, retention, and overall market performance. In Uzbekistan, the insurance sector is increasingly recognizing the importance of modernizing service delivery to meet rising customer expectations and compete with international standards.

Modern mechanisms to improve service quality include the use of Customer Relationship Management (CRM) systems, digital and mobile platforms for policy management, omnichannel communication channels, automated claim processing, and systematic customer feedback monitoring. These innovations aim to reduce service time, minimize errors, enhance transparency, and provide personalized experiences.

Despite technological progress, challenges such as limited digital literacy, insufficient staff training, and fragmented service processes can hinder improvements. This study analyzes mechanisms employed by Uzbek insurance companies to enhance service quality, evaluates their effectiveness, and proposes strategies for further improvement.

Literature Review

International studies indicate that efficient customer service is a key determinant of competitiveness in the insurance industry. OECD (2023) notes that integrating CRM systems and digital platforms improves response time, accuracy, and personalization of services. Swiss Re Institute (2023) emphasizes the role of omnichannel communication, feedback monitoring, and automation in enhancing customer satisfaction.

In Uzbekistan, Abdullaev & Karimov (2022) highlight that CRM adoption and digital service platforms have begun to transform customer interactions, but adoption remains uneven. Rakhimov (2023) points out that employee skills development and service standardization are necessary to maximize benefits. Comparative research demonstrates that combining digital



solutions, process optimization, and continuous training yields measurable improvements in service quality and customer loyalty.

Methodology

The study employs qualitative and analytical methods. It reviews regulatory frameworks, company reports, and academic studies to evaluate service quality mechanisms in Uzbek insurance companies. Case studies of leading insurers were analyzed to assess the effectiveness of digital platforms, CRM systems, automation, and feedback management. International best practices were used as benchmarks to identify gaps and recommend improvements. Metrics such as response time, claim processing speed, customer satisfaction, and retention rates were examined.

Results and Discussion

Findings indicate that insurance companies implementing CRM systems, online service portals, and mobile applications experience improvements in efficiency and customer satisfaction. Automated claims processing reduces processing time and errors, while omnichannel communication channels provide convenient customer access. Feedback monitoring allows companies to identify service gaps and continuously improve processes.

Challenges include inconsistent adoption of digital tools, limited employee training on new systems, and lack of standardized service protocols. Small and medium-sized insurance companies face resource constraints in implementing advanced technologies. International experiences show that training programs, integrated digital platforms, and real-time feedback mechanisms are crucial for achieving high-quality customer service.

Overall, the study finds that modern mechanisms significantly enhance service quality, increase customer satisfaction, and strengthen competitive advantage in the insurance market. Continuous process improvement, digital adoption, and employee skill development are key drivers of success.

Conclusion and Recommendations

Enhancing customer service quality is essential for insurance companies to remain competitive, build trust, and ensure sustainable growth. In Uzbekistan, modern mechanisms such as CRM systems, digital platforms, automation, and omnichannel communication have improved service delivery, but challenges persist.

Key recommendations include:

1. Expanding digital service platforms and mobile applications to improve accessibility.
2. Implementing CRM systems to streamline customer interactions and manage data effectively.
3. Providing continuous employee training on digital tools, service standards, and customer relations.
4. Standardizing service processes and protocols across companies to ensure consistent quality.
5. Utilizing automated systems for claims processing, notifications, and service tracking.
6. Monitoring customer feedback in real-time to identify gaps and enhance satisfaction.
7. Encouraging innovation in service delivery and adopting international best practices.

By applying these strategies, insurance companies in Uzbekistan can improve customer satisfaction, increase retention, strengthen market position, and support long-term sector growth.

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