AN EMPERICAL REVIEW OF OPTING MULTI-CHANNEL DISTRIBUTION SYSTEM IN HEALTH INSURANCE INDUSTRY IN INDIA

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Abstract: *The study has been carried out to identify the factors influencing to choose different channels to purchase health insurance products. In search of the dependent and independent variables, the researchers have come across a good number of secondary data by going through certain empirical papers for explanatory variables. This study with a systematic review of literature reveals the accurate influence of the variables which make the ultimate customer purchasing through a specific channel. There have been the etymology of certain drivers or variables in the sales channel preference with respect to the customer priorities. Conclusions have been offered with adroit observations.*

I.   INTRODUCTION:

From the times of Vedas, the concept of insurance was termed as "Yogakshema" in Rig-Veda is all about distributing the risk equality to current insurance. As a result of LPG in India in early 90s, insurance sector has taken a big leap to go for privatization with the recommendation of the RN Malhotra committee in the year 1994 and the year1999, which recommended the regulatory development authority of India as Regulator for insurance companies. Many foreign companies were invited in 2000 with 26 per cent stake and raised to 49 per cent in the year 2014 to save Indian ownership. Now, we are having 24 Life insurance, 25 General insurance, and 7 Stand-alone Health insurance companies are doing business in the Indian market. The Indian insurance sector is colossal enough to contribute 7 per cent to GDP. In the FY 2018-19, General & Health Insurance Companies collected 44873 Cr. Premium collections growing continuously over 20% year on year during the past four financial years. stand-alone health insurers premium collection gone up from 21% in FY 2017-18 to 24% in FY 2018-19. Note: The Share of the group of the top of the chart with 48%, second followed by individual business with 39%, and Government business with 13% (Regulatory & Authority, 2018).

In India middle-class people segment who are well educated and growing financially health insurance market size from the year 2010 with market size US$2.5bn   year on year   and anticipating as US$3.7% by the year 2021. As market size potential India has only 20% penetration and as a demographic proportion of population age above 65 years significantly 4.3% in the year 2000. Oxford had forecasted that a specific population above 65 years will be 6.7% in the year 2021, stood as 187 ranks out of 194 countries among health insurance penetration countries along with the digitalization of the Indian insurance market giving huge untapped markets to reach in Rural, Semi-urban, Urban areas. The Government of India declared as foreign stake can be increased to 49% in Indian insurance companies.

As a part of business development in India, health insurance has been contagiously increasing time to time with a consistent growth of consumers and turnover as well. The promotions of marketers at the standpoint of consumer benefits have been offered well with a lot of packages and attributes. At this juncture, the focus on distribution of channel being available and its impact on the purchase behaviour had not at all been the debate till the online media developed. Nevertheless, the usage of the internet marketing tools by all marketers which is being conveyed to the customers easily and effectively. Since there have been innumerable evidential success factors by promoting the products or services through online channels, the researcher would like to focus on the differentiation between multi-channel usage for health insurance products as an exceptional case. High market penetration is found among certain

segments such as the customers from urban areas and highly educated categories and there is still a low market penetrations for several reasons.

The reason for low market penetrations such as the reason of this is lack of knowledge of the product benefits filling the gap customer needs, high premiums and coverage of the uncomprehensive products as per requirement and process of claims. So as India has a great opportunity with untapped market shares mainly in rural, semi-urban and urban markets (Shukla & Singh, 2018) , the study taken up to figure out the variables suitable to study with descriptive design further.

There were certain channels managed by company personnel in a traditional way of personal selling promotion where the company representative or executive used to demonstrate the health insurance policy with its benefits and claims. Now, there have been a lot of channels in the track and motivating the customers through distinguished tools of online and offline as well. Online tools and vehicles such as SEO, PPC, website marketing, Social Media Marketing, Affiliate Marketing, Mobile commerce marketing and e-tailing are highly influential in promoting the services, but at the same time, there is a segment thinking about the consistency and clarity being missed through online channels who are highly accustomed to the traditional offline channels and connected to confronted motivational cues.

Previous Research papers information is mere in health insurance regarding impacting factors of channel selection and the correlation existed among faceless channels and interaction oriented channels. Whereas the correlation between different distribution channels and claim ratios was not studied by none where this research finds the need of all factors which effects the consumer choice or preference at the stand point of channel, product, Customer, Demography and situation wise.

II. OBJECTIVE

The main and specific objective of this study is to identify the factors influencing on customers' choice of channels in buying health insurance in India.

III. METHODOLOGY

Researcher underwent the study with a methodology of exploratory design of research with qualitative approach. Content analysis was adopted as a part of qualitative research where a good number of secondary data from theoretical review, empirical review and methodological review. Data also collected form interviews with related community to gather certain information through unstructured questionnaire. Data dealt with description with less structured but challenging to analyze. Triangulation of methods, sources and evaluators were used to achieve the accuracy of the data. The collected data was analyzed manually and interpreted along with the reports collected from interviews.

IV. REVIEW LITERATURE: A QUALITATIVE APPROACH

4.1 Distribution and importance of intermediaries:

Prosperity of any industry is expected to be alive with its consistent expansions circumspective with consumer needs and competitive atmosphere. The Healthcare industry has been organized enough to increase the pace of its services to certain sectors that expects additional servitors in the way of facility management (Venugopal. K, et.al, 2015). One of the facilities which has been added to the industry is the insurance which is being provided concurrently by certain understanding and contract between hospitals and insurance companies.

When the question arises that the channel which makes the service available to the consumer easily, intermediaries play important function in the insurance distribution channel which plays a vital role(Cummins & Doherty, 2018). It is appreciable that the distribution of health insurance for FY 2018-19 Network wise distribution of premium health insurance (excluding Personal Accident & Travel Insurance Business) between different channels for the distribution of health insurance policies, "Direct Sales Other than Online" contributed a substantial 34 percent share of the overall premium for health insurance this channel's share in community health insurance premium.

It is also identified that the co-relation between health insurance products and penetration with the market are diversified with public and private health insurance products from general and stand-alone health insurance companies. Health insurance is contributing 1.28% GDP in India where 48 Crore people have health insurance policy (Khan et al., 2015). The differentiation of market condition will

be much influenced by the differentiation among public and private where public ltd companies gain the credibility through high degree of reliability. Secondly some people give much importance to general insurance also, nevertheless certain durable goods have been made mandatory to be insured by regulation such as vehicles; apart from vehicles, general insurance is also to be motivated with risk perspective of money. But for health insurance, the motivational cue can be well executed in the way of risk demonstration for saving high medical expenses which have been intolerable for middle and low class people.

The authors Bello & Gilliland discussed foreign distribution networks in terms of the collaboration processes regulating the relationship between producers of exports and their distributors located abroad. While market prices mediate this relationship, manufacturers can boost efficiency by relying on some nonmarket types of governance to better manage their overseas networks, control and flexibility (Bello & Gilliland, 1997). It is noted that the rate of increase in health insurance for the tourism sector, specifically the customers who travel all over the world are found to be more interested to opt health insurance to overcome health expenses risks.

As insurance product is complex, the industry is striving to reach the customer with different channels as they have different needs and requirements with adhoc ways with strategies are multi-channels with high customer centricity (Adelaar et al., 2004). Traditional channels used to influence business now a day's internet and digital channels influence also very high, Customer relationship management is ultimate objective as per companies vision they are coming up with different marketing mix (Kim & Ko, 2012).

For health oriented individuals that may have consequences for their health and safety, access and usage of online health information is becoming increasingly relevant. The phenomenon of e-patients indicates that before undergoing lifestyle changes, patients use the internet to improve health awareness and access health knowledge about diagnosis, rehabilitation, specialists and wellbeing. Online health information may not 'suit' consultations with physicians primarily when the information source is online (Mano, 2015).

The article by Regan & Tennyson disclose that various insurance marketing companies are emerging as a way to minimize the costs of correctly matching policyholder risks with insurance coverage. When policyholders are easily sorted without sales agent participation in screening, exclusive dealing may be the preferred marketing company; if agent knowledge is required for risk placement, independent agency may be preferred. Our theory receives empirical support from the study of compensation contracts (Regan & Tennyson, 1996).

We consider the dual distribution channels of a manufacturer consisting, on the one hand, of a virtual (online) channel directly controlled by a manufacturer and, on the other hand, of a true (offline) channel controlled by an intermediate distributor. In their virtual acceptance, consumers are presumed heterogeneous, deriving a surplus according to the channel they shop at. Assuming that the derived benefits of customers are random with a known distribution of probability, we obtain a probabilistic model which is used (Fruchter & Tapiero, 2005).

In our understanding of how businesses can structure and maintain their distribution networks, enormous strides have been made over the past three decades. Nevertheless, we have barely scratched the surface of all the management challenges that need to be resolved. There are still a number of research needs about structures and problems discussed in previous research networks (Frazier, 1999).

The findings of laboratory experiments suggest that these clandestine activities diminish trust in and devotion to brand consumers and that this influence is greatest when the emotional attachment of the brand consumer to the brand is disrupted (Ashley & Leonard, 2009).

A study analyses a variety of aspects in the marketing literature in the trade model that have not been dealt with. Second, it aims to explain that a special case of trade philosophy is what marketers have considered as swap, which deals mainly on actual exchanges of physical entities between two parties (Bagozzi, 2013).

Academic research and market experience are concentrating growing emphasis on the role of building value in partnerships between customer

and supplier. One way of value production is to reduce commercial exchange rates (Cannon & Homburg, 2001). In connection with the brand value the loyalty is created among the customers which is to be measured so as to know the act of buying a particular brand. According to Lett et. al., the analytical tests of two attitudinal brand loyalty measurements are the tendency of a person to be brand loyal and the attitude towards the act of buying a particular brand (Lett et al., 2009). On the other hand, Fullerton (2005) integrates the research of brand loyalty into relationship marketing which has identified that consumer interaction is a crucial, dynamic construct consisting of at least one affective component and one continuing component.

In the modern digital era, the Internet is changing the way consumers connect with financial service providers that conventional networks are still doing well, the offline channel continues to take the focus off the utility of online channels by using customer loyalty in the pre and postage selling life cycle than during the purchasing process. (Chandrasekaran Uma et al., 2013). Overall business with online channels were increased from the past decade, the penetration percentage of online Channel at pre and post sales are impacting much, multichannel marketing mix strategies were increased to minimize the losses and for better expansion of the products, clear communication is a very important factor to maintain (Acharya, N.D).

The web based resources used for shopping for health insurance policies are currently inadequate in providing tailored reviews based on the advantages and costs of coverage (Abbas et al., 2015).

The polls offer good proof that people do not accept existing plans and may likely understand a simpler model, but weaker evidence that consumers would be strongly drawn to a streamlined plan or modify their health care decisions.(Loewenstein et al., 2013)

The research was also planned to define the characteristics of the individual and product valued by post mastectomy women when shopping for clothing products.(Chowdhary & Ryan, 2003).

The research shows that community based health insurance programmes can efficiently shield disadvantaged households from the unpredictable risk of medical costs and can be enforced in areas where institutional capacity is too limited for compulsory, national risk pooling to be coordinated (Ranson, 2002).

The opening up of the insurance sector saw the emergence of innovations introduced by private players, initially in terms of product offerings. The insurance industry, which till then had seen minimal product innovations, saw the advent of many health insurance products with high specification and stratification. Moreover, liberalization of the sector also saw the advent of over-the-counter and pre-underwritten products that are offered by banks to its customers (Santosh Ranganath. N & Venugopal K, 2013).

4.3 Marketing Mix Strategy

Ahmed (2010) notified that the long term success of organizations depends on many factors in order to survive the service sector organizations which need to offer quality in service. One of the important services which makes the customer to have a smooth transaction and delivery is the selection of channel which plays a pivotal role in marketing.

Which product needs push through which channel with what extent what would be the profitable margin, in today's cutthroat environment companies seriously looking in to this, survival of any company happens with higher penetration, so companies left single distribution and started with multi-distribution channels to make sure higher penetration and market shares.

Webb (2002) revealed that multi-channel distribution demand now is on a high note after the decades of the transition into digitalization in insurance now.

Multichannel distribution fills the gap while purchasing from one channel to another channel with variables called freedom of option and preference commitment. With the advantages of digitalization online channels impacting a lot with traditional channel business percentages, in the multichannel coordination of different channels at different levels are Important the main objective of the multichannel is maintained Customer Relationship Management, Finally concluded that "Physical visit will not be replaced by Inter". (Cortines Monica, Chocarro Maria & Villanueva Maria Luisa, et al., 2010). It offers a

comprehensive description of the tasks of managerial planning and relevant quantitative models to encourage fruitful future studies by finding differences between the related management problems and the scholarly literature available (Agatz et al., 2008).

The authors Klein et al., 2011build a model of transaction cost analysis to illustrate the foreign markets, the channel integration options of companies. In a Data Test the model is collected from a community of Canadian export firms and receives important help, indicating that the market 's capacity to restrict the opportunistic impulses of outside intermediaries is an essential contingency when deciding on the channel structure in a foreign nation when there can be no regulation of contractual agreements(Klein et al., 2011)

In order to understand privacy and security, economics and behavioural economics provide separate yet complementary approaches. Their differences and similarities and why they matter in our thought about security and privacy are briefly explained in this article.(Fennell, 2009)

It is seen that the sources of influence used by car makers to take control of their dealer network have a huge effect on the degree of friction that dealers have with their manufacturers. Coercive sources tend to raise the intra channel conflict level, whereas non coercive sources tend to minimise it. In order to use their available sources of power intelligently, auto producers need to be aware of this reality.(Lusch, 1976)

The introduction of market oriented practices can be a tactic for calming the conflicts facing manufacturers and distributors in their channel relationships. The authors develop a model of possible impacts and evaluate empirically the effects of the business orientation of a retailer on the market orientation of the seller and other channel relationships. About causes Results demonstrate that the market oriented activities of a retailer directly or indirectly influence all the channel interaction variables analyzed.(Siguaw et al., 1998)

In a very important trend for health, the more recent advent of Personal Health Technology Systems and Personally Managed Health Records such as Google Health, Microsoft HealthVault, and Dossia correlates with a broad embrace of Web 2.0

technologies and approaches. Applications, programmes and tools for "Medicine 2.0" are described as Web based services for healthcare clients, caregivers, patients, health practitioners and biomedical researchers using Web 2.0 technology and/or biomedical researchers.(Eysenbach, 2008)

 '"DigiLitEY" is a European multidisciplinary organisation. Network of studies attempting to investigate how8 year old children's experience with literacy Changes are shaped by experience and learning. Induced by the digitalization of Contact. This is a multifold endeavor, That, for the purposes of the study agenda.(Heverly, 2007)

A comparative inspection of the adaptive behaviour models employed In psychology (eg, theories of learning), And the models of rational conduct Employed in economics, demonstrates that in the latter postulate is almost entirely respected. A lot greater difficulty in the collection Mechanisms, and a substantially greater potential to collect data and perform computations in the body, rather than in the organism, just do the former.(Watts, 2017)

The writers examine brand loyalties for durable automotive products Survey details that is expressly censored and only tracks elapsed times Because of transformations but not the moments of change themselves. Censoring this issue is representative of publicly available data from the renewable products study. "Nevertheless, no attention was paid to such" last move "details in the On evaluating change periods, statistics or marketing literature.(Che & Seetharaman, 2009)

This is attempts to investigate the results of three avenues of communication, namely regulated communication (e.g. advertising / promotions), on customer service brand assessment, unrestricted messaging (word of mouth (WOM)/publicity), and brand name.(Grace & O'Cass, 2005)

4.3 Channel Selection:

While purchasing health insurance people consider different aspects while selecting through channel selection, As usual phenomena takes in to the consideration is Cost effective and Profitability of the Channel, some of the other factors also consider eg: Trust, Perceived risk, knowledge of the intermediary, Right resource allocation, and with Channel characteristics, Product characteristics,

Personal characteristics and Situational Characteristics.

The insurance industry is undergoing a transition that could potentially lead to substantial changes in the way customers buying insurance products. In this market place, a number of distribution channels are currently used, and some insurers use a mix of distribution channels which include Internet led networks, company led networks, bank led networks, and agent led networks.(Dumm & Hoyt, 2003)

In purchasing health insurance, different type of factors will affect the decision of buying, the study of Pahwa & Gupta, 2019 revealed that ranking in prioritization, mentioned those factors as " Company related, Psychology related, Product related, Marketing related", Concluded that product factors are influencing with a higher ranking in health insurance buying decisions.

In a research conducted by Ozcifci, 2017, it was attempted to determine which aspect of brand equity is more successful with regard to university students' cell phone purchases. Three dimensions of brand equity are defined: brand recognition, perceived quality and brand loyalty.

The relational benefits that the clients of banks, insurance companies, and travel agencies receive according to whether they maintain an offline or online relationship with the company. The development of an index, called the Relational Benefits Index, allows for a comparison of differences that arise between the measures of confidence benefits, social benefits, and special treatment benefits. The results demonstrate significant differences according to the type of service business and channel used, affecting the importance that consumers place on the offline channel when they want to maintain a stable relationship with a service business (Gómez et al., 2017).

Channel can be selected by consumers, most of the influencing factors are Convenience, Quality of Service, Perceived Risk, Trust, User-friendliness, Knowledge, Right resource allocation, etc., Service Quality impacting Customer satisfaction: The relationship between quality and customer satisfaction was evaluated and analyzed using product cost and product safety as mediators to determine the best factors that can be identified to meet the consumer satisfaction (Cruz & Vitales, 2015).

In addition to the evolution of the internet, growing research has centered on the translation of brand relationships into the online world. Current research advances the study of these relationship structures through the parallel study of the relationships in the off and online networks, in particular brand experience, brand recognition, brand culture, and behavioural loyalty. The background of the study uses single brand retailers to analyse partnerships to provide clarity (Jones & Runyan, 2013).

Price differential has long been known as a tactic that firms can use to maximize profitability when a good difference is valued by customers ' preferences and valuations. In these various environments, operating several distribution channels (e.g. offline and online stores) that have differing degrees of functionality and are valued differently by customers allows businesses the ability to apply differential pricing. Current empirical studies , however , indicate that multi-channel retailers charge uniform distributors (Wolk & Ebling, 2010).

Researchers have identified health insurance as a valuable option in the area of health funding. Despite its importance, a subscription paralysis for this product has been observed in India. It is also found that individuals who can afford health insurance are either oblivious or aversive towards it. This research is intended to examine the socioeconomic factors, the interpretation of health insurance products by individuals and the personality characteristics of individuals to unbundle the paradox that prevents individuals (Mathur et al., 2015).

The choice of the insurance delivery system is analyzed from the viewpoint of transaction cost analysis. Under the independent agency, the ownership of the client list by the agent offers the agent incentives under a more vertically organised arrangement to conduct certain activities that may be more expensive. It is argued that when goods are complex, the underlying uncertainty is greater, or relationship specific investments are less significant, independent agency provides benefits to insurers (Regan, 1997).

By analysing their use in channel relationships between suppliers and distributors of industrial goods, the authors aim to expand theory and empirical findings on interfirm influence strategies. Research hypotheses are established, focusing on the supplier and distributor's mutual use of noncoercive and coercive control strategies in the channel dyad and on the interrelationships of these strategies with inter-firm force, latent conflict, manifest conflict, and conflict resolution (Frazier & Rody, 1991).

In order to analyse correlations with the strength of buyer seller relationships (rationalism) and Alternative governance systems (market, administered, franchise, and corporate), the authors create new measures of influence strategies in marketing networks (i.e. the mechanism by which a company's workers interact with its partners to impact their behaviour). In a contractual channel scheme, Study 1 was a field test of the current multi item measure of impact strategies (Boyle et al., 1992).

Latest government policies in the United States to deploy health information technologies, along with a growing body of scientific evidence that connects knowledge on online wellbeing to positive health related habits suggests common perception that access to knowledge on insurance and health information technologies may help minimise access to health information inequalities in hospitals (Lustria et al., 2011).

This study covers current findings in the literature on social effects, mostly based on compliance and adherence reports conducted between 1997 and 2002. In terms of three purposes central to rewarding human functioning, the concepts and mechanisms underlying the susceptibility of a goal to external stimuli are regarded. In particular, goals are encouraged to shape and respond accordingly to correct interpretations of truth, to establish and sustain positive social relationships (Cialdini & Goldstein, 2004).

For service providers, delay is an important problem. Indeed, the detrimental impact of waiting time on customer service quality has been commonly demonstrated by previous research. Being happy with the facility, though, appears to be ineffective for consumers to stay faithful (Bielen & Demoulin, 2007).

4.4 Conceptual framework:

As nurtured the literature for the attainment of particular factors influencing channel choice for health insurance, the researchers have identified certain core factors influencing such as consumer characteristics, Product characteristics, Channel characteristics, Retailer characteristics, and Situational characteristics which are considered as independent variables which will influence channel choice of online and offline with the interpolation of the moderating variable called " Role of Intermediaries". The conceptual framework is portrayed as follows.

Figure No: 1: Conceptual framework
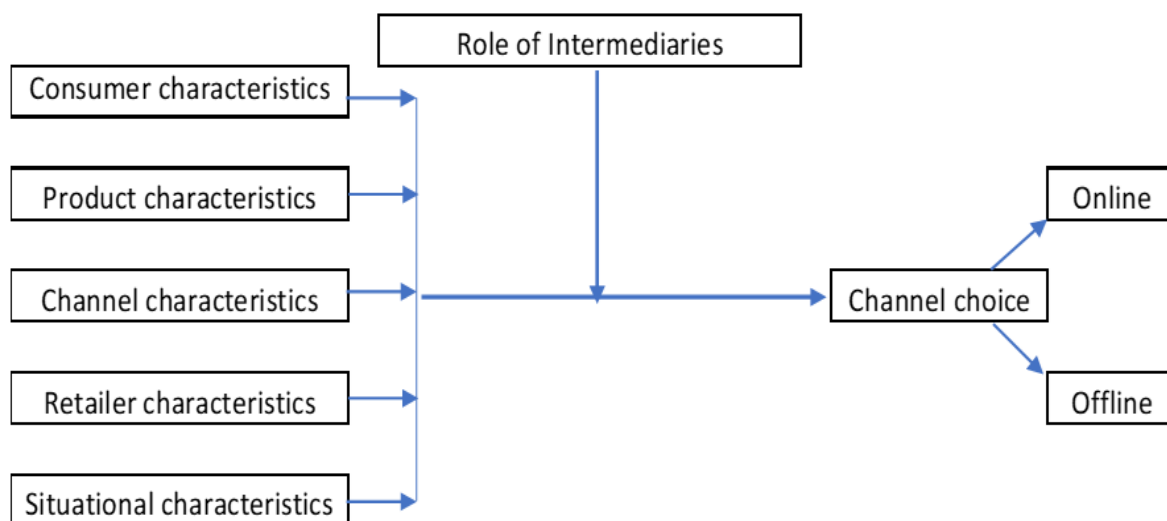
V.   ANALYSIS   AND INTERPRETATION

Practically, sales other than online is progressive enough and the customers who have more impressive through personal selling which motivates the customers through enlightening demonstrator, conformations and objections handling.

There are certain differences of preferences at stand point of health insurance with general, public with private and online with offline which also make a difference in consumer choice and preferences of health insurance.

There are certain observations among the situations prevailing in the state have the study is taken up. The state provides free health policy for the poor segment is one of the factors in general to be offensive towards insurance. The premiums being paid for particular policies are too high and a way away for a common man to purchase. At the same time premiums' paid is not refundable and the customer commonly think about the money which is not reimbursed through health issues will be wasted on the other hand, most of the customers are habituated to traditional demonstrator of proposal selling from a sales representative where the confrontation is highlighted and the same group of customers comparatively rejects the nature of online practices which is lost with certain emotional appeal. But gradual inference of digitalization traditional group who have been with brick system will be sharply and dramatically turn up to click system.

It is also observed that the loyalty towards company as far as the health Insurance industry is concerned seems to be so critical in terms of the sensitivity towards medical reimbursement. In fact it had a strong notion of reliability between government and private companies a decade back, but the loyalty has been increased to all private companies also due to the services improvement to the customers such as CRM Practices, Claims management, Demonstrations and facility management through hospitals. On the other hand, the accuracy and reliability of services increased develop the credibility of the company and in turn will lead to loyalty which is aimed by almost every company strategically.

Claims are considered to be the most critical factor for the customer has always been ambiguous about. Companies several times neglect certain rules embedded with law to be transparent to all the customers with respect to neither are explained well nor emphasized. For the reason, many have had enough complaints on the malpractices in sanctioning claims categorically.

VI.   CONCLUSIONS

1) Overall, insurance selling through online channels has been growing consistently from previous decade onwards where online channel penetration in marketing mix with tremendous growth is also quite evident.
2) The highlighting attributes of online channels i.e. faster work, user-friendly, convenience attracts the customer and accomplish certain services with high comfort such as online renewals in seasons.
3) Pre and post-sales experience of customers have been observed and many feel positive turned to online for the accessibility, acceptability and exceptionality of all services enfolded with online channels.
4) The claim settlement ratio being highly notified as one of the vital credentials of the company being tried by many. The parlance between customer and company through online channel create a kind of confidence through transparency and legacy at the standpoint of claims settlement which is found different as per channel interaction on different issues.
5) Influence of interaction with different channels at different levels having a positive correlation with the penetration of the markets where knowledge, trust, convenience and perceived risk are very important factors which will influence the customer incredibly.

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