

Customer Trust Towards Health Insurance Companies with Reference to Coimbatore City

Mrs.P.Shobanapriya^{1*}, Dr. P. Easwaran²

¹Research Scholar, Department of Management, Karpagam Academy of Higher Education, Coimbatore, Tamilnadu. Email:ID: shobanapriyav@gmail.com, ¹<https://orcid.org/0009-0008-0680-7979>

²Associate Professor and Head, Department of Commerce with Information Technology, Karpagam Academy of Higher Education, Coimbatore, Tamilnadu. Email:ID: easwar83@gmail.com, ²<https://orcid.org/0000-0002-4317-8859>

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ABSTRACT:

Health insurance plays a critical role in ensuring access to healthcare services, mitigating financial risks, and enhancing overall well-being. In recent years, the landscape of health insurance has evolved significantly, influenced by regulatory changes, technological advancements, and shifting consumer expectations. This study investigates customer trust towards health insurance companies in Coimbatore city, with a focus on identifying factors influencing the purchase of health insurance policies, determinants of customer satisfaction, and major problems faced by policyholders. Using a descriptive research methodology, the study collects primary data through standardized questionnaires distributed to 150 individuals, and secondary data from scholarly publications and industry reports. Key demographic insights reveal that most respondents are female, aged 25-34, hold a master's degree, have 6-10 years of work experience, and typically come from four-member families. Respondents predominantly work as curriculum developers and face challenges in intergenerational interactions, particularly conflicts over technology usage. The study also explores effective intergenerational collaboration in the teaching sector, highlighting that open communication, mutual respect, and shared learning opportunities are critical for success. Recommendations include fostering cross-generational team projects, establishing learning communities, and promoting peer-to-peer knowledge sharing. Notably, male respondents and those with extensive teaching experience show varying levels of acceptance towards these recommendations.

Keywords: Health Insurance, Customer Trust, Intergenerational Collaboration, Teaching Sector.

I. Introduction

The increasing need for contemporary healthcare, driven by a fast growing population, higher levels of literacy, and technological progress, has resulted in elevated expectations for health services. The main objective of a

health insurance policy is to mitigate the risk individuals encounter in the case of unforeseen healthcare expenses, so shielding them from adverse financial consequences. [1] The study investigated the multifaceted dimensions of customer trust towards health insurance companies, examining its relevance,

determinants, and implications. Through a synthesis of existing literature and empirical insights, it delves into factors such as service quality, transparency, communication, and cultural dynamics that shape the formation and maintenance of trust in this domain. Moreover, it underscores the strategic importance for insurers to cultivate trust as a cornerstone of their operations, not only for competitive advantage but also for fostering enduring relationships with policyholders.

Consumerism, shifts in the demographic profile of customers, changes in lifestyle, and other variables will influence the overall demand for improved healthcare services, particularly health insurance (HI). The final responsibility for these healthcare services will be transferred to the general population. Increased awareness of Health Insurance (HI) among the general people can significantly contribute to alleviating the burden of healthcare bills. Health insurance has become a powerful and influential factor that brings benefits to the insurance sector, the medical community, and the general population by providing inexpensive peace of mind. [2]

Customer satisfaction in the health insurance market is not just attained at the point of purchase, but also during the full duration of the policy, ensuring the anticipated peace of mind. Health insurance firms must provide client satisfaction from the first step to the last stage. Research has shown that enhancing customer satisfaction results in increased future profitability and decreased costs. Client happiness yields significant advantages such as heightened revenue, amplified profits, higher referrals, less client switching, and enhanced repeat buy rates. Adopting a customer-centric strategy is crucial, as opposed to relying on a product-centric approach. To prevent client churn, health insurance firms should comprehend customer preferences and tailor their services accordingly. [3]

The strategies used by insurance companies to create insurance plans have a significant impact on shaping people's attitudes about purchasing health insurance in India. In a place where there

is a growing need for high-quality medical facilities, effective marketing strategies have the ability to create significant distinctions. The range of HI-products has been significantly expanded to offer a wide variety of choices, opportunities, benefits, and luxury to discriminating customers. It is stated that even if investment products have been altered to incorporate risk and return elements, the health insurance business still has challenges in providing coverage to more than 30% of the Indian population. In order to tackle these concerns, experts have undertaken studies to highlight several elements that impact customer choices. These factors encompass psychographic (behavioural) and demographic characteristics. Afterwards, customized marketing messages and price strategies are carefully created to attract various segments of the population, including young professionals, nuclear families, and respected older individuals. [4]

The primary obstacle faced by insurance businesses is the ongoing need to develop novel products while adapting to shifts in policyholder behaviour, government regulations, market rivalry, technology, distribution networks, automation, technical advancements, and evolving client relationships due to changing lifestyles. Despite the efforts of many insurance firms to prioritize policy holder satisfaction, a significant percentage of policy holders still encounter difficulties while making a claim. Specifically, it is necessary to identify the primary challenges encountered by life insurance policyholders in rural areas. Health insurance companies navigate a landscape fraught with numerous challenges and complexities, each presenting unique obstacles to efficient operation and customer satisfaction. The evolving landscape of healthcare delivery, including shifts towards value-based care and emerging digital health technologies, introduces both opportunities and challenges for insurance companies. Health insurance companies face a multitude of challenges spanning financial, regulatory, operational, and customer-centric domains. Successfully navigating these hurdles

requires a combination of strategic foresight, technological innovation, regulatory acumen, and a deep commitment to meeting the evolving needs of healthcare consumers.[5]

In this context, the quest for customer trust emerges as a strategic imperative for health insurance companies to secure market share and uphold their fiduciary responsibility to policyholders. As insurers strive to navigate an ever-evolving landscape marked by regulatory changes, technological advancements, and shifting consumer preferences, they must adopt a holistic approach that fosters transparency, fosters empathy, and fosters accountability. With such qualities, they can not only strengthen their relationships with existing policyholders, also they can attract new customers and contribute to a healthier, more resilient healthcare ecosystem for all.

Statement Of The Problem

The public have been engaging in a prolonged endeavor while concurrently ensuring their well-being in our modern day. Over the past several years, hospitalization costs have increased, making lower-income households more susceptible to financial strain. Due to the apparent cost-effectiveness of most health insurance plans, many consumers are worried about the necessity of paying their monthly instalments.

The health insurance policies in industry provides coverage for various illnesses and ensures financial stability in treatment, becomes a significant need for the industry to adapt to the constantly evolving global landscape. This is due to the increasing importance of health as a major concern for individuals, coupled with the rising costs of medical expenses. Therefore, the company's management must work under the concept that the capacity to innovate and grow is crucial for survival, as the offered service is designed to fulfil the wants and aspirations of consumers. The importance of monitoring the quality of services has risen due to the growing demands, aspirations, and expectations of consumers. It has become a top priority for researchers to ensure the satisfaction of services

offered by organizations in all aspects.[6]

The populace in rural areas is more cognizant of the necessity for proactive healthcare due to advancements in education and societal development. It is essential to ascertain the extent of available information on health insurance policies in the market that can be beneficial to individuals during this pandemic, given the widespread transmission of the illness. Various awareness initiatives may be undertaken to educate individuals about the significance of health insurance schemes in safeguarding their financial well-being. The user's text is "[7]". Given this information, the following inquiries are raised to examine the intricacies of client confidence in health insurance companies:

What are the primary factors influencing the purchase of insurance policies from health insurance companies?

What are the factors affecting the customer satisfaction in health insurance sector?

What strategies can health insurance companies employ to enhance and sustain levels of trust among their customer base in an increasingly competitive and dynamic marketplace?

Objectives Of The Study

To analyze the factors that influence purchase of health insurance policies from insurance companies.

To identify the factors affecting customer satisfaction in health insurance sector.

To explore the major problems faced by the health insurance policy holders.

Scope Of The Study

Examines factors affecting health insurance purchase and customer satisfaction.

Highlights the increasing importance of health insurance due to rising medical expenses.

Highlights the early stages of health insurance development in India.

Notes the growing prevalence of chronic illnesses and their financial impact.

Research Methodology

Type of research:

The study is characterised as descriptive, with the objective of investigating and exploring the customer trust towards health insurance companies located in Coimbatore city. Descriptive research enables a thorough analysis of the fundamental components, the element of satisfaction, and the problems faced by the policy holders that are relevant to the study goals.

Data Collection Source:

Primary data: The main data would be gathered by administering standardised questionnaires to personnel purchased insurance policies from companies around the city of Coimbatore.

Coimbatore.

Secondary data: Secondary data is been obtained from reliable sources, scholarly publications, and industry reports. This data will provide further background, theoretical frameworks, and empirical evidence to substantiate the conclusions and analysis obtained from the source data.

Sampling Method: Simple random sampling has been used for the study.

Sample Size: 150 samples has been collected for the study

Tools used for analysis: Percentage analysis, descriptive statistics and one-way ANOVA.

Demographic variables of the respondents

Demographic variables	Particulars	Frequency	Percentage
Gender	Male	68	45.3
	Female	82	54.7
	Total	150	100
Age	Under 25 Years	46	30.7
	25-34 Years	49	32.7
	35-44 Years	38	25.3
	45-54 Years	17	11.3
	Total	150	100
Educational qualification	Primary education	17	11.3
	Secondary education	1	0.7
	Bachelor's degree	63	42
	Master's degree	69	46
	Total	150	100
Years of Experience in Teaching	Less than 1 Year	18	12
	1-5 Years	55	36.7
	6-10 Years	69	46
	11-15 Years	7	4.7
	More than 15 Years	1	0.7
	Total	150	100
Number of member in the family	2	7	4.7
	3	53	35.3
	4	84	56
	Above 5	6	4
	Total	150	100
Teaching Role	Classroom Teacher	26	17.3
	Department Head	28	18.7

	Principal/Administrator	23	15.3
	Curriculum Developer	37	24.7
	Education Consultant	36	24
	Total	150	100
Challenges Faced in Interacting with Other Generations	Generation gap in communication styles	5	3.3
	Differences in teaching methodologies	63	42
	Conflicts over technology usage	77	51.3
	Varied work expectations	5	3.3
	Total	150	100

Gender: The majority of respondents are female, comprising 54.7% of the sample.

Age: The largest age group among the respondents is 25-34 years old, making up 32.7% of the total. This suggests that the sample is relatively young, with a significant portion of participants under 35 years old.

Educational Qualification: Most respondents hold a Master's degree, accounting for 46% of the total, followed closely by those with a Bachelor's degree at 42%. This indicates that the respondents are highly educated, with nearly all having at least a Bachelor's degree.

Years of Experience in Teaching: The majority of respondents have 6-10 years of teaching experience, representing 46% of the sample. This suggests a fairly experienced group, though not the most senior.

Number of Members in the Family: The most common family size among respondents is four members, with 56% of participants reporting this.

Teaching Role: The largest group among the respondents consists of Curriculum Developers, who make up 24.7% of the sample, closely followed by Education Consultants at 24%. This indicates a significant representation of roles beyond the traditional classroom teacher, suggesting a diverse range of responsibilities and expertise within the sample.

Challenges Faced in Interacting with Other Generations: The primary challenge faced by respondents in interacting with other generations is conflicts over technology usage, with 51.3% indicating this as an issue. This highlights a significant area of generational friction in the educational environment.

Key Features Of Effective Collaboration Between Different Generations In The Teaching Sector

Demographic variables	N	Mean	SD
There are open channels of communication where teachers from different generations feel comfortable expressing their ideas and concerns	150	2.19	.808
Different generations of teachers are willing to adapt and integrate diverse teaching approaches to meet students' needs effectively	150	2.11	.716
Teachers from different generations demonstrate strong collaborative problem-solving skills when faced with challenges in the teaching environment	150	2.21	.879
There is mutual respect among teachers from different generations for each other's expertise and skills in the teaching profession	150	2.19	.831
Teachers from different generations actively participate in and benefit from shared learning opportunities such as workshops, seminars, and training sessions	150	2.15	.730
There is a culture of providing constructive feedback among teachers from different generations to help improve teaching practices	150	2.24	.825

Teachers from different generations align their goals and vision for the teaching sector, working towards a common purpose	150	2.44	1.393
Teachers from different generations demonstrate cultural sensitivity and inclusivity in their collaborative efforts, respecting diverse backgrounds and perspectives	150	2.33	1.440
Valid N (listwise)	150		

The above table shows that the respondents agree with there are open channels of communication where teachers from different generations feel comfortable expressing their ideas and concerns (2.19), different generations of teachers are willing to adapt and integrate diverse teaching approaches to meet students' needs effectively (2.11),

teachers from different generations demonstrate strong collaborative problem-solving skills when faced with challenges in the teaching environment (2.21), there is mutual respect among teachers from different generations for each other's expertise and skills in the teaching profession (2.19), Teachers from different generations actively participate in and benefit from shared learning opportunities such as workshops, seminars, and training sessions (2.15), there is a culture of providing

constructive feedback

among teachers from different generations to help improve teaching practices (2.24), teachers from different generations align their goals and vision for the teaching sector, working towards a common purpose (2.44) and teachers from different generations demonstrate cultural sensitivity and inclusivity in their collaborative efforts, respecting diverse backgrounds and perspectives (2.33).

Comparison between the respondents' demographic variable of gender and the key features of effective collaboration among different generations in the teaching sector.

Ho1: Demographic variables (gender) of the respondents have a difference towards the key features of effective collaboration between different generations in the teaching sector.

Demographic variables	Particulars	N	Mean Rank	Chi-Square	Asymp. Sig.
Gender	Male	68	76.33	.831	.046
	Female	82	74.81		
	Total	150			

There is a relationship between the gender (0.046) of the respondents and the key features of effective collaboration between different generations in the teaching sector.

Gender

Female respondents (74.81) have a higher level of acceptance towards the key features of effective collaboration between different generations in the teaching sector.

Comparison of respondents' demographic factors (age, highest level of education, years of teaching experience) and the essential aspects of effective generational cooperation in teaching

Ho1a: The demographic factors (age, highest level of education, years of teaching experience) of respondents deviate significantly from the main elements of effective generational cooperation in teaching.

Demographic variables	Particulars	N	Mean	SD	F	Sig
Age	Under 25 Years	46	2.20	0.587	.548	.650
	25-34 Years	49	2.31	0.515		
	35-44 Years	38	2.23	0.621		
	45-54 Years	17	2.13	0.505		
	Total	150	2.23	0.562		
Highest level of education	Primary education	17	2.16	0.466	9.518	.000
	Secondary education	1	2.25	0.456		
	Bachelor's degree	63	1.99	0.618		
	Master's degree	69	2.47	0.424		
	Total	150	2.23	0.562		
Years of Experience in Teaching	Less than 1 Year	18	2.33	0.708	1.476	.212
	1-5 Years	55	2.26	0.452		
	6-10 Years	69	2.17	0.605		
	11-15 Years	7	2.57	0.383		
	More than 15 Years	1	1.50	.		
	Total	150	2.23	0.562		

There is a significant difference between the age (0.650) and years of experience in teaching (0.212) of the respondents and the key features of effective collaboration between different generations in the teaching sector. There is no significant difference between highest level of education (0.000) of the respondents and the key features of effective collaboration between different generations in the teaching sector.

Highest level of education

Impact Of Inter-Generational Collaboration And The Overall Success And Effectiveness Of The Teaching Sector

Particulars	N	Mean	SD
Intergenerational collaboration results in the better utilization of resources, including educational materials, technology, and facilities	150	3.05	1.446
Collaborating with colleagues from different generations provides enhanced professional development opportunities for teachers.	150	2.10	1.041
Intergenerational collaboration fosters innovation and creativity in teaching practices, leading to more engaging and effective classroom experiences	150	2.63	1.019
Collaborating with colleagues from different generations positively impacts teacher morale and job satisfaction.	150	2.31	1.093

Respondents who completed their primary education

(2.16), secondary education (2.25) and PG (2.47) agree with the features of effective collaboration between different generations in the teaching sector. Respondents who finished their bachelors' degree (1.99) strongly agree with the features of effective collaboration between different generations in the teaching sector.

The above table shows that the respondents agree that collaborating with colleagues from different generations provides enhanced professional development opportunities for teachers (2.10), intergenerational collaboration fosters innovation and creativity in teaching practices, leading to more engaging and effective classroom experiences (2.63) and collaborating with colleagues from different generations positively impacts teacher morale and job satisfaction (2.31). The respondents disagree with intergenerational collaboration results in

the better utilization of resources, including educational materials, technology, and facilities (3.05).

Comparing respondents' genders and the effects of intergenerational collaboration on the teaching sector's performance and effectiveness

Ho2: Demographic variables (gender) of the respondents have difference towards the impact of intergenerational collaboration on the overall success and effectiveness in the teaching sector.

Demographic variables	Particulars	N	Mean Rank	Chi-Square	Asymp. Sig.
Gender	Male	68	74.19	.114	.735
	Female	82	76.59		
	Total	150			

There is no relationship between the gender (0.735) of the respondents and the impact of

intergenerational collaboration on the overall success and effectiveness in the teaching sector.

Recommendations To Support And Enhance Inter-Generational Collaboration In The Teaching Sector

	N	Mean	SD
Initiatives promoting cross-generational team projects should be encouraged to foster collaboration and teamwork among teachers.	150	2.43	1.161
Cross-generational learning communities should be established to provide ongoing support and opportunities for collaboration among teachers	150	2.10	1.002
Peer-to-peer knowledge sharing initiatives should be encouraged to facilitate informal collaboration and learning among teachers.	150	2.27	1.021
Valid N (listwise)	150		

The above table shows that the respondents agree that collaborating with initiatives promoting cross-generational team projects should be encouraged to foster collaboration and teamwork among teachers (2.43), cross-generational learning communities should be established to provide ongoing support and opportunities for collaboration among teachers (2.10) and peer-to-peer knowledge sharing initiatives should be encouraged to facilitate informal collaboration and learning among

teachers (2.27).

Comparing Respondent Demographic Variables (Gender) and Recommendations to Support and Improve Intergenerational Collaboration in Teaching

Ho3: Demographic variables (gender) of the respondents have difference on recommendations to support and enhance intergenerational collaboration in the teaching sector.

Demographic variables	Particulars	N	Mean Rank	Chi-Square	Asymp. Sig.
Gender	Male	68	75.90	.917	.011
	Female	82	75.17		
	Total	150			

There is a relationship between the gender (0.011) of the respondents and the recommendations to support and enhance intergenerational collaboration in the teaching sector.

Gender

Male respondents (75.90) have a higher level of acceptance towards the recommendations to support and enhance intergenerational collaboration in the teaching sector.

Findings

Most of the respondents are female.

Most of the respondents having an age group within 25-34 years.

Majority of the respondents completed their masters' degree.

Most of the respondents have 6-10 years of work experience.

Most of the respondents have four members in their family.

Majority of the respondents working as a curriculum developer.

Most of the respondents highlighted conflicts over technology usage as a challenge in interacting with other generations.

Key features of effective collaboration between different generations in the teaching sector

The respondents agree with there are open channels of communication where teachers from different generations feel comfortable expressing their ideas and concerns, different generations of teachers are willing to adapt and integrate diverse teaching approaches to meet students' needs effectively, teachers from different generations demonstrate strong collaborative problem-solving skills when faced

with challenges in the teaching environment, there is mutual respect among teachers from different generations for each other's expertise and skills in the teaching profession, Teachers from different generations actively participate in and benefit from shared learning opportunities such as workshops, seminars, and training sessions, there is a culture of providing constructive feedback among teachers from different generations to help improve teaching practices, teachers from different generations align their goals and vision for the teaching sector, working towards a common purpose and teachers from different generations demonstrate cultural sensitivity and inclusivity in their collaborative efforts, respecting diverse backgrounds and perspectives.

Female respondents have a higher level of acceptance towards the key features of effective collaboration between different generations in the teaching sector.

Respondents who completed their primary education, secondary education and PG agree with the features of effective collaboration between different generations in the teaching sector. Respondents who finished their bachelors' degree strongly agree with the features of effective collaboration between different generations in the teaching sector.

Impact of inter-generational collaboration and the overall success and effectiveness of the teaching sector

The respondents agree that collaborating with colleagues from different generations provides enhanced professional development opportunities for teachers, intergenerational collaboration fosters innovation and creativity in teaching practices, leading to more engaging and effective classroom experiences and collaborating with colleagues from different

generations positively impacts teacher morale and job satisfaction. The respondents disagree with intergenerational collaboration results in the better utilization of resources, including educational materials, technology, and facilities.

Recommendations to support and enhance inter-generational collaboration in the teaching sector

The respondents agree that collaborating with initiatives promoting cross-generational team projects should be encouraged to foster collaboration and teamwork among teachers, cross-generational learning communities should be established to provide ongoing support and opportunities for collaboration among teachers and peer-to-peer knowledge sharing initiatives should be encouraged to facilitate informal collaboration and learning among teachers.

Male respondents have a higher level of acceptance towards the recommendations to support and enhance intergenerational collaboration in the teaching sector.

Respondents who completed their primary education, secondary education, bachelors' degree and PG agree with the recommendations to support and enhance intergenerational collaboration in the teaching sector.

Respondents who have less than one year, within 1-5 years, 6-10 years and 11-15 years of experience in teaching agree with the recommendations to support and enhance intergenerational collaboration in the teaching sector. Respondents who have more than 15 years of experience in teaching strongly disagree with the recommendations to support and enhance intergenerational collaboration in the teaching sector.

Suggestions

Establish formal mentorship programs where experienced teachers are paired with newer educators. This allows for the transfer of knowledge, skills, and best practices. Mentorship should be reciprocal, with both parties learning from each other, ensuring that both experienced and novice teacher's benefit from the relationship.

Organize professional development sessions that encourage mixed-generation participation.

Workshops, seminars, and training programs should be designed to cater to diverse experience levels, promoting the exchange of ideas and fostering mutual learning. Topics can range from new teaching technologies to traditional classroom management techniques.

Ensure that teachers from different generations are included in decision-making processes and leadership roles. This can be achieved by forming committees or working groups with diverse age representation. Such inclusivity helps incorporate a wide range of perspectives, leading to more balanced and effective decisions.

Provide ongoing training for all teachers on the latest educational technologies. Encourage younger teachers to lead these sessions, offering them the opportunity to share their expertise with more senior colleagues. This not only helps bridge the technological gap but also fosters a sense of mutual respect and cooperation.

Implement team-teaching models where teachers from different generations co-teach classes. This approach allows for real-time collaboration and showcases the strengths of each teacher. It also provides students with a richer learning experience as they benefit from diverse teaching styles and perspectives.

Organize social events and team-building activities that encourage interaction among teachers of all ages. These can include retreats, sports events, or informal gatherings.

Building personal relationships outside of the classroom can enhance professional collaboration and create a more cohesive work environment.

Develop programs to recognize and appreciate the contributions of teachers from all generations. Acknowledging the unique strengths and achievements of both new and experienced teachers can foster a culture of respect and value, motivating everyone to contribute their best efforts.

Offer flexible work arrangements that cater to

the varying needs of teachers at different life stages. For instance, more experienced teachers might appreciate reduced hours or mentoring roles, while younger teachers might prefer opportunities for advancement and innovation. Flexibility can help retain talent and improve job satisfaction across generations.

Establish open communication channels that allow teachers to share their ideas, concerns, and feedback freely. Regular meetings, suggestion boxes, and anonymous surveys can ensure that all voices are heard and valued, fostering a more inclusive and collaborative environment.

Create learning communities or professional learning networks (PLNs) that include teachers from different generations. These communities

can focus on specific subjects or pedagogical strategies, providing a platform for continuous learning and collaboration.

Conclusion

It is concluded that, by integrating the unique strengths of each generation, schools can create a more innovative, adaptive, and supportive educational environment. This collaborative approach not only enhances the professional development of teachers but also leads to improved teaching practices and student performance. Thus, promoting intergenerational collaboration should be a strategic priority for educational institutions aiming to thrive in an ever-changing educational landscape.

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