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Leveraging Cloud Computing and Machine Learning for Claims Management Optimization and Customer Satisfaction: A Study of Insurance Companies in Lagos State

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Abstract: This study analyzed the influence of cloud computing and machine learning on claims management optimization and customer satisfaction in Lagos State insurance businesses, adopting a survey research methodology and collecting data from respondents in selected insurance companies in Lagos State, Nigeria. The data found that cloud computing had a considerable favorable influence on claims handling, whereas machine learning had no meaningful effect on customer satisfaction. The research underlined the need for insurance firms to utilize cloud computing technologies to enhance their claims management operations and to re-evaluate their machine learning methods to boost client satisfaction. The research ended by advising that insurance firms embrace cloud computing to better claims administration efficiency and create efficient machine learning tactics to improve client satisfaction.

Keywords: Cloud Computing, Machine Learning, Claims Management, Customer Satisfaction, Insurance Companies, Lagos State, Nigeria

1. Introduction

The Nigerian insurance business, especially in Lagos State, suffers considerable issues in claims administration and consumer satisfaction. The industry's delayed embrace of technology, especially cloud computing, inhibits its capacity to boost claims administration efficiency (Inyang & Okonkwo, 2021). Cloud computing may enhance decision-making by giving advanced data analytics, allowing real-time claim processing, policy administration, and risk analysis for insurers. By adopting cloud computing, insurance firms may simplify their claims management procedures, cut processing times, and enhance overall client satisfaction.

Machine learning, a type of artificial intelligence, may help insurers increase customer satisfaction by automating monotonous processes, speeding claims processing, and offering client-specific services (Garg & Sharma, 2021). Machine learning algorithms can scan enormous information, discover trends, and make predictions, allowing insurers to tailor their services and boost client engagement. Furthermore, machine learning may help insurers predict prospective claims difficulties, allowing them to proactively address consumer complaints and increase overall satisfaction.

The insurance market in Nigeria is characterized by poor consumer satisfaction, primarily owing to slow claims processing and lack of tailored services (Abimbola, 2023). The industry's incapacity to fully engage a larger customer base is seen in the low insurance penetration rate of 0.5% (Popoola, 2023). This lack of participation may be due to the industry's dependence on conventional, manual procedures, which can lead to delays, mistakes, and general unhappiness. By embracing cloud computing and machine

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learning, insurance businesses may overcome these difficulties and enhance overall client happiness.

The integration of cloud computing and machine learning may boost the operational efficiency of insurance businesses in Nigeria, notably in claims processing and customer satisfaction. By adopting these technologies, insurers may enhance their claims processing times, decrease mistakes, and deliver tailored services to their consumers. This research intends to evaluate the influence of cloud computing on claims administration and machine learning on customer satisfaction in Lagos State insurance businesses, offering insights into the possible advantages and obstacles of implementing these technologies in the Nigerian insurance market.

Statement of the Problem

The Nigerian insurance business has considerable issues in claims administration and client satisfaction. The industry's delayed embrace of technology, notably cloud computing and machine learning, inhibits its potential to better claims administration and consumer satisfaction (Orimisan, 2024). Claims processing is a big concern, with settlement times extending up to 90 days, leading to client unhappiness and distrust (Popoola, 2023). Furthermore, the industry's incapacity to appropriately engage a larger client base is seen in the low insurance penetration rate of 0.5% (Popoola, 2023). This project intends to evaluate how cloud computing and machine learning might enhance claims processing and customer satisfaction in Lagos State insurance businesses.

The Nigerian insurance industry's manual handling of claims and lack of individualized services contribute to delays, discontent, and loss of clients (Abimbola, 2023). According to Akuma (2021), the industry's delayed embrace of technology inhibits its capacity to boost claims administration and customer satisfaction. The industry's image is further tarnished since many customers perceive insurance businesses are reactive and hesitant to give excellent services (Abimbola, 2023).

Research Objective

This research intends to evaluate the influence of cloud computing and machine learning on claims management optimization and customer satisfaction, with a special emphasis on insurance businesses in Lagos State. Specifically:

1. To assess the influence of cloud computing on claims administration of selected insurance firms in Lagos State, Nigeria.
2. To evaluate the influence of machine learning on customer satisfaction of chosen insurance businesses in Lagos State, Nigeria.

Literature Review

Cloud Computing

Cloud computing enables organizations to rent IT resources—such as servers, storage, and software—over the internet instead of acquiring them altogether (Alam, 2020). It delivers speed, scalability, and flexibility, allowing organizations to innovate and compete in a fast-paced market (Habib et al., 2022). Managed by cloud providers, these resources are available on-demand, allowing organizations decrease costs and respond fast to digital issues (BasuMallick, 2021; Bharany et al., 2022).

Machine Learning Machine Learning (ML)

This is a subfield of Artificial Intelligence, which allows computers to learn and improve from data without explicit programming (Javatpoint, 2022; Nick, 2020). It is frequently utilized across industries—from healthcare to finance—to evaluate massive datasets and automate activities. ML models help predictions and decision-making in many sectors, including material research and consumer behavior analysis (Agrawal et al., 2014; Karak et al., 2015; Ed, 2022).

Claims Management

Claims management entails managing insurance claims effectively, including investigation, fraud prevention, and regulatory compliance (Cinko et al., 2023). Effective claims processing improves customer service, lowers fraud, and boosts operational efficiency (Stamatiou et al., 2019; Egbona & Sambo, 2023). It is vital to preserve insurer reputation and customer loyalty by guaranteeing prompt and equitable claim settlements (Mitchell, 2023).

Customer Satisfaction

Customer satisfaction assesses how well a product or service fulfills or exceeds customer expectations (Kurdi et al., 2020; Hamzah & Shamsudin, 2020). It expresses the emotional reaction of clients and is examined via surveys and feedback (Yi & Nataraajan, 2018). Consistency, dependability, and the capacity to satisfy expectations are major factors of customer satisfaction (Suchánek & Králová, 2018; Otto et al., 2020; El-Adly, 2019).

Theoretical Framework Technology Acceptance Model (TAM)

The Technology Acceptance Model (TAM), devised by Davis (1989), describes how consumers acquire intentions to embrace new technologies based on two important factors: Perceived Usefulness (PU) and Perceived Ease of Use (PEU). PU is the notion that a technology increases performance, whereas PEU is the opinion that it is simple to use. This research employs TAM to examine how insurance businesses in Lagos State view cloud computing and machine learning in boosting claims handling and customer satisfaction.

TAM has been well verified in technology adoption research (Venkatesh & Davis, 2000; King & He, 2006) and is effective for identifying variables that impact technology acceptance. Applying TAM here helps reveal what drives or slows the adoption of various technologies in insurance, offering insights to enhance implementation and results.

Overall, TAM provides a beneficial framework for forecasting consumer acceptance and directing initiatives to expand the usage of cloud computing and machine learning in the insurance business.

Empirical Review

La Barbera (2023) utilized a qualitative case study to assess the influence of Insurtech on the insurance business, concentrating on Lemonade. The research concluded that Lemonade's unique strategy promotes customer experience, boosts efficiency, and decreases costs, underlining Insurtech as a significant driver of industry innovation. It suggests insurers employ technology and customer-centric methods to stay competitive.

Liu et al. (2023) investigated Chinese insurance enterprises from 2011 to 2020 and concluded that Insurtech greatly improves innovation, notably by removing financial limitations. The research indicated larger benefits on small, non-state-owned enterprises and advises widespread implementation of Insurtech to stimulate innovation.

Stoeckli et al. (2018) investigated 208 Insurtech innovations using grounded theory and built a model defining 52 features and 14 transformative capacities. Their results underscore Insurtech's significance in changing firm-level value generation and bringing digital intermediaries into the personal insurance market.

Pillay (2018) explored Insurtech's effect on current insurance models using interviews and theme analysis. The research revealed that operational difficulties drive Insurtech adoption and that it may inspire innovation in customer value, competitiveness, and efficiency. It advises insurers overcome gaps in their business models by investment in leadership and innovation.

2. Materials and Methods

This study adopted a survey research approach to explore the influence of cloud computing and machine learning on claims administration and customer satisfaction in Lagos State insurance businesses. The research population comprised of IT and marketing unit professionals of five chosen insurance firms with main offices in Lagos, Nigeria. Using the Taro Yamane formula, a sample size of 96 was calculated. A close-ended and modified questionnaire was utilized as the data collecting tool, administered directly to respondents with the aid of two trained research assistants. Primary data collection was utilized, and the data processing technique includes descriptive statistics and inferential statistics, including regression analysis, using the Statistical Package for Social Science (SPSS) version 27. However, the study noted possible limitations, including bias, limited generalizability, and causality constraints owing to the cross-sectional nature of the survey research methodology.

3. Results

A total of 153 questionnaires were administered to insurance companies in Lagos State, Nigeria, with 102 (67%) returned and analyzed. The respondents' demography showed a majority of males (75%) and singles (64%), with 31% of respondents within the age range of 21-30 years. The educational qualification revealed 75% of respondents holding a bachelor's degree. The study focused on cloud computing and machine learning in relation to claims management and customer satisfaction, with respondents from various insurance companies, including NSIA (61%), Heirs Life (22%), African Alliance Insurance Plc. (1%), Nem Insurance (6%), and Coronation Insurance (10%).

Descriptive Statistics on Claim Management

Descriptive statistics indicated that 80 (80%) of the respondents strongly agreed that technological advancements have improved transparency in insurers' claim processes, 6 (6%) agreed, 5 (5%) gave a neutral response, 2 (2%) disagreed, and 7 (7%) strongly disagreed. 31 (31%) strongly agreed insurtech has impacted communication efficiency between insurers and policyholders during claims, 47 (47%) agreed, 11 (11%) gave a neutral response, 6 (6%) disagreed, and 5 (5%) strongly disagreed. 29 (29%) strongly agreed that automation has impacted on insurers' ability to handle high claim volumes, 37 (37%) agreed, 24 (24%) gave a neutral response, 8 (8%) disagreed, and 2 (2%) strongly disagreed. Finally, 42 (42%) strongly agreed that introduction of digital platforms has improved insurers' claims processes, 29 (29%) agreed, 14 (14%) gave a neutral response, 9 (9%) disagreed, and 6 (6%) strongly disagreed.

Descriptive Statistics on Customer Satisfaction

Descriptive statistics revealed that 48 (48%) of the respondents strongly agreed that their organization's services consistently meet customers' needs, 27 (27%) agreed, 17 (17%) gave a neutral response, 4 (4%) disagreed, and 4 (4%) strongly disagreed. 38 (38%) strongly agreed that their organization's services are comparable to those of its competitors, 38 (38%) agreed, 17 (17%) gave a neutral response, 5 (5%) disagreed, and 2 (2%) strongly disagreed. 38 (38%) strongly agreed that the services provided by their organization are within customers' expectations, 33 (33%) agreed, 22 (22%) gave a neutral response, 4 (4%) disagreed, and 3 (3%) strongly disagreed. Lastly, 34 (34%) strongly agreed that the services provided by their organization are beyond customers' expectations, 28 (28%) agreed, 24 (24%) gave a neutral response, 9 (9%) disagreed, and 5 (5%) strongly disagreed.

Descriptive Statistics on Cloud Computing

Descriptive statistics indicated that 30 (30%) of the respondents strongly agreed that cloud computing has improved IT cost effectiveness, 31 (31%) agreed, 19 (19%) gave a neutral response, 14 (14%) disagreed, and 6 (6%) strongly disagreed. 17 (17%) strongly agreed cloud computing enables greater focus on core business activities, 43 (43%) agreed, 23 (23%) gave a neutral response, 12 (12%) disagreed, and 5 (5%) strongly disagreed. 18

(18%) strongly agreed cloud computing enhances operational scalability, 30 (30%) agreed, 32 (32%) gave a neutral response, 16 (16%) disagreed, and 4 (4%) strongly disagreed. Lastly, 24 (24%) strongly agreed cloud computing has improved the speed and efficiency of data processing within the insurance company, 23 (23%) agreed, 30 (30%) gave a neutral response, 17 (17%) disagreed, and 6 (6%) strongly disagreed.

Descriptive Statistics on Machine Learning

Descriptive statistics indicated that 24 (24%) of the respondents strongly agreed that machine learning has improved insurance product pricing accuracy, 27 (27%) agreed, 25 (25%) gave a neutral response, 18 (18%) disagreed, and 6 (6%) strongly disagreed. 24 (24%) strongly agreed machine learning has enhanced customer segmentation, 26 (26%) agreed, 32 (32%) gave a neutral response, 14 (14%) disagreed, and 4 (4%) strongly disagreed. 19 (19%) strongly agreed machine learning integration has increased operational efficiency, 20 (20%) agreed, 34 (34%) gave a neutral response, 19 (19%) disagreed, and 8 (8%) strongly disagreed. Lastly, 16 (16%) strongly agreed machine learning has automated routine insurance tasks, 9 (9%) agreed, 36 (36%) gave a neutral response, 21 (21%) disagreed, and 18 (18%) strongly disagreed.

Hypothesis one

H₀₁: Cloud computing has no significant effect on claims management in Nigerian insurance firms in Lagos State.

Table 1: Simple Regression Analysis Results on the Effect of Cloud Computing on Claims Management in Nigerian Insurance Firms in Lagos State.

Variables	Claims Management
Constant	$\beta = 13.615$ $t = 10.570$ $p = 0.000$
Cloud Computing	$\beta = 0.202$ $t = 2.041$ $p = 0.044$
R-Square	0.257
Adjusted R-Square	0.178
F-Statistics	4.165
Prob. F-Statistics	0.044

Source: Researcher's Computation (2024).

The coefficient table above confirmed that cloud computing ($\beta = 0.202$, $t = 2.041$, $p < 0.05$) had significant effect on claims management in Nigerian insurance firms in Lagos State. The R square of 0.257 showed that cloud computing explained only 25.7% of the variation in claims management. This implies that only 25.7% of the changes in claims management in Nigerian insurance firms could be attributed to cloud computing. The results indicated that the overall model was significant as represented by $p - value = 0.044 < \alpha = 0.05$.

The coefficient table also showed that holding cloud computing to a constant zero, claims management would be 13.615 which implies that without cloud computing, claims management in Nigerian insurance firms in Lagos State was 13.615. Based on these findings, we reject the null hypothesis (H₀₁) which states that cloud computing has no significant effect on claims management in Nigerian insurance firms in Lagos State and conclude that cloud computing has significant effect on claims management in Nigerian insurance firms in Lagos State.

Hypothesis two

H₀₂: Machine learning has no significant effect on customer satisfaction in Nigerian insurance firms in Lagos State.

Table 2. Simple Regression Analysis Results on the Effect of Machine Learning on Customer Satisfaction in Nigerian Insurance Firms in Lagos State.

Variables	Customer Satisfaction
	$\beta = 15.705$
Constant	$t = 12.260$
	$p = 0.000$
	$\beta = 0.017$
Machine Learning	$t = 0.173$
	$p = 0.863$
R-Square	0.154
Adjusted R-Square	0.082
F-Statistics	2.237
Prob. F-Statistics	0.863

Source: Researcher's Computation (2024).

The coefficient table above demonstrated that machine learning ($\beta = 0.017$, $t = 0.173$, $p > 0.05$) had no significant influence on customer satisfaction in Nigerian insurance enterprises in Lagos State. The R square of 0.154 revealed that machine learning explained just 15.4% of the variance in customer satisfaction in Nigerian insurance organizations. This suggests that just 15.4% of the advances in machine learning in Nigerian insurance businesses may be attributable to client satisfaction. The findings indicated that the entire model was not significant as reflected by $p\text{-value} = 0.863 > \alpha = 0.05$.

The coefficient table also indicated that maintaining machine learning to a constant zero, customer happiness would be 15.705 which suggests that without machine learning, customer satisfaction in Nigerian insurance businesses was 15.705. Based on these findings, we accept the null hypothesis (H₀₂) which states that machine learning has no significant effect on customer satisfaction in Nigerian insurance firms in Lagos State and conclude that machine learning has no significant effect on customer satisfaction in Nigerian insurance firms in Lagos State.

4. Discussion

The research studied the influence of cloud computing on claims administration in Nigerian insurance organizations in Lagos State. The findings of the simple regression analysis demonstrated a strong positive link between cloud computing and claims management ($\beta = 0.202$, $t = 2.041$, $p < 0.05$). This suggests that cloud computing has a substantial influence on claims administration in Nigerian insurance organizations. The R-square value of 0.257 indicates that cloud computing explains 25.7% of the variance in claims management. Therefore, the research rejected the null hypothesis (H₀₁) and indicated that cloud computing had a substantial influence on claims administration in Nigerian insurance organizations.

On the other hand, the research studied the influence of machine learning on customer satisfaction in Nigerian insurance organizations in Lagos State. The findings of the basic regression analysis indicated no significant link between machine learning and customer satisfaction ($\beta = 0.017$, $t = 0.173$, $p > 0.05$). This means that machine learning has

no meaningful influence on client satisfaction in Nigerian insurance businesses. The R-square score of 0.154 indicates that machine learning explains just 15.4% of the variance in customer satisfaction. Therefore, the research accepted the null hypothesis (H_{02}) and found that machine learning had no substantial influence on consumer satisfaction in Nigerian insurance organizations.

Implications of Results

The conclusions of this research have important ramifications for the insurance market in Nigeria, notably in Lagos State. The favorable association between cloud computing and claims management shows that insurance firms may enhance their claims management procedures by using cloud computing technologies. This may lead to speedier claims processing, decreased paperwork, and increased customer satisfaction. Insurance businesses may use employ cloud computing to analyze massive databases, detect trends, and make educated judgments. Furthermore, the implementation of cloud computing may assist insurance businesses to decrease costs, increase operational efficiency, and remain competitive in the market. Therefore, insurance businesses in Lagos State should consider investing in cloud computing technologies to enhance their claims administration operations.

The non-significant link between machine learning and customer happiness shows that insurance businesses in Lagos State may need to re-evaluate their machine learning tactics to increase customer satisfaction. While machine learning has the potential to boost customer happiness, the findings show that its present implementation in the insurance business may not be beneficial. Insurance businesses may need to examine alternate techniques, such as strengthening client involvement, delivering tailored services, and refining claims management systems. Additionally, insurance businesses may need to spend in staff training and development to ensure that they have the essential skills to properly apply machine learning technologies. By doing so, insurance businesses may boost client happiness, loyalty, and retention, eventually leading to company development and success.

5. Conclusion

This research studied the influence of cloud computing and machine learning on claims processing and customer satisfaction in Lagos State insurance businesses. The studies demonstrated that cloud computing has a considerable favorable influence on claims management, whereas machine learning had no meaningful effect on customer satisfaction. These findings underscore the significance for insurance businesses in Nigeria to utilize cloud computing technologies to better claims handling. Additionally, the research shows a need to re-evaluate machine learning tactics to better address consumer satisfaction. Overall, this study adds useful insights to the deployment of these technologies in the insurance industry, assisting corporations, regulators, and future academics.

Recommendations

Insurance businesses in Lagos State should emphasize embracing cloud computing by building comprehensive digital claims management systems that facilitate real-time processing, online claim submission, and tracking. Automating claims procedures may decrease mistakes and boost efficiency. Insurance businesses should rethink their machine learning strategy to boost customer satisfaction by establishing effective ML models that analyze consumer data and deliver tailored services. Additionally, investing in staff training is vital to enable effective technology adoption, hence improving customer loyalty and company development.

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