



AXA Mandiri Insurance Industry CRM Innovation Based Digital Transformation Towards 2030

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Abstract. The global insurance industry is facing fundamental digital disruption that demands a shift from transactional to relational business models. This research argues that the future competitive advantage in the insurance industry will no longer lie in the product itself, but rather in the ability to build hyper-personalized, data-driven relationships with customers. We assert that modern Customer Relationship Management (CRM), powered by Artificial Intelligence (AI) and data analytics, has evolved from a mere management tool into a key engine of innovation and growth. Using a qualitative approach with a case study method, this research focuses its analysis on the "from payer to partner" strategy implemented by PT AXA Mandiri Financial Services (AXA Mandiri) through the "Emma by AXA" platform. Comparative insights are then drawn from three global pioneers with distinct innovation models: Lemonade Inc. (AI-driven disruption), Ping An Insurance (ecosystem integration), and Discovery Vitality (proactive engagement). Key findings from the AXA Mandiri case study validate the existence of a "virtuous cycle," where enhanced customer experience and engagement through digital applications generate rich volumes of behavioral data. This data, when analyzed, forms the foundation for developing more personalized products, which in turn strengthens loyalty and restarts the cycle. The study concludes that mastering this relational business model, with CRM as its central pillar, is a definitive strategic imperative for insurance companies aiming to thrive and lead the market by 2030.

Keywords: Customer Relationship Management (CRM), Digital Transformation, Insurance Industry, Service Innovation, AXA Mandiri , Artificial Intelligence (AI), Customer Experience.

INTRODUCTION

insurance industry , which is historical characterized by a reactive business model and interactions Limited customers , now at a crossroads road power - driven transformation digital disruption . ¹ Operational model traditional , which is centered on assessment risk actuarial and payment claim once in a while , it is proven No Again adequate in face new market landscape . Shift This No just evolution technology , but rather crisis fundamental identity that compels industry For define repeat proposition mark the point is : from entity payer passive become partners proactive in life customers . Business model historical insurance operate based on logic

indemnification risk ; value company only realized after occurrence incident negative triggers claim . Interaction with customers are also episodic , occurring frequently only at the time policy sales , renewals annual , or stressful claims process . This model total failure in fulfil expectation modern customers . Accustomed to with seamless , personal, and instant digital experiences in other sectors such as retail and banking , customers now demand level the same service from provider their insurance . ¹ They don't Again satisfied with infrequent and frequent interactions administrative ; on the contrary , they expect personalization , transparency , accessibility *omnichannel* , and ongoing engagement .

Leave from challenge said , the work scientific This submit thesis main : innovation *Customer Relationship Management* (CRM) based technology , such as *chatbot* , application service claims , and *Artificial Intelligence* , are the main enablers that facilitate transformation industry from a " payer " model to a " partner " model. To dissect How transformation This executed in practice , research This focus on studies case of PT AXA Mandiri Financial Services (AXA Mandiri). This company chosen Because commitment its explicit strategy For transitioning "from payer to partner", a manifested vision through the service platform comprehensive "Emma by AXA". ¹ With deconstructing AXA Mandiri's strategy , analyzing runway modern CRM theories , and compare them with global pioneers , research This aim For serve map road strategic for the future industry insurance . The following table serve quote key from report industry , surveys , and journals published academics between 2023 to 2025 , which is explicit support and expand framework theoretical Insurance CRM transformation . Reference This can used For strengthen foundation argument in paper .

Table 1. Synthesis Expert Quotes (2021+) about Transformation Insurance and CRM

Main Theme of the Paper	Key Quotes / Expert Opinion	Source (Institution / Author)	Year
Business Model Shift Relational ("Payer to Partner")	Customer now buy insurance No only For bear loss , but also for in a way <i>preemptively avoid it</i> (Deterministic Risk Management).	PwC (Future of Insurance 2030)	2024
Standard Hyper-Personalized CX	Trust [Insurance] is built on understanding , and comprehension signaled through <i>specificity</i> . Generic proposal No Again effective .	Capgemini (Agentic Hyper-Personalization)	2024
AI Dominance in CRM	77% of companies insurance adopt AI technology in operation them in 2024 , a improvement significant from year previously .	Conning Survey/ Decerto	2024
Continuous Value Cycle (Data Flywheel)	AI systems that transform behavioral data become <i>operational leverage</i> (profit) operational) is driver main growth <i>insurtech</i> like Lemonade.	How To Invest Team (Lemonade Analysis)	2025
Impact Quantitative AI (Efficiency & Satisfaction)	AI is successful increase accuracy <i>underwriting</i> up to 100%, speed up the claims process , and improve satisfaction customer by 12%.	Aragani (Academic Journal)	2024
CRM- Loyalty Relationship (Validation Draft)	Effective CRM implementation build loyalty customer , no in a way directly , but through variables mediation crucial : <i>satisfaction customer</i> .	Harmadi et al. (2023); Wijaya (2024); Setiawan et al. (2025) ¹	2023–2025

LITERATURE REVIEW

Customer Relationship Management (CRM) Customer Relationship Management is A philosophy business that describes a client placement strategy as center of process, activity

and culture . Concept This has well known and many implemented For increase service in the company (Harmadi R, O., Sihite , M, Miranda. A, W, 2023). More carry on according to Wildyaksanjani and Sugiana (2018) stated that Customer Relationship Management is one of the strategies used by companies For more know and understand its customers , so that company can give the best service as well as foster connection term longer length Good with its customers. Effective CRM implementation build loyalty customer , no in a way directly , but through creation satisfaction customer satisfaction customers , with thus , it functions as variables mediation crucial . Argument This supported strong by a series of study empirical latest . Synergy between *Artificial Intelligence* (AI) and *Big Data Analytics* (BDA) are foundation of modern analytical CRM . BDA allows company insurance For collect and analyze huge volumes of data from various source in a way *real-time* , providing understanding deep about journey customer *journey* 1 However , data alone No enough . AI is technology that transforms raw data This become insight and action smart , enabling personalization recommendation products , automation tasks repetitive , and support taking decision data- based .

RESEARCH METHODOLOGY

Method in study This Use approach qualitative with method studies case , research This focus analysis on the strategy "from payer to partner" (from payer to partner) implemented by PT AXA Mandiri Financial Services (AXA Mandiri) through the "Emma by AXA" platform. Insight comparative Then withdrawn from three global pioneer with a different innovation model : Lemonade Inc. (disruption) AI- based), Ping An Insurance (integration ecosystem), and Discovery Vitality (engagement proactive). Findings main from studies AXA Mandiri case validate the existence of a " cycle" mark sustainable " (*virtuous cycle*), where the increase experience and involvement customer through digital applications generate rich volumes of behavioral data. This data , when analyzed , become foundation for development more personalized products , which in turn strengthen loyalty and start return cycle said . Research This conclude that business model mastery relational This , with CRM as its central pillar , is imperative definitive strategy for company insurance that aims For grow and lead the market towards 2030. Approach qualitative chosen Because give depth necessary analysis For understand in a way comprehensive how the strategy and implementation *Customer Relationship Management* (CRM) based digital transformation is executed and how the impact felt in context industry insurance . Case study focused on the "from payer to partner" strategy (from payer to partners) implemented by PT AXA Mandiri Financial Services (AXA Mandiri) through the digital platform "Emma by AXA".

To achieve comprehensive insight , analysis studies AXA Mandiri case supported with outlook comparative from three global pioneer with a different innovation model :

- Lemonade Inc.: Representing a model of disruption based *Artificial Intelligence* (AI).
- Ping An Insurance: Representing the integration model ecosystem .
- Discovery Vitality: Representing the engagement model proactive and *gamification* .

Comparison This aim For serve spectrum of valid CRM innovation models in industry global insurance , beyond studies case single.

Foundation Theoretical : Evolution and Central Role of CRM

The essence of methodology study This is draft *Customer Relationship Management* (CRM). CRM defined as philosophy business that places client as center from all processes, activities and culture company . Concept This has recognized wide as a strategy for increase service and enable company For more understand its customers , providing service best , and foster connection term longer length Good .

CRM as Machine Innovation and Growth Study.

This in a way firm confirm that modern CRM, powered by Artificial Intelligence (AI) and data analytics , has evolve from just tool management become machine innovation and growth main .

- The Relationship Pillar -Data: The future competitive advantage No Again lies in the product , but rather in the ability build hyper - personal and data -driven relationships with customer .

- Synergy of AI and Big Data Analytics (BDA): Synergy This is foundation of modern analytical CRM . BDA allows collection and analysis of very large volumes of data from various source in a way *real-time* , while AI transforms raw data This become insight and action smart .
- Variables Mediation Satisfaction : Effective CRM implementation functioning For build loyalty customer through creation satisfaction customer as variables crucial mediation .

Virtuous Cycle

One of findings key validated by study AXA Mandiri case is the existence of " cycles" mark sustainable " (*virtuous cycle*). Cycle This explain mechanism relational as following :

1. Improvement Digital Engagement : The Enhancement experience and involvement customer through digital applications (such as "Emma by AXA").
2. Behavioral Data Generation : Engagement This generate rich volumes of behavioral data.
3. Development Personal Products : Analyzed data become foundation For develop more personal products .
4. Strengthening Loyalty : Personalization this in turn strengthen loyalty and start return cycle the

Therefore, the methodology and basis theoretical in study This focused on deconstruction how CRM, driven by digital transformation , is becoming a central pillar that enables company insurance switch from the business model transactional (*payer*) to relational (*partner*) model .

RESULTS AND DISCUSSION

Research result divided into two parts main : analysis studies AXA Mandiri case and insights comparative from global pioneers , summarized in table strategic .

Mandiri Case Study : Realizing the Vision "From Payer to Partner"

AXA Mandiri in a way explicit committed to the vision strategic For transitioning "from payer to partner". This vision manifested through the service platform integrated "Emma by AXA".

1. Business Model Transformation : "Emma by AXA" transforms interaction with customers of a nature episodic (only moment claim or extension) to sustainable and value- added ²⁶. This platform functioning as a Service Center Integrated (*Integrated Service Hub*), provides service *omnichannel* .
2. Creation *Virtuous Cycle* (Sustainable Value Cycle): Findings main study validate the existence of a " cycle" mark " sustainable " (*virtuous cycle*) in AXA Mandiri's strategy .
 - Step 1: Upgrade Experience and Engagement : Improvement services and engagement through digital application (Emma by AXA).
 - Step 2: Behavioral Data Generation : Improved interactions This generate rich volumes of behavioral data.
 - Step 3: Innovation Personal Products : This data , when analyzed , become foundation for development more personal products (Applications *Flywheel Data*).
 - Step 4: Upgrade Loyalty : This more personalized product in turn strengthen loyalty and start return cycle the .

Cycle This prove that CRM in the digital era is machine dynamic growth , not just system static management .

Analysis Global Comparative : Diversity of CRM Innovation Models

Analysis comparative with three global pioneers show that No There is One road single towards a ' partner ' model. Insurance companies can choose their ' partner ' identity , which then guide investment technology and interaction models .

Table 2. Summary of comparison dimensions strategy

Dimensions Strategic	AXA Mandiri	Lemonade Inc.	Ping An Insurance	Discovery Vitality
Core "Partner" Proposition	Service Center Integrated (<i>Integrated Service Hub</i>)	Provider Instant & Transparent Provider	Manager Life Holistic (<i>Holistic Life Manager</i>)	Coach Daily Wellness (<i>Daily Wellness Coach</i>)
Key CRM Technologies	"Emma by AXA" platform	<i>Chatbot</i> "AI Maya" & "AI Jim"	LLM " <i>Medical Master</i> "	"Vitality" Rewards Platform
Main Interaction Model	Application <i>Omnichannel</i>	Interaction <i>Bot-First</i>	Embedded in Ecosystem (<i>Ecosystem-Embedded</i>)	Involvement Gamified Engagement
Application <i>Data Flywheel</i>	Development Personal Products	Optimization Ratio Loss	Proactive Health Interventions	Subtraction Risk Dynamic

Comparative Results Discussion

1. AXA Mandiri (Integrated Service Center): Focus on convenience and accessibility *omnichannel* through Emma by AXA. The vision of ' partner ' is become point contact reliable single For all need service insurance and finance , using data to development personalized products in accordance need specific customers in Indonesia ³⁷ .
2. Lemonade Inc. (Provider) Instant & Transparent): Represents radical process disruption . 'Partner' here means remove friction . They take advantage of *chatbots* "AI Maya" and "AI Jim" for an instant and transparent bot *-first* process , from policy purchase up to claim . Application *Data Flywheel* - it focused on Optimization Loss Ratio , using AI to reduce fraud and speeding up payment .
3. Ping An Insurance (Manager Life Holistic): Represents integration ecosystem . Ping An positions self as ' Manager Life Holistic ' , beyond insurance with implant the service in ecosystem service health , finance , and automotive more extensive (*Ecosystem-Embedded*) ⁴¹ . They use *Large Language Models* (LLM) is like a "Medical Master" for Proactive Health Interventions , making data as tool For prevent risk , not only indemnify after that .
4. Discovery Vitality (Coach) Daily Wellbeing): Represent gamification change behavior . Their models engagement - centered proactive through the "Vitality" Rewards Platform. 'Partner' here is a coach who encourages customers For undergo style life Healthy through *Gamified Engagement* (such as discounts , gifts For sports , etc.). *Flywheel Data* they in a way direct focused on Reduction Risk Dynamic , where the premium customized based on behavior customers.

Analysis

This conclude that business model mastery relational This , with CRM as a central pillar , is imperative definitive strategy for company insurance that aims For grow and lead the market towards 2030. Study concludes that business model mastery relational This , with CRM as its central pillar , is imperative definitive strategy for company insurance that aims For grow and lead the market towards 2030 . This has study in a way comprehensive role CRM innovation in transform industry insurance , with studies case main points on AXA Mandiri strategy and comparison with global pioneer . Analysis This produce a number of conclusion keys and recommendations strategic that can followed up as:

1. Validation Framework Theoretical in Practice : AXA Mandiri case study in a way effective validate framework conceptual linking CRM implementation with improvement satisfaction and loyalty customers . Findings from literature , including study from Pamulang University which highlights role mediation satisfaction customers , proven can observed in practice business real
2. Business Model Transformation through Integrated CRM : AXA Mandiri has succeed using CRM as tool For realize vision strategically . The "Emma by AXA" platform is not only A innovation operational , but rather manifestation from the business model new proactive and relational , transforming interaction with customers of a nature episodic become sustainable and valuable plus .
3. Creation Sustainable Value Cycle as Growth Engine : The most significant impact from AXA Mandiri's CRM strategy is creation cycle sustainable value (*virtuous cycle*). Cycle This show that CRM in the digital era is machine dynamic growth , not just system static management , which changes engagement data become innovation product .
4. Diversity of Global Innovation Models : An Analysis comparative disclose that No There is One road single towards a " partner " model. There is valid model spectrum , starting from radical process disruption (Lemonade), development ecosystem holistic (Ping An), to gamification change behavior (Discovery Vitality), which provides choice strategic for other companies .
5. Define Your "Partner" Identity First : Before do investment technology massive , define in a way clear proposition the " partner " value you want to offer . Do you want to to be the most efficient (Lemonade model), provider service health integrated (Ping An model), trainer style life (Discovery model), or center convenient service (AXA Mandiri model)? Strategic vision This must become guide For all decision technology and operations .
6. Get up *Data Flywheel* Through Involvement Value Added: Focus on creation services and content that provide mark real for customers outside cycle claim . The purpose is For create reason for customer For interact in a way regular . Involvement This is material burn For your *flywheel data* . The more the more behavioral data you collect , the more well you can personalize services and products .
7. Investing in Capabilities Analytics and AI: Having data is not enough ; you have to own ability For change it become insight . Build or partner up For get capability in *data science* , *machine learning* , and AI. Get started with case clear usage like prediction *churn* or detection fraud , then move going to more applications advanced like innovation product predictive .
8. Adoption Culture Experimental and Agile: Transformation as big as This No can done in One project big . Adoption an active and agile approach is recommended For start with project pilot , measure the result , learning from failure , and scale success . Same focus size must given to management change organization as in implementation technology That Alone .

CONCLUSION

Customer Relationship Management (CRM), powered by Artificial Intelligence (AI) and data analytics, has evolved from a mere management tool into a key engine of innovation and growth. Using a qualitative approach with a case study method, this research focuses its analysis on the "from payer to partner" strategy implemented by PT AXA Mandiri Financial Services (AXA Mandiri) through the "Emma by AXA" platform. Comparative insights are then drawn from three global pioneers with distinct innovation models: Lemonade Inc. (AI-driven disruption), Ping An Insurance (ecosystem integration), and Discovery Vitality (proactive engagement). Key findings from the AXA Mandiri case study validate the existence of a "virtuous cycle," where enhanced

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