"The impact of digital marketing on the reputation of insurance companies: The role of service quality and brand trust"

| AUTHORS | Khaled M. Aboalganam (iD) |
| | Amro Alzghoul (iD) |

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Khaled M. Aboalganam, Ph.D.,
Associate Professor, Faculty of Business,
Marketing Department, Amman Arab
University, Jordan.

Amro Alzghoul, Ph.D., Assistant
Professor, Faculty of Business,
Business Administration Department,
Amman Arab University, Jordan.
(Corresponding author)

Khaled M. Aboalganam (Jordan), **Amro Alzghoul** (Jordan)

THE IMPACT OF DIGITAL MARKETING ON THE REPUTATION OF INSURANCE COMPANIES: THE ROLE OF SERVICE QUALITY AND BRAND TRUST

Abstract

The study evaluates the influence of digital marketing on the reputation of insurance companies in Jordan, guided by the mediating role of service quality and the moderating role of brand trust. This is a relevant topic because digital engagement has become increasingly important in shaping consumer perceptions and building brand reputation in the insurance industry. The purpose is to determine how digital marketing practices influence organizational reputation through service quality. A quantitative research design was adopted with data collected from 237 employees of 21 insurance companies in Jordan. The data were analyzed using structural equation modeling with partial least squares. The results indicate that digital marketing significantly improves the reputation of insurance companies. The findings demonstrated that service quality serves as a crucial mediator, as an improvement in service quality leads to an increase in customer satisfaction and loyalty, thereby enhancing a company's reputation. Further, brand trust moderated the relationship of digital marketing with reputation, thereby indicating that reputational benefits from digital marketing are further enhanced in firms characterized by high brand trust. These findings highlight the importance of insurance firms implementing digital marketing-driven initiatives to improve service quality and build brand trust. This study has practical value in terms of guiding insurance companies in using digital marketing to build their reputation in a competitive market.

Keywords   digital engagement, consumer perceptions, brand image, service delivery, trust-building strategies

JEL Classification   M31, M37, G22, O33

INTRODUCTION

The digital revolution has changed the way of doing business, especially in customer engagement and reputation building. Due to its importance, digital marketing has shaped brand perception and reputation in the insurance industry. Conventionally speaking, insurance was among those verticals wherein trust and reliability were the main spokes for business transactions; however, with digital marketing, the sector needs to move along with and adapt to the dynamically changing competitive environment. These strategies include social media engagement and search engine optimization, which aids in shaping consumer perception and enhancing brand reputation. Effective digital marketing amplifies the visibility and engagement of a firm's consumers, thus strengthening the brand image of a company (Das et al., 2019; Yum & Yoo, 2023).

In the insurance industry, people view service quality as an indicator that significantly influences customer satisfaction and loyalty. High-quality insurance companies contribute to improving customer expe-

riences, which again enhances their reputation. Based on scholars, there is a significant positive relationship between service quality and brand reputation; reliability, responsiveness, and assurance are the elements that create the perceptions of customers (Aboalganam et al., 2024; Yum & Yoo, 2023). On the other hand, brand trust reduces perceived risks and increases customer loyalty, which is a factor the insurance sector, has to take seriously because credibility and reliability are very important here. According to scientific research, brand trust has a huge impact on consumer behavior, as well as subsequent brand loyalty and reputation results (Delgado-Ballester et al., 2003). Moreover, the interplay among service quality, brand trust, and reputation takes most of the limelight in explaining customer behavior and loyalty towards the insurance sector. Ajemunigbohun and Aduloju (2017) and Stankovi and Tomi (2022) conducted research that highlights the importance of brand equity, service quality, and building trust in a brand in relation to customers' perception and experience (Alsheikh et al., 2023).

The research evaluates the ways in which digital marketing influences insurance companies' reputation, mainly by examining service quality as a mediating variable and brand trust as a moderating variable. Insurance firms in Jordan will be better positioned to make appropriate use of digital marketing strategies to build and retain customers' trust.

1. LITERATURE REVIEW AND HYPOTHESES

Digital marketing practices in the insurance sector have been associated with enhanced firm performance (Kajwang, 2022). Digital innovation is known to increase profits but also contributes to the formulation of feasible business strategies that help gain market share (Al-Azzam et al., 2017; Slobodník, 2023). However, the COVID-19 pandemic brought forcefully a new realization of the importance of digital marketing in the service industry (Lee, 2023). Focusing attention on youth-oriented campaigns, conducting business online, increasing financial literacy, and developing a financial culture can gradually create a positive image of insurers in the market (Larina et al., 2022). The global trend of digitization in the insurance market is the use of advanced technologies to create new products, mitigate risks, satisfy customer needs, and increase operational efficiency (Zhuravka, 2023). Experts have established that digital agendas positively affect insurance companies by providing comprehensive strategic approaches to enhance their performance (Eckert & Osterrieder, 2020). Digital transformation in the insurance sector enables efficient interaction between participants, transparency of information flow, and optimal business process reorganization; apart from that, it augurs well in the growth of online insurance services (Nepochatenko et al., 2023). It is promoted that, amidst the pandemic, managers in the insurance industry take advantage of creative digital marketing strategies to be at the top of challenges and opportunities (Dash & Chakraborty, 2021).

Some of the factors that are going to drive digitalization in the insurance industry are cost reduction, speeding up business processes, improvement of the quality of customer service, and increasing competitiveness (Kaigorodova et al., 2021). IT adoption, particularly big data analytics, supports traditional insurance companies' solutions (Salah & Alzghoul, 2024). Currently, it influences risk assessment, claims processing, and customer experience (Stanković et al., 2022). Sukmawan and Zulganef (2023), report that systematic responsibility, open client dialogues, and client loyalty to insurance services typically build a reputation. Adopting digital marketing orientation will have a significant positive effect on the reputation of insurance companies because it will enable performance improvement, market share expansion, better customer service provision, and client loyalty development. Therefore, embracing digital transformation and new marketing strategies is not optional for insurance firms as they strive to compete in this landscape and create a good reputation in the market.

The influence of digital marketing on service quality played a great part in affecting many industrial sectors. Digital marketing influences service quality, pricing, and customer satisfaction, which has an impact on customer loyalty (Tobing et al.,

2021). Research indicated that digital marketing strategies not only show the quality of products but also have greater power to influence purchase decisions. Consequently, strategic use of digital marketing may boost the ability to persuade about product quality (Purnamasari et al., 2024). It also explored the impact caused by the elements of digital marketing such as content marketing, storytelling, and eWOM on perceptions about service quality in small- and medium-sized enterprises. It was found that digital marketing strategies contribute significantly and positively to the service quality variables (Brzaković et al., 2021). Research has demonstrated that with increased chances of improved overall service delivery and customer satisfaction through digital marketing come implications of increased sales promotion, expansion of business, and improvement in the quality of service offered (Chandra & Nadjib, 2023). In clinics, for example, service quality and digital marketing have been identified as the major factors that determine patient interest in healthcare facilities. Thus, digital marketing is crucial to achieving the desired change in consumer behavior and improving service utilization (Wijaya et al., 2023). On the other hand, digital marketing and service quality have a positive relationship with consumer brand choice, proving its significant relevance to the consumer in terms of preference or purchasing choice (Liwafa & Utami, 2021).

Specifically, the relationship between digital marketing, promotion strategies, and service quality and customers' repurchase intentions encourages consideration of these businesses and fosters customer loyalty (Ardisa et al., 2022). Previous studies have established the perceived usefulness and intention to use these digital marketing tools and platforms, along with the importance of information quality, system quality, service quality, and user satisfaction (Chamboko-Mpotaringa & Tichaawa, 2023). Furthermore, Dewi (2022) illustrates that service quality is an effective moderator, enabling technology-based marketing strategies to enhance customer loyalty through adopting appropriate marketing strategies. Digital transformation in service marketing involves online and offline channel integration and the digitization of customer experiences. These modern marketing practices have a surprising influence on how customers interact with service delivery (Radchenko

et al., 2021). Other researchers have also gauged the effectiveness of digital marketing on consumer purchasing behavior. According to the researcher, digital marketing plays a crucial role in sales and market development, making it an indispensable platform for modern marketing strategies (Mehmeti-Bajrami et al., 2022).

Digital marketing plays a crucial role in enhancing the reputation and quality of online companies, making it a distinctive feature of modern marketing practices (Boer, 2018). In other words, the synthesis from those studies refers to the finding that digital marketing does play a significant role in service quality within any kind of industry. It is through effective digital marketing strategies that organizations realize enhanced customer loyalty, driven purchase decisions, brand choice, and satisfaction, ultimately leading to better service quality and business performance. Taken in their totality, the findings either point to the fact that digital marketing acts as a pivot or contributes to changing consumer perceptions, behaviors, or interactions; hence, it occupies a formidable space in modern markets.

Different studies have demonstrated that service quality has a positive effect on the reputation of the insurer (Chen, 2016; Šebjan & Tominc, 2014). The reputation of an insurance company is crucial in affecting customers' decisions with regard to choosing a particular insurance firm for their insurance needs (Sukmawan & Zulganef, 2023). Customer advocacy and loyalty toward service companies, therefore, come as a result of a company's excellent reputation (Anis & Tausif, 2018). Any insurer who understands the value of its reputation will achieve success within this market (Okhrimenko & Manaienko, 2019). As a competitive advantage for insurance companies, improvement in service quality benefits long-term relations and customer retention (Chen & Wan, 2014). The greater perceived reputation of an insurance company is related to better perceived adequacy of information on coverage and premiums, therefore clearly indicating the importance of reputation in customer perceptions (Šebjan & Tominc, 2014). Those with a greater reputation, according to studies, generally offer the availability of adequate information about coverage and premium information (Fattah et al., 2015). Moreover, service

quality positively affects customer satisfaction and word-of-mouth advertisement within the insurance industry (Pourkiani et al., 2014). In particular, reputation and image management are critical to the issue of customers' trust in insurers, which influences their profit-making ability (Larina et al., 2022). Customers generally hold a moderate to high positive attitude toward the different dimensions of service quality that health insurance companies provide, demonstrating the importance of quality services in this sector (Devi & Kaur, 2022). In addition, the insurance sector's customer value is multi-dimensional, influenced by a combination of product quality, company reputation, and services (Pugnetti & Seitz, 2021).

Trust plays a significant role in building long-term relationships between insurance companies and consumers, as service quality and reputation are important factors that affect customer trust. According to Lisnawati et al. (2016), enhancing customer satisfaction in life insurance services requires a focus on improving service delivery approaches. Through ethical branding by insurance providers, perceived price as well as service quality can influence company reputation and brand loyalty, establishing the inclusion of ethical considerations in shaping reputation (Alwi et al., 2017). According to various reputable studies, service quality has a positive influence on an insurance company's reputation. The quality of services offered enables insurers to enhance their reputation, customers' trust, loyalty, and performance in the market (Siddiqui & Sharma, 2010).

The insurance market is increasingly applying digital marketing strategies to reach and engage those customers who prefer using the Internet in conducting business transactions (Njegomir et al., 2021). Given the highly competitive nature of this market, companies must entice and retain their customer base (Kajwang, 2022). Digital marketing practices work to enhance client engagement and lead to improved company performance, thus contributing to the company's high reputability. Service quality in underwriting services is fundamental in the insurance industry, and it reflects on the insurer's reputation (Chen, 2016). Moreover, establishing a favorable reputation is dependent on high service quality to be able to create long-term relationships with customers. A

study showed that a high degree of digital marketing orientation might influence customer perceptions and emotional bonds with the brand, thus affecting the reputation of the company (Lee, 2023). Moreover, the reputation of insurance services, customer relationship management, and price attractiveness all work together to enhance the customer experience, thereby establishing reputation as a crucial factor in fostering client loyalty (Sukmawan & Zulganef, 2023). Digital innovation not only helps increase profits for insurance companies but also helps develop effective business strategies that generally expand their market share, thereby influencing their reputation positively (Slobodník, 2023).

Digital entrepreneurship contributes fundamentally to the improved performance of insurance industries, thus underpinning the imperative position and place of technology-driven solution use in improving organizational outcomes (Ndei & Ngugi, 2022). Relationship inclination and service quality are critical for customer retention and overall better performance in the financial and insurance sectors (Camarero, 2007). IT use, in particular big data analytics in business organizations in insurance companies alone, extends to business solutions that affect risk assessment, claims processing, and the customer experience overall (Stanković et al., 2022). Targeted campaigns, digital channel utilization, and activities aimed at increasing financial literacy are critical in shaping the insurance market's image and building consumer trust, which are very important elements of reputation management in the industry (Larina et al., 2022). Reputation, service performance, and affect drive the dynamics of health insurance policy renewal, while customer inertia moderates the effect (Kautish et al., 2021). Given exogenous shocks like the COVID-19 pandemic, insurance companies have to redesign their business models; among other imperatives, digitalization and innovation will turn out to be game-changers in restructuring the business model and improving reputation (Polinkevych et al., 2022).

In insurance companies, brand loyalty, customer service, and brand image traditionally go hand-in-hand because external marketing efforts affect service quality and brand perception (Poposki & Elmazi, 2012). According to Goldring (2015), repu-

tation orientation guides marketing decisions, enhances corporate reputation, and influences customer perceptions and loyalty. The two key drivers of corporate reputation influence customer commitment and overall reputation (Alwi et al., 2017; Engizek & Yaşin, 2017). Service industries have identified corporate reputation as a crucial factor in shaping or altering customer perceptions and intentions (Jeng, 2011). Service excellence, digital innovations, and positive customer relations are the cornerstones of a fair insurance strategy designed to increase customers' reputation, improve customer loyalty indexes, and achieve long-term success in a competitive market environment.

Numerous research studies explain that brand trust significantly shapes and influences brand attitude within the context of consumer behavior. Lee (2023) explored the impact of digital marketing, emotional attachment to a brand, and the brand attitudes of insurance companies, concluding that digital marketing strategies play a crucial role in forging emotional connections. To this end, Hegner and Jevons (2016) argued that securing long-term and viable relationships between customers and brands is fundamental to deriving any competitive advantage for the firm. In line with the previously mentioned discussions, Zaidun et al. (2020) expanded on the effectiveness of the brand trust construct in mediating the relationship between customer brand engagement and brand loyalty constructs. While the approach uses the basic role of trust in maintaining any relationship between a customer and a brand, it enhances the competitive advantage of the firm. Rahmawati (2023) discovered that brand trust moderates the relationship between marketing activities on social media and brand equity. In other words, trust, marketing effort, and the general perception of a brand are all interchangeable. Seduram et al. (2022) also demonstrated that brand reputation moderates the relationship between brand trust and loyalty toward smartphone brands. This evidences the role of trust in driving consumer loyalty to certain brands.

Ajemunigbohun and Aduloju (2017) drew on brand equity measures concerning service delivery for insurance companies, specifying appreciable exposures to brand awareness, association, and trust in relation to the insuring public. This suggests that an insurance company needs to focus more on fostering trust to enhance its reputation and overall performance. Furthermore, Xiong and Deng (2023) have noted how brand reputation moderates the influence of coping strategies during product harm crises on consumer trust and purchase willingness. All of these studies synthesized a role for brand trust in challenging situations. This literature review also emphasized brand trust's important role in moderating the relationship between digital marketing orientation and insurance companies' reputation. In this context, trust serves as a crucial factor in shaping consumer perceptions and fostering their loyalty, which in turn contributes to the overall reputation and success of insurance firms in a highly competitive market.

The current study aims to investigate the potential impact of digital marketing on the reputations of insurance companies, taking into account the mediating role of service quality and the moderating role of brand trust. Based on the objective and literature review, the hypotheses are as follows:

H1: *Digital marketing orientation positively influences the reputation of insurance companies.*

H2: *Digital marketing orientation positively influences service quality.*

H3: *Service quality positively influences the reputation of insurance companies.*

H4: *Service quality mediates the relationship between digital marketing orientation and the reputation of insurance companies.*

H5: *Brand trust moderates the relationship between digital marketing orientation and the reputation of insurance companies.*

2. RESEARCH METHOD

The study focuses on determining how digital marketing influences the reputation of Jordanian insurance companies, taking into account the mediating roles that service quality and brand trust play. The study employed a quantitative research

design to achieve the objective. The approach is therefore appropriate for testing the hypothesized links among digital marketing orientation, service quality, brand trust, and organizational reputation. The study's framework was based on existing empirical literature and theoretical models, which will guide the measurement instruments and analytics approach. The JIF indicates that this research will focus on a population of employees from the 21 insurance firms permitted to conduct business in Jordan. Since no available data were indicating the total number of employees in the companies, the study determined the sample size based on the recommendations of Bougie and Sekaran (2019), who suggest a minimum sample size of 380 for a credible quantitative analysis.

The study collected data by mailing structured questionnaires via email to employees across all 21 insurance companies. The study issued 380 invitations in total, retrieved 241 responses, and found 237 valid for analysis. The authors have carefully developed it, including four important constructs: digital marketing orientation, organizational reputation, service quality, and brand trust. The authors have used partial least squares structural equation modeling to analyze the data. This method is particularly helpful for detailed explorations and complex frameworks containing a larger number of constructs and indicators. One of these methods, SEM-PLS, figures out an estimate for both the measurement model (which looks at how valid and reliable the constructs are) and the structural model (which looks at how

these are thought to relate to each other). The study has measured all these variables using established scales, making minor adjustments to better align with the current research context. The constructs are measured by a digital marketing orientation adapted from Salah & Alzghoul (2024) with 12 items that assess the identification of the extent to which companies introduce digital marketing strategies into their operations. The research employed a 10-item scale from Bitektine et al. (2020) to evaluate employees' perceptions of the organizational reputation of insurance company. Service quality was measured with 16-items adopted from Abukhalifeh and Som (2015). Delgado-Ballester et al. (2003) developed a nine-item brand trust scale, which the study used to gauge employees' trust in their organization's brand.

3. RESULTS

This study scrutinizes the pretested overall measurement model. Research has examined the critical indicators of reliability, convergent validity, and discriminant validity in assessing the results of confirmatory factor analysis. This study uses the widely accepted Cronbach's alpha test to assess the scale reliability. Results from the test showed values exceeding 0.70, indicating that the research instrument is reliable and stable (Nunnally, 1978). The evaluation of the measurement model revealed that the CFA, which is based on the outer model, has acceptable indicator loads. Furthermore, the measurement model demonstrated validity by sat-
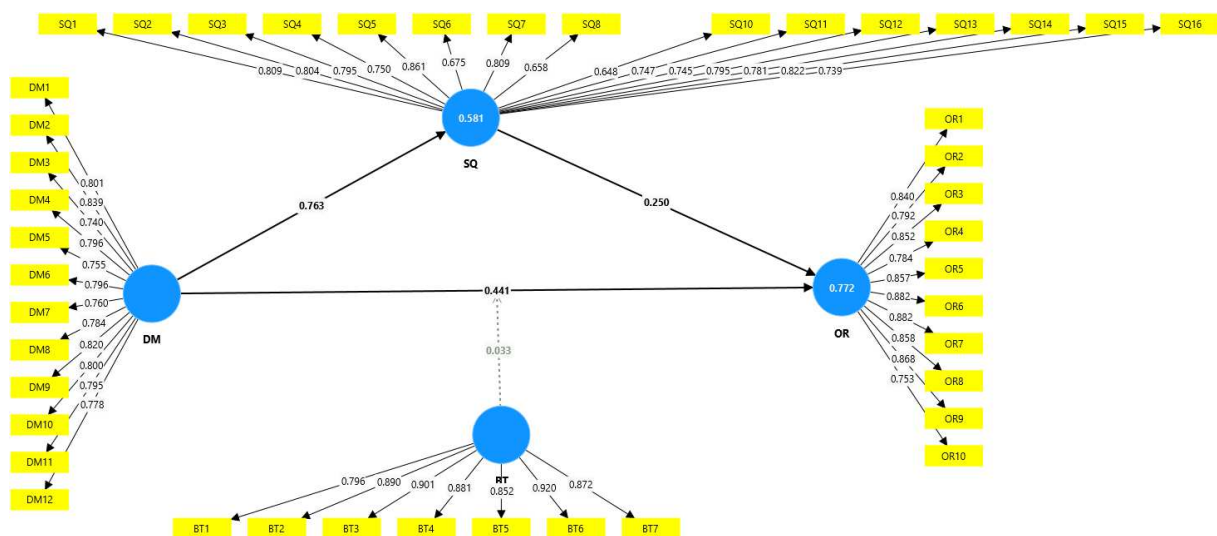

Figure 1. Measurement model

Table 1. Measurement model assessment

Constructs and items		Loadings	Cronbach's alpha	CR	AVE
DM	DM1	0.801	0.945	0.952	0.623
	DM2	0.839			
	DM3	0.740			
	DM4	0.796			
	DM5	0.755			
	DM6	0.796			
	DM7	0.760			
	DM8	0.784			
	DM9	0.820			
	DM10	0.800			
	DM11	0.795			
	DM12	0.778			
OR	OR1	0.840	0.952	0.959	0.702
	OR2	0.792			
	OR3	0.852			
	OR4	0.784			
	OR5	0.857			
	OR6	0.882			
	OR7	0.882			
	OR8	0.858			
	OR9	0.868			
	OR10	0.753			
SQ	SQ1	0.809	0.949	0.955	0.585
	SQ2	0.804			
	SQ3	0.795			
	SQ4	0.750			
	SQ5	0.861			
	SQ6	0.675			
	SQ7	0.809			
	SQ8	0.658			
	SQ9	Deleted < 0.6			
	SQ10	0.648			
	SQ11	0.747			
	SQ12	0.745			
	SQ13	0.795			
	SQ14	0.781			
	SQ15	0.822			
	SQ16	0.739			
BT	BT1	0.796	0.948	0.958	0.763
	BT2	0.890			
	BT3	0.901			
	BT4	0.881			
	BT5	0.852			
	BT6	0.920			
	BT7	0.872			
	BT8	Deleted < 0.6			
	BT9	Deleted < 0.6			

Note: DM = digital marketing; OR = organizational reputation; SQ = service quality; BT = brand trust.

isfying the criteria for convergent validity, composite reliability, and discriminant validity. The factor loadings of the indicator items, shown in Figure 1 and Table 1, met the 0.60 threshold suggested by Hair et al. (2011). Three items were left out because their loadings were less than 0.60. The average variance extracted (AVE) for each variable exceeded 0.5 (Hair et al., 2012), with values ranging from 0.585 to 0.763, all surpassing the acceptable threshold of 0.60. Assessing reliabil-

ity requires the use of Cronbach's alpha (α) and composite reliability (CR), with both metrics ideally surpassing 0.70 (Hair et al., 2016). There was strong internal consistency in the results, as shown by Cronbach's alpha values ranging from 0.945 to 0.952 and CR values between 0.952 and 0.959, both of which were higher than the acceptable level of 0.70.

To prove discriminant validity (see Table 2), the relationships between the model indicators are looked at; the latent variable must be greater than the inter-item correlation values, and the diagonal AVEs should also be higher (Fornell & Larcker, 1981). The Average Variance Extracted (AVE) of the constructs shows how different the two things are from each other. This is a measure of discriminant validity. All factor loads for the constructs exceeded 0.6. Additionally, each indicator demonstrated a higher score on its corresponding construct compared to others, indicating that the measurement model is both valid and discriminant. The constructs' composite reliability ranges from 0.952 to 0.959, thereby confirming the issue of unidimensionality (Farrell & Rudd, 2009). Table 3 presents a method for assessing discriminant validity using the HTMT approach, which indicates that the correlation ratio should be less than one (Henseler et al., 2015).

Table 2. Discriminant validity results

Variable	BT	DM	OR	SQ
BT	0.874	–	–	–
DM	0.831	0.789	–	–
OR	0.828	0.832	0.838	–
SQ	0.851	0.763	0.799	0.765

Table 3. HTMT criteria

Variable	BT	DM	OR	SQ
BT	–	–	–	–
DM	0.874	–	–	–
OR	0.868	0.871	–	–
SQ	0.888	0.792	0.830	–

3.1. Structural model assessment

Henseler et al. (2015) recommended that research evaluate the model's compatibility with the data using standardized root mean square residuals (SRMR) with a threshold value of less than 0.08. The normative fitness index (NFI) indicates that the model used in this investigation is a good fit for the data because it is getting closer and closer to one. This lends credence to the model's ability to represent the data, as demonstrated by each of these indices. Alternatively, the R2 statistic illustrates how all exogenous components jointly explain the variation in the endogenous construct. This demonstrates that the model can account for variance (Shmueli & Koppius, 2011). This study calculated the R2 value for the endogenous construct to be 0.772. This number indicates that the variance of the exogenous constructs accounts for approximately 77.2% of the variance of the endogenous constructs. Given the limited number of variables, this result indicates that the model exhibits significant illustrative strength, which is reasonable considering the limited number of factors. Chin (2010) posits that a Q2 value greater than zero indicates the predictive relevance of the model. The study evaluated its predictive significance using the PLS blindfolding calculator. Wang and Rhemtulla (2021) reported that the Q2 values for DM and SQ were 0.411 and 0.082, respectively, indicating a well-established predictive potential of the model (see Table 4).

Table 4. Model fit

Variable	Estimated model	Saturated model
SRMR	0.067	0.046
d_ULS	1.233	0.672
d_G	1.44	1.551
Chi-square	1832.772	1579.222
NFI	0.636	0.732

3.2. Hypotheses testing

The study used the bootstrapping procedure for hypothesis testing, incorporating 5,000 subsamples. Figure 2 illustrates the structural model. The t-statistics of the overall model validated five hypotheses. As shown in Figure 2, path coefficient (β) values were used to figure out how exogenous factors affected both mediating and endogenous factors. Table 5 presents empirical validation for each of the three direct effect hypotheses. The results of *H1* demonstrate a notable positive correlation between DM and OR, with a coefficient of β = 0.441, t = 10.826, and a p-value of 0.000. The *H2* results demonstrate a significant relationship between DM and SQ, characterized by β = 0.763, t = 32.144, and p = 0.000. The results of *H3* dem-
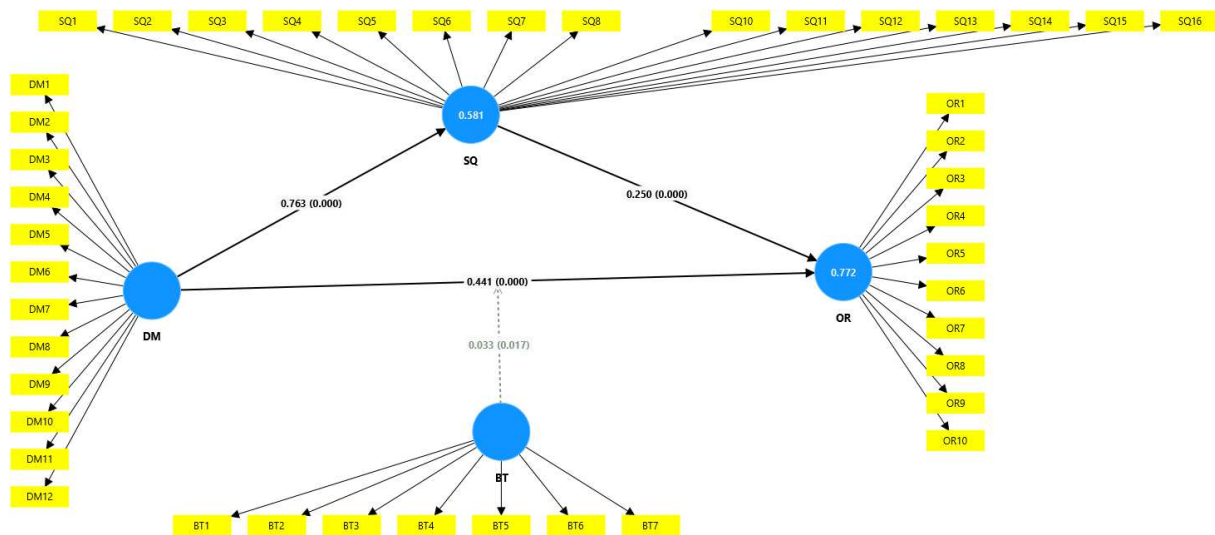
Figure 2. Structural model

Table 5. Structural model assessment

Hypothesis	Paths	Beta	t-value	P-value	Results
H1	DM → OR	0.441	10.826	0.000	Supported
H2	DM → SQ	0.763	32.144	0.000	Supported
H3	SQ → OR	0.250	4.825	0.000	Supported
H4	DM → SQ → OR (Mediation)	0.190	4.832	0.000	Supported
H5	DM x BT → OR (Moderation)	0.033	2.385	0.017	Supported

onstrate a notable positive correlation between SQ and OR, with a coefficient of β = 0.250, a t-value of 4.825, and a p-value of 0.000.

The results of *H4* demonstrated a notable indirect relationship between DM and OR, with SQ serving as a mediator (β = 0.190, t = 4.832, p = 0.000). The findings lend credence to the mediation hypothesis, indicating that SQ serves as a partial mediator in the relationship between DM and OR. Therefore, DM has a direct impact on OR and influences it indirectly by enhancing SQ. The findings of *H5* indicate a notable interaction effect between DM and BT in forecasting OR (β = 0.033, t = 2.385, p = 0.017). The findings support the hypothesis that BT influences the relationship between DM and OP, indicating that the effect of DM on OR varies depending on the degree of BT.

4. DISCUSSION

The findings in this study are incredible and give insight into how digital marketing affects insurance reputation, underscoring mainly service quality as a mediator and brand trust as a moderator. The findings have been consistent and only complementary to those provided in the literature, highlighting complex relationships among the variables of digital marketing orientation, service quality, brand trust, and organizational reputation. The analysis supports the hypothesis that digital marketing orientation significantly impacts the insurance companies' reputation. This corresponds to the literature; for example, among others, Das et al. (2019) and Yum and Yoo (2023) indicate that proper digital marketing practices are useful in enhancing visibility and consumer engagement, finally leading to excellence in brand reputation. This suggests that companies investing in digital marketing practices are better positioned to ensure a positive reputation among all companies operating in the Jordanian insurance market. This is very topical because of the competitiveness within the sector and the consumers' reliance on digital channels for both information and engagement.

The second hypothesis of this study postulated that there is a positive relationship between DM orientation and service quality. This hypothesis finds support in the study results because the re-

sults show a highly positive relationship between digital marketing orientation and service quality. This aligns with the findings of Tobing et al. (2021) and Purnamasari et al. (2024), who demonstrate that enhancing customer loyalty plays a crucial role in digital marketing, influencing factors such as service quality, price, and customer satisfaction within firms. However, a firm gains greater control over the purchase decision through appropriate use of digital marketing, particularly when it aims to communicate the product's quality to customers, thereby improving overall service quality.

The third hypothesis posited a positive correlation between the reputation of insurance firms and the quality of their services. To support this hypothesis, the result shows a positive relationship between service quality and organizational reputation. The present study corroborates theories by Yum and Yoo (2023) and Sukmawan and Zulganef (2023), which suggest that high service quality contributes to customer satisfaction and loyalty, thereby enhancing the company's reputation. This highlights the necessity for insurance companies to develop effective digital marketing strategies, some of which should enhance their insurance services.

The fourth hypothesis focuses on the moderating role of service quality in the association between digital marketing orientation and the reputation of insurance firms. The research results support this hypothesis, suggesting that service quality partially mediates this relationship. This implies that while the digital marketing orientation positively impacts the organizational reputation through enhanced service quality, it does so indirectly. This may align with the findings of Dewi (2022) and Chamboko-Mpotaringa and Tichaawa (2023), who found that service quality is a mediator in the relationship between technology-based marketing strategies and customer loyalty. Such results therefore suggest that to realize the gains, insurance companies have to ensure they implement an appropriate digital marketing strategy, in addition to paying due attention to the service quality.

The fifth hypothesis stated that brand trust is a mediator in the relationship between companies' digital marketing orientation and their reputation. Surprisingly, the findings verified this hypothesis since it was able to establish a positive interaction effect of digital marketing orientation and brand trust on organizational reputation. Indeed, this suggests that the level of brand trust anchored the role of digital marketing in enhancing the organization's reputation. Previous studies by Delgado-Ballester et al. (2003) and Hegner and Jevons (2016) suggest that digital marketing reinforces brand trust. Brand trust is particularly germane to insurance companies because it raises the value of reputational gains from digital marketing activities.

These are some of the limitations entailed in the findings of this study. The sample comprises only Jordanian insurance companies; hence, generalizing the findings might not be possible. Future studies may be conducted in other countries and in different industries to confirm and generalize the current findings. Besides, qualitative work may allow an in-depth look at the interactions among mechanisms of digital marketing, service quality, and brand trust in shaping reputation. This study underlines the critical ability of digital marketing to influence an insurance company's reputation by enabling service quality dependence, moderated by brand trust. The findings have implications for understanding an integrative strategy of digital marketing, service improvement, and trust-building programs, all of which contribute to improving organizational reputation.

CONCLUSION

This study fills a research gap regarding the effects of digital marketing and service quality on brand trust and insurance companies' reputations in Jordan. As a result, the research evidence supports the importance of adopting digital marketing to boost insurance firms' image. Consequently, there is evidence demonstrating the invaluable contribution of effective digital marketing approaches to enhancing an organizational reputation. This is due to various factors such as increased brand awareness and visibility, engagement, and overall positive perceptions. Service quality's intermediary role conveys

the message that simply appropriating technological processes for digital marketing is sufficient; these methodologies need to amplify service quality. A high service quality helps in improving customers' satisfaction and loyalty, as it will improve a company's reputation. This implies that if insurance companies want to maximize the opportunities that digital marketing presents, they need to make sure that the marketing strategies are complementary to service quality.

Furthermore, the study highlights the mediating effect of brand trust in the relationship between digital marketing and organizational reputation. This supports the assertion that trust plays a critical role in the customer-company relationship, and that brand trust enhances the direct impact of digital marketing on reputation. Insurance companies with high brand trust would accrue more reputation value for a similar amount of digital marketing investment. In light of this, this study suggests that establishing trust through effective service delivery in digital marketing is crucial for realizing the full potential of this medium. Therefore, insurance companies should prioritize trust-building strategies alongside appealing online advertising campaigns and continuous service improvement to establish a lasting positive image and secure strong positions in both the current and future markets. These findings offer insurance firms a clear understanding of how to build up their reputation in an integrated and strategic manner through digital marketing, service management, and reputation management.

AUTHOR CONTRIBUTIONS

Conceptualization: Amro Alzghoul.
Data curation: Khaled M. Aboalganam.
Formal analysis: Khaled M. Aboalganam.
Funding acquisition: Khaled M. Aboalganam.
Investigation: Khaled M. Aboalganam, Amro Alzghoul.
Methodology: Khaled M. Aboalganam.
Project administration: Khaled M. Aboalganam.
Resources: Khaled M. Aboalganam, Amro Alzghoul.
Software: Khaled M. Aboalganam.
Supervision: Amro Alzghoul.
Validation: Khaled M. Aboalganam.
Visualization: Khaled M. Aboalganam.
Writing – original draft: Khaled M. Aboalganam, Amro Alzghoul.
Writing – review & editing: Khaled M. Aboalganam, Amro Alzghoul.

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