




“Digital maturity and corporate reputation in Jordanian insurance companies: The role of digital marketing, customer engagement, and brand trust”

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DIGITAL MATURITY AND CORPORATE REPUTATION IN JORDANIAN INSURANCE COMPANIES: THE ROLE OF DIGITAL MARKETING, CUSTOMER ENGAGEMENT, AND BRAND TRUST

Abstract

The study aims to assess the effect of digital maturity, digital marketing, customer engagement, and brand trust on corporate reputation in Jordan's insurance industry. A structured questionnaire was used to collect the data from 423 people selected from executive management, information technology, marketing, customer service, and digital transformation departments in insurance companies in Jordan. A quantitative research design was employed to cater to the requirement of analysis, and a total of 401 valid responses were gathered and analyzed using structural equation modeling (SEM) by employing the AMOS version 24. The results showed that digital maturity and digital marketing had a significant impact on corporate reputation, and customer engagement turned out to be the most important one. Brand trust also has a positive and significant effect on the development of reputation. Confirmatory factor analysis (CFA) was used to confirm construct reliability and validity findings based on the results of all Cronbach's alpha values being greater than 0.80, as well as composite reliability and average variance extracted values meeting acceptable thresholds. The results showed an acceptable fit for the structural model in terms of RMSEA (0.047), CFI (0.944), TLI (0.932), and chi-squared values (2.21). The results indicate that reputation building in the insurance business requires coordinated digital solutions that enhance engagement, trust, and technological maturity.

Keywords

digital maturity, digital marketing, customer engagement, brand trust, corporate reputation

JEL Classification

G22, M15, M31, O33

INTRODUCTION

The unparalleled pace at which digital technologies have been advancing rendered digital transformation one of the factors that have guaranteed organizational competitiveness, operational effectiveness, and value creation for stakeholders in service industries. Digital maturity in the insurance industry is now a strategic need and a strategic requirement, as it enables insurance firms to develop better delivery service, customer relationships, and a more enhanced corporate reputation within the ever-competitive markets. Online channels, marketing communication tools driven by technology, and interactive communication tools have enabled insurance companies all over the world to reach their customers easily, establish trust in them, and create a self-image in the market. Despite all these developments across the globe, insurance companies that are in developing economies like Jordan are struggling very hard to attain high degrees of digital maturity. The insurance firms in Jordan have structural, technological, and managerial issues that limit access to the opportunity to exploit



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the potential of digital marketing capabilities to the fullest and foster long-term customer relationships. Along with that, the level of customer trust in online insurance services, the issue of data privacy, and unfamiliarity with forms of online communication adversely influence the perception and image of insurance companies on the market.

The gradual increase in digital maturity in the Jordanian insurance sector directly affects corporate reputation since customers currently start to base their evaluation of companies on their digital presence, digital responsiveness, transparency, and capacity to establish relations. The effectiveness of digital marketing has therefore become a factor of concern; customer engagement and brand trust are also critical issues that can define the perception of insurance companies by their stakeholders. However, the lack of coherent digital strategies and haphazard use of digital tools result in inconsistencies in the sector's reputation-building strategies. From an academic point of view, empirical research examining the joint effect of digital maturity, digital marketing, customer engagement, and trust on corporate reputation is still lacking, especially within the context of the Jordanian insurance industry. Existing research is conducted only in the isolated context of technology or marketing, so our knowledge lacks an understanding of the role of these factors in shaping reputation in new markets. To address this gap, the paper seeks to examine the direct relationship between digital maturity, digital marketing, customer engagement, and brand trust on the reputation of insurance companies in Jordan as a source of information that can be used in making decisions during the process of digitalizing service-based industries.

1. LITERATURE REVIEW AND HYPOTHESES DEVELOPMENT

The high digital rate has significantly changed organizational activities, the integration of operations, customer interaction methods, and the value creation process in the service industry (Bag et al., 2025). To that extent, the notion of digital maturity is increasingly taking on a multi-dimensional form with the view that it implies a group of competencies pertaining to technology infrastructure, strategic fit, organizational culture, and process integration. Whereas a few studies focus on the technological dimension as the key determinant of digital performance, some authors believe that managerial preparedness and cultural orientation have an equally significant influence, which implies that literature is conceptually diverse (Zhu et al., 2025; Touijer & Elabjani, 2025; Cresswell et al., 2025).

Digital maturity is the degree to which an organization relies on the strategic use of digital technologies as a part of its core strategy, workings, and customer relations in a way that improves performance and competitiveness (Koch et al., 2025). It is not merely adopting technology but implies how digital efforts are aligned with business goals. It

is a multidimensional concept that includes digital strategy alignment, technological capability, data-driven decision-making, and organizational readiness (Chen et al., 2025). The more digital organizations become, the greater their digital marketing abilities and the better their customer interaction. In the current paper, digital maturity is assessed using a multi-item Likert scale based on previous research on digital transformation. On the other hand, the lack of digital maturity can limit an organization's innovativeness and flexibility, especially in a new market like Jordan, where digital transformation is not even. Digital marketing is often presented as an extension of the operational aspect of digital maturity, acting as a communication channel between organizations and stakeholders (Alqudah et al., 2025a; Al-Ahmed et al., 2025). There is empirical evidence that successful digital marketing improves brand awareness, information accessibility, and professional perceptions (Tatli et al., 2023; Ruiz et al., 2025). Nevertheless, the results are not all positive. On the one hand, many studies indicate reputational benefits as a result of the use of digital channels (Noer et al., 2025; Sutisna et al., 2025; Lubis et al., 2025; Foziljonov et al., 2025); on the other hand, other investigations warn that a lack of consistency or poorly executed digital communication can lead to a lack of credibility (Noer et al., 2025). These conflicting views may imply that

digital marketing success is limited to digital presence alone, rather than a future process of strategic integration with other organizational assets.

The literature on customer engagement focuses on the interactive, emotional, and behavioral aspects of the relationships between companies and their clients in online environments (Liu et al., 2025; Malik & Pradhan, 2025). The level of engagement is high and leads to emotional attachment and relational development in the long run (Anwar et al., 2025; Tabas et al., 2025). In the digital insurance context, involvement is enabled by timely communication, customized information, and the interactive services platform (Kowsar et al., 2025; Agarwal et al., 2025; Xu et al., 2025). Empirical evidence correlates high involvement with the feelings of transparency, responsiveness, and service commitment that lead to reputational progression (Barrett et al., 2025; Singh et al., 2025; Perez Benegas & Zanfardini, 2025). However, the current body of research focuses a lot on transactional outcomes, and their implications for the corporate-level image are under-researched.

Trust in a brand is still one of the foundations of stakeholder assessment in risky service markets such as insurance (Akbiyik, 2025; Kusnandar et al., 2025). The establishment of trust is based on the sense of reliability, integrity, and security in digital interactions (Aboalganam & Alzghoul, 2025). When loyalty to the company is established through consistent digital performance, data security, and ethical conduct, customers will develop a positive reputation assessment of such companies (Juhaidi et al., 2025). Trust is even more vital in uncertainty reduction and legitimization of digital interactions in a situation where there is an unequal degree of digital familiarity, like in Jordan (Juhaidi et al., 2025; Alzubi, 2025a). Nonetheless, the existing literature tends to study trust separately, and this gives little insight into the manner in which it functions in conjunction with the constructs of digital capabilities. Regardless of the increasing literature, it is possible to identify several limitations. To start with, existing research has largely focused on digital maturity, digital marketing, customer engagement, and brand trust as distinct variables, which provided a limited understanding of the simultaneous impact of these variables on corporate reputation. Second,

research based on empirical studies is still mainly focused on developed economies, meaning the emerging insurance markets are underrepresented. Third, discrepancies in results on reputational consequences of digital communication raise speculations that technological ability might be inadequate without relational mechanisms. Thus, there must be a thorough model that incorporates digital capability and relationship-based constructions. To fill these gaps, the current research focuses on the interplay between digital maturity, digital marketing, customer engagement, and brand trust to a corporate reputation within the Jordanian insurance industry.

To fill this gap, the research given has the following hypotheses due to the reviewed literature:

- H1: *Digital maturity has a positive effect on corporate reputation in Jordanian insurance companies.*
- H2: *Digital marketing positively influences corporate reputation in Jordanian insurance companies.*
- H3: *Customer engagement positively influences corporate reputation in Jordanian insurance companies.*
- H4: *Brand trust positively influences corporate reputation in Jordanian insurance companies.*

2. METHOD

The survey utilized a quantitative research strategy to investigate the issues affecting corporate reputation in Jordanian insurance firms, as far as digital transformation is concerned. The main data collection tool employed to measure the study constructs, which were digital maturity, digital marketing, and customer engagement, as well as brand trust and influence on corporate reputation, was a structured questionnaire. The target population of the study was employees of Jordanian insurance companies who were employed in executive management, information technology departments, marketing units, customer service departments, and digital transformation teams.

Stratified random sampling was used to have equal representation of respondents in terms of their job functions. The job positions were considered as levels, and the sample of participants per group was determined by random sampling tools, which is recommended as the best methodological practice (Sekaran, 2016; Ibrahim et al., 2021; Mahmoud, 2025; Al Refai et al., 2025; Alrifae et al., 2026). This strategy provided sufficient coverage of the viewpoints associated with digital processes, customer communication, and reputation management in the insurance industry. The questionnaires were distributed in the form of 423 questionnaires that were administered using face-to-face methods, email delivery, and secure electronic survey links. A total of 401 valid questionnaires were then used in statistical analysis, having passed the elimination of incomplete and unusable responses, giving a response rate of 94.8. The sample size was also more than the minimum of structural equation modeling (SEM), which suggests 200-300 observations to have a robust model estimation (Hair et al., 2019; Alqudah et al., 2025b). Three months were used to collect data.

The respondents were chosen with the purpose of being specifically active participants in the programs of digital transformation, digital marketing, and customer relationship management in their respective companies. The managers operating within IT, marketing, operations, and executive functions are directly charged with the responsibility of adopting digital systems, managing digital communication strategy, and measuring the performance of the organization in the digital space. Thus, they have enough knowledge and have enough professional exposure to determine the degree of digital maturity and its effects on corporate reputation. This enhances the validity and trustworthiness of the obtained information.

The questionnaire was separated into two large sections. The first section was the demographic and professional one, during which the sample provided their gender and age, their education and employment role, and the years they have been working in the insurance sector. The second part consisted of measurement by construction of the study using validated measurement scales, which were modified from the prior study. All this was measured using a five-point Likert scale,

with a statement from 1 (Strongly Disagree) to 5 (Strongly Agree) in Appendix A. The digital maturity was gauged using the pointers of strategic digital planning, digital infrastructure, and integration of digital systems into organizational operations. Digital marketing was measured using items that tested the efficiency of the online communication medium, online promotional efforts, and interactive marketing. Customer engagement quantified customer interactions, responses, and involvement via online systems. Brand trust measured the perceptions of reliability, credibility, and confidence of the respondents in digital services offered by their organization. Corporate reputation was quantified based on indicators that expressed the image of the population, confidence of the stakeholders, and the general organization.

SPSS and AMOS version 24 were used to provide statistical analysis. Two-step analytical procedures were taken. To measure construct reliability and validity, first, CFA was conducted. Second, the associations between the independent variables and the dependent variable were analyzed using structural equation modeling (SEM). Factor loadings of above 0.70 were deemed to be acceptable, along with the recommendations of Atieh et al. (2025), Alzubi (2025b), Alkhwalidi et al. (2025) and Atallah et al. (2026), Composite reliability (CR) and average variance extracted (AVE) were used to test construct validity according to the criteria by Fornell and Larcker (1981).

Goodness-of-fit indices, such as the chi-square/df ratio, root mean square error of approximation (RMSEA), comparative fit index (CFI), and Tucker-Lewis's index (TLI), were used to ascertain model fit. Standardized path coefficients and standardized path coefficients' p-values were interpreted, and this was used to test the hypothesis. Each of the constructs portrayed good internal consistency with Cronbach's alpha and CR greater than 0.80. The discriminant validity was determined using the square root of each construct's AVE, which was greater than the correlations of the construct with the rest. A single-factor test conducted by Harman ensured that one was not worrying about common method bias, as the proportion of total variance explained by a single factor did not exceed the 50 percent mark. The research processes were carried out in an ethical manner.

The objectives of the study were explained to the participants before the study took place, and informed consent was obtained. No personal data was gathered, and all data was handled with high confidentiality. Ethical and methodological standards were upheld by getting institutional approval and ensuring that data collection was done.

Table 1 shows the demographic population and professional profile of the 401 respondents. The sample is not too skewed in relation to gender, as 57.9% of participants are males, and 42.1 percent are females. The respondents aged 30-39 years (39.2) were the majority, then there were 40 years and above, 22.2, as there was a professional mature population. Education-wise, the sample size is highly educated, with most participants having a bachelor's degree qualification (52.4%), 29.4% having a master's degree, and 7.2% having a Ph.D. qualification. In terms of professional experience, 35.7% of the respondents had experience in the insurance industry between 5 and 10 years, and a good number of 25.9% years between 11 and 15 years, implying that they were exposed to a lot of in-

dustry experience. Regarding the managerial level, middle managers (39.2), heads of departments (27.7), and top management (16.0) constituted 39.2, 27.7, and 16.0 percent, respectively, meaning that most respondents held decision-making positions. Also, the respondents were spread more evenly, the most common functional areas were marketing (24.2%), IT (21.0%), operations (21.9%), and customer service (18.5%), so that the departments that are directly engaged in digital processes and work with customers were properly represented. Lastly, 58.1% said they use digital platforms often in their professional lives, which is another indication that they can assess digital maturity and its effect on corporations' reputation.

3. RESULTS AND DISCUSSION

Confirmatory factor analysis (CFA) was used to determine construct reliability and test the convergent and discriminant validity of the measurement model. Table 2 shows the loading of the factors, average variance extracted (AVE), com-

Table 1. Demographic profile of respondents (N = 401)

Demographic Variable	Category	Frequency	Percentage (%)
Gender	Male	232	57.9%
	Female	169	42.1%
Age Group	18-29 years	96	23.9%
	30-39 years	157	39.2%
	40-49 years	89	22.2%
	50+ years	59	14.7%
Educational Level	High School	44	11.0%
	Bachelor's Degree	210	52.4%
	Master's Degree	118	29.4%
	Ph.D.	29	7.2%
Years of Experience in Insurance	Less than 5 years	72	18.0%
	5-10 years	143	35.7%
	11-15 years	104	25.9%
	16+ years	82	20.4%
Job Position	Top Management	64	16.0%
	Middle Management	157	39.2%
	Department Head	111	27.7%
	Supervisor/Officer	69	17.1%
Department / Specialization	IT Department	84	21.0%
	Marketing Department	97	24.2%
	Operations	88	21.9%
	Customer Service	74	18.5%
	Executive/Administration	58	14.4%
Digital Platform Usage Frequency	Rarely	33	8.2%
	Occasionally	135	33.7%
	Frequently	233	58.1%

posite reliability (CR), and Cronbach's alpha of all the constructs. The findings revealed that the Cronbach's alpha and CR for all constructs were above the required 0.70 value, which supports a sufficient level of internal consistency (Hair et al., 2019). Additionally, all AVE values were above 0.50, which was recommended by Fornell and Larcker (1981), confirming adequate convergent validity. These findings reaffirm that the measurement items are suitable for replicating their latent constructs.

Digital maturity, digital marketing, customer engagement, brand trust, and corporate reputation were then tested by applying structural equation modeling (SEM) to test predicted relationships. Table 3 summarizes the findings of the hypothesis testing. The results illustrate that the effect of digital maturity ($\beta = 0.32$, $p < 0.001$), digital marketing ($\beta = 0.41$, $p < 0.001$), customer engagement ($\beta = 0.47$, $p < 0.001$), and brand trust ($\beta = 0.29$, $p < 0.01$) all significantly have positive impacts on corporate reputation. Therefore, all hypotheses that were put forward were confirmed. The goodness-of-fit measures indicate that the structural model gives an acceptable fit to the data. Table 4 indicates that the RMSEA was 0.047, and this is less than the recommended value of 0.08. The values in CFI and TLI were above 0.90, and the ratio (chi-square/df) was less than 3.00, which meant that the model fit well (Hair & Alamer, 2022). These findings support the sufficiency of the model proposed in describing the correlations between the study variables.

The structural model has a high level of explanatory power. A significant percentage of the variance

in corporate reputation is attributed to the four predictors ($R^2 = 0.64$). It shows that the amount of variability in the perception of corporate reputation in Jordanian insurance companies is explained as 64% by digital maturity, digital marketing, customer engagement, and brand trust.

Table 4. Model fit t

Fit Index	Obtained Value	Threshold	Decision
RMSEA	0.047	< 0.08	Good
CFI	0.944	> 0.90	Good
TLI	0.932	> 0.90	Good
Chi-square/df	2.21	< 3.00	Good

To find possible variation in the perceptions of different demographic and professional groups, further tests were performed with independent samples t-tests and one-way ANOVA. The findings showed no significant differences in the perception of corporate reputation among different genders ($p > 0.05$). Nevertheless, a considerable disparity was noted between the departments ($F = 3.87$, $p < 0.05$), with respondents in the IT and executive departments saying that they perceived a greater level of digital maturity than those in marketing and operations departments. Moreover, the respondents who had over 10 years of working experience had much stronger digital maturity and corporate reputation evaluations ($F = 4.12$, $p < 0.05$). These results suggest that professional specialization and experience in the industry are factors that affect the perception of digital transformation and its reputational consequences.

The results show that the elements associated with digital transformation have a significant impact

Table 2. Reliability

Construct	Number of Items	Factor Loadings	AVE	CR	Cronbach's α
Digital Maturity	4	0.72-0.89	0.63	0.86	0.83
Digital Marketing	4	0.70-0.88	0.61	0.85	0.81
Customer Engagement	5	0.73-0.91	0.66	0.88	0.85
Brand Trust	4	0.71-0.87	0.62	0.84	0.82
Corporate Reputation	4	0.74-0.90	0.65	0.87	0.84

Table 3. Hypotheses testing results

Hypothesis	Path	β	S.E.	C.R.	p-value	Result
H1	Digital Maturity \rightarrow Corporate Reputation	0.32	0.05	6.4	< 0.001	Supported
H2	Digital Marketing \rightarrow Corporate Reputation	0.41	0.06	6.8	< 0.001	Supported
H3	Customer Engagement \rightarrow Corporate Reputation	0.47	0.07	6.7	< 0.001	Supported
H4	Brand Trust \rightarrow Corporate Reputation	0.29	0.05	5.8	< 0.01	Supported

on the corporate reputation of the Jordanian insurance companies. Customer engagement was the best predictor, given that participation and responsiveness on the online platforms are some of the significant predictors of reputational outcomes. The influence of online marketing was also compelling, which can justify the importance of consistent and transparent web-based communication in helping the corporate image. Reputation building was another significant factor brought about by the digital maturity that can be applied to a structure of stakeholder confidence brought about by strategic digital efforts and infrastructure. Brand trust as a factor was less significant, but it was also a determinant, and the role of credibility and reliability of online insurance services cannot be undermined.

The results confirm *H1*, which states that digital maturity affects corporate reputation positively. This finding aligns with the prior research that revealed that highly digitalized companies were more able to enhance the transparency, responsiveness, and reliability of their services (Tiron-Tudor et al., 2025; Neunaber et al., 2025; Han et al., 2025). Insurance companies that behave properly and reasonably in relation to the application of digital technologies and insurance companies with low digital readiness have higher opportunities to get a positive reputational evaluation than those with low digital preparedness.

H2 was also supported, which proved that digital marketing has a significant impact on corporate reputation. It can be stated that this finding confirms previous research that proper digital communication may result in increased brand awareness and perceived professionalism (Ma

& Yong, 2025; Rizkiani, 2025). Insurance companies that proactively apply digital channels in their communication of value propositions and reach customers can record better reputational performance.

H3 was the most supported, meaning that customer engagement dominates in creating a reputation. This result indicates that when customers engage proactively with insurance companies on digital platforms, they get a better perception of transparency and organizational commitment. In line with Xiao and Chen (2025), Zeng et al. (2025), and Lu et al. (2025), engagement lessens uncertainty and enhances relational connections on a long-term basis.

Lastly, *H4* was confirmed, supporting the fact that brand trust plays a significant role in corporate reputation. This result supports previous results that perceived risk is reduced in digital service settings due to trust and improves stakeholder confidence (Marmat, 2025; Deng et al., 2025; Devi, 2025). Insurance companies with established reputations due to their trustworthiness and honesty in their online activities have a higher chance of keeping their reputation. In general, the findings enrich the literature on digital transformation and reputation management by showing that the reputation of corporations in the insurance sector is predetermined by the complex of technological preparedness, marketing, customer relations, and trust-developing processes. Practically, the findings suggest that the Jordanian insurance companies should concentrate on the Web infrastructure, customer relations, and trust-promoting systems as a method of building reputational status in the constantly growing digital market.

CONCLUSION

The paper aimed at establishing the relationship between digital maturity, digital marketing, customer engagement, brand trust, and corporate reputation in Jordanian insurance companies. It was found that the organizational digital ability represented by effective digital marketing practices and interactions with customers directly affects corporate reputation, whereas brand trust influences improved reputation performance. Reputable gains may be attained via digital programs spearheaded by the authoritative force, consistent investment in technologies, and continuous communication with customers through digital media. The degree of digital maturity assists the insurance companies in increasing the degree of transparency and dependability in the services, and this augments the trust of stakeholders. The reputation is acquired through interaction with customers because it reinforces the quality of inter-

action, whereas the uncertainty of using digital insurance services is reduced through trust in the brand. The obtained results have theoretical value for the digital transformation literature, as they allow for reputation-based analysis in a regulated service sector in a new market. As leaders, insurance companies must focus on developing digital capabilities, engaging strategies, and building trust. Policymakers are also motivated to embrace loose digital systems that allow innovation instead of limiting organizational digital progress.

AUTHOR CONTRIBUTIONS

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APPENDIX A. QUESTIONNAIRE

Section A: Digital Maturity (4 items)

- DM1: Our company is digitally strategic, which is in line with business goals.
- DM2: We have successfully integrated digital technologies in our core operations.
- DM3: Our organization constantly improves the digital infrastructure.
- DM4: The top management is proactive in supporting digital transformation efforts.

Section B: Digital Marketing (4 items)

- DMar1: Our business is highly active in online communication with customers.
- DMar2: Digital marketing tools contribute to the increased awareness of our services.
- DMar3: The social media platforms are managed strategically.
- DMar4: Digital campaign is very effective in building brand image.

Section C: Customer Engagement (5 items)

- CE1: Digital platforms are often used by customers in cooperation with our company.
- CE2: Our company is fast in responding to online customer inquiries.
- CE3: The use of digital channels allows personal communication with customers.
- CE4: Our customers are involved in our online undertakings.
- CE5: Use of online enhances customer relationships in the long term.

Section D: Brand Trust (4 items)

- BT1: Our company is reliable with customers.
- BT2: We have secure and trustworthy digital services.
- BT3: Customers are convinced that our company is integrity-driven.
- BT4: There is a consistent quality of our company throughout the digital platform.

Section E: Corporate Reputation (4 items)

- CR1: Our company enjoys a good image in the general market.
- CR2: Stakeholders have a positive perception of our company.
- CR3: Our online profile boosts the image of our company.
- CR4: Our firm is viewed as professional and innovative.