Business to business to corporate software product: A web portal for managing and handling insurance firms online

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Abstract: In the organizations, managing the sales and client's information plays a key role so for managing that information we are going to develop a Sales Aid and Management Portal. Sale's Management portal is used to manage all the products and the services sales details and customer details in the organization. By using this portal, the sales information in the organization can be managed easily and in a secure way. This web portal is very scalable and can be used for small and also for large organizations. With this portal admin can see the agent's progress and can also share the important messages with the agents. This portal is also used by the agents to save and manage all clients and prospect details. Agents can also manage the client's general information, contact, opportunities, proposals, and projects details. This Sales Aid portal is specifically for the company which provides insurances such as TATA AIA, IDFC, BajajAllianz, and other similar companies. This portal helps them managing the middle party who sells their insurances to the client. There are different modules in this portal they are Agent module, Admin Module, and Customer Module. These three modules are used by three different persons. Admin module is for admin who provides access to the insurances to the agents and after that, agents shares details of these insurances to the clients.

Keywords: HTML, CSS, JavaScript, Angular.

I. INTRODUCTION

A portal is basically a website that provides a single platform of access to applications and information. From the point of view of an end user, a portal is a web site with pages that are associated with tabs or some other form of navigation. Each page contains sub-pages under pages, or one or more portlets, individual windows that display anything from static web page content to complex web services.

The project is B2B2C software product with development, testing and deployment of admin panel, content view / share platform, interactive content bot and analytics for same. Companies like Bajaj Allianz and Tata AIA earns profit by offering technical excellence in all areas of General and Health Insurance. The portal is exact requirement for such companies. The project is a sales aid portal. This project is a conceptual design for a company's sales pipeline database portal, at which agents add information into pipeline by keeping the logs of contacts and activities, opportunities and proposals, and eventually projects. The portal enables admin to oversee works and track progresses, and in the meantime to interact with and provide guidance to sales timely.

The Sales aid Portal that we developed has the following features:
• Start page with little acknowledgement
• Registration form filling and a sign-in form page
• Dashboard page to display company's offer
• Chat-bot and video bot for better understanding of the portal for the customers

The sales management portal main purpose is to provide sales aid for the customers the given company in an efficient manner. The database will be stored in centralized database management system.

Background- Portal is a website that provides a platform to the company or business to automate their processes to become more effective. Portals are used by industries such as Education Industry, Nonprofit Organizations, Medical Industry, Pharma Industry, Banking Industry, Trading Industry, Real Estate Industry, and many more. Our portal is for the industry that deals with insurance. This portal helps them manage the middle party who sells their insurances to the client.

Objectives: The main objective of the project is to provide a vendor presence as a liaison between the manufacturing SME and consumers, although, it has been very difficult to sell, distribute, and control processes, especially in the areas of pricing and asset management. It also places high demands on the quality of business

relationships and, due to the integration of external data, into the SME production reporting system. With evidence from case studies, this article analyses the issues involved and explains how SME's productive management service can control the complexity of a business-to-business-to-consumer (B2B2C) model.

The profits of using the web portal are as follows:
- Automating your business processes to become more effective
- Access from anywhere at any time – clients or staff can enjoy a secure online user experience
- Real time information – web portal is really useful for real- time information and communication with the customer
- Take benefits of the recent cloud development technology to amaze your customers
- Time Saving
- Easy to handle- organization uses portal as it is easy to work with
- Easy access to information.
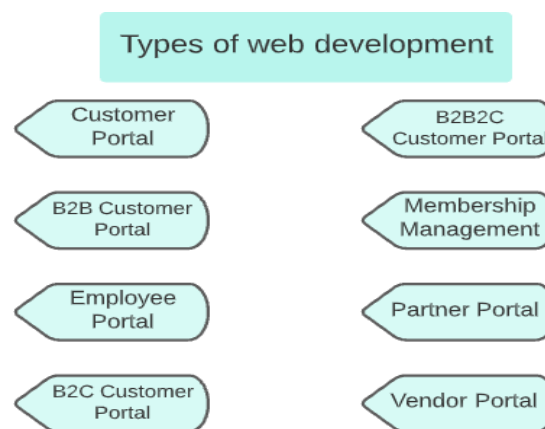
Different Types of Portals which can be used in different domain

II. REVIEW OF EXISTING SYSTEM

According to a research paper titled "Customer behavior toward online insurance services in India" published on 7th June 2012 by Arpita Khare, "a Faculty in the Indian Institute of Management Rohtak and Saumya Dixit, Ruchi Chaudhary, Priyanka Kochharand, Shruti Mishra MBA students at the Indian Institute of Information Technology, Allahabad, Technology is said to have revolutionized the service sector and widened the reach across different customer segments. Customers have the flexibility to take advantage of the service according to their convenience and without interacting with service staff. In India, financial sector has invested in developing technological infrastructure for providing efficient services to customers and competing with the multinational insurance companies. Internet as a service delivery channel has revolutionized the traditional marketplace interaction 2 by providing greater accessibility to customers. The virtual marketplaces have changed the nature of customer – company interaction and their relationships. In order to know more about online insurance services, they formulate the following hypothesis to be tested.
- There will be a relationship between the technological attributes of the insurance company's Web site and customer's behaviour toward online insurance services.
- There will be a relationship between the service/ relationship attributes of the insurance company's Web site and customer's behaviour toward online insurance services.
- The customer online insurance shopping behaviour would differ according to the age of the customers.
- The customers 'online insurance shopping behaviour would be dependent on technological, service attributes and age of online insurance firms 'Web sites.

The article concluded that In metropolitan cities, the Internet connectivity and communication networks are better; therefore people may be more willing to use online services. In smaller cities, there are frequent communication network disruptions, which make customers sceptical about online services."

According to study of Abhinav Kaul "Around 65% of Indian respondents are likely to use digital channels such as e- wallets, bank or insurance websites and e-commerce platforms to purchase insurance in the future, indicating there is potential for primary insurers to move their offerings online and engage new digital consumers," said the study titled "Going Digital–Insights to Optimize Consumer Appetite for Online Insurance".

According to the reinsurance major, the growing presence of e-commerce and digital wallet apps presents opportunities for innovative partnerships between insurers and digital platforms to bridge the $369 billion health protection gap in India.

"Health and safety measures intended for curbing the spread of covid-19 have now driven a clear paradigm shift towards digitalization in the post-virus era," said Hadi Riachi, market head, Swiss Re India. "With an increasing number of digital platforms extending their business reach into financial services, insurers need to adapt their business models to become more relevant and responsive to the latest customer needs," he added.

Swiss surveyed 1,800 consumers in India, Indonesia, and Malaysia in June 2020 to understand their attitudes toward digital platforms and perceptions of buying insurance online. Respondents were household decision-makers aged between 18 and 65 and had used digital platforms at least once within three to six months prior to being surveyed.

The survey results indicate that digital platforms have a high penetration rate in India, with an average of 90% using these channels at least once a week."

From the paper titled "DESIGN OF AN ACADEMIC WEB PORTAL PROVIDING E-FACILITIE" by Pratibha S Yalagi,Chaitrali and Chaitrali S. Dangare published in March 2013 "Increasing numbers of institutes have set up facilities on their Web portal as a way of providing users (i.e. Students and Faculties) with information about their facilities and features. Generally in colleges, things are done manually such as submission, handouts, notice, results, records, examinations, etc. so to avoid this we are designing a web portal for our institute, which will be helpful in following features like time saving, easy access and user friendly, etc. E-Cl!k Portal aims to design a web portal for institutes where all the facilities will be provided online for various things like E-Submission, E-Alerts, E- Learning, E-Examination, E-Records, E-Result, etc. This portal provides useful facilities for students and faculties who wish to access the portal at desk of one click sitting anywhere." Limitation of Existing systems- The portal industry is several years old, and vendors come into and out of the market every month. Since typical licensing and development costs are several hundred thousand dollars or more, vendor selection is high risk. (In addition to some eight major vendors, a higher-education consortium is in the process of developing an open framework called the JA-SIG portal.) The current volatility of the portal market and the lack of agreed upon standards argues for institutions to wait to jump into a portal unless there is a clear need or benefit that requires one. Developing a campus portal is a key strategic technology decision that will impact the entire campus community and every other strategic technology program such as CMS. The decision on a portal strategy requires careful analysis of long-term and short-term needs."

III.PROPOSED SYSTEM/METHODOLOGY
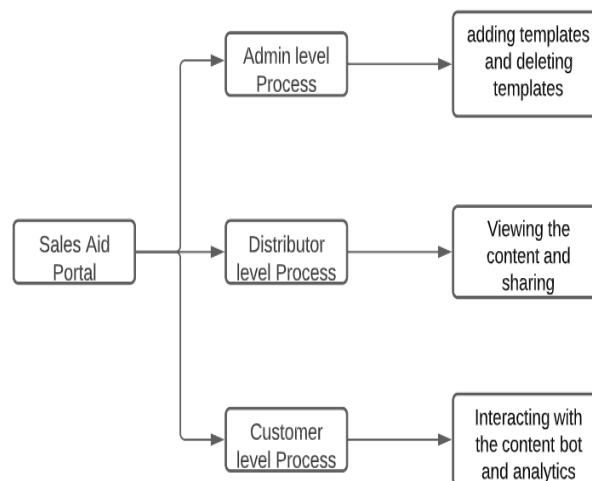
Block Diagram

This project consists of three modules:

1. Admin level processes: This module is designed for admin. Admins have more access than anyone else. This contains admin panel and content management, for example, making changes in the already existing template, adding, or deleting templates. An admin can make changes to the present templates. A template is

a PDF containing information about the insurance. Admin gives access to the agents to distribute these templates among customers and track the distributor's work.

2. Distributor level processes: Viewing the content and sharing the content with the respective referral code. This module is designed for distributors or agents. Admin provides access to the agents, after that, they can view the content and able to share this content with customers. They can share the templates but they don't have access to edit or delete the templates. Each distributor provides a unique referral code. When a customer buys insurance using this referral code, the admins came to know which distributor sells this insurance. Through this admin can track the work of the agent.

3. Customer-level processes: Interacting with the content video bot and analytics. This module is only for customers. They don't have access to sharing content or editing templates. This module is designed so that a customer can visit the site without any agent's approach. The customer module contains a chat-bot and interactive video bot so that a customer can easily understand policy and terms and condition of the insurance.

3.1 Analysis/Framework/Algorithm:

- Framework used in a project is Angular is a framework by Google (originally developed by Misko Hevery and Adam Abrons) which helps us in building powerful Web Apps. It is a framework to build large scale and high- performance web applications while keeping them as easy to-maintain. There are a huge number of web apps that are built with Angular.(Language: JavaScript)

3.2 Details of Hardware & Software

- It is recommended to use Intel Core i5 processor or minimum use Intel Core i3.
- A minimum of 4 GB ram must be there on a system.
- Up to 3GB of free space may be required.
- Any operating system such as window vista, Linux, Mac or any version of windows from 7 to 11.
- Development Environment- Any text editors such as Notepad or Notepad++, Visual Studio Code (optional text- editor), Web browsers with java-script enabled in it 3.2.3

Technology Used-

HTML: HTML stands for hyper-text-mark-up language and it is used to design a basic skeleton of a website. It provides a basic structure which includes the main content of a website but it does not do enough alone. It requires the help of some styling like CSS and java-script for providing life to a website.

CSS: CSS stands for cascading Style sheet it is a style-sheet language which written with HTML or XML to provide more detail to a website. It makes the website attractive by giving it colors, styling, etc. CSS describes what elements of a website should look like.

Java-Script: It is a dynamic programming language. It provides a dynamic feature to a simple website, in a simple way we can say that it provides life to a website. It is very popular and important to use java-script because it gives the ability to develop a rich interface and without it, our website would be just like a static page. It is also used in developing games, web applications, and many more.

Node.js: Node.js is a framework used for both frontend and backend. It uses for websites and backend API services. Node.js was designed with push-based architecture. Node.js allows users to use java-script and develop web applications using it. It is used in different areas such as I/O bound applications, Data streaming applications, Data-Intensive Real-time Applications, JSON APIs-based Applications, and Single Page Applications.

Ajax: Ajax stands for Asynchronous java-script and XML. It is used to make communication between objects and servers. It can send and receive data in different ways, for example, if we need to implement an OTP verification in our web application. We can use ajax calls. Ajax calls are written to make such communications. Various formats such as XML, HTML, JSON file, etc are included in ajax.
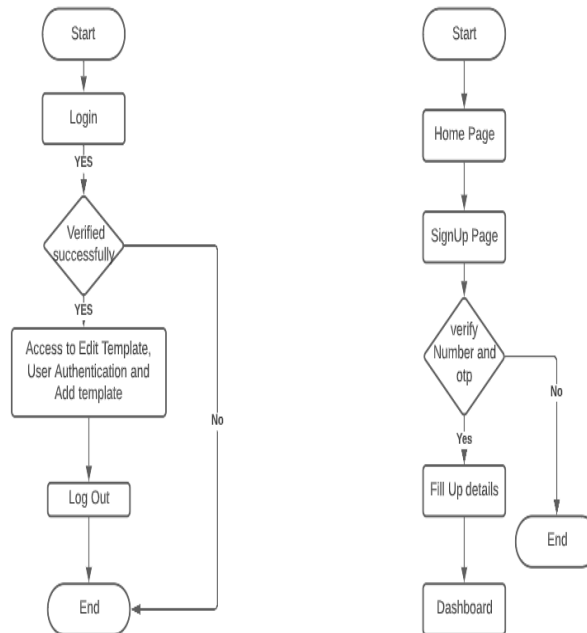
IV. USE CASE
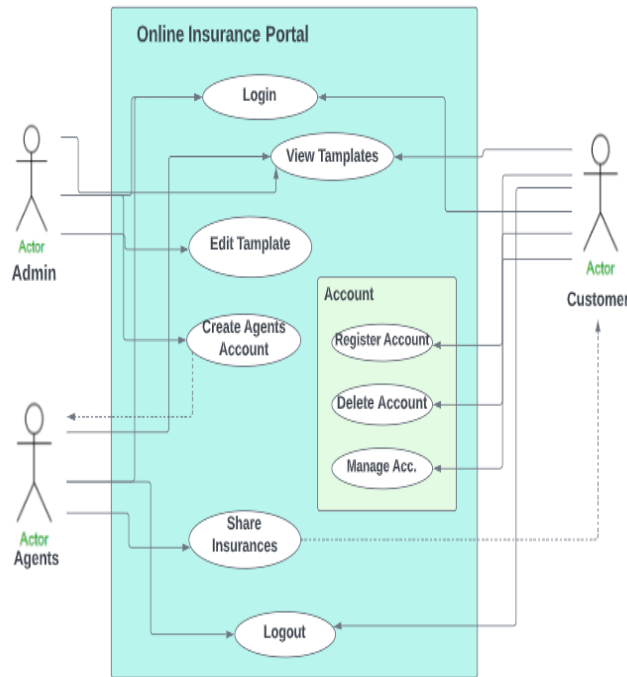
Use case

5.1 Use case diagram of content uploading Dashboard

V. FLOW CHART

VI. CONCLUSION

The frontend design was given by Jubi.ai, according to which html and css code was written by us along with jQuery. Major part of the frontend code is complete only that it is static as of now as the backend is not yet connected. In the backend major work is done with respect to database and routing and testing related to all the middleware. The Salesaid Portal that we developed starts with acknowledgement page then takes user credentials and stores it in database then depending on the user entereddetail, it will display dashboard page which have the information of all the insurance policies that company has to offer. Uptil dashboard page the project is efficiently running. Along with the design layouts, the java-script actionables are also working fine. While building this progress we have mastered the technologies such as Angular Java-script, node Js, Sass, etc.

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