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**Original Article**

**Customer Satisfaction towards LIC Agents in Kolhapur District**

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**Abstract**

Customer satisfaction with the best quality of service, need based, customized, innovative and competitive products is the key for the insurers to succeed in the cut throat competition. Agents play a vital role in customer satisfaction by providing quality service to the customers at ground level in life insurance industry. They are one of the important sources for the people to get informed about life insurance. Agents have direct contact with the customers and many services related to the transaction between the insurer and policyholders are performed through agents. Therefore, satisfaction level of respondents about the service provided by agents of LIC is assessed. Keeping this in view, the topic under study has made an attempt to find out the level of satisfaction on the services rendered by the agents of LIC using sixteen parameters. A structured schedule was prepared to collect primary data from 2500 samples. Percentage, mean, SD and ranks were used for analysis. The research revealed that the agents of LIC are not on their feet to help the policyholders and there is change in the behavior of the agents after selling a life policy.

**Key Words:** Customer Satisfaction, Agents, Policyholders, Customized, Innovative.

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**Introduction**

Traditional marketing was 'sales' oriented rather than customer oriented. In modern marketing customer and his satisfaction is considered as key for the marketers. Therefore, modern marketing emphasizes on satisfying the existing customers and thereby retaining existing customers and adding new customers. In the service industry like life insurance, customer assumes the prime importance in the marketing process. Every effort of the insurer is to satisfy the customer through customized and innovative products and quality after sale services.

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Degree of customer satisfaction depends up on the expectations and the actual experience about the performance of product or service. Before buying, customers desire something from the service and the service provider. The customers are ready to accept a certain minimum desired level of service performance. They form their expectations about a product or service on the basis of their past experiences, experiences of others, advertisements, advice of friends, relatives, information provided by marketers as well as competitors. Customer satisfaction is a person's feeling of pleasure or disappointment resulting from comparing a product's perceived performance (outcome) in relation to his or her expectations. If the performance falls short of his expectations, the customer is

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(Ashok S. Banne)

dissatisfied. If the performance matches his expectations, the customer is satisfied. If the performance exceeds his expectations, the customer is highly satisfied or delighted. (Kotler P. and Keller, K. 2006) If he is satisfied with a particular product or service after its use, they are more likely to go for repeat purchase.

#### **Insurance agent**

In India, 'Insurance agent means an insurance agent licensed under section 42 of the Insurance Act 1938 who receives or agrees to receive payment by way of commission or other remuneration in consideration of his soliciting or procuring insurance business including business relating to the continuance, renewal or revival of policies of insurance'. (<http://indiakanon.org/doc/992854/>). An agent may be attached agent or direct and/or career agent. Attached agents are tied to Development Officers of LIC who recruits, trains and supervises the work of career agent. Procuring business is the main function of agents. Along with this the agents have to contact customers, assisting in getting loan, nomination, change in address, revival of lapsed policies, medical examination of the customer (where ever necessary), claim settlement etc. In life insurance, agents have direct contact with the policyholders/customers, customer satisfaction in life insurance largely depends on the quality of service rendered by agents. Usually, agents and the prospect/customer know each other and interact each other regularly, that facilitates building confidence of the customers and prospects. (Insurance Marketing, ICFAI) As on March 31<sup>st</sup> 2013 LIC of India had 1172983 agents. The agents of LIC had procured 78.69% premium business of LIC's total business in the year 2012-13. (IRDA Annual Report 2012-13). There were 9032 agents in Kolhapur division of LIC, which 6338 were in 11 branches LIC Kolhapur district. (A Report on Socio Economic Profile of LIC, Kolhapur Division).

#### **Research Methodology**

The study is descriptive inferential in nature that describes the level of satisfaction of the customers about agents of LIC. The study was undertaken with the objective 'to assess the satisfaction level of customers towards agents of LIC in Kolhapur district'. A sample of 2500 was selected from the policyholders of LIC of India in Kolhapur district of Maharashtra (India) including 1321 urban and 1179 rural samples. Quota sampling method has been used to collect data from all eleven branches of LIC in the district and all twelve tahasils in Kolhapur district. Care has been taken to collect the data from samples with different demographic profile. The secondary data related to conceptual framework was collected through reference books, journals, reports, websites, office records of LIC of India, by visiting the Divisional Office situated at Kolhapur

A structured Schedule was used to collect primary data from the respondents. The schedule was divided into different parts. The questions in the schedule were close ended and codified so as to facilitate data feeding and analysis. The first part of schedule consisted of information related to demographic profile of the respondents and the second part consisted of 16 parameters related to satisfaction level of respondents towards agents of LIC in Kolhapur District of Maharashtra (India). The two statements i.e. 'There is no change in attitude/behavior of LIC agent after selling a policy' and 'LIC Agents do not use influence to buy policy' were negatively worded, hence, while calculating mean the reverse scale is considered. (means if the samples have rated a parameter as 5 then it is considered as 1). The satisfaction level has been measured on five point scale as 1=strongly disagree and 5=strongly agree. The statistical tools percentage, mean, SD and ranks were used for analysis and interpretation. SPSS software was brought in use for analysis.

### Analysis and Interpretation of Data

The data pertaining to the satisfaction level of samples about agents of LIC is presented and analysed in this part

In all, 16 parameters are used to assess the satisfaction level of respondents about their LIC agent. Responses of the samples are measured on five point scale ranging from 1 to 5 where 1= strongly disagree and 5= strongly agree. Mean and standard deviations were calculated to assess the satisfaction level of the samples and Spearman's rank correlation was calculated to find correlation among all samples, urban samples and rural samples. This is shown the following table i.e. table number 1.

Table number 1 shows satisfaction level of samples about the agents using 16 parameters.

It has observed that the mean scores on the opinions of all samples fall between 2.57 and 3.92 with standard deviation ranging from 0.990 to 1.264, the mean values on the opinions of urban samples fall between 2.59 and 3.91 with standard deviation ranging from 1.00 to 1.26 and mean values on the opinions of rural samples fall between 2.54 and 3.94 with standard deviation ranging from 0.970 to 1.26.

The Spearman's rank correlation is calculated to find out the relationship between the opinions of the samples and it has found that the Spearman's correlation between the opinions of consolidated samples and urban samples is 0.997 at 0.01 level of significance, between consolidated samples and rural samples is 0.994 at 0.01 level of significance and that to between urban samples and rural samples is 0.991 at 0.01 level of significance.

Table number 1 shows that there is very strong positive correlation/ almost perfect positive correlation between the opinions of consolidated samples and urban samples, between consolidated samples and rural samples as well as urban samples and rural samples.

The statement 'LIC Agents remind about due date of Premium payment' is ranked

1<sup>st</sup> by all samples as well as urban and rural samples independently. It carried mean score of 3.92 on the opinions of all samples with standard deviation 1.19, opinions of urban samples carried mean score of 3.91 with standard deviation of 1.20 and opinions of rural samples carried mean score of 3.94 with standard deviation 1.18. This shows that samples agreement on this parameter of reminding them by the agents about the due date of premium. Yet, it has not achieved complete satisfaction that gives scope for improvement in the service by the agents. The figures reveal that few agents remind and few are not about the premium payments.

It is seen that mean scores on the opinions of 5 parameters on the satisfaction level about agents fall between 3.5 and 4.0. The parameter 'LIC Agents give Personal/ Attention' carried mean score of 3.58 on the opinions of all samples with standard deviation of 1.08, the mean score on the opinions of urban samples for this parameter is 3.57 with standard deviation of 1.09 and mean value on the opinion of rural samples is 3.59 with 1.07 standard deviation. The parameter 'LIC Agents help in taking loan, assignment, filling in proposal, Nomination, and Revival of lapsed policy' carried mean score of 3.65 with standard deviation of 1.15 on the opinions of all samples, the opinions of urban samples carried mean score of 3.63 with standard deviation of 1.15 and the opinions of rural samples carried mean score of 3.68 with 1.16 standard deviation. The parameter 'LIC agent is trustworthy' secured mean score of 3.75 on the opinion of all samples with standard deviation of 1.09, the mean score for this parameter on the opinions of urban samples is 3.76 with 1.08 standard deviation and opinions of rural samples carried mean score of 3.74 with standard deviation of 1.10. the parameter 'LIC agents suggest plans to secure their best commission' carried mean score 3.85 on the opinions of all samples with 0.990 standard deviation, opinions of urban samples carried mean

score of 3.83 with standard deviation of 1.00 and opinions of rural samples carried mean value of 3.87 with 0.970 standard deviation. The parameter 'LIC Agents remind about due date of Premium payment' which is ranked 1<sup>st</sup> carried mean score of 3.92 on the opinions of all samples with standard deviation 1.19, opinions of urban samples carried mean score of 3.91 with standard deviation of 1.20 and opinions of rural samples carried mean score of 3.94 with 1.18 standard deviation for this parameter. This indicates that there is a gap between what the respondents expect and what is delivered by the agents. Mean values of all these parameters fall between 3.5 and 3.92 showing agreement but no parameter crossed the mean value 4.0 i.e. total agreement hence it can be stated that there is good scope for improvement in the quality of these parameters.

It has been seen that there are 8 statements whose mean scores on the opinions of the sample fall between 3.0 and 3.5. The statement 'LIC Agents answer your doubts/Queries satisfactorily' carried mean score of 3.10 on the opinions of all samples, urban samples and rural samples with higher standard deviation of 1.08 for all samples and 1.07 for rural samples. The statement 'LIC Agents understand your needs' carried 3.18 on the opinions of all samples and urban samples with standard deviation of 1.17 and 1.18 respectively and mean value on the opinions of rural samples is 3.19 with standard deviation of 1.17. The parameter 'LIC Agents disclose all information about policy plans' carried mean score of 3.18 on the opinions of all samples with 1.07 standard deviation, opinions of urban samples carried mean score 3.20 with 1.05 standard deviation and that to is 3.16 and 1.08 respectively on the opinions of rural samples. The parameter 'LIC Agents have enough knowledge about product/plan' carried mean score of 3.22 with standard deviation of 1.04 on the opinion of all samples, urban samples and rural

samples. The parameter 'LIC Agents do not use influence to buy policy' (was negatively worded hence, while calculating the mean the reverse scale is considered, means if the samples have rated a parameter as 5 then it is considered as 1) with mean score of 3.28 on the opinions of all samples with standard deviation of 1.15, opinions of urban samples carried mean score of 3.29 with standard deviation of 1.15 and that to of rural samples 3.27 with standard deviation of 1.16. The statement 'LIC Agents keep promise and time' carried mean score of 3.30 on the opinions of all samples with 1.22 standard deviation, opinions of urban samples carried mean score of 3.32 with standard deviation of 1.21 and that to is 3.28 and 1.23 respectively on the opinions of rural samples. Samples agree on the parameter 'LIC Agents are Courteous and Polite' with mean score of 3.43 on the opinions of all samples with standard deviation of 1.14, mean values on the opinions of urban samples is 3.40 with standard deviation of 1.15 and opinions of rural samples carried mean score of 3.47 with 1.13 standard deviation. Out of these 8 parameters the parameter 'LIC Agents answer your doubts/Queries satisfactorily' is on the verge of disagreement with uncontrollable standard deviation and is not acceptable parameter from the point of view of the samples. For all these 8 parameters sample agreement fall within mean score 3.0 to 3.5 indicating meager agreement and LIC agents has to improve the same the delivery of service. With the mean score of less than 3.0, opinions of samples show disagreement on 3 parameters of service quality. The parameter 'LIC Agents keep you informed about new product' ranked last i.e. 16<sup>th</sup> by the samples and carried a mean score of 2.57 on the opinions of all samples with very heavy standard deviation, opinions of urban and rural samples carried mean score of 2.59 and 2.54 respectively with 1.26 standard deviation. It can be stated that the samples do not experienced communication from agents of LIC about

the new product launched by LIC. The statement 'There is no change in attitude/behavior of LIC agent after selling a policy' (was negatively worded hence, while calculating the mean the reverse scale is considered, means if the samples have rated a parameter as 5, it is considered as 1) carried mean score of 2.71 on the opinions of all samples with 1.14 standard deviation, the opinions of urban samples for this parameter carried mean score of 2.82 with standard deviation 1.16 and that too is 2.60 and 1.10 respectively on the opinions of rural samples. The statement 'LIC Agents are always willing to help' carried a mean score of 2.74 on the opinions of all samples with standard deviation of 1.19, opinions of urban samples carried a mean score of 2.74 with standard deviation of 1.19 while, opinions of rural samples carried mean score of 2.75 with standard deviation of 1.18. Taking into account the mean values on the opinion of these three parameters, it is stated that the samples are not satisfied with the service quality of the agents of LIC.

### Findings

1. LIC agents are very much important stakeholders of business of LIC. They are the vehicles which take policies to the potential customers, collect the premium, recovers lapsed policies, disseminate marketing efforts in the society. The opinions of sample customers were sought about agents of LIC. It has found that, the mean scores on the opinions of the respondents with all 16 service quality parameters related to agents of LIC are below 4.0, demotes somewhat agreement and satisfaction with the services delivered by agents. Hence, it can be stated that there is good scope for improvement in the delivery of service quality on these parameters.

2. It has further observed that the standard deviations in the opinions of all samples including urban and samples are very high showing variations in the opinions of the samples. This leaves space to comment that the few LIC agents are performing their tasks on

aforsaid 16 parameters is satisfactory and few are not that is the reason there found reasonably higher standard deviation.

3. It has revealed that there are 8 parameters on the satisfaction level of samples about agents whose mean scores on the opinions of the sample fall between 3.0 and 3.5 viz. 'LIC Agents answer your doubts/Queries satisfactorily', 'LIC Agents understand your needs', 'LIC Agents disclose all information about policy plans', LIC Agents have enough knowledge about product/plan', 'LIC Agents do not use influence to buy policy', 'LIC Agents keep promise and time' and LIC Agents are Courteous and Polite' This indicates meager agreement of the samples on these parameters.

4. With mean values below 3.0, three statements viz. 'LIC Agents keep you informed about new product', 'There is no change in attitude/behavior of LIC agent after selling a policy' and 'LIC Agents are always willing to help' samples expressed their disagreement.

5. With the Spearman's rank correlation between the opinions of consolidated samples and urban samples of 0.997 a 0.01 level of significance, between consolidated samples and rural samples of 0.994 a 0.01 level of significance and that to between urban samples and rural samples of 0.991 a 0.01 level of significance, it is found that there is very strong positive correlation between the opinions of consolidated samples and urban samples, between consolidated samples and rural samples as well as urban samples and rural samples on the parameters related to satisfaction about agents.

### Suggestions

1. Since, the unit liked plans are not popular among the respondents due to lack of knowledge and awareness about the share market and the concept/pattern of these plans, LIC should take efforts through special campaigns. It is observed from the discussion with the respondents that the agents of LIC also



lack the in depth knowledge of unit linked policies hence; they are not in position to convenience the customers to buy these plans. Therefore, imparting knowledge about unit linked plans should be focus in the agents' trainings.

2. LIC and agents of LIC, instead of concentrating on whole life and endowment policies, they should focus on popularizing term policies, health policies, ULIPs and money back policies so as to spread its business.

3. Just selling policy is not enough for the agents, rather prompt servicing is necessary to enhance customer satisfaction. Therefore, agents instead of leaving the customers on their own, they should remain in touch with them.

4. LIC agents must inform the existing customer about the new arrivals from time to time through telephone, e-mails or personal contact. For this purpose, the agents should maintain up to date demographic profile of the clients.

5. Agents of LIC should nurture themselves as professionals and should be very polite, courteous and on his feet to help them.

6. Being a service, the products in life insurance are intangible. Hence, agents of LIC who work at root level and have direct contacts with the customers should enhance their knowledge about the products and procedures so as to answer the doubts of customers satisfactorily.

7. Understanding the reasons for dissatisfaction is the first step towards enhancing satisfaction level. Therefore, the agents should analyze the reasons for dissatisfaction caused to the policyholders.

8. Since, the major reason for rejection of claims is supply of incomplete and/or wrong information by the policyholder about his medical history, habits etc., it is recommended that the agents should see that policyholders provide true and complete information at the time of taking a life policy.

## Conclusion

Agents are the veins of LIC. They procure bulk of its business. As the agents have direct contact with the policyholders, they play an important role in customer retention and satisfaction. Behavior of the agents with their clients has a great impact on the customer satisfaction. Suggesting suitable policy, helping the prospect in selecting a life insurance plan, helping customers in solving their problems, rendering efficient after sale service by the agents are the major determinants of satisfaction or dissatisfaction of the customers towards the agent as well as LIC. Therefore, professional, polite and courteous behavior of agents with the customers is going to be the key even in the era of online marketing of life insurance.

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**Table 1.** Satisfaction level about LIC Agents.

Sr	Service Quality Dimension about LIC Agents	Consolidated (n=2500)			Urban (n=1321)			Rural (n=1179)		
		Mean	SD	Rank	Mean	SD	Rank	Mean	SD	Rank
1	LIC Agents are Courteous and Polite	3.43	1.14	7	3.40	1.1	7	3.47	1.13	6
2	LIC Agents give Personal/ Attention	3.58	1.08	5	3.57	1.09	5	3.59	1.07	5
3	LIC Agents are always willing to help	2.74	1.19	14	2.74	1.19	15	2.75	1.18	1
4	LIC Agents remind about due date of Premium payment	3.92	1.19	1	3.91	1.20	1	3.94	1.18	1
5	LIC Agents understand your needs	3.18	1.17	12	3.18	1.18	12	3.19	1.17	1
6	LIC Agents answer your doubts/Queries satisfactorily.	3.10	1.08	13	3.10	1.08	13	3.10	1.07	1
7	LIC Agents keep promise and time	3.30	1.22	8	3.32	1.21	8	3.28	1.23	8
8	LIC Agents keep you informed about new product	2.57	1.26	16	2.59	1.26	16	2.54	1.26	1
9	There is no change in attitude/behavior of LIC agent after selling a policy	2.71	1.14	15	2.82	1.16	14	2.60	1.10	1
10	LIC Agents disclose all information about policy plans.	3.18	1.07	11	3.20	1.05	11	3.16	1.08	1
11	LIC Agents do not use influence to buy policy	3.28	1.15	9	3.29	1.15	9	3.27	1.16	9
12	LIC Agents have enough knowledge about product/plan	3.22	1.04	10	3.22	1.04	10	3.22	1.04	1
13	LIC Agents help in taking loan, assignment, filling in proposal, Nomination, and Revival of lapsed policy.	3.65	1.15	4	3.63	1.15	4	3.68	1.16	4
14	LIC agent is trustworthy	3.75	1.09	3	3.76	1.08	3	3.74	1.10	3
15	The advisor has provided the solutions as per my needs	3.43	1.19	6	3.42	1.19	6	3.45	1.18	7
16	LIC agents suggest plans to secure their best commission	3.85	.990	2	3.83	1.00	2	3.87	.970	2
	Spearman's rank correlation between consolidated and urban									.997**
	Spearman's rank correlation between consolidated and rural									.994**
	Spearman's rank correlation between urban and rural									.991**

\*\*. Correlation is significant at the 0.01 level (2-tailed).

Source: (compiled from Field data)

Source of Support: Nil. Conflict of Interest: None declared

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