ROLE OF PROMOTION IN LIFE INSURANCE MARKETING: AN EMPIRICAL STUDY

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ABSTRACT

In an emerging economy like India where the rate of literacy is very low and the rural economy is pre-dominant, the role of promotion becomes very important in any marketing strategy. The life insurance services depend on effective promotional measures. This study tries to analyse the differences in the perception of the executives (of the promotional variables) with respect to their age, gender, education, experience and organization. The various elements involved in the life insurance policy promotion strategy are outlined as: *Advertising and publicizing; Personal selling; Incentives; Unity and honesty; A rational and tangible reason; Creative strategy; Targeting an ideal mix of high worthy customers.*This study relies on assumption that age, gender, education, experience and organization have no effect on the perception (of the promotional elements) of the executives. The study was conducted in south Orissa spreading over two districts with more than 200 life insurance executives put through the data collection process. Various elementary statistical tools such as mean and variance were applied to find any variation among the different classes of respondents with regard to the various promotional variables. Further, to find out significant variation among these different classes, one-way ANOVA and *t*-Test were applied. In the long run, this study will help the life insurance companies in understanding its frontline sales force with respect to creating an effective promotion strategy to reach more and more prospective customers.

Keywords: Life Insurance, Marketing, Promotion.

Introduction:

Life insurance is a financial instrument used for providing support for survivors, paying estate obligations arising after death, adjusting business losses because of a top personnel's death, accumulating funds for retirement, emergencies and other future uses and also solving income tax problems (Mehr, 1986). Life insurance has been one of the most difficult products to sell. It requires a well developed marketing strategy to cover all segments of the targeted population as diverse as India. Life insurance business is a highly personalised service-based industry. The basic aim of any life insurance product is to meet the needs and wants of the prospective customer. Life insurance marketing is not just selling a life insurance cover, but also educating the customers about the policy properly through various measures so that they recognise the effort of the seller for providing adequate cover during contingency (Palande et al, 2004). Sahoo and Das (2009) have outlined a proper marketing plan for life insurance services. They have briefly summarised their strategy through the following steps: the customer's future economic needs is to be identified; fitting life insurance plans to be developed accordingly; premium to be determined for these plans; both personal selling and advertising plans to be implemented; proper distribution channels to deliver the policy to be opened; a well developed policy servicing mechanism has to be put in motion; forecasting and research on future market needs for life insurance have to be encouraged.

In the words of Lovelock and Wright (2002), "every marketing programme needs an effective promotional strategy which includes all communication activities and incentives designed to build customer preference for a specific service or service provider. This component plays three vital roles: providing needed information and advice, persuading target customers of the merits of a specific product, and encouraging them to take action at specific times." Companies may need to teach these customers through effective promotional tools about the benefits of the service, where and when to obtain it, and how to participate effectively in service processes. The life insurance services depend on effective promotional measures. In an emerging economy like India, the rate of literacy is very low and the rural economy is pre-dominant. Both personal and impersonal promotion strategies bear importance here. There are various types of promotion methods available in the life insurance market such as: A very common way is to make the name of the life insurance product and company familiar to others by using television commercials, handling out pamphlets, hanging banners in populated areas and by providing exciting offers; Telephone marketing is another way. Web Marketing is another good strategy to promote life insurance policies; Word of mouth, i.e. to listen from the existing customers; Community/Group/Mass Life Insurance Marketing is another innovative way to get good promotion and a high recognition for the Life insurance Company; The most crucial thing in life insurance marketing is to always speak about unity and honesty while dealing with a prospective business. Above all, the most important promotional strategy is to enhance the knowledge of the prospective customers about the financial details and legal aspects of the policies by conducting a personal meeting with him (Dash and Khan, 2010). Some of the media strategies adopted by the Indian life insurance sector are as follows: Targeting an ideal mix of high net worth individuals with more disposable income; Creative strategy to make the consumer re look at life insurance as a means to lead a worry free life and not as a necessary evil; Providing the consumer a rational and tangible reason to buy the life insurance service first while making the selling company secondary. All the players in the market are spending a huge volume of money in promoting and advertising the products and the company itself. Further, they have moved to contact the potential customer in an individual manner. This study has taken all these factors involved in the promotional strategies of life insurance companies in to consideration. Various demographic characteristics of the seller, i.e. the executives have been considered thoroughly and their impact on their perception of the promotional variables has been analysed in this study.

Literature Review:

Any marketing strategy must have a good promotional design to convey the intended message to the buyers from the sellers. Morill (1959) wrote an article called 'Creative Marketing of Life Insurance' in the *Journal of Marketing*. He argued that the prevailing life insurance marketing strategies have ignored the masses while targeting only well-above-average families only. He further proposed that as the middle-income group was increasing rapidly, an innovative creative strategy has to be adopted to target this group. He suggested immediate need of market analysis and overhaul of the marketing and promotion strategies followed by the life insurers to meet the challenges of modern era. He focussed on multi-line selling approach with sheer professionalism. His views hold high validity even today while formulating a life insurance promotion plan. In their path-breaking study, Booms and Bitner (1981) have changed the concept of services marketing. Not only they added three more elements in to marketing mix which is called the services marketing mix (7P's), the nature of old elements also changed to suit the service product. They added lot of elements in to the promotion mix to make it more humane to suit customers of the service product. These visionaries were joined by Cowell (1984), Brunner (1989), Ruston and Carson (1989), Fryar (1991) and Grove et al (2000). The revision of the promotion mix has created a huge change in the financial services marketing especially life insurance marketing strategies. Balaji (2002) has summarised promotion of service products as a mixture of advertising, personal selling, publicity and sales promotion. The ultimate goal of any promotion design is basically to sell the product through informing, persuading and reminding. Sahoo and Das (2009) have mentioned about the marketing mix in life insurance business. Regarding promotion design, they categorised it in to three types: 1. Personal selling, 2. Advertising and 3. Word-of-Mouth. They summarised the various steps involved in personal selling: Prospecting (preparing a list of prospects), Pre-approach (the work done by the executive between the time a prospect is selected and he meets him in person), Approach (the meeting at a given place at a scheduled time), Overcoming objections (clearing the mind of the prospect of his reservations and doubts), Close (the formal end step to close the sale) and After close (regular policy service mechanism taking care of the esteemed customer). They also discussed about a few recent trends in life insurance marketing and promotion strategies such as: bancassurance, internet marketing, tele marketing, community life insurance marketing, shopassurance and mallassurance etc. After thoroughly studying these available literatures, the basic objective, the promotional variables and the demographic variables of the executives were introduced to this study.

Objectives:

The sole objective of this study is to investigate the differences in the perception of the executives regarding the various promotional variables mentioned in this study with respect to their age, gender, education, experience and organization. The various elements involved in the promotion of a life insurance policy are: Advertising and publicizing; Personal selling; Incentives; Unity and honesty; A rational and tangible reason; Creative strategy; Targeting an ideal mix of high worthy customers. These variables were derived from an extensive review of literature conducted with respect to the study. The following hypotheses were tested through the study:

H1: There is no significant difference in the executives' perceptions of the promotional variables with respect to their age differences.
H2: There is no significant difference in the male and female executives' perceptions of the promotional variables.
H3: There is no significant difference in the executives' perceptions of the promotional variables with respect to their different levels of educational qualifications.

H4: There is no significant difference in the executives' perceptions of the promotional variables with respect to their different levels of work experiences.

H5: There is no significant difference in the perception of the executives of both the LICI and the private companies regarding the promotional variables.

Methodology:

For this study, the descriptive approach was adopted rather than experimental research method because the theme of this study was on analysing the perception of the executives regarding the given promotional variables with respect to their own demographic characteristics which can be better assessed through descriptive research methods. The data collection method was basically primary on the basis of a sampling design consisting both convenient and quota sampling strategies. The data collection domain was limited to two districts of south Orissa and the period was between July-November 2010. For this purpose, a five-point scale (from 1 to 5) has been adopted with 1 being *"Strongly disagree"* and 5 being *"Strongly Agree"*. The required information was obtained through a structured questionnaire containing all the above mentioned promotional variables. These elements were put through the following propositions and for this present study coded as PR1-PR7:

1. Advertising and publicizing affects the customer's choice of a policy.
2. Personal selling is an effective promotional tool.
3. The incentives offered by the company affects the customer's buying behaviour.
4. Unity and honesty of the company is the best promotional measure.
5. There must be a rational and tangible reason to buy a policy (should be provided by the company).
6. Creative strategy should be adopted by the executives.
7. An ideal mix of high worthy customers with more disposable income should be targeted.

As the prevailing market share between the LICI and the private companies in India is almost evenly divided (as of now), the sample size is almost evenly divided between these two entities. 207 life insurance executives were involved in this study. The executives were classified into different classes on the basis of their age, gender, education, experience and organisation. The details of the demographic profiles of the sample executives are given in **table-1**.

Table-1 Demographic Profile of the Sample (Executives)

Demographic Variables		Organisation		
		LICI	PRIVATE	Total
Age (years)	Below 35	50	72	122
	35-50	45	32	77
	Above 50	6	2	8
	Total	101	106	207
Gender	Male	83	75	158
	Female	18	31	49
	Total	101	106	207
Educational Qualification	H.S.C./+2	34	35	69
	Graduate	55	50	105
	P.G. and Above	12	21	33
	Total	101	106	207
Experience	Below 5	23	60	83

(years)	5-15	65	40	105
	Above 15	13	6	19
	Total	101	106	207

After getting the required data, various statistical tools such as mean and variance were applied to find any variation among the different classes of respondents with regard to the various promotional variables. Correlation analysis was undertaken to verify the relationship among the variables. Factor analysis was used to categorise the seven variables in to groups based on their loadings. Further, to find out significant variation among these different classes, one-way ANOVA and *t*-Test were applied. For gender-wise and organisation-wise analysis, t-Test was followed whereas for age-wise analysis, education-wise analysis and experience-wise analysis, one-way ANOVA method was used to test the significance.

Results and Discussion:

Before beginning any further analysis, Correlation analysis was applied to verify the basic relationship among the various promotional variables mentioned in this study. From **table-2**, it was found that PR1, PR3, PR6 and PR7 have a high positive correlation among themselves while PR2, PR4 and PR5 have a high positive correlation among themselves. Therefore, it can be said that change in one promotional variable can lead to a similar change in the positively related promotional variables.

Table-2 Correlation between Promotional Variables

Promotional Variables	PR1	PR2	PR3	PR4	PR5	PR6	PR7
PR1	1	-.118	.793**	-.145*	-.144*	.596**	.735**
PR2	-.118	1	-.103	.632**	.701**	-.062	-.080
PR3	.793**	-.103	1	-.069	-.116	.739**	.667**
PR4	-.145*	.632**	-.069	1	.739**	-.029	-.105
PR5	-.144*	.701**	-.116	.728**	1	.013	-.111
PR6	.596**	-.062	.739**	-.029	.013	1	.594**
PR7	.735**	-.080	.667**	-.105	-.111	.594**	1
** Correlation is significant at the 0.01 level (2-tailed).							
* Correlation is significant at the 0.05 level (2-tailed).							

Again to verify the linear relationship among some factors, factor analysis was applied. As the sample size is more than 200, it is adequate for factor analysis to be applied. Taking principal component analysis and varimax rotation method, rotated factor matrix was established.

From table-3, it can be seen that two factors were found to be having eigen values more than one. Both these factors between themselves possess more than 77% of the total variance. Again from **table-4,** it can be seen that PR1, PR3, PR6 and PR7 have a high loading on the factor 1 which is named as PF1 (promotional factor 1) whereas PR2, PR4 and PR5 have a high loading on the factor 2 named as PF2

(promotional factor2). Therefore, PF1 is a combination of PR1, PR3, PR6 and PR7 whereas PF2 is a combination of PR2, PR4 and PR5.

Table-3 Total Variance

Factors	Initial Eigen values			Extraction Sums of Squared Loadings			Rotation Sums of Squared Loadings		
	Total	% of Variance	Cumul. %	Total	% of Variance	Cumul. %	Total	% of Variance	Cumul. %
1	3.186	45.520	45.520	3.186	45.520	45.520	3.062	43.746	43.746
2	2.263	32.335	77.855	2.263	32.335	77.855	2.388	34.109	77.855
Extraction Method: Principal Component Analysis.									

Reliability: Churchill (1979) has suggested coefficient alpha to check the internal consistency of items placed under a factor. Again, Nunnally (1978) has mentioned that the item with a value of 0.7 or above is accepted as a valid item. Reliability statistics (cronbach's α) were carried out for the 4 items of PF1 and 3 items of PF2 which were found to be .816 and .868 respectively. O'Leary-Kelly and Vokurka (1998) have suggested that it is to be checked that a construct is practically measuring what it is supposed to undertake. Again, Chiu (2003) has suggested that factor loading of 0.5 and above proves the measure is having construct validity. From **table-4,** it can be seen that the construct is valid as all the factor loadings are above 0.5. Means and standard deviations of PF1 and PF2 were found to be (3.632, 1.126) and (3.713, 1.061) respectively which suggests that both the factors are suggesting agreeability regarding the impact of the various promotional attributes mentioned earlier on the executives' perception.

Table-4 Factor Analysis Results with Reliability Coefficients of Instruments

Factors	Promotional Variables		Loading	No. of Items	Cronbach's α	Mean	Standard Deviation
PF1	1	PR1	.890	4	.816	3.632	1.126
	2	PR3	.716				
	3	PR6	.687				
	4	PR7	.851				
PF2	1	PR2	.769	3	.868	3.713	1.061
	2	PR4	.883				
	3	PR5	.713				
Note- Extraction Method: Principal Component Analysis. Rotation Method: Varimax with Kaiser Normalization. Rotation converged in 3 iterations.							

Testing of Hypotheses:

Table-5 outlines various statistical parameters on the impact of age on the executive's perception of the given promotional factors. The findings show that the executives of different age categories have almost same perception regarding both the promotional factors as the mean scores are almost same suggesting agreeability for both the factors irrespective of the age differences. To verify the significance of the

difference, one-way ANOVA was carried out keeping the significance level at 5%. F-value for PF1 was found to be 0.027 at 0.973 level of significance and F-value for PF2 was found to be 0.678 at 0.509 level of significance. Hence, it can be said that there is no significant difference between the perceptions of the executives of the three age categories regarding both the promotional factors.

Table-5 One-Way ANOVA Analysis for Age-Wise Analysis of the Executives

Factors	Age (Years)						F-Value	Sign. level
	Less Than 35		35-50		Above 50			
	N=122		N=77		N=8			
	Mean	S.D.	Mean	S.D.	Mean	S.D.		
PF1	3.620	1.141	3.655	1.099	3.593	1.302	0.027	0.973
PF2	3.784	1.033	3.619	1.111	3.541	1.022	0.678	0.509

Table-6 shows various statistical parameters on the impact of gender on the executive's perception of the mentioned promotional factors. The results show that both male and female executives have almost same perception regarding both the promotional factors as the mean scores are almost same suggesting agreeability for both the factors irrespective of the gender. The female executives have a high positive perception of both the factors than the male executives. To verify the significance of the difference, t-Test was carried out keeping the significance level at 5%. The t-value for PF1 was found to be -0.869 at 0.386 level of significance and the t-value for PF2 was found to be -0.468 at 0.640 level of significance. Hence, it can be said that there is no significant difference between the perceptions of the male and female executives regarding both the promotional factors.

Table-6 t-Test for Gender-Wise Analysis of the Executives

Factors	Gender				t-Value	Sign. Level (2-tailed)
	Male		Female			
	N=158		N=49			
	Mean	S.D.	Mean	S.D.		
PF1	3.594	1.155	3.755	1.046	-0.869	0.386
PF2	3.694	1.046	3.775	1.116	-0.468	0.640

Further, to assess the impact of education on the perception of the executives regarding the promotional factors, one-way ANOVA test was carried out. From **table-7**, it can be seen that regarding PF1, the mean scores of graduate executives' perception is less positive (3.516) than other two categories of executives though all have positive perceptions. Similarly, regarding PF2, the executives with education of post graduation and above have a neutral perception (3.393) whereas other two categories of executives have a positive perception. To verify the significance of the difference, one-way ANOVA was carried out. F-value for PF1 was found to be 1.135 at 0.323 level of significance and F-value for PF2 was found to be 2.217 at 0.096* level of significance. Hence, it can be said that there is no significant

difference between the perceptions of the executives of the three education categories regarding promotional factor 1 but there is a significant difference between the perceptions of the executives of the three education categories regarding promotional factor 2.

Table-7 One-Way ANOVA Analysis for Education-Wise Analysis of the Executives

Factors	Educational Qualification						F-Value	Sign. level
	H.S.C. / +2		Graduate		P.G. and above			
	N=69		N=105		N=33			
	Mean	S.D.	Mean	S.D.	Mean	S.D.		
PF1	3.750	0.988	3.516	1.206	3.757	1.129	1.135	0.323
PF2	3.859	0.965	3.717	1.117	3.393	1.028	2.217	0.096*
*significant at 10% level								

Again, in order to examine the impact of the work experience on the perception of the executives regarding the promotional factors, one-way ANOVA test was carried out. From **table-8**, it can be seen that regarding PF1, the mean scores of least experienced executives' perception is more positive (3.813) than other two categories of executives though all have positive perceptions. Similarly, regarding PF2, the most experienced executives have a very high positive perception (4.000) whereas other two categories of executives have a lower positive perception with least experienced executives having a mean score of 3.505 (almost a neutral opinion). To verify the significance of the difference, one-way ANOVA was carried out. F-value for PF1 was found to be 1.830 at 0.163 level of significance and F-value for PF2 was found to be 2.914 at 0.050* level of significance. Hence, it can be said that there is no significant difference between the perceptions of the executives of the three experience categories regarding promotional factor 1 but there is a significant difference between the perceptions of the executives of the three levels of work experiences regarding promotional factor 2.

Table-8 One-Way ANOVA Analysis for Experience-Wise Analysis of the Executives

Factors	Experience (Years)						F-Value	Sign. Level
	Below 5		5-15		Above 15			
	N=83		N=105		N=19			
	Mean	S.D.	Mean	S.D.	Mean	S.D.		
PF1	3.813	1.065	3.500	1.147	3.578	1.222	1.830	0.163
PF2	3.505	1.093	3.825	1.046	4.000	0.874	2.914	0.050*
*significant at 5% level								

Finally, the executives were categorised according to their parent organisations. All the executives serving the LICI put in to one category while rest of the executives were put in to the second category. 101 executives belonged to LICI whereas 106 executives were working for the private companies.

Table-9 t-Test for Company/Organisation-Wise Analysis of the Executives

Factors	Company				t-Value	Sign. Level (2-tailed)
	L.I.C.I.		Private			
	N=101		N=106			
	Mean	S.D.	Mean	S.D.		
PF1	3.462	1.216	3.794	1.013	-2.137	0.034*
PF2	3.920	1.007	3.515	1.078	2.789	0.006**
*significant at 5% level **significant at 1% level **significant at 1% level						

Table-9 summarises the various statistical parameters regarding the impact of parent organisation on the perception of the executives regarding the promotional factors. LICI executives have a neutral opinion (3.462) whereas private executives have a positive perception (3.794) regarding PF1. Further, LICI executives have a high positive perception (3.920) while the private executives have a low positive perception (3,515) (almost neutral) regarding PF2. It is proved that regarding PF1, private executives have a higher agreeability whereas regarding PF2, LICI executives have a higher agreeability. To verify the significance of the differences, t-Test was carried out keeping the significance level at 5%. The t-value for PF1 was found to be -2.137 at 0.034* level of significance and the t-value for PF2 was found to be 2.789 at 0.006** level of significance. Hence, it can be said that there is significant differences between the perceptions of the executives of the LICI and private companies regarding both the promotional factors.

Findings and Suggestions:

This study has analysed the seller's perception of various promotional attributes involved in life insurance promotion strategy with respect to their age, gender, education, experience and organisation. The executives have a positive perception (agree) regarding all the pricing variables except PR3 for which they have a neutral opinion. Among the other six variables, they have the highest positive perception regarding PR1 and lowest positive perception regarding PR7. Further, it has been proved that age and gender have no significant impact on the executives' perception of the promotional attributes. Hence, it can be said that null hypotheses H1 and H2 are accepted. But, the study has shown that education, experience and organisation have an impact on the seller's perception of some of the promotional variables. Therefore, null hypotheses H3, H4 and H5 are not fully accepted.

This research paper also provides some suggestions for the life insurance industry in India regarding their promotional strategies. Advertising and publicizing have a positive effect on the prospective customers as well as personal selling. Both the direct and indirect strategies have to be balanced and mixed well to get the desired result. Discounts and incentives promised along with the policy have to be presented in detail to the customers. The companies must provide a tangible and rational reason to the customers to buy a particular policy. Unity and honesty must be maintained by the company and the frontline executives at any cost to attract the customers in the long term. Various creative and innovative strategies should be developed to promote various different life insurance policies. Finding an ideal mix of customers with high disposable income and targeting them with specific policies is another good

promotional strategy. Life insurance may be one of the most difficult products to sell, but with an effective promotional strategy it can be sold easily.

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