

Developing Learning Module “Smart Communication with Prospects” for Life Insurance Agents

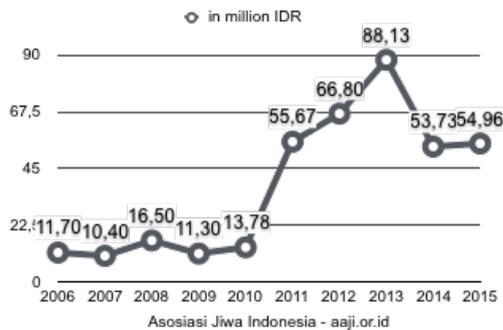
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The life insurance agent profession in Indonesia raised grew in the early 2000's. Its growth has now begun to experience a slowdown due to the challenges faced by novice agents when pioneering their careers. They do not feel confident in themselves and feel awkward when communicating with prospective clients they have just met. The owner of the insurance agency shows the failure ratio of beginner agents is above 70% in the first year of career. This research and development aims to conceptualise learning modules for life insurance agents to improve their ability to communicate with prospective clients.

This research combines life insurance marketing communication concepts with the concepts of emotional intelligence. Communication in life insurance marketing needs to implement personal selling, adaptive selling, and relational selling concepts. Personal selling puts pressure on most agents and adaptive selling prioritizes meeting customer needs. Relational selling builds customer trust in agents. These concepts require quality emotional intelligence so that agents feeling comfortable with themselves when interacting with prospective clients and are able to build a sense of comfort in prospects that build customer trust in agents. The main purpose of communication and interaction with prospective clients is to build their trust in the agent. The development of the learning module 'Smart Communication with Prospective Clients' for insurance agents is a collaboration between emotional intelligence experts in Indonesia and highly successful senior life insurance agents working as marketing communication experts. The learning module was field tested in two major life insurance agencies in the city of Bandung.

Key words: *agent; life insurance; personal selling; adaptive selling; relational selling; emotional intelligence; communication; self confidence; self worth.*

Introduction



Indonesia's economic growth brings awareness of life insurance needs as risk management and protection of people's lives. This awareness began to appear since the early 2000's when the growth of the life insurance industry increased sharply. Life insurance association Indonesia has targeted one million life insurance agents since 2006 but until 2018 the number of agents is only 500,000. To increase the number of new agents while increasing agency performance, Agency insurance holds training and motivational meetings.

The learning methods implemented by agency owners generally emphasize the affective side. This is based on the belief that the ultimate key to the success of an insurance agent is his enthusiasm not his skill and that having high spirits can overcome all obstacles. This learning method provides indicators that are different from their expectations. The growth of life insurance business has slowed since 2015².

On the other hand, the country's economic growth of 5% gives an indicator of the slowdown due to internal matters in the life insurance industry itself rather than external consequences. The owner of the insurance shows the failure ratio of beginner agents as 70% - 95% in the first year of career. They resigned from the insurance agent profession because they failed to market insurance policies and failed to earn income. Based on interviews and observations of researchers, a very clear challenge they face is when agents interact and communicate with prospective clients.

They do not feel confident when communicating with prospective clients they have just met. This challenge is not new to the life insurance industry. Marketing a life insurance policy uses a different method than marketing other products, especially because marketing insurance policies requires high trust from the prospect to the agent. Marketing experts³ classify the marketing of insurance products in the category of personal selling, adaptive selling, and relational selling. This means insurance agents belong to a profession that requires best communication with interaction skills and

understanding to provide the right product according to the needs of its customers. Agents play a role as financial advisors to their customers and are not just selling products. This role requires a good quality of emotional intelligence.

Literature Review

Life Insurance Marketing Communication: Personal Selling, Adaptive Selling, and Relational Selling

The communication process has at least three main elements, namely (1) the messenger (communicator), (2) the message (message), and (3) the recipient of the message (communicant) (Ekinci, 2018)²³ ;(Ardial & Yustina, 2011)⁴. Good and proper communication is needed in marketing all types of products including life insurance products. Marketing life insurance in Indonesia faces complex literacy and understanding challenges due to cultural and background diversity. There are still many misconceptions regarding the term life insurance because people do not really understand the meaning of life insurance as a risk protection concept. According to Prasetyo (2015)⁵ there is a misperception in the meaning; as if his soul was insured or pawned on a life insurance company, because when people die the insurance company will pay money to the family.

This perception makes some people disagree, even against life insurance. Prasetyo clarifies this understanding, the word life insurance in Indonesia today comes from English, Life Insurance. This opinion is not right because Life Insurance is life insurance, which means that life is insured Yaraghi & Shafiee (2018)¹⁶. When a person earns a living experiencing the risk of critical illness, permanent disability, or death, the economic value or ability in terms of earning a living will decrease or even disappear. While families still need this economic value to meet their daily needs. In the concept of insurance in line with Islamic law, the concept used is not to transfer risk or risk transfer because there is an impression of pawning the soul to the insurance company. The concept used to rectify the meaning Prasetyo proposed as risk sharing between participants (risk sharing). Participants share to take risks with other participants. Insurance companies are only operators who receive fees for their services. This misunderstanding is only part of the challenge faced by life insurance agents.

Ioncicã (2012)⁶ shows that formal education greatly influences awareness of the need for protection against the risks of life, health, and other assets by utilizing insurance. An educated community is a potential customer who tends to be interested in utilizing insurance as a means of enjoying quality health and other protection facilities. It is also stated by Sapelli & Vial that there is a positive correlation between the possibility of buying personal insurance with educational background. Those who are more educated consider the value of investment far lower than the complex risk protection offered by

insurance companies. In their research it was found that higher income, younger age, independence, living in cities, higher education, and working in large companies increased the possibility of buying a personal insurance policy. Insurance products and service products are types of products that can't be offered through various promotional media and rather because the needs of each person are different, direct selling (Personal Selling) with Relationship Marketing strategies becomes a marketing channel that is considered more effective.

Based on Kotler's opinion, prospective clients or insurance customers need: (1) product information, (2) to have their needs heard, (3) financial planning assistance to determine the appropriate product type, (4) answers to objections, and (5) service assistance after buying. People in general do not make decisions easily when buying an insurance policy. In general, people do not understand the value of the protection benefits they get compared to the insurance premiums they need to pay even though they have received complete information. Since decision making is influenced by psychological and social aspects, the opinions of the people around them will be very influential. In their research, Buzatu (2013)⁷; Elkhayat, & ElBannan, (2018)²⁴ further quoted Loewenstein and Romer as influences that strongly encouraged someone to buy an insurance policy because of reasons of love, worry, and fear. Buying a product is a process. Products that have an empirical form that can be seen, held, listened to or kissed will make it easier for consumers to process their decision to consider purchasing the product Yaya, (2018)¹⁷. Life insurance products cannot be seen as a form of service until the insured event occurs. The sheet of contract paper cannot fully describe the insurance service so that consumers can feel it. This is a challenge in the process of purchasing insurance products. In the opinion of Setiadi quoted by Sari⁸, the order of the buying process which is (specific) consists of the following events:

1. Managing problems
2. Information search
3. Evaluate alternatives
4. Decision to buy
5. Behavior after purchase

According to Witz & Wright quoted by Yudiani⁹, "the industrial character and life insurance products require an adaptive sales approach strategy when communicating with prospective clients... what is meant by adaptive sales is a sales process that consists of gathering information about the expectations of customers, developing marketing strategies based on that information, channeling understandable signals to implement strategies, evaluating the effects of messages, and conducting self-adjustments based on evaluation results." Customer-oriented adaptive sales can increase marketing productivity significantly but require preparation to gather

information before meeting and concentration when interacting. An agent needs to have a sense of worth and confidence, not be monotonous, and repeat the same marketing sentence (Youwen, 2018)¹⁹. Agents who feel nervous, insecure, and awkward will experience difficulties with adaptive sales.

The challenge of the product purchase process requires a Relationship Marketing strategy. Bazini (2012)¹⁰ and colleagues in their study cite Payne, the reason Relationship Marketing strategies that can be used in insurance marketing are:

1. Orientation to what consumers need
2. Keeping in touch with consumers
3. Focus on what's valuable to consumers
4. Longevity
5. Quality service
6. Commitment to meeting consumer expectations
7. Quality as the focus

Relationship Marketing became popular in the 1990s. Before that the marketing concept was an engineering marketing program approach based on the 4 Ps (Product, Price, Place, Promotion) known as Marketing Mix. In line with the growth of services that require a relationship between service providers and service users, the concept of Relationship Marketing introduced the context of maintaining a more lasting relationship, Kotler said, "The seller's job is not to find the right buyer for your product, but to find the right product for the customer You".

The focus and characteristics of the Marketing 4 Ps in Marketing Mix are:

1. Single sales oriented
2. No longer build relationships with customers
3. Focus on the product and its benefits
4. Short-term scale
5. Pay little attention to customer satisfaction
6. Little care to meet customer expectations
7. Quality is only a concern of manufacturers

On the other hand, Focus Relationship Marketing focuses on characteristics:

1. Oriented to sustainable sales
2. Building relationships with customers
3. Focus on giving added value to customers
4. Long term scale
5. Highly prioritizing customer satisfaction
6. Very caring to meet customer expectations
7. Quality is of concern to all parties

Taking into account the various opinions above it can be concluded that the marketing of life insurance products is a category of Personal Selling that requires direct interaction with consumers Yildirim, (2018)¹⁸. The best approach when interacting with prospective clients and marketing insurance policy products is the Adaptive Selling approach because each prospect has different needs and needs different responses. The best marketing strategy to implement is Relationship Marketing because building relationships and trust is the main basis for consumers buying insurance policies. Competence in implementing the Relationship Marketing and Adaptive Selling strategies needed by a life insurance agent in communication skills is not obtained through formal education.

Emotional Intelligence Concepts

The research by Yudiani states that the competency of conducting adaptive sales is a vital thing and must be owned by a salesperson, especially an insurance agent. Yudiani also quoted the Spiro & Weitec statement, and identified several conditions for someone to be able to make adaptive sales namely self monitoring, androgyny, empathy, openness (openess), control center (Locus of Control), experience, orientation to interest in work, and type management supervision. The conclusion of his research is that adaptive sales are more influenced by internal factors. An agent needs to be good at managing internal factors when communicating with prospective clients.

Giblin (1995)¹¹; Yuhan, Ying & HEW (2018)²⁰ attributes the ability to communicate with the success and diversity of life for every human being. According to Giblin, the 'general denominator' for all successes and happiness is others. Giblin stated that the Carnegie Institute of Technology analyzed a survey of 10,000 people and concluded that only 15% of success was achieved due to technical competencies, brain intelligence, and work skills. The rest, amounting to 85%, is achieved due to personality factors, character, and the ability to deal with other people Zafarullah, (2018)²¹. He continued with the results of research conducted by the Bureau of Guidance at Harvard University on thousands of men and women who had been fired, showing that half of them lost their jobs because they failed to deal with other people. Research Dr. Albert Edward Wiggam revealed that out of 4000 people who lost their jobs, only 10% were unable to do their jobs well, the other 90% because they did not develop themselves so they were able to deal with others.

Regarding communication skills and interaction with others, Gardner (1993)¹² expressed it as one of the categories of human intelligence called a multiple intelligence, these multiple intelligences being: (1) intelligence, (2) logical mathematical, (3) spatial visual, (4) physical kinesthetic, (5) musical, (6) interpersonal intelligence, (7) intrapersonal, and (8) naturalist. Proficiency interacting and

communicating with others is formulated by Gardner as interpersonal intelligence, one of eight multiple intelligences. These eight multiple intelligences are not all owned by each individual and vice versa, each individual does not have the same intelligence. It can be concluded that the ability to communicate with prospective clients and with customers is not always shared by all individuals. Daniel Coleman in 1995 called interpersonal intelligence or personal intelligence within the concept of multiple intelligences, the emotional intelligence (EQ).

Martin (2003)¹³ mentioned that the first user of the term 'Emotional Intelligence' was generally associated with Wayne Payne's doctoral thesis, "Study of Emotion: Developing Emotional Intelligence" in 1985. Before that the term "emotional intelligence" had been raised by Leuner in 1966. Greenspan, in 1989, also proposed a 'EI' model, followed by Salovey and Mayer (1990), and Goleman (1995). According to behavioral thinkers, 'Emotional Intelligence' is the ability to control negative feelings such as anger and self-doubt, instead focusing on the positive such as self-confidence.

Salovey and Mayer (2008)¹⁴ define 'Emotional Intelligence' as the ability to feel emotions, to access and produce emotions so they can help the mind, understand emotions, knowledge of emotions, and to regulate emotions effectively. This ability can increase emotional and intellectual growth. Salovey concluded that recognizing other people's emotions and building relationships is part of emotional intelligence. The competencies needed by an insurance agent are almost the same as marketing personnel in other industrial fields. It takes IQ intelligence (Intellectual Quotient) to understand the ins and outs of knowledge of products sold and management systems, more than that they need to be emotionally intelligent or EQ (Emotional Quotient). Generally prospective buyers are prospective clients with him it takes emotional intelligence to communicate with.

In Goleman's ()¹⁵ definition, emotional intelligence refers to the ability to recognize one's own feelings and other people's feelings, self-motivating abilities, and the ability to manage emotions well in dealing with others. Goleman explained that emotional intelligence can be defined in four dimensions, namely:

1. Self-awareness, is the ability of humans to accurately understand themselves and remain aware of the emotions of themselves when emotions emerge, including maintaining the way humans can respond to certain situations and certain people and are demonstrated as emotional awareness, self-assessment accurate self-awareness, and self-confidence.
2. Social Awareness, is the ability of humans to appropriately capture the emotions of others and understand what is really happening, and can be interpreted to understanding what other people think and feel even if they do not feel the same way

- or to demonstrate empathy, service orientation , organizational awareness (organizational awareness).
3. Self-Management, is the ability to use human emotional awareness to remain flexible and positively direct the behavior of the human self, which emphasizes managing the reactions of human emotions to all people and situations, in which there are considerations of self-emotional control (emotional self- control), trustworthiness, conscientiousness, adaptability, achievement drive, and initiative.
 4. Relationship Management, is the ability to use the emotions and emotional awareness of others to manage successful interactions, including communicating clearly and effectively to resolve conflicts, and develop relationships through communication and conflict management which can result in visionary leadership, catalyzing change, building bonds, cooperation teamwork and collaboration.

According to Strutton and Pelton quoted by Kidwell, “Similarly, professional salespeople are likely to perform better if they can keep their emotions after a lost sale or poor presentation. They do not need to show their disappointment to the prospective clients.” Agents who do not understand emotional control will seem forceful when the prospective client shows an attitude of disinterest in what is offered. Such communication interactions will not give the results of sales and could lead to several adverse consequences: (1) prospective clients feel resentful, (2) agents feel failure, and (3) agents feel increasingly insecure.

A study in Yogyakarta on the relationship between emotional intelligence and entrepreneurial performance by Muttaqiyathun concluded that a person with low emotional intelligence is usually characterized, by in the first instance, tending to experience hurt and blame others so that the main problem can shift because of an argument, and the problem does not escalate and secondly by a low ability to give encouragement and appreciation to others.

The communication success of an insurance agent with prospective clients in direct selling (Personal Selling) is when an agent is able to recognize the characteristics and communication style of the prospective client. This introduction makes the agent adjust to the prospective client’s communication style to build comfortable communication and interaction. Furthermore Kaylene quotes Weitz "... the salesperson's perception of the customer will be related to ability to influence the customer's decision". This statement shows the importance of an agent being flexible when communicating verbally and nonverbally with prospective clients. Non- verbal communication in the form of gestures of the body, sound quality, and physical distance greatly affect interpersonal communication more than the words spoken. Such competencies can only be developed if the relevant agent has good self-confidence and feels comfortable with himself. The concept of life insurance marketing communication requires mastery of

Personal Selling, Adaptive Selling, and Relationship Marketing. All of these things need to be supported by the ability to communicate with emotional intelligence that is able to make sense through self-confidence when facing unexpected situations. Emotional intelligence is also an ability to make prospective clients still feel comfortable when interacting with life insurance agents, especially when the prospective client refuses to buy the product offered by the agent (Zanganeh, 2018)²².

Developing Learning Modul

This research begins with an analysis of the problems that occur in the life insurance industry by conducting instructional needs analysis. The research focused on the marketing process activities between beginner agents and prospects as well as the training process for beginner agents in the implementation of life insurance product marketing tasks. Early research to explore this problem found several conditions that act as causes of miscarriage of agents:

1. The agent's failure to market the policy resulted in many insurance agents falling and not continuing their careers.
2. Agent failure is caused by a low level of confidence. Agents feel embarrassed or awkward when communicating with newly known prospects.
3. Agents easily give up and feel disappointed and feel wrong choosing the type of career because it is rejected by the prospective clients.
4. Agents do not succeed in marketing because they are not good at influencing prospective clients.
5. Agents are not adept at building relationships with customers so they cannot explore new prospects that can generate new policy sales.
6. Inadequate interaction of communication with customers resulted in many complaints and disappointments from the community towards insurance policies.
7. Senior agents are not adept at training newly recruited agents.

The findings in this preliminary study indicate that the low competency of novice agents to communicate with prospective clients is a problem that requires a solution. Further research by conducting observations on the forms of training conducted by insurance agencies for beginner agents is needed. The problem becomes clearer because the form of training available is not sufficient to improve the competency of beginner agents in marketing insurance products, especially in terms of communicating when interacting with prospective clients. The solution to the problem encourages researchers to carry out instructional actions to develop appropriate learning tools for insurance agents.

Behaviors to be learned by novice agents can be divided into three groups: (1) feeling comfortable with oneself; (2) make the prospective client feel comfortable; and (3) affect prospects. Feeling good about yourself becomes the basis for beginner agents to be able to feel confident consisting of:

1. Able to take advantage of the role of communication in the success of life.
2. Able to treat prospective clients with basic nature as humans.
3. Able to meet the basic needs of prospective clients.

Based on the study of the theory of emotional intelligence, feeling awkward or uncomfortable when dealing with and interacting with prospects arises because of a lack of self-confidence. Low self-confidence can be increased by the success of practicing something that was previously considered difficult. The success of practicing something that was once believed to be difficult gives a new awareness of self-worth and ability. A feeling of being able to perform and having proud in one's success will increase the agent's confidence. A feeling of comfort will emerge and that affects how the agent interacts with other people. These three sub-competencies need to be studied in sequence and cannot be randomized because they are a gradual process of behavior that was once believed to be difficult; but in behavior learning activities are enumerated into stages that are simple and easy to practice.

Based on literature studies and discussions with insurance marketing communication experts, the following steps are the gradual process of the behavior as follows:

- a. Smile and nod your head to the officers in public toilets, parking attendants, building security, street vendors, hawkers, and the like.
- b. Enhance with the following stages: smile and nod your head to people in the elevator, waiting room, mini market, and other public spaces.
- c. Say hello with good morning, afternoon, evening or night. Smiling and nodding his head with everyone he met.

When you get used to it, feel comfortable, and not awkward again, you can increase to the following stages:

- d. Smiling, nodding, saying hello while asking a question, "How are you"?
- e. Ask short questions to officers in public toilets, parking attendants, building security, street vendors, hawkers, and the like.

The second sub-grouping is to be able to make prospects feel comfortable consisting of the following sub-competencies:

4. Able to create a comfortable atmosphere and a good impression of having a conversation
5. Able to listen to prospects in amazement so that the pervasive prospects are understood, recognized, and special.



6. Able to praise the prospect and thank you.

These three sub-competencies can be learned randomly. Proficiency to make other people (prospects) feel comfortable if the agent is able to make the prospective clients feel accepted, understood, acknowledged, and feels himself privileged. The third grouping of sub-competencies is adept at influencing prospective clients especially when communicating and interacting consisting of sub-competencies:

7. Able to influence prospects with approval.

8. Able to build an atmosphere that remains comfortable when different opinions with prospects.

9. Able to make prospects say "YES"

These three sub-competencies can also be studied randomly. This skill makes the agent able to influence people in communication and interaction that gives an opportunity for sales to occur when the prospective client is not denied and feels approved by his opinion. This learning does require perseverance and willingness for agents to practice. New habits are built and self-confidence will grow as abilities increase.

Conclusion

Doing what is not their habit is a scary thing for many people. Under certain conditions someone can force themselves to do something unfamiliar. For the sake of earning a living or in order to save themselves some people are able to undertake the scariest tasks. Similarly, some insurance agents communicate with prospective clients even though for them those are scary interactions. This action sometimes gives results even though it is often not a positive experience. Because communication requires not only courage but also true understanding that can make prospects comfortable, the concept of this module is a solution for beginning life insurance agents to start their careers when they start interacting and communicating with known prospective clients.

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