

ATTITUDINAL EXPLORATION OF LIC AGENTS: A QUALITATIVE APPRAISAL

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ABSTRACT

Life Insurance is conceptual and intangible in its nature and it is not understood by majority of the Indian population. Attitude exploration plays a vital role in the segment of insurer, who usually knows that insurance is not bought and it has to be sold. There is a lot of gap among the attitudes of insurers and agents, which creates a lot of problems for agents and vice-versa. Understanding different segment people attitude is a very tough job indeed. There is a need of variety strategies which should be stratified in to different segments and afterwards can be formed and implemented at field level. Promotional activities and agents of life insurance companies is all about to inform, bringing awareness, develop belief, to reinforce trust etc. in the minds of the consumers by using tools such as advertising, public relations, displays, word of mouth, sales promotion, personal selling etc. Promotion bring positive attitude or may cause negative attitude so knowing the feelings of respondents found essential. This paper presents different attitudinal conflict issues related to consumers and agents and its impact on consumers and vice versa. It also suggests some remedial strategies to recover from the attitudinal conflicts.

KEYWORDS: Attitude Exploration, Attitudinal Conflict, Life Insurance, Remedial Strategies, Agents, Promotional Activity