

A Study Focuses on the Satisfaction of Policyholders Towards the Economic Growth of Life Insurance Corporation

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ABSTRACT

India, primarily an agrarian nation, faces a situation where the earnings of a considerable portion of its populace are insufficient to sustain their livelihoods, thereby impeding their ability to invest in savings. These individuals prioritize meeting their basic needs such as food, healthcare, and education over saving for the future. The majority of investors are primarily motivated by the desire to obtain tax benefits, often lacking adequate understanding of the importance of insurance. The current research explores the satisfaction of policyholders towards the economic growth of the Life Insurance Corporation in Salem City. Data were gathered and scrutinized in alignment with the study's objectives. The primary data were obtained from participants through a thoughtfully constructed questionnaire. The study employed a convenient sampling method, involving 200 respondents. The findings underscore that various factors such as gender, age, educational attainment, occupation, marital status, monthly income, family size, and family structure significantly influence the economic growth of policyholders.

Keywords: Satisfaction, Economic Growth, Life Insurance Corporation

INTRODUCTION

The insurance industry, particularly the life insurance sector, plays a pivotal role in both safeguarding individuals against unforeseen risks and contributing to a nation's economic stability. As the economic landscape evolves, the need for robust financial security and long-term investment strategies has amplified the significance of life insurance. Within this sector, the satisfaction of policyholders holds substantial importance, not just in securing their future but also in influencing the overall economic growth of insurance providers. The present study is dedicated to examining the nexus between policyholder satisfaction and the economic progress of the Life Insurance Corporation. This investigation aims to unravel the underlying factors contributing to policyholders' contentment and how such satisfaction aligns with the economic growth trajectory of the insurance entity, particularly within the context of Salem City. India, known for its predominant agricultural base, faces a challenge where a significant portion of its population struggles to generate sufficient income for sustenance, let alone savings or investments. This scenario affects their ability to secure their financial futures, making insurance an essential component in their financial planning.

In this context, the study is designed to delve into the intricacies of policyholders' perspectives, their level of satisfaction with the services provided by the Life Insurance Corporation, and the subsequent impact on the corporation's economic growth. Furthermore, the study aims to analyze various demographic and socioeconomic factors that influence policyholders' satisfaction and, consequently, the economic growth of the Life Insurance Corporation in Salem City. By exploring these elements, this study aspires to shed light on the critical relationship between policyholder satisfaction and the economic advancement of life insurance providers, offering insights that can potentially guide strategies for enhancing customer contentment and fostering sustainable economic growth within the sector.

OBJECTIVES OF THE STUDY

The main objectives of the present study are as follows

1. To study the demographic profile of the policyholders of Life Insurance Corporation in Salem City.
2. To analyze the satisfaction of policyholders towards Economic Growth service of LIC in Salem City.

HYPOTHESIS OF THE STUDY

- ❖ **H₀** : There is no association between satisfaction of policyholders towards Economic growth in services of LIC and mean rank of gender of the respondents
- ❖ **H₀** : There is no association between satisfaction of policyholders towards Economic growth in services of LIC and mean rank of age of the respondents
- ❖ **H₀** : There is no association between satisfaction of policyholders towards Economic growth in services of LIC and mean rank of educational level of the respondents
- ❖ **H₀** : There is no association between satisfaction of policyholders towards Economic growth in services of LIC and mean rank of occupation of the respondents
- ❖ **H₀** : There is no association between satisfaction of policyholders towards Economic growth in services of LIC and mean rank of marital status of the respondents
- ❖ **H₀** : There is no association between satisfaction of policyholders towards Economic growth in services of LIC and mean rank of family size of the respondents
- ❖ **H₀** : There is no association between satisfaction of policyholders towards Economic growth in services of LIC and mean rank of monthly income of the respondents.
- ❖ **H₀** : There is no association between satisfaction of policyholders towards Economic growth in services of LIC and mean rank of family type of the respondents.

RESEARCH METHODOLOGY AND RESEARCH DESIGN

Sources of Data

The current study is essentially descriptive, concentrating on the satisfaction of policyholders regarding the Economic growth within the Life Insurance Corporation (LIC) services in Salem City. It utilizes two primary types of data: primary and secondary data. Primary data, obtained through surveys or direct observation, is the focus and is derived from new research conducted directly at the source. Various methods, including questionnaires and case studies, were employed for collecting the primary data, specifically acquired through a well-structured questionnaire administered to respondents in the selected research area of Salem City.

Sample Selected for the Study

The researcher opted for a convenient sampling method due to several reasons: the absence of a comprehensive list of policyholders provided by the local LIC office and the reluctance of some policyholders to partake, often stemming from a lack of awareness regarding the research's significance. However, some individuals were eager to provide data but were constrained by impatience. Utilizing social networks, the researcher initiated data collection through acquaintances, friends, and relatives, gradually expanding to other policyholders linked through these connections. Hence, a convenient sampling technique was partially adopted in selecting 150 respondents for this study.

Statistical Tools

The collected primary data was analyzed and presented through tabulation, employing statistical tests at both 5% and 1% levels of significance. This study utilized Simple Percentage Analysis and the Kruskal Wallis test as its primary statistical tools to interpret and analyze the gathered data.

REVIEW OF LITERATURE

Review of literature has significant relevance with any research work due to literature review the possibility of repetition of study can be eliminated and another dimension can be selected for the study. Many researchers have been conducted to analyze the various aspects of satisfaction of policyholders regarding the Economic growth within the Life Insurance Corporation. A number of studies are available and for the purpose of clarity the studies are reviewed and

presented as follows.

Basak, S. (2021). Investigated in “Factors Affecting Policyholders’ Satisfaction towards Life Insurance: An Empirical Study on Life Insurance Policyholders in Bangladesh”. Insurance is a fundamental tool in modern economies, serving as a means to distribute and reduce risks encountered by individuals and businesses. This study delves into the various factors impacting policyholders' satisfaction with life insurance policies in Bangladesh, aiming to assist insurance companies in devising strategies for the growth and sustainability of the life insurance business.

Kannan, M. (2018). examined that “Customer satisfaction towards life insurance corporation with special reference to Chennai City”. This research delves into the assessment of customer satisfaction with the Life Insurance Corporation in Chennai city. In light of the growing awareness among individuals regarding life's uncertainties and the escalating competition in the insurance sector, it has become imperative for insurance companies to comprehend their customers' needs and expectations.

Kathirvel, N., & Radhamani, S. (2013). analyzed that “Policyholder’s satisfaction of private life insurance companies with reference to Tirupur District, Tamilnadu”. Both public and private insurance companies now serve a vast clientele, leading to a significant increase in the number and scale of these enterprises across India. The shift from a "sellers market" to a "buyers market" characterizes this evolution, where the efficiency of the insurance sector depends on its capacity to deliver quality services meeting customer expectations.

Lakshmi, S. R., & Santhi, P. (2015). Investigated “Policyholders Service Satisfaction on Marketing Mix of Life Insurance Corporation of India”. In the current dynamic business landscape, customer service and satisfaction have emerged as critical factors for maintaining a competitive edge. Life Insurance Corporation of India (LIC) held a monopoly in the life insurance sector before nationalization. The study indicates that a majority of respondents expressed high satisfaction levels with various aspects of the insurance services provided by LIC, including policy features, policy-based loans, premium costs, and the effectiveness of advertisements.

DATA ANALYSIS AND INTERPRETATION

Socio - Demographic and Economic Profile of the Respondents

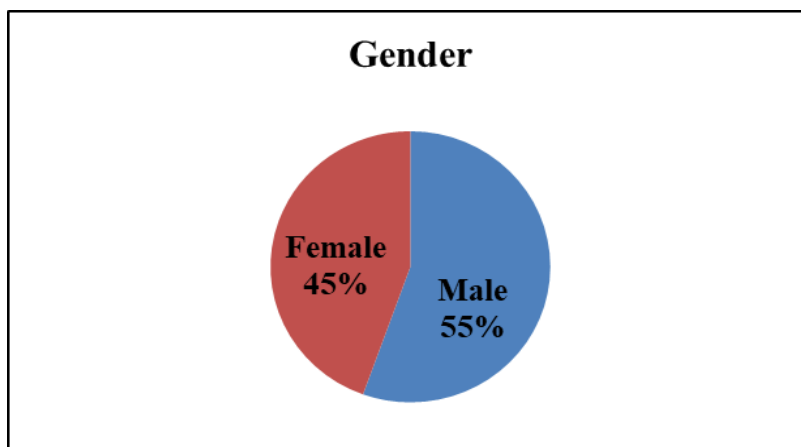
The Study furnishes the socio-demographic and economic profiles of the Life Insurance Corporation (LIC) policyholders, lending credibility to the collected data and offering an accurate portrayal of the studied population. This profile aids readers in gaining a comprehensive understanding of the respondents' backgrounds, cultural influences, and living standards, which significantly impact individual characteristics. The key variables analyzed in this section encompass gender, age, educational qualifications, occupation, marital status, monthly income, family size, and family type. Detailed descriptions elucidating the socio-demographic and economic profiles of the respondents are elaborated in the subsequent subsections of the study.

Simple Percentage Analysis

Simple percentage analysis serves as a fundamental statistical tool extensively utilized for analyzing and interpreting primary data. It involves calculating the percentage of respondents' responses to specific questions, derived from the total population chosen for the study.

This method is straightforward and easily comprehensible, making it accessible to a wide range of individuals for understanding research outcomes. Commercial research organizations typically employ this analysis and often present its findings pictorially through various diagrams, enhancing the visual representation of the data.

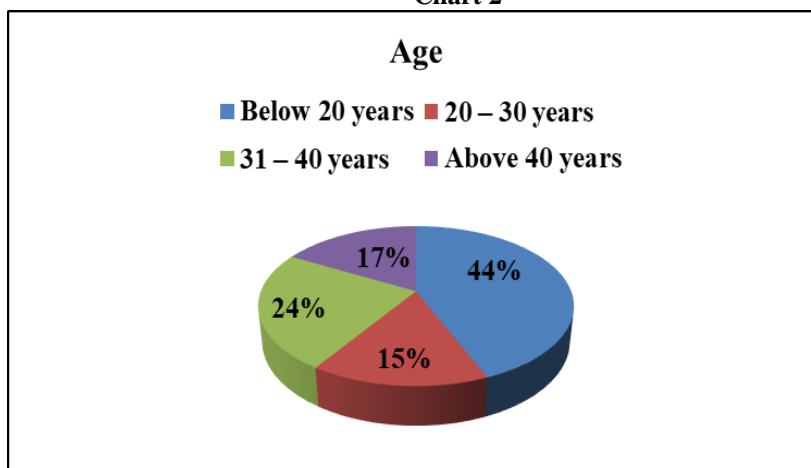
Table 1 - Demographic profile of the Respondents
Chart 1



Gender of the Respondents

Gender is one of the most important Socio-economic variables which determine the economic growth of the respondents towards the life insurance services of LIC. Now-a-days, women are also aware of different LIC schemes. The gender-wise classification of the policyholders is given in Chart 1 which shows that 55 per cent of the policy holders are male and 45 per cent of the policy holders are female. It indicates that there is a strong presence of male in the LIC sectors.

Chart 2

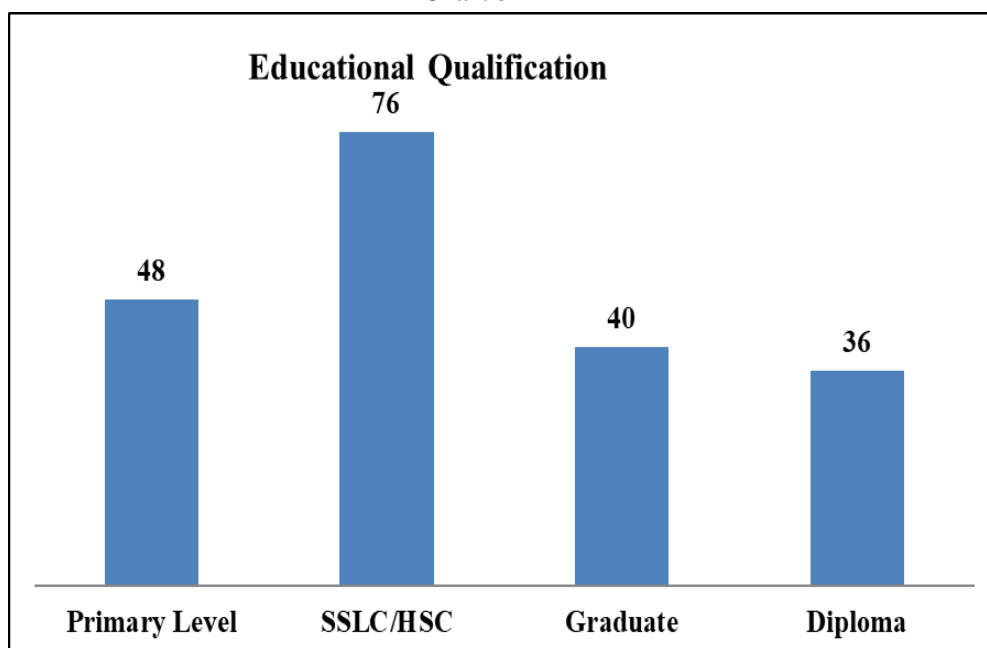


Age of the Respondents

Age of the respondents helps the research to understand the background of the respondents. The following chart and figure presents the age-wise distribution of the respondents or policy holders in LIC.

It is seen from chart 2 that respondents are classified into four age groups namely, below 20 years, 21 – 30 years, 31 – 40 years and Above 40 years. It indicates that 44 per cent of respondents who are below 30 years are in the productivity span of life, who has gained more knowledge on field through experience. The age group between 41 to 50 years account for 24 per cent representing matured persons in the savings activity and will be responsible for using work culture and branding effectively. The other age groups of above 40 years for well experienced people who have adequate and rich knowledge about daily activities accounting for only 17 per cent. Finally 31 to 40 per cent of the respondents are 24 per cent they also youth cum family men as well as double mind stage, because newly got married and they expect increments in workplace. So they are having little bit knowledge about the services of LIC.

Chart 3

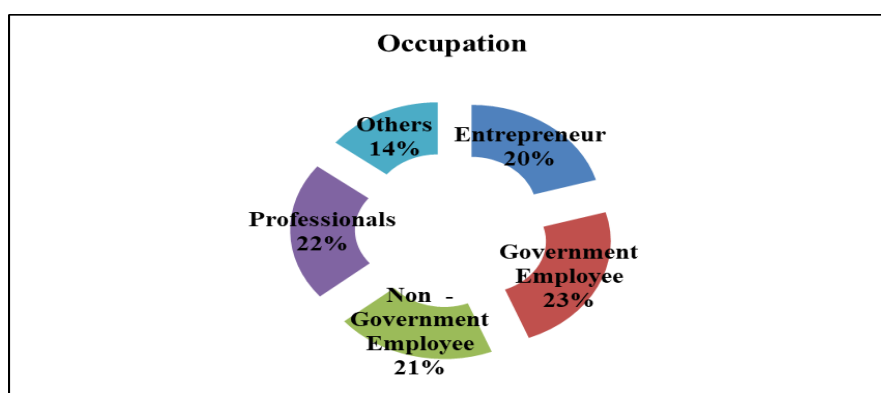


Education Qualification of the Respondents

Education may be an influencing determinant in the behavioural dimensions of an individual while relating to others. Education is one of the contributors in the character formation of an individual along with heredity and environment. In this study the categories of education are divided into four viz., Primary level, SSLC/HSC, Graduate and Diploma.

The study explains interesting facts in the sense that among the policy holders LIC, majority 76 respondents has under SSLC/HSC qualification in the study area. However, it is also to be understood that 48 respondents are Primary level. Another notable observation is that almost 40 respondents are Graduate degree qualification. Finally the other degree qualification of the respondents i.e., 36 respondents completed diploma or other certificate courses in the study area.

Chart 4



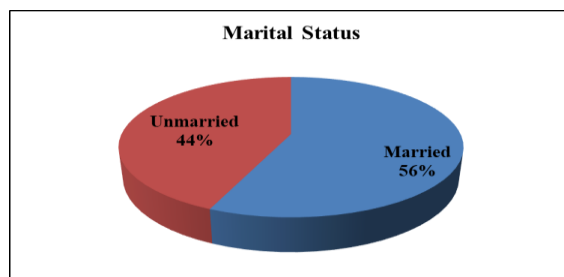
Occupation of the Respondents

The occupation of the respondents influences them to take LIC policies according to their job pattern. The occupation among the policyholders in the present study is confined to Entrepreneur, Government Employee, Non Government Employee, Professionals and Others Chart 4 shows the occupation - wise classification of the respondents.

The important occupational pattern of the policyholders is Government and Professionals, which

constitute 23, and 21 per cent to the total respondents, respectively. The number of Entrepreneur and Non - Government Employee constitute 20 and 21 per cent to the total policyholders, respectively. The remaining policy holders (14 per cent) are other category. The analysis reveals that the first two important occupations among the policyholders in Salem city are Government and Professionals category.

Chart 5

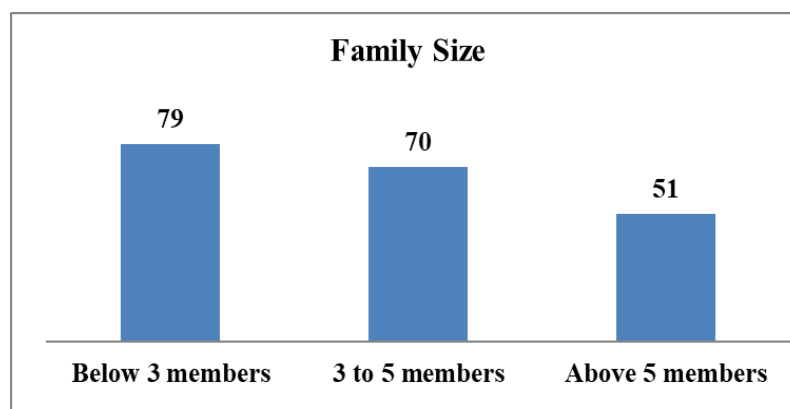


Marital Status of the Respondents

Marriage, in Indian context, is considered sacred and is entered into by two mature people of opposite sex. According to Indian law (Hindu Marriage Act-1955, Special Marriage Act, 1954) the age of both male and female should be minimum 21 to get into a marriage contract. The following table illustrates the distribution of the respondents by their marital status.

It is interesting to note from the above represented table that in the case of policy holder of LIC, a large number of respondents are married (56 per cent), smaller number of respondents are unmarried (44 per cent). The analysis reveals that the married respondents have availed a large number of policies.

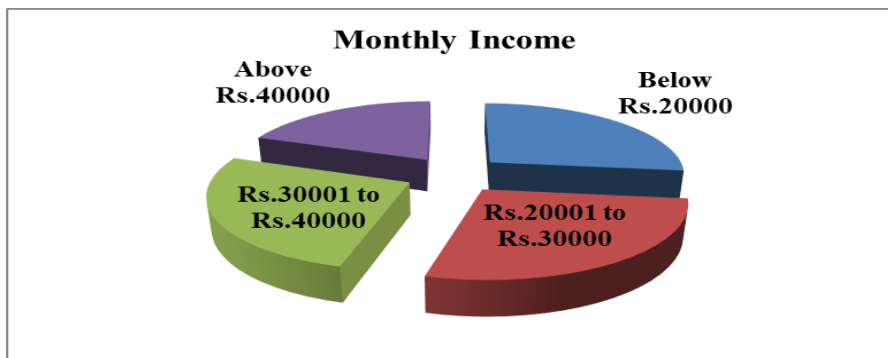
Chart 6



Family Size of the Respondents

The family size represents the number of family members living along with the policyholders in their respective families. If the size of the family is small, there is low financial commitment and a portion of the income may be sufficient to run the family and their savings portion will be low. If the family has more members, the savings pattern will be high. Chart 6 displays the family size- wise classification of the respondents. The family size in the categories of below 3 members is the major significant category. It constitutes 79 of the policyholders. It is followed by 3 to 5 members and above 6 members, which constitute 70 of the policyholders and 51 of the policyholders respectively.

Chart 7

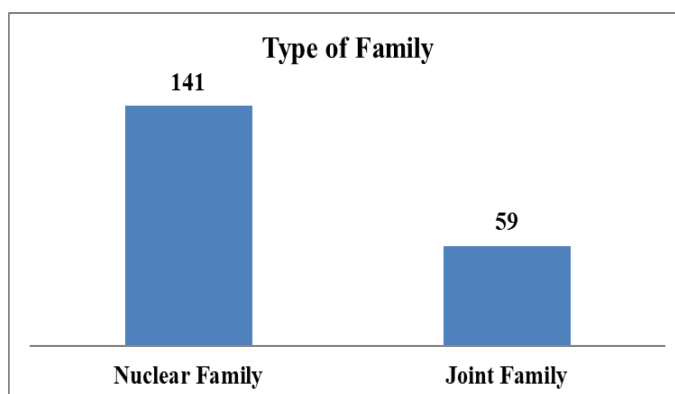


Monthly Income of the Respondents

Monthly income in the field may have an important role in determining one's life style, work culture, retention as well as leadership quality. Chart 7 presents the monthly income and classified four categories.

As it is evident from the above table majority of the respondents that is 55 respondents draw salary Rs.20,001 to Rs.30,000, 54 respondents draw salary below Rs.20,000 in the study area. 53 policy holders draw salary between Rs.30,001 to Rs.40,000. Lastly 39 of the policyholders draw salary of above Rs.40,000.

Chart 8



Family Type of the Respondents

The type of family represents the pattern of family in which the policyholders are living. In the Indian set up, the traditional family systems are joint family system and nuclear system. In joint family system, the respondents live along with their parents, brothers, sisters, and their children under one family. In nuclear family system, the respondent lives with the members of his family alone. Now-a-days, nuclear family system exists largely because of non-cooperation and independency.

In total, a maximum of 141 total policyholders belong to nuclear family system, whereas the remaining 59 policyholders belong to joint family system. The analysis reveals that the nuclear family system is a dominant family system among the policyholders in the study area.

Table 1 – Economic Growth of Policyholders towards Life Insurance Services

S.No	Factors	Classifications	N	Mean	Test Statistics		
					X ²	df	P value
1	Gender	Male	111	86.24	10.348	1	0.000
		Female	89	67.74			

2	Age	Below 20 years	88	77.87	4.838	3	0.235
		20 – 30 years	31	88.26			
		31 – 40 years	48	75.05			
		Above 40 years	34	66.02			
3	Educational Qualification	Primary Level	48	94.30	13.439	3	0.000
		SSLC/HSC	76	87.98			
		Graduate	40	87.15			
		Diploma	36	62.13			
4	Occupation	Entrepreneur	41	72.03	16.986	4	0.002
		Non-Government Employee	47	76.46			
		Private Employee	40	87.40			
		Professionals	43	88.40			
		Others	29	74.28			
5	Marital Status	Married	113	86.88	11.166	1	0.000
		Unmarried	87	69.25			
6	Family Size	Below 3 members	79	92.85	10.333	2	0.003
		3 to 5 members	70	74.05			
		Above 5 members	51	67.88			
7	Monthly Income	Below Rs.200,000	54	77.14	14.383	3	0.000
		Rs.200,000 to Rs.30,000	55	87.94			
		Rs.30,001 to Rs.40,000	53	87.27			
		Above Rs.40,001	39	64.28			
8	Type of Family	Nuclear Family	141	97.67	5.823	1	0.512
		Joint Family	59	79.20			

KRUSKAL WALLIS TEST

Economic Growth of Policyholders towards Life Insurance Services and mean of Demographic factors of the respondents

The Kruskal-Wallis H test is a mean based nonparametric test that can be used to determine if there are statistically significant differences between two or more groups of an independent variable on a continuous or ordinal dependent variable. It is considered the nonparametric alternative to the one-way ANOVA, and an extension of the Mann-Whitney U test to allow the comparison of more than two independent groups. In other words, the Kruskal Wallis statistic measures how much the group ranks differ from the average rank of all groups.

Gender

In the Kruskal Wallis test, values of the variables are ranked for each case. This table lists the ranking of each variable. Low rank corresponds to the low values of the variables. Here the female respondents have lower values than the other variables with the mean rank of 67.74. In the mean time the male respondents have larger values than the other variables with the mean rank of 86.24. The Kruskal Wallis test determines whether the average ranking differs across variables. Here, the attitude of policy holders towards services of LIC according to gender.

H₀ : There is no association between satisfaction of policyholders towards Economic growth in services of LIC and mean rank of gender of the respondents

The table lists the result of the Kruskal Wallis test. Since the p-value is less than 0.05, the null hypothesis is rejected at 5% level of significance. Hence, there is association between attitude of policy holders towards services of LIC and mean rank of gender of the respondents.

Age

In the Kruskal Wallis test, values of the variables are ranked for each case. This table lists the ranking of each variable. Low rank corresponds to the low values of the variables. Here the age group of Above 40 years has lower values than the other variables with the mean rank of 66.02. On the other side 21 to 30 years have larger values than the other variables with the mean rank of 88.26. The Kruskal Wallis test determines whether the average ranking differs across variables. Here, the attitude of policy holders towards services of LIC according to age.

H₀ : There is no association between satisfaction of policyholders towards Economic growth in services of LIC and mean rank of age of the respondents

The table lists the result of the Kruskal Wallis test. Since the p-value is more than 0.05, the null hypothesis is accepted at 5% level of significance. Hence, there is no association between attitude of policy holders towards services of LIC and mean rank of age of the respondents.

Educational Qualification

In the Kruskal Wallis test, values of the variables are ranked for each case. This table lists the ranking of each variable. Low rank corresponds to the low values of the variables. Here respondents are Diploma holders have lower values than the other variables with the mean rank of 62.13. Mean while the Primary Level have larger values than the other variables with the mean rank of 94.30. The Kruskal Wallis test determines whether the average ranking differs across variables. Here, the attitude of policy holders towards services of LIC according to educational level.

H₀ : There is no association between satisfaction of policyholders towards Economic growth in services of LIC and mean rank of educational level of the respondents

The table lists the result of the Kruskal Wallis test. Since the p-value is less than 0.05, the null hypothesis is rejected at 5% level of significance. Hence, there is significant relationship between attitude of policy holders towards services of LIC and mean rank of educational level of the respondents.

Occupation

In the Kruskal Wallis test, values of the variables are ranked for each case. This table lists the ranking of each variable. Low rank corresponds to the low values of the variables. Here respondents, Entrepreneur have lower values than the other variables with the mean rank of 72.03. On the other hand, professionals have larger values than the other variables with the mean rank of 88.40. The Kruskal Wallis test determines whether the average ranking differs across variables. Here, the attitude of policy holders towards services of LIC according to occupation of the respondents in the study area.

H₀ : There is no association between satisfaction of policyholders towards Economic growth in services of LIC and mean rank of occupation of the respondents

The table lists the result of the Kruskal Wallis test. Since the p-value is less than 0.05, the null hypothesis is rejected at 5% level of significance. Hence, there is major association between attitude of policy holders towards services of LIC and mean rank of occupation of the respondents.

Marital Status

In the Kruskal Wallis test, values of the variables are ranked for each case. This table lists the ranking of each variable. Low rank corresponds to the low values of the variables. Here the respondents are unmarried have lower values than the other variables with the mean rank of 69.25. In the meantime, the respondents are married have larger values than the other variables with the mean rank of 86.88. The Kruskal Wallis test determines whether the average ranking differs across variables. Here, the attitude of policy holders towards services of LIC according to marital status.

H₀ : There is no association between satisfaction of policyholders towards Economic growth in services of LIC and mean rank of marital status of the respondents

The table lists the result of the Kruskal Wallis test. Since the p-value is less than 0.05, the null hypothesis is rejected at 5% level of significance and accepted the alternative hypothesis. Hence, the researcher concludes there is significant relationship between attitude of policy holders towards services of LIC and mean rank of marital status of the respondents.

Family Size

In the Kruskal Wallis test, values of the variables are ranked for each case. This table lists the ranking of each variable. Low rank corresponds to the low values of the variables. Here policy holders, above 5 members of family have lower values than the other variables with the mean rank of 67.88. On the otherhand, the below 3 members of family have larger values than the other variables with the mean rank of 92.85. The Kruskal Wallis test determines whether the average ranking differs across variables. Here, the attitude of policy holders towards services of LIC according to family size.

H₀ : There is no association between satisfaction of policyholders towards Economic growth in services of LIC and mean rank of family size of the respondents

The table lists the result of the Kruskal Wallis test. Since the p-value is less than 0.05, the null hypothesis is rejected at 5% level of significance. Hence, the researcher concludes there is association between attitude of policy holders towards services of LIC and mean rank of family size of the respondents.

Monthly Income

In the Kruskal Wallis test, values of the variables are ranked for each case. This table lists the ranking of each variable. Low rank corresponds to the low values of the variables. Here policy holders monthly income above Rs.40,000 have lower values than the other variables with the mean rank of 64.28. Another side monthly income of Rs.20,001 to Rs.30,000 have larger values than the other variables with the mean rank of 87.94. The Kruskal Wallis test determines whether the average ranking differs across variables. Here, the attitude of policy holders towards services of LIC according to monthly income of the respondents.

H₀ : There is no association between satisfaction of policyholders towards Economic growth in services of LIC and mean rank of monthly income of the respondents.

The table lists the result of the Kruskal Wallis test. Since the p-value is less than 0.05, the null hypothesis is rejected at 5% level of significance. Hence, there is close relationship between attitude of policy holders towards services of LIC and mean rank of monthly income of the respondents.

Family Type

In the Kruskal Wallis test, values of the variables are ranked for each case. This table lists the ranking of each

variable. Low rank corresponds to the low values of the variables. Here policy holders based on joint family have lower values than the other variables with the mean rank of 79.20. On the other part respondents based on nuclear family have larger values than the other variables with the mean rank of 97.67. The Kruskal Wallis test determines whether the average ranking differs across variables. Here, the attitude of policy holders towards services of LIC according to family type of the respondents.

H₀ : There is no association between satisfaction of policyholders towards Economic growth in services of LIC and mean rank of family type of the respondents.

The table lists the result of the Kruskal Wallis test. Since the p-value is more than 0.05, the null hypothesis is accepted at 5% level of significance. Hence, there is no association between attitude of policy holders towards services of LIC and mean rank of family type of the respondents.

SUGGESTIONS AND RECOMMENDATIONS

This section discusses the practical recommendations of the study in line with the observed findings. The following suggestions and recommendations are made on the basis of the findings of the study. LIC needs to regularly review its schemes and plans and adjust them to meet the requirements of the public. Introducing innovative policies with multiple benefits including tax benefits and quality based customer services is essential. Additionally, LIC needs to adjust the premium and bonus rates to compete with private insurers and keep the current policy holders and attract new policy holders. Accepting premium at any LIC of India branch may be an option. Furthermore, LIC can use viral marketing to market more policies and to create awareness of the innovative products or services. Furthermore, awareness programmes must be organized to inform policyholders about the schemes, such as seminars, trade shows, visuals, films, mobile phones and publicity vans. Finally, LIC must provide policyholders with access to mobile phones and e-mails to announce new schemes and to explain different payment processes. Lastly, LIC must improve the reward of agents and provide discounts in premium to policy holders.

CONCLUSION

Presently, consumers exhibit higher expectations. What might have met their needs in the past no longer suffices today. They seek either innovative products or increased value in the goods and services they purchase. Given the intensifying competition and the rising expectations of customers, LIC must consistently measure its services against the best standards, not only within its own industry but also across other financial sectors. Providing top-notch service at LIC improves the likelihood of customers returning. It's vital for LIC to grasp the pivotal moments for customers in the life insurance domain and deliver high-quality service. This ultimately leads to amplified customer satisfaction and loyalty, crucial for making profits and expanding their market presence.

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