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PRODUCT- THE FIRST 'P' (OF 7P'S) IN INDIAN LIFE INSURANCE SECTOR: AN EMPIRICAL STUDY

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ABSTRACT

With the onset of liberalization process, the life insurance sector in India was thrown upon to private players. Combined together, private companies numbering twenty three, are giving a close fight to the public sector behemoth L.I.C.I. in recent years. The market is evenly divided between them now. The players of this industry are developing new strategies to attract the customers. The concept of 7P's of services marketing mix comes in to the picture. Product- the first 'P' (which is the policy here) of this mix has become very important. The customer's perception of the numerous elements of the life insurance policy (product) and his/her subsequent decision is most important. The various elements of the policy and their impact on the customer's buying behaviour are the focal theme of this study. This study tries to investigate the differences in the perception of the customers (of the policy elements) with respect to their age, gender, education, choice of company, income and occupation.

KEYWORDS

7P's, India, Life Insurance, Product.

INTRODUCTION

Life insurance in India has its origins as early as 1818 when the Oriental Life Insurance company started business in Kolkata. Once the door of privatization was opened (with the passing of IRDA Act in 2000), in the last decade more than twenty players have joined the Indian life insurance industry. In 2000, Indian insurance market size was \$21.71 billion. Between 2000 and 2007, it had an increase of 120% and reached \$47.89 billion. Between 2000 and 2007, total premiums maintained an average growth rate of 11.96%. It was one of the most consistent growth patterns we have noticed in any other emerging economies in Asian as well as Global markets (the knowledge centre, 2006). The post-globalization world has brought the customer in to the focus. Almost in all the major economies barring China, services sector is dominating over the traditional manufacturing sector and is growing phenomenally over the years since the concept of liberalization started to sweep the world economy. The traditional method of marketing strategy, i.e. S.T.P. (Segmenting, Targeting and Positioning) has become obsolete in this fast changing global scenario. Services marketing have become the preferred strategy in this modern era. While making strategies to market manufactured goods, marketers usually address four basic strategic elements: *product, price, place (or distribution), and promotion (or communication)*. These four categories are often referred to as the "4Ps" of the marketing mix. But in order to include the services sector, the marketing mix has added four more P's: *process, people, physical evidence and productivity* (Lovelock, et al. 2002). Now-a-days, the distinction between a product and service is not so easy. The line between a tangible product and an intangible service is blurring rapidly. But, generally, we can call the intangible offerings as service. The service product comes in three incremental features: the *basic service* through core benefit, the *expected service* of the customers and the *augmented service* differentiated from other competitive services (Nargundkar, 2007). Our main focus will be on the first 'P', i.e. the product which is the life insurance policy. While designing a policy, all the elements that create/add value for customers should be included. It is natural that the customers expect a reasonable return for their investment and the companies want to maximize their profitability. Hence, while deciding the policy portfolio of the policy-mix, the components should be influential on the buying behaviour of the customers. While initiating the innovative process, it is necessary to take into consideration the strategies adopted by the rival companies. Various elements of the life insurance policy which affects the customer's buying decision can be named as follows: brand name, features and options, usefulness, flexibility, comparatively better investment option and a good service line and support. Similarly, the various demographic characteristics of the customers which affect their perception of these elements are also taken in to consideration. These characteristics are categorized as: age, gender, education, choice of company, income and occupation. These above mentioned elements of the policy and the demographic characteristics of the customers are going to be examined thoroughly in this study.

REVIEW OF PRIOR STUDIES

Joy Chakraborty (2007) in his study "Private Life Insurance Companies in India: Growing Prospects and Challenges" traces the challenges faced by the private players while marketing their products and the measures they have taken for overcoming them. He critically analyzed the prevailing trends in Indian life insurance sector and found that the private players have been able to increase their market share primarily on account of highly customized products and aggressive marketing strategies. E. Constantinides (2006) in his path breaking study "The Marketing Mix Revisited: towards the 21st Century Marketing" has focused on the relevance of the MM (Marketing Mix) in the context of the marketing strategies of this new century. He went through an extensive review of literatures of prior studies of both the supporters and opponents of the MM. The findings of study support the frequently expressed opinion that marketing management and teaching is ripe for a paradigm shift, at least within the reviewed marketing domains. New concepts proposed should adequately deal with the new realities of marketing the old Mix was never meant to address. The study conducted by M C Garg and Anju Verma (2010) named as: "An Empirical Analysis of Marketing Mix in the Life Insurance Industry in India" discusses the problems of marketing mix in the life insurance industry in India. After a thorough analysis through various statistical tools, they commented that the insurance firms should focus on the concept of MM and implement the concept. They should quantify the level of expenditure for their mix ingredients, study elasticity of the mix ingredients, carry out careful analysis in order to identify the most effective and economic mix, analyze their competitors' mix while implementing MM, review the whole mix in detail so that each segment gets its own assemblage of mix components, and review their MM on a regular basis.

STATEMENT OF THE PROBLEM

Life insurance is one of toughest product to sell in this ever changing world. With the onset of liberalization, the Indian life insurance industry has gone through a huge change both in the numbers of players and their business figures. The first few years have seen a tremendous growth for almost all the companies. But with the global financial meltdown, the chinks in the armour have become exposed. The traditional marketing strategies adopted by the companies have become ineffective. The customer has become the focus of any marketing plan. Hence, it has become very important to know the customer's point of view regarding the product in question. In this study, the customer's perception of the various elements involved in a life insurance product shall be analysed. The various elements involved in a life insurance product can be outlined as: *Company/product's brand name, the features and options, usefulness, flexibility, better investment option and a good service line and support.*

RESEARCH METHODOLOGY

The major objective of this study is to find out the differences in the perception of the customers (of the various elements of the life insurance product) in accordance with their following demographic characteristics: *age, gender, education, choice of company, income and occupation.* The policy variables (adapted from product element of services marketing mix model by **Booms & Bitner, 1981**) are put through following statements:

1. P1: Company/product's **brand name** affects me while buying a policy
2. P2: **The features and options** of a policy influences my choice
3. P3: The policy is **useful** to me as per my needs
4. P4: The policy is **flexible** as per my requirements
5. P5: It is a **better investment option** than other opportunities
6. P6: A **good service line and support** is available for the policy

Based on the above mentioned objectives, the following major hypotheses are set:

H1: Age does not affect the customer's perception of the various policy components.

H2: Both male and female customers' perceptions of the policy elements are same.

H3: Education does not affect on the customer's perception of the policy variables.

H4: There is no significant difference between public and private companies' customers' perception of the policy elements.

H5: Income level does not affect the customer's perception of the policy variables.

H6: Type of occupation has no significant impact on customer's perception of the policy elements.

Based on these major hypotheses, the respective sub-hypotheses are set for each demographic characteristics and their individual relationship with the various policy variables.

Regarding the data collection method, this study has adopted *primary data* collection approach to gather reliable and authentic first hand data. The sample has been collected from south Orissa spreading over five districts. More than 200 life insurance policy holders were put through the data collection process out of which 102 respondents belonged to L.I.C.I. whereas 104 respondents belonged to the private sector. A well structured questionnaire was framed with questions on their demographic variables as well as the various elements of the policy i.e. the product they are buying. The policy holders were classified into different classes on the basis of their age, gender, education, choice of company, income and occupation. For this purpose, a five-point scale (from 1 to 5) has been adopted which is scaled as: *Strongly Disagree-1, Disagree-2, Neither Disagree nor Agree-3, Agree-4 and Strongly Agree-5.* After getting the desired data, 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 policy variables. Further, to find out significant variation among these different classes, one-way ANOVA and t-Test were applied. For gender-wise and company-wise analysis, t-Test was followed where as for age-wise, education-wise, income-wise and occupation-wise analysis, one-way ANOVA method was used to test the significance.

RESULTS AND DISCUSSION

Firstly, let us take a look on the demographic variables of the sample collected. The age group was divided into three parts. Out of 206 policy holders, 123 people belonged to "less than 35 years" group whereas 76 respondents belonged to "35-50 years" group and 7 respondents belonged to "above 50 years" group. Similarly, gender-wise, 138 respondents were male and 68 respondents were female. Based on the education qualification, the respondents were divided in to five groups such as: Illiterate (11), Undermatric (62), H.S.C. /+2 (85), Graduate (39) and Post graduate & above (9). Again, preferred policy selling company-wise, 102 respondents bought policy from L.I.C.I. whereas 104 policy holders preferred the private companies. Based on the annual income of the policy holders, they were divided in to four categories such as: Below Rs. 50000 (57), Rs. 50001-Rs. 150000 (99), Rs. 150001-Rs. 300000 (44) and Rs. 300001 & above (6). Lastly, based on the occupation of the respondents, they were categorized in to four types: Government employee (59), Private employee (37), Self-employed/Business (95) and others (15). (See **table-A**)

TABLE-A		P1						P2						P3					
		S.D.	D	N	A	S.A.	Total	S.D.	D	N	A	S.A.	Total	S.D.	D	N	A	S.A.	Total
AGE (YEARS)	21-35	7	13	19	32	52	123	15	8	22	50	28	123	7	17	46	32	21	123
	35-50	9	8	4	23	32	76	8	8	12	35	13	76	3	10	29	16	18	76
	51+	0	0	5	0	2	7	1	0	0	2	4	7	2	1	2	2	0	7
	Total	16	21	28	55	86	206	24	16	34	87	45	206	12	28	77	50	39	206
GENDER	MALE	9	11	17	42	59	138	15	8	26	62	27	138	7	17	55	31	28	138
	FEMALE	7	10	11	13	27	68	9	8	8	25	18	68	5	11	22	19	11	68
	Total	16	21	28	55	86	206	24	16	34	87	45	206	12	28	77	50	39	206
EDUCATION	ILLITERATE	0	0	1	3	7	11	2	1	1	6	1	11	1	2	3	3	2	11
	UNDERMATRIC	4	7	7	15	29	62	5	8	11	20	18	62	0	9	21	22	10	62
	MATRIC+	7	8	14	21	35	85	12	6	10	38	19	85	5	11	35	16	18	85
	GRADUATE	5	4	3	12	15	39	4	1	9	19	6	39	3	6	16	7	7	39
	P.G.+	0	2	3	4	0	9	1	0	3	4	1	9	3	0	2	2	2	9
	Total	16	21	28	55	86	206	24	16	34	87	45	206	12	28	77	50	39	206
COMPANY	LICI	2	10	7	39	44	102	5	6	21	53	17	102	4	9	31	29	29	102
	PRIVATE	14	11	21	16	42	104	19	10	13	34	28	104	8	19	46	21	10	104
	Total	16	21	28	55	86	206	24	16	34	87	45	206	12	28	77	50	39	206
INCOME (Rs.)	0-50000	2	4	9	15	27	57	8	8	9	18	14	57	4	5	15	23	10	57
	50001-150000	8	11	11	30	39	99	11	6	14	47	21	99	3	14	48	17	17	99
	150001- 300000	6	4	5	9	20	44	4	2	10	20	8	44	2	9	12	10	11	44
	300001- 500000	0	2	3	1	0	6	1	0	1	2	2	6	3	0	2	0	1	6
	Total	16	21	28	55	86	206	24	16	34	87	45	206	12	28	77	50	39	206
OCCUPATION	GOVT. EMPLOYEE	6	7	10	11	25	59	7	2	13	28	9	59	6	9	19	9	16	59
	PRIVATE EMPLOYEE	6	2	6	13	10	37	5	3	6	12	11	37	2	5	16	11	3	37
	SELF-EMPLOYEDD. /BUSI.	4	11	12	27	41	95	11	8	14	42	20	95	3	13	41	23	15	95
	OTHERS	0	1	0	4	10	15	1	3	1	5	5	15	1	1	1	7	5	15
	Total	16	21	28	55	86	206	24	16	34	87	45	206	12	28	77	50	39	206

TABLE-A (COTINUED)		P4						P5						P6					
		S.D.	D	N	A	S.A.	Total	S.D.	D	N	A	S.A.	Total	S.D.	D	N	A	S.A.	Total
AGE	21-35	6	22	30	34	31	123	20	21	22	28	32	123	10	18	18	36	41	123
	35-50	6	11	16	16	27	76	8	11	21	17	19	76	7	6	16	23	24	76
	51+	0	2	1	1	3	7	2	1	0	1	3	7	0	0	2	1	4	7
	Total	12	35	47	51	61	206	30	33	43	46	54	206	17	24	36	60	69	206
GENDER	MALE	8	24	27	36	43	138	21	20	29	32	36	138	13	17	21	43	44	138
	FEMALE	4	11	20	15	18	68	9	13	14	14	18	68	4	7	15	17	25	68
	Total	12	35	47	51	61	206	30	33	43	46	54	206	17	24	36	60	69	206
EDUCATION	ILLITERATE	1	1	3	1	5	11	2	1	3	3	2	11	0	1	2	5	3	11
	UNDERMATRIC	5	12	17	17	11	62	12	12	11	12	15	62	5	6	14	20	17	62
	MATRIC+	5	15	17	21	27	85	9	15	22	17	22	85	11	9	12	24	29	85
	GRADUATE	1	6	7	11	14	39	7	3	7	12	10	39	1	4	6	10	18	39
	P.G.+	0	1	3	1	4	9	0	2	0	2	5	9	0	4	2	1	2	9
	Total	12	35	47	51	61	206	30	33	43	46	54	206	17	24	36	60	69	206
COMPANY	LICI	2	15	25	32	28	102	8	13	21	32	28	102	9	15	18	31	29	102
	PRIVATE	10	20	22	19	33	104	22	20	22	14	26	104	8	9	18	29	40	104
	Total	12	35	47	51	61	206	30	33	43	46	54	206	17	24	36	60	69	206
INCOME (Rs.)	0-50000	7	6	16	12	16	57	7	10	11	14	15	57	4	7	9	19	18	57
	50001-150000	4	21	21	27	26	99	16	17	19	20	27	99	9	11	20	27	32	99
	150001- 300000	1	8	8	11	16	44	7	3	13	10	11	44	3	6	6	13	16	44
	300001- 500000	0	0	2	1	3	6	0	3	0	2	1	6	1	0	1	1	3	6
	Total	12	35	47	51	61	206	30	33	43	46	54	206	17	24	36	60	69	206
OCCUPATION	GOVT. EMPLOYEE	2	10	13	18	16	59	9	8	13	13	16	59	3	9	10	14	23	59
	PRIVATE EMPLOYEE	2	5	8	10	12	37	2	12	10	1	12	37	5	7	5	7	13	37
	SELF-EMPLOYED/BUSI.	7	20	19	19	30	95	18	8	19	29	21	95	8	7	18	34	28	95
	OTHERS	1	0	7	4	3	15	1	5	1	3	5	15	1	1	3	5	5	15
	Total	12	35	47	51	61	206	30	33	43	46	54	206	17	24	36	60	69	206

SOURCE: PRIMARY DATA.

After getting the various demographic details of the policy holders, let us examine the relationship between these demographic variables and the policy elements which were explained through the statements P1-P6. P1: 86 policy holders strongly believe that the policy/company's brand name affects their buying behaviour whereas 55 respondents agree with it. 28 respondents have neutral opinion regarding this variable. At the same time, 21 policy holders do not believe that the brand name has an impact on their decision whereas 16 respondents strongly agree with it. P2: a huge chunk of the sample respondents agree (87) with the statement that the features and options of a policy influences their decision whereas 45 respondents strongly support it. 34 policy holders remain neutral. Again, 16 policy holders disagree with this variable's effect with another 24 respondents strongly disagreeing with it. P3: regarding the usefulness of the policy, 77 policy holders have no opinion whereas 50 respondents agree with this variable's impact on their buying decision and 39 respondents strongly agree with it. Again, there are few policy holders who do not agree (28) with its impact and another 12 respondents strongly disagree with it. P4: 61 policy holders strongly believe that the flexibility of the policy affects their buying decision with another 51 policy holders supporting it. 47 respondents remain neutral. The number of the respondents who strongly disagree with this variable is 35 with another 12 respondents disagreeing with the impact of the variable on their decision. P5: when the policy holders were asked about the policy to be a better investment option than other opportunities, 54 policy holders strongly agreed and another 46 respondents believed the same. A substantial amount of the policy holders neither disagreed nor agreed (43). But 33 respondents strongly refuted this concept with another 30 respondents joining their school of thought. P6: regarding the policy having a good service line and support and its impact on the respondent's buying decision, a large number (69) of policy holders strongly supported it with another 60 policy holders agreeing with them. A few number of policy holders (17) strongly disagreed with it and another 24 joining them whereas 36 policy holders offered no opinion.

1. AGE AND THE POLICY VARIABLES

The age-wise analysis for the different policy variables were carried out with comparing their means and standard deviations. To verify any significant difference, **One-way ANOVA** test was carried out. From the **table B**, it can be seen that the mean values with their standard deviations differ slightly from each other with

respect to the three age categories. For P2, P3 and P6, the mean difference is more among the age categories (especially for the policy holders who are more than 50 years old). To verify the significance of the differences, F-value was calculated for each variable with keeping the value of significance level at 0.05. For all the variables, the value of significance level for the F-test were found to be greater than 0.05. Therefore, we can say that there is no significant difference between the perceptions of policy holders of various age categories regarding the policy variables. Hence, null hypothesis **H1** for all the policy elements, i.e. P1-P6 is **accepted** which implies that age has no effect on the perceptions of the policy holders regarding all the policy elements.

TABLE-B								
Policy Variables	One-Way ANOVA Analysis for Age-Wise Analysis of the Policy Holders							
	AGE						F-Value	Sign. level
	Less Than 35 Years N=123		35-50 Years N=76		Above 50 Years N=7			
	Mean	S.D.	Mean	S.D.	Mean	S.D.		
P1	3.886	1.229	3.802	1.395	3.571	0.975	0.262	0.770
P2	3.552	1.255	3.486	1.205	4.142	1.463	0.893	0.441
P3	3.349	1.093	3.473	1.113	2.571	1.272	2.177	0.116
P4	3.504	1.189	3.618	1.316	3.714	1.380	0.259	0.772
P5	3.252	1.429	3.368	1.294	3.285	1.889	0.163	0.850
P6	3.650	1.299	3.671	1.258	4.285	0.951	0.824	0.440

*significant at 5% level

TABLE-C						
Policy Variables	t-Test for Gender-Wise Analysis of the Policy Holders					
	Gender				Value of t-Test obtained	Sign. Level (2-tailed)
	Male N=138		Female N=68			
	Mean	S.D.	Mean	S.D.		
P1	3.949	1.210	3.632	1.402	1.676	0.095
P2	3.565	1.189	3.514	1.354	0.274	0.785
P3	3.405	1.098	3.294	1.146	0.676	0.500
P4	3.594	1.253	3.470	1.215	0.672	0.502
P5	3.304	1.396	3.279	1.391	0.121	0.904
P6	3.637	1.300	3.764	1.223	-0.672	0.502

*significant at 5% level

SOURCE: PRIMARY DATA.

2. GENDER AND THE POLICY VARIABLES

The gender-wise analysis for the different policy variables were carried out with comparing their means and standard deviations. To verify any significant difference, **t-Test** was carried out. From the **table C**, it can be seen that the mean values with their standard deviations differ marginally from each other with respect to the male and female policy holders. For P1, the mean difference is maximum. To verify the significance of the differences, t-value was calculated for each variable with keeping the value of significance level at 0.05. But for all the variables, the value of significance level for the t-test were found to be greater than 0.05. Therefore, we can say that there is no significant difference between the perceptions of both the male and female policy holders regarding the policy variables. Hence, null hypothesis **H2** for all the policy elements, i.e. P1-P6 is **accepted** which implies that both male and female policy holders' perceptions of the policy variables are same.

3. EDUCATIONAL QUALIFICATION AND THE POLICY VARIABLES

The education-wise analysis for the different policy variables were carried out with comparing their means and standard deviations. To verify any significant difference, **One-way ANOVA** test was carried out. From the **table D**, it can be seen that the mean values with their standard deviations differ slightly from each other with respect to the five categories of educational qualifications. For P1, P5 and p6, the difference of the means is more. To verify the significance of the differences, F-value was calculated for each variable with keeping the value of significance level at 0.05. But for all the variables, the value of significance level for the F-test were found to be greater than 0.05. Therefore, we can say that there is no significant difference between the perceptions of policy holders of five categories of educational qualifications regarding the policy variables. Hence, null hypothesis **H3** for all the policy elements, i.e. P1-P6 is **accepted** which implies that education has no effect on the policy holder's perception regarding the policy elements.

TABLE-D													
Policy Variables	One-Way ANOVA Analysis for Education-Wise Analysis of the Policy Holders											F-Value	Sign. level
	Education												
	Illiterate		Up to H.S.C.		H.S.C. /+2		Graduate		P.G. and Above				
	N=11		N=62		N=85		N=39		N=9				
	Mean	S.D.	Mean	S.D.	Mean	S.D.	Mean	S.D.	Mean	S.D.			
P1	4.545	0.687	3.935	1.278	3.811	1.295	3.717	1.413	3.222	0.833	1.555	0.188	
P2	3.272	1.348	3.612	1.259	3.541	1.305	3.564	1.119	3.444	1.130	0.192	0.943	
P3	3.272	1.272	3.533	0.935	3.364	1.132	3.230	1.157	3.000	1.658	0.748	0.560	
P4	3.727	1.420	3.274	1.203	3.588	1.265	3.794	1.173	3.888	1.166	1.403	0.234	
P5	3.181	1.401	3.096	1.467	3.329	1.321	3.384	1.425	4.111	1.269	1.164	0.328	
P6	3.909	0.943	3.612	1.219	3.600	1.390	4.025	1.135	3.111	1.269	1.392	0.238	

*significant at 5% level

SOURCE: PRIMARY DATA.

4. CHOICE OF SELLING COMPANY AND THE POLICY VARIABLES

The organisation-wise analysis for the different policy variables were carried out with comparing their means and standard deviations. To verify any significant difference, **t-Test** was carried out. From the **table E**, it can be seen that the mean values differ slightly from each other (for P2, P4 and P6) with respect to the policy holders of the L.I.C.I and private companies whereas the mean values differ highly from each other (for P1, P3 and P5). To verify the significance of the differences, t-value was calculated for each variable with keeping the value of significance level at 0.05. For the variables P2, P4 and P6, the value of significance level for the t-test were found to be greater than 0.05. Therefore, we can say that there is no significant difference between the perceptions of the policy holders of both public and private companies regarding the policy variables P2, P4 and P6. Hence, null hypothesis **H4** for the policy elements P2, P4 and P6 is **accepted**. But for the policy variables P1, P3 and P5, the value of significance level for the t-test were found to be less than 0.05. Therefore, we can say that there is significant difference between the perceptions of the policy holders of both public and private companies regarding the policy variables P1, P3 and P5. Hence, null hypothesis **H4** for the policy elements P1, P3 and P5 is **not fully accepted**.

TABLE-E							
Policy Variables	t-Test for Company/Organisation-Wise Analysis of the Policy Holders						
	Choice of Policy Selling Company				Value of t-Test obtained	Sign. Level (2-tailed)	
	L.I.C.I.		Private				
	N=102		N=104				
Mean	S.D.	Mean	S.D.				
P1	4.107	1.033	3.586	1.445	2.973	0.003*	
P2	3.696	0.982	3.403	1.444	1.694	0.092	
P3	3.686	1.098	3.057	1.041	4.215	0.000**	
P4	3.676	1.091	3.432	1.363	1.415	0.159	
P5	3.578	1.238	3.019	1.481	2.937	0.004*	
P6	3.549	1.286	3.807	1.254	-1.461	0.146	

*significant at 5% level **significant at 1% level
 **significant at 1% level

SOURCE: PRIMARY DATA.

5. INCOME AND THE POLICY VARIABLES

The annual income-wise analysis for the different policy variables were carried out with comparing their means and standard deviations. To verify any significant difference, **One-way ANOVA** test was carried out. From the **table F**, it can be seen that the mean values with their standard deviations differ slightly from each other with respect to the four categories of income levels. For P1, P3 and P4, the difference of mean values is more. To verify the significance of the differences, F-value was calculated for each variable with keeping the value of significance level at 0.05. But for all the variables, the value of significance level for the F-test were found to be greater than 0.05. Therefore, we can say that there is no significant difference between the perceptions of policy holders with various income levels regarding the policy variables. Hence, null hypothesis **H5** for all the policy elements, i.e. P1-P6 is **accepted** which implies that income level of the policy holder's has no impact on their perception of the policy variables.

TABLE-F										
Policy Variables	One-Way ANOVA Analysis for Income-Wise Analysis of the Policy Holders									
	Income (in Rupees)								F-Value	Sign. level
	0-50000		50001-150000		150001-300000		300001-500000			
	N=57		N=99		N=44		N=6			
	Mean	S.D.	Mean	S.D.	Mean	S.D.	Mean	S.D.		
P1	4.070	1.115	3.818	1.288	3.750	1.464	2.833	0.752	1.953	0.122
P2	3.386	1.372	3.616	1.209	3.590	1.127	3.666	1.505	0.454	0.715
P3	3.526	1.103	3.313	1.016	3.431	1.208	2.333	1.632	2.283	0.080
P4	3.421	1.335	3.505	1.206	3.750	1.203	4.166	0.983	1.128	0.339
P5	3.350	1.369	3.252	1.438	3.340	1.363	3.166	1.329	0.093	0.964
P6	3.701	1.238	3.626	1.290	3.750	1.278	3.833	1.602	0.136	0.939
*significant at 5% level										

SOURCE: PRIMARY DATA.

6. OCCUPATION AND THE POLICY VARIABLES

The occupation-wise analysis for the different policy variables were carried out with comparing their means and standard deviations. To verify any significant difference, **One-way ANOVA** test was carried out. From the **table G**, it can be seen that the mean values differ slightly from each other with respect to the four categories of occupations. For P1, the difference among mean values is quite high. To verify the significance of the differences, F-value was calculated for each variable with keeping the value of significance level at 0.05. For all the variables except P1, the value of significance level for the F-test were found to be greater than 0.05. Therefore, we can say that there is no significant difference between the perceptions of policy holders with these four categories of occupations regarding the policy variables P2, P3, P4, P5 and P6. Hence, null hypothesis **H6** for these policy elements, i.e. P2-P6 is **accepted**. But for P1, the value of significance level (0.044) for the F-test was found to be less than 0.05. Therefore, we can say that there is significant difference between the perceptions of policy holders with these four categories of occupations regarding the policy variable P1. Hence, null hypothesis **H6** for P1 is not fully accepted.

TABLE-G										
Policy Variables	One-Way ANOVA Analysis for Occupation-Wise Analysis of the Policy Holders									
	Occupation								F-Value	Sign. level
	Govt. Employee		Pvt. Employee		Business/Self-Employed		Others			
	N=59		N=37		N=95		N=15			
	Mean	S.D.	Mean	S.D.	Mean	S.D.	Mean	S.D.		
P1	3.371	1.390	3.513	1.386	3.947	1.188	4.533	0.833	2.748	0.044*
P2	3.508	1.165	3.567	1.365	3.547	1.244	3.666	1.345	0.068	0.977
P3	3.339	1.307	3.216	0.975	3.357	1.009	3.933	1.162	1.548	0.203
P4	3.610	1.159	3.675	1.225	3.473	1.327	3.533	1.060	0.291	0.832
P5	3.322	1.407	3.243	1.362	3.284	1.404	3.400	1.454	0.054	0.983
P6	3.762	1.264	3.432	1.482	3.705	1.210	3.800	1.207	0.602	0.615
*significant at 5% level										

SOURCE: PRIMARY DATA.

CONCLUSION

This study has discussed the various elements of the product, i.e. the life insurance policy and their perception by the customers with respect to their age, gender, education, income, choice of company and occupation. The various age categories across the policy holders have no significant difference in their perception of all the policy variables. Similarly, it is seen that differences in educational qualifications does not get reflected in perceptions of any of the six policy elements. Again, when the question of gender comes in to the picture, both male and female respondents have the same perception of the policy variables. Further, when compared to the annual income levels, the policy holders have no difference in their perception of the variables. But there is a huge difference between the perceptions of the policy holders of the L.I.C.I. and the private companies regarding the following variables: policy/company's brand name, usefulness and better investment option. Similarly, policy holders with different occupations differ significantly regarding the first variable, i.e. policy/company's brand name. This study focuses on an important dimension of buyer's perception of the life insurance policy and its variation across their own demographic variables. After looking at the results, some suggestions can be made regarding the perception of the life insurance customers. The life insurance companies should give more thrust on making the brand name of both the policy and company widely known through various promotional tools. The features and options of the policy should be made more appealing to attract a customer. The policy should be useful as required by the needs of the customer. It should also be flexible enough to be applicable to a wide range of different customers. The policy must be a better investment option than other investment

opportunities available. The insurers must provide a good service line and support with the policy to the prospective buyers. Life insurance is one of the most difficult products to sell. But with a right mix of the policy variables, this barrier can be broken very easily.

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