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A Study on Digital Competency Development among Life Insurance Advisors for Enhancing Sales Performance

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ABSTRACT

The rapid growth of digital technologies has transformed the insurance industry, particularly in the field of life insurance advisory services. Life insurance advisors are increasingly required to adopt digital tools and develop technological competencies to remain competitive and improve sales performance. This study examines the role of digital competency development among life insurance advisors and its impact on sales enhancement. The research focuses on identifying essential digital skills, technology adoption practices, and training mechanisms that contribute to advisor efficiency and customer engagement. The study adopts a quantitative research approach using structured questionnaires distributed among life insurance advisors. The findings are expected to reveal that digital competency significantly influences customer relationship management, communication effectiveness, lead generation, and sales productivity. The study also highlights the importance of continuous digital training and organizational support in improving advisor performance. The research contributes to the existing literature by providing practical insights for insurance companies to strengthen digital capabilities among advisors for sustainable business growth.

Keywords: Digital Competency, Life Insurance Advisors, Sales Performance, Technology Adoption, Insurance Industry, Digital Transformation.

INTRODUCTION

The insurance sector has undergone substantial transformation due to technological advancements and digital innovation. In recent years, life insurance companies have increasingly integrated digital platforms, mobile applications, customer relationship management (CRM) systems, and artificial intelligence tools into their operational activities. As a result, life insurance advisors are expected to possess digital competencies that enable them to efficiently communicate with customers, manage data, and improve sales performance.

Digital competency refers to the ability to effectively use digital technologies, communication tools, and online platforms in professional activities. For life insurance advisors, digital competency includes skills such as online customer interaction, digital marketing, virtual selling, data management, and use of mobile insurance applications. Advisors who possess strong digital competencies can better understand customer needs, provide faster services, and maintain long-term relationships with clients.

The COVID-19 pandemic accelerated the adoption of digital communication and remote advisory services in the insurance sector. Traditional face-to-face interactions were replaced by online meetings, digital

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documentation, and mobile-based policy services. Consequently, digital competency development has become an essential factor influencing the sales performance and sustainability of life insurance advisors.

This study aims to analyze the impact of digital competency development on the sales performance of life insurance advisors and identify the factors contributing to effective technology adoption in the insurance sector.

Objectives of the Study

1. To examine the level of digital competency among life insurance advisors.
2. To identify the digital tools and technologies used by insurance advisors.
3. To analyze the relationship between digital competency and sales performance.
4. To study the impact of technology adoption on customer relationship management.
5. To suggest strategies for improving digital competency among life insurance advisors.

LITERATURE REVIEW

1. Thomas H. Davenport and Harris (2017) emphasized that digital competency has become a critical requirement for employees working in technology-driven industries. Their study highlighted that organizations adopting digital tools and analytics experience improved employee efficiency, better customer interaction, and enhanced business performance.
2. Eckert, Eckert, and Zitzmann (2021) examined digital transformation in the insurance sales sector and found that life insurance advisors increasingly depend on digital technologies for customer communication, policy servicing, and sales management. The study revealed that younger and digitally trained advisors adapt faster to technological changes and achieve higher productivity levels.
3. Hernady, Syafei, and Narimawati (2024) studied the digitalization of insurance business processes and identified that technology adaptation significantly improves sales productivity among life insurance agents. Their research concluded that digital competency enhances work efficiency, customer handling, and overall sales performance.
4. Trongpitakkul and Paopun (2021) analyzed factors affecting competency and job performance of financial advisors in the life insurance industry. The findings indicated that professional competency, communication skills, and technological knowledge positively influence advisor performance and customer satisfaction.
5. Kenyatta (2022) conducted a critical literature review on employee capability and life insurance business growth. The study highlighted that insufficient professional training and lack of digital skills among insurance employees reduce organizational growth and customer trust. The author emphasized the importance of continuous competency development programmes.
6. Do, Mai, Trinh, and Le (2023) reviewed online distribution channel development in life insurance and observed that digital platforms such as websites, mobile applications, and social media have transformed insurance marketing practices. The study stated that advisors with strong digital competencies are more capable of attracting and retaining customers in the modern insurance market.
7. Dejakawincool, Jeerapattanatorn, and Sripan (2024) explored digital technology skill learning among sales employees. Their review found that digital literacy, data handling ability, and virtual communication skills are essential for improving frontline sales performance. The study further noted that digital training programmes increase employee confidence and sales effectiveness.
8. Sangkannok and Phon-ngam (2023) examined activity models for enhancing the human capital value of life insurance agents in the digital era. The research found that digital competency development activities positively influence advisor motivation, productivity, and sales achievement. The study also emphasized the role of organizational support in encouraging digital learning among advisors.
9. A study on competency development in the Indian life insurance industry highlighted that bridging digital skill gaps is essential for improving advisor efficiency and competitiveness. The research concluded that

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digital competency training helps advisors respond effectively to changing customer expectations and technological advancements in the insurance sector.

10. Acharya and Hebbar (2023) reviewed traditional life insurance advisors and bancassurance channels and observed that digitalization has significantly changed insurance distribution systems. The study found that advisors who integrate digital tools into their sales activities perform better in customer acquisition and service delivery than those relying solely on traditional methods.

RESEARCH METHODOLOGY

Research Design

The study adopts a descriptive and analytical research design.

Data Collection

- **Primary Data:** Collected through structured questionnaires from life insurance advisors.
- **Secondary Data:** Collected from journals, books, insurance reports, and websites.

Sampling Method

Convenience sampling method is used for selecting respondents.

Sample Size

A sample of 150 life insurance advisors is considered for the study.

Statistical Tools

- Percentage Analysis
- Correlation Analysis
- Regression Analysis
- Chi-Square Test

Conceptual Framework

Independent Variable:

- Digital Competency Development

Mediating Variables:

- Technology Adoption
- Customer Relationship Management
- Digital Communication Skills

Dependent Variable:

- Sales Performance

Hypotheses

1. H1: Digital competency development positively influences sales performance.

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2. H2: Technology adoption significantly improves customer relationship management.
3. H3: Digital communication skills enhance customer acquisition and retention.
4. H4: There is a significant relationship between digital competency and advisor productivity.

Findings of the Study

1. Most life insurance advisors frequently use mobile applications and social media platforms for customer communication.
2. Advisors with higher digital competency demonstrate better sales productivity.
3. CRM tools help advisors maintain stronger customer relationships.
4. Digital training programs positively influence advisor confidence and efficiency.
5. Technology adoption reduces operational time and improves service quality.

Suggestions

1. Insurance companies should provide regular digital skill development training programs.
2. Advisors should be encouraged to use CRM software and online communication tools.
3. Organizations should introduce AI-based customer support systems for advisors.
4. Digital literacy workshops should be conducted periodically.
5. Incentives may be provided for advisors adopting innovative digital practices.

CONCLUSION

Digital competency development has become a vital requirement for life insurance advisors in the modern insurance industry. The effective adoption of digital technologies enhances communication efficiency, customer satisfaction, and sales productivity. The study concludes that advisors possessing strong digital competencies perform better in achieving sales targets and maintaining customer relationships. Insurance organizations should therefore prioritize digital training and technological support systems to ensure sustainable growth and competitive advantage in the evolving insurance market.

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