“Relationship selling impact on sales effectiveness: an evaluation from a health insurance agent’s perspective”

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RELATIONSHIP SELLING IMPACT ON SALES EFFECTIVENESS: AN EVALUATION FROM A HEALTH INSURANCE AGENT'S PERSPECTIVE

Abstract

This research paper examines the relationship selling impact on sales effectiveness in Health Insurance from an agent's perspective. The study analyzed primary data by personal interaction with respondents in the Karnataka region, India, and used descriptive research with stratified sampling. A sample size of 407 health insurance agents was selected for this study from the age group between 18 to 60 years from diverse backgrounds. The research methodology involves constructing a regression model using the SPSS tool to analyze the data. The findings show that personal interaction determinants have positive and statistically significant effects on sales effectiveness, however, customer dependency and self-discipline have negative and statistically significant impacts on sales effectiveness. The results support the models' reliability and a good measure of construct validity. Variables like Interaction Intensity (II) and Customer Dependence (CD) (0.632), Personal Interaction (PI) and Customer Dependence (CD) (0.464), and Customer Oriented Selling (COS) and Cooperative Intentions (CI) (0.523) have relatively strong positive correlations, suggesting these pairs move together in the same direction. This implies that an agent's personal resources can affect their ability to convert relationship-selling behavior to tangible sales results that can guide sales force recruitment and training. Similarly, the organizing and structuring of the sales force can be informed by the findings that customer relationship characteristics influence salespeople's ability to translate relationship selling behavior into sales effectiveness.

Keywords effectiveness, relationship, sales, insurance, agents

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INTRODUCTION

The success of insurance sales can be attributed to cultivating professional relationships developed through persistence, trust, and relationship building. Relationship Selling Behavior consists of sharing information, shared revelation, and intentions to work on mutual benefits, of which information sharing holds paramount importance that results in Sales effectiveness (Boles et al., 2000; Ravald & Grönroos, 1996; Zeithaml et al., 1996). In the insurance market, especially health insurance, creating and sustaining effective relationships becomes paramount for reliable services in which prospects lack the ability to evaluate and understand intricate features of insurance policies (Berry, 1995). By embracing a responsible sales technique, the agent can engage productively with them, as prospects often develop a supportive relationship with agents (Chen & Mau, 2009). Customers evaluate the health insurance policy suitability only after earning trust and confidence in the agent who, in turn, provides valuable information about the policy to his prospective investors (Bove & Johnson, 2001; Ankitha & Basri, 2019). Despite agents' pivotal role in sales generation, the re-

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lationship selling effect on enhancing sales has not been researched. Extensive research is necessary to evaluate the factors for selecting the appropriate health insurance policies by the prospects. This can be a valuable asset to health insurance companies focusing on adopting relational selling attributes that will lead to increased sales and policy persistency.

1. LITERATURE REVIEW

In India, as per the survey of S&P Global FinLit, 76% of the adult population is financially illiterate (Klapper et al., 2015). As per the Reserve Bank of India's (RBI) definition of financial literacy, this means that only 27% of adult Indians and 24% of women meet the criterion. 68% of health insurance is generated by individual agents and covers about 69% of insured people (IRDAI, 2020). This denotes that health insurance companies rely upon individual agents for sale and therefore, relationship selling becomes paramount. Literature on personal selling existed for over a century (Sheldon, 1904; Logue, 1978). The early literature mainly focused on the "how to" attitude (Bagozzi, 1976). Later research focused on this "how to" attitude and adopted traits theory in an attempt to recognize various characteristics of successful salespeople (Reeves & Barksdale, 1984). Thus, in the late 1970s, interest emerged in the interactional perspective of salespersons and customers. Further, it led to the "Relationship selling" concept which emerged from an interactional perspective in the wider discourse of personal selling (Hadjistavropoulos et al., 2007). The concept of relationship selling gained prominence in the 1990s, based on an article by Crosby, Evans, and Cowles (Crosby et al., 1990). Relationship selling study is a comparatively young topic compared to the wide domain of personal selling. Hence, the volume of literature on relationship selling is still modest (Williams & Plouffe, 2007). Therefore, there is a need to study this topic, which still attracts the attention of scientists.

Most studies on attitude research in marketing and sales are conceptually and substantially different compared to attitude-behavior relationships. In marketing, attitude research exists in the consumer-behavior theory domain, which focuses largely on knowing customer attitudes toward the products or selling organizations. However, in sales management studies, the attitudes of salespeople are investigated. Also, studies are conducted on job attitudes or work-related issues. Example: Effective states of a salesperson such as role ambiguity, role conflict (Singh et al., 1996), job involvement, or job motivation (Baldauf et al., 2001) are identified as an attitude. Research studies investigating attitude-behavior relationships in the area of relationship selling are rare. Few research studies were found addressing this question. To name them, Williams (1998) and Wiener et al. (1990), Stock and Hoyer (2005), and Román and Iacobucci (2010). Researchers of relationship selling consider the construct broadly at two levels, i.e. the organizational level and the individual level. While considering the organizational level, relationship selling is viewed as a firm's selling strategy as compared to the traditional approach (e.g. Tarver & Haring, 1988; Tremblay & Schultz, 1999; Slater & Olson, 2000; Paparoidamis & Guenzi, 2009). The proposers of this standpoint opine relationship selling as a firm-level strategy. From an organizational perspective, relationship selling could be labeled as a strategic perspective.

As per social psychology, relationship competency refers to an individual's characteristics that facilitate the acquisition, development, and maintenance of mutually satisfying interpersonal relationships (Hansson et al. 1984). Crosby et al. (1990) summarize relationship selling behavior as the propensity of "sales representatives to husband/cultivate the buyer-seller relationship and see to its maintenance and growth" (p. 71). Jolson (1997) believed that relationship selling was demonstrated by incorporating relational behavior such as needs identification, prospecting, etc. into every step of the selling process. Relationship selling, according to Jolson is a "multi-stage process emphasizing empathy and personalization as key elements in identifying, developing and satisfying the prospects into satisfied customers" (p. 75). Anderson et al. (2005) opined that the primary purpose of relationship selling is to sustain long-term relations with valuable customers" (p. 5).

The study has taken an individual-level perspective. Hence, relationship selling behavior from an individual viewpoint is the behavior a salesperson exhibits during his interaction with his customers, with an intent to create and maintain a long-term relationship. These viewpoints can be seen in the works of Crosby et al. (1990), Biong and Selnes (1995), Jolson (1997), Boles et al. (2000), Schwepker Jr. (2003), and Lim and Wilkinson (2009). Taking the broader standpoint on marketing, the behavioral perspective suggests relationship selling as a method of executing a marketing strategy based on a firm's relationship (Weitz & Bradford, 1999; Jobber & Lancaster, 2006).

As relationship selling plays a prominent role in enhancing sales and improving persistency levels, this leads to customer satisfaction and increased word of mouth. Thus, it can be said that execution is the tactical extension of the marketing effort of a firm's relationship. Therefore, the tactical or behavioral concept of relationship selling has been proposed to be adopted in the study. The study aims to establish the impact of relationship selling on the sales effectiveness of insurance products.

2. METHODOLOGY

The theoretical framework observes how relationship selling attributes lead to sales effectiveness. The Research Philosophy adopted is Positivism. A cross-sectional study was adopted for data collection where the samples were similar except for one variable under this study. Throughout the study, this variable remains constant. The population selected for the study consisted of health insurance agents from health insurance companies. The health insurance agents are from the age group between 18 to 60 years from diverse backgrounds. The geographical location selected for the study was Karnataka State (Dakshina Kannada, Belagavi and Chitradurga). Primary data were obtained by personal interaction with respondents in the Karnataka region. For this purpose, descriptive research was used, with stratified sampling. A sample size of 407 health insurance agents was selected for this study. IRDA reports, various documents and reports of insurance companies, RBI bulletin, magazines and journals, and various databases, including prowess, EBSCO, JSTOR, and financial websites, were the basis of secondary data. A cluster sampling technique was adopted. SPSS was used for this study.

The following variables are analyzed in the study to establish the relationship-selling concept. ***Interaction Intensity (II)*** represents the frequency of the salesperson contacting customers to communicate business-related matters. ***Sportsmanship (SM)*** is a characteristic that every salesperson should adopt which depicts the nature of tolerating inevitable circumstances and inconveniences of work without grievance or whining. The success of a relationship cannot be determined by the salesperson alone. It is the environment or the situation in which selling takes place. In this environment, how well the salesperson transacts plays an important role (Bagozzi, 1978).

Uncovering the specific needs of the customer is where the salespeople have to put their efforts into designing activities in alignment with the insurance sector (Dinesh et al., 2023). Different situations or human problems that a salesperson encounters with every new contact with prospective customers (Thompson, 1973). ***Customer Dependence (CD):*** According to Ganesan (1994) and Joshi and Arnold (1998), customer dependence is conceptualized as the degree to which the salesperson believes the customer depends on his company to supply particular goods or services. Biong and Selnes (1995) opined customer dependency is a moderating variable of the effect of relationship selling on a customer's desire to continue the relationship with the seller. Thus, the authors suggest in their findings that like customers, salespersons might consider customer dependency in deciding the level at which to engage in relationship selling. ***Relationship norms (RN):*** Blois (1997) suggested that a relationship exists when "exchange will be governed by accepted principle and this principle will be used to select behavior in all situations" (p. 368). Thus, relationship norms are mutual expectations that exchange partners will behave in ways that support and assist each other throughout the relationship (Joshi & Campbell, 2003).

Relationship selling behaviors, like customer-oriented selling, require "greater expenditure effort" (Guenzi & Storbacka, 2015) compared to traditional selling methods. Non-compliance

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with customer norms may likely be a de-motivator. ***Procedural Justice (PJ):*** In a buyer-seller relationship, the more powerful is the buyer, who is in a position to determine the processes and procedures through which relational outcomes are determined. Most marketing research on procedural justice has focused on procedural justice as perceived by customers, especially in customer complaint handling (Tax & Brown, 1998; Tax et al., 1998; Van Vaerenbergh & Orsingher, 2016). Extant literature has not explored procedural justice in the area of salesperson-customer relationships. ***Distributive Justice (DJ):*** As per social exchange theory, distributive justice has been defined as fair dealings, equity, and a feeling of getting what one deserves (Homans, 1961; Adams, 1965). Literature on social psychology suggests that distributive justice is a key concern in developing strong relationships. Parties in a relationship attempt to achieve a balance of benefits arising from their relationship. Hence, where an imbalance of benefits is perceived to exist, one or the other party will try to rectify the situation (Blois & Hadly, 2009). Discussions and studies on relationship distributive justice or equity in buyer-seller relationships have traditionally focused on the organizational level (Blois & Hadly, 2009). There are very few studies directed at the interpersonal level. Given the relevance of relationship marketing and the important role played by the salesperson (Larson, 2000), it is surprising that there are no studies to understand distributive from the salesperson's perspective. This situation calls for research.

Relationship Selling Constructs: ***Personal Interactions (PI)*** is the frequency with which the salesperson contacts customers for personal or social reasons, e.g., entertainment. ***Cooperative Intentions (CI):*** The salesperson demonstrates a desire to behave cooperatively with the customer. ***Customer-Oriented Selling (COS):*** This dimension refers to the salesperson consistently behaving and acting with the customer's best interest in mind. ***Self-Disclosure (SD)*** refers to the salesperson volunteering personal and company information to the customer.

Sales Effectiveness (SE): Earlier, sales performance used to be measured by non-behavioral aspects that dealt with total calls made by the salesperson, sales volume generated, the number of demonstrations conducted, how much income he derived from the renewals of policies, income earned annually, and the total income gained from insurance business annually. Thus, the agent's inputs (number of calls made, demonstrations conducted) reflect his output (Sales generated) (Hafer & McCuen, 1985; Dubinsky et al., 1988; McElroy, 1993a). Hence, the performance of insurance companies largely depends on the agent's services that are valued by customers (McElroy, 1993b). Therefore, it can be inferred that sales behavior and sales performance have a direct relationship (Boles et al., 2000). Also, to measure performance, behavior is an antecedent (Teutsch, & Churchill, 2000). According to Macintosh et al. (1992), an effective salesperson invests more time in building relationships with his customers rather than quick sales. The utilization of eWOM by managers selling services and niche products is higher and has a greater influence on businesses (Moen et al., 2017).

The research question in this study was, What are the specific individual, organizational, and situational factors that influence sales relational selling behavior on sales effectiveness? Based upon this, the research objective was framed: To evaluate the factors influencing relationship selling attributes on sales effectiveness.

3. RESULTS AND DISCUSSION

Relationship selling is crucial in any form of sales. When it comes to health insurance, the adoption of relationship selling by the agents helps them to enhance sales leading to sales-effectiveness. This study examined the following framework (Figure 1).

Regression Model:

$$SE = f(SM, CCmain, YSJ, RS);$$

$$\text{or } SE = f(SM, PDJ, CD, RN, YSJ, IR, PIA, CI, COS, SD).$$

The study transformed the questions' responses into arithmetic mean and calculated the average of the respective variables for estimating the regression model. Table 1 presents the summary of the case processing, which shows that 1 percent of responses are missing.

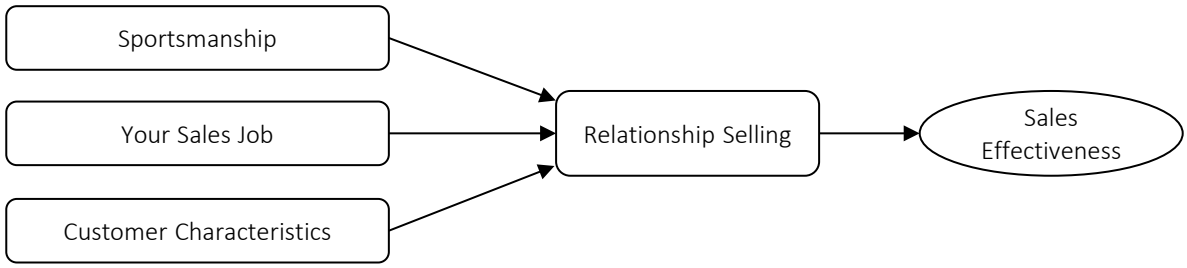

Figure 1. Study model

Table 1. Case processing summary

Variables	Valid		Total	
	N	Percent	N	Percent
SE	407	100.0	407	100.0
SM	407	100.0	407	100.0
PDJ	407	100.0	407	100.0
CD	407	100.0	407	100.0
RN	407	100.0	407	100.0
YSJ	407	100.0	407	100.0
IR	407	100.0	407	100.0
PIA	407	100.0	407	100.0
CI	407	100.0	407	100.0
COS	407	100.0	407	100.0
SD	407	100.0	407	100.0

Table 2. Descriptive statistics

Variables	Mean (Std. Error)	Std. Deviation	Minimum	Maximum	Skewness	Kurtosis
SE	4.303 (0.022)	0.452	2.60	5.00	–2.298	6.178
SM	3.059 (0.022)	0.433	2.17	4.33	0.948	1.775
PDJ	3.226 (0.023)	0.460	2.25	4.38	0.789	0.780
CD	3.371 (0.032)	0.642	1.75	4.50	–0.489	–0.014
RN	4.250 (0.023)	0.458	2.50	5.00	–2.213	6.125
YSJ	4.234 (0.026)	0.512	2.25	5.00	–2.224	5.863
IR	4.269 (0.027)	0.539	2.33	5.00	–1.713	3.948
PIA	4.215 (0.027)	0.533	2.33	5.00	–1.600	3.484
CI	4.226 (0.026)	0.514	2.25	5.00	–2.091	5.559
COS	4.274 (0.026)	0.518	2.50	5.00	–1.599	3.256
SD	4.202 (0.027)	0.536	2.50	5.00	–1.551	2.432

Table 2 exhibits the summary statistics of all the variables. Column 2 explains the mean and standard errors of all variables. The standard deviation is less than 1, which shows the spread of variables is good in the survey sample. Similarly, the minimum and maximum values are presented in columns 4 and 5. Skewness and kurtosis values show that the sample is not normally distributed as no

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value is close to 0 and 3. Further, this study estimated the Normality test using the Kolmogorov-Smirnov test, which applies to a sample of more than 100 observations.

Table 3. Tests of normality: Kolmogorov-Smirnov

Variables	Statistic	df	Significance
SE	0.313	403	0.000
IR	0.290	403	0.000
PIA	0.265	403	0.000
CI	0.261	403	0.000
COS	0.223	403	0.000
SD	0.278	403	0.000
SM	0.144	403	0.000
PDJ	0.221	403	0.000
CD	0.110	403	0.000
RN	0.306	403	0.000
YSJ	0.287	403	0.000

Table 3 shows that all the variables are not normally distributed in the sample. This implies that we have to use Ordinal linear regression to analyze the linear regression model. In all cases, the p-value is 0.000, which suggests that the results for each test are statistically significant. In common research practice, a p-value of less than 0.05 indicates statistical significance, meaning that the result is unlikely due to random chance.

Table 4. Model fitting information: Logit

Model	-2 Log Likelihood	Chi-Square	df	Sig.
Intercept Only	1304.074	–	–	–
Final	954.026	350.048	10	0.000

Table 4 shows the model fit information, which indicates how well the model fits the sample dataset. The chi-square value is 350.048, which is statistically significant at the 5% significance level.

Table 5. Goodness-of-fit

Model	Chi-Square	df	Sig.
Pearson	1851.343	200	0.000
Deviance	954.026	200	0.000

Note: Link function: Logit.

Following this, Table 5 presents the goodness of fit using the Pearson and Deviance test. The values are statistically significant, which means that the data do not fit well in the model. Further, the value of the Pseudo R-square (Nagelkerke test) is 0.604, which implies that 60 percent of changes in sales effectiveness are due to the changes in the sample variables or independent variables.

Table 6. Pseudo R-square

Cox and Snell	0.580
Nagelkerke	0.604
McFadden	0.268

Note: Link function: Logit.

Table 6 presents different Pseudo R-squared values (Cox and Snell R^2, Nagelkerke R^2, and McFadden R^2), used to evaluate the goodness-of-fit for regression models. These measures indicate how well the model explains the variation in the dependent variable. The Cox and Snell R^2 attempts to replicate the R^2 measure from linear regression based on the likelihood function. It ranges from 0 to less than 1 because it is scaled based on the maximum likelihood of the null model. Cox and Snell R^2 (0.580): Indicates a moderate to strong explanatory power of the model, suggesting it explains 58% of the variance. The modification of Cox and Snell R^2 is Nagelkere R^2 to adjust the scale so that it ranges from 0 to 1, providing a more intuitive measure similar to the R^2 in linear regression. Nagelkerke R^2 (0.604): Provides a similar interpretation to Cox and Snell but adjusted to a scale from 0 to 1, indicating the model explains 60.4% of the variance. McFadden R^2 is based on the log-likelihood values for the model with predictors and the model without predictors. It ranges from 0 to 1, where higher values indicate a better fit. It is generally lower than Cox and Snell or Nagelkerke R^2 values and values above 0.2 are considered indicative of a good fit. McFadden R^2 (0.268): Though lower than the other two, this value indicates a decent model fit in logistic regression, explaining 26.8% of the variance. Thus, these pseudo-R-squared values indicate that the logistic regression model has a reasonable fit to the data, with the Nagelkerke R^2 suggesting a bit more than 60% of the variance in the outcome variable is explained by the model. This level of explanatory power is often considered satisfactory in many applied research settings, although there is always room for improving model fit through the inclusion of additional relevant predictors, interaction terms, or non-linear transformations.

Table 7 illustrates parallel line results that follow the null hypothesis that the location parameters (slope coefficients) are the same across response

Table 7. Test of parallel lines[a]

Model	–2 Log Likelihood	Chi-Square	df	Sig.
Null Hypothesis	954.026	–	–	–
General	758.152[b]	195.874[c]	60	0.000

Note: The null hypothesis states that the location parameters (slope coefficients) are the same across response categories. (a) Link function: Logit (b) The log-likelihood value cannot be further increased after maximum number of step-halving. (c) The Chi-Square statistic is computed based on the log-likelihood value of the last iteration of the general model. The validity of the test is uncertain.

categories. However, the value is statistically significant, implying a difference in the response categories.

Table 8 shows the parameter estimates of the sample dataset. SM, PIA, CI, and COS have positive and statistically significant effects on sales effectiveness (SE). For every one-unit increase on an independent variable, there is an estimated increase (value) in the dependent variable. Moreover, generally, this indicates an increased probability of falling to a greater level on the dependent variable as values rise on an independent variable.

CD and SD have negative and statistically significant effects on (SE). The dependent variable by a certain amount is expected to decrease for every one-unit increase in the independent variable.

Lastly, Table 9 shows the correlation matrix (Spearman's rho), which presents a good mix of positive and negative relationships between the dependent and independent variables. The correlation coefficient (0.0711) for SM and PDJ show a very weak positive correlation. The significance level (0.157) is not statistically significant ($p > 0.05$), so this weak positive relationship could be due to chance. SM and CD significance is 0.157, and the correlation coefficient is 0.020, which indicates a very weak positive correlation. Significance of 0.141 shows statistically significant at the 1% level ($p < 0.01$), marked with two asterisks (**). Even though the relationship is weak, it is unlikely to be random. RN and CD Correlation Coefficient is –0.654, which shows a strong negative correlation, meaning as one increases, the other decreases significantly. Significance of 0.000 implies high significance ($p < 0.01$), marked with two asterisks (**), indicating a very meaningful relationship. YSJ and RN Correlation Coefficient is 0.402, indicating a moderate positive correlation, and Significance of 0.000, reveals high signifi-

Table 8. Parameter estimates

Variables		Estimate	Std. Error	Wald	df	Sig.	95% Confidence Interval	
							Lower Bound	Upper Bound
Threshold	[SE = 2.60]	18.106*	1.884	92.390	1	0.000	14.414	21.798
	[SE = 3.00]	22.289*	2.414	85.230	1	0.000	17.557	27.021
	[SE = 4.00]	24.781*	2.606	90.455	1	0.000	19.675	29.888
	[SE = 4.20]	27.973*	2.657	110.867	1	0.000	22.766	33.180
	[SE = 4.40]	29.379*	2.671	121.017	1	0.000	24.145	34.613
	[SE = 4.60]	32.006*	2.727	137.798	1	0.000	26.662	37.350
	[SE = 4.80]	33.464*	2.800	142.829	1	0.000	27.976	38.952
Location	SM	0.862*	0.248	12.110	1	0.001	0.376	1.347
	PDJ	0.101	0.247	0.168	1	0.682	–0.383	0.585
	CD	–1.045*	0.205	26.064	1	0.000	–1.447	–0.644
	RN	1.074	0.560	3.675	1	0.055	–0.024	2.172
	YSJ	0.671	0.439	2.340	1	0.126	–0.189	1.531
	IR	0.094	0.436	0.046	1	0.830	–0.761	0.948
	PIA	1.662*	0.489	11.536	1	0.001	0.703	2.621
	CI	1.299*	0.394	10.890	1	0.001	0.527	2.070
	COS	2.621*	0.486	29.039	1	0.000	1.668	3.574
	SD	–0.678*	0.344	3.883	1	0.049	–1.353	–0.004

Note: * Correlation is significant at the 0.05 level (2-tailed).

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Table 9. Correlation matrix

Correlation	Variables	Correlation Coefficients	SM	PDJ	CD	RN	YSJ	IR	PIA	CI	COS	SD	SE
Spearman's rho	SM	Corr. Coeff.	1.000	–	–	–	–	–	–	–	–	–	–
		Sig.(2 tailed)	–	–	–	–	–	–	–	–	–	–	–
	PDJ	Corr. Coeff.	0.071	1.000	–	–	–	–	–	–	–	–	–
		Sig.(2 tailed)	0.157	–	–	–	–	–	–	–	–	–	–
	CD	Corr. Coeff.	0.020	0.141**	1.000	–	–	–	–	–	–	–	–
		Sig.(2 tailed)	0.686	0.005	–	–	–	–	–	–	–	–	–
	RN	Corr. Coeff.	–0.054	0.153**	–0.071	1.000		–	–	–	–	–	–
		Sig.(2 tailed)	0.283	0.002	0.153	–	–	–	–	–	–	–	–
	YSJ	Corr. Coeff.	–0.230**	0.075	0.268**	0.402**	1.000	–	–	–	–	–	–
		Sig.(2 tailed)	0.000	0.133	0.000	0.000	–	–	–	–	–	–	–
	IR	Corr. Coeff.	0.184**	0.293**	–0.032	0.204**	0.179**	1.000	–	–	–	–	–
		Sig.(2 tailed)	0.000	0.000	0.526	0.000	0.000	–	–	–	–	–	–
	PIA	Corr. Coeff.	–0.068	0.216**	–0.094	0.632**	0.464**	0.002	1.000	–	–	–	–
		Sig.(2 tailed)	0.175	0.000	0.060	0.000	0.000	0.966	–	–	–	–	–
	CI	Corr. Coeff.	0.213**	0.162**	0.236**	0.284**	0.329**	0.426**	0.218**	1.000	–	–	–
		Sig.(2 tailed)	0.000	0.001	0.000	0.000	0.000	0.000	0.000	–	–	–	–
	COS	Corr. Coeff.	–0.128*	0.152**	0.163**	0.404**	0.596**	0.460**	0.523**	0.260**	1.000	–	–
		Sig.(2 tailed)	0.010	0.002	0.001	0.000	0.000	0.000	0.000	0.000	–	–	–
	SD	Corr. Coeff.	0.221**	0.120*	–0.138**	0.649**	0.313**	0.358**	0.540**	0.451**	0.336**	1.000	–
		Sig.(2 tailed)	0.000	0.016	0.006	0.000	0.000	0.000	0.000	0.000	0.000	–	–
	SE	Corr. Coeff.	0.093	0.099*	–0.134**	0.364**	0.267**	0.312**	0.484**	0.246**	0.465**	0.311**	1.000
		Sig.(2 tailed)	0.063	0.046	0.007	0.000	0.000	0.000	0.000	0.000	0.000	0.000	

Note: ** Correlation is significant at the 0.01 level (2-tailed).

cance ($p < 0.01$), meaning this relationship is statistically valid. Similarly, IR and CD Correlation Coefficient is 0.632, which reveals a strong positive correlation. Significance level of 0.000 shows high significance ($p < 0.01$). This shows a strong, statistically meaningful relationship where both variables tend to increase together. CI and COS: The Correlation Coefficient (0.523) shows a moderate positive correlation. Significance level (0.000) is highly significant ($p < 0.01$), so this is a valid and meaningful relationship. Some notable findings are that there is a strong negative correlation: RN and CD have a strong negative correlation (-0.654), meaning as one variable increases, the other inclines. This relationship is significant, indicating a meaningful inverse relationship. Variables like IR and CD (0.632), PIA and CD (0.464), and COS and CI (0.523) have relatively strong positive correlations, suggesting these pairs move together in the same direction. In cases like SM and CD (0.020), even though the correlation is weak, it is statistically significant. This means the weak relationship may still be meaningful in the context of your analysis.

Table 10. Reliability test

Variables	Scale Mean if Item Deleted	Scale Variance if Item Deleted	Corrected Item-Total Correlation	Cronbach's Alpha if Item Deleted
SE	39.3258	13.580	.869	.892
SM	40.5700	15.877	.178	.923
PDJ	40.4013	15.284	.328	.917
CD	40.2581	14.955	.264	.928
RN	39.3790	13.505	.879	.891
YSJ	39.3952	13.254	.847	.892
IR	39.3610	13.314	.781	.895
PIA	39.4145	13.354	.780	.895
CI	39.4032	13.205	.859	.891
COS	39.3548	13.257	.836	.892
SD	39.4274	13.399	.767	.896

Note: Cronbach's Alpha = 0.910 (N = 11).

Table 11. Validity test: Correlations (bivariate)

		SE	SM	PDJ	CD	RN	YSJ	IR	PIA	CI	COS	SD
SE	Pearson Correlation	1	–	–	–	–	–	–	–	–	–	–
	Sig. (2-tailed)	–	–	–	–	–	–	–	–	–	–	–
SM	Pearson Correlation	0.195**	1	–	–	–	–	–	–	–	–	–
	Sig. (2-tailed)	0.000	–	–	–	–	–	–	–	–	–	–
PDJ	Pearson Correlation	0.308**	0.061	1	–	–	–	–	–	–	–	–
	Sig. (2-tailed)	0.000	0.223	–	–	–	–	–	–	–	–	–
CD	Pearson Correlation	0.202**	0.067	0.100*	1		–	–	–	–	–	–
	Sig. (2-tailed)	0.000	0.179	0.044	–	–	–	–	–	–	–	–
RN	Pearson Correlation	0.843**	0.130**	0.302**	0.213**	1	–	–	–	–	–	–
	Sig. (2-tailed)	0.000	0.009	0.000	0.000	–	–	–	–	–	–	–
YSJ	Pearson Correlation	0.811**	0.053	0.205**	0.375**	0.835**	1	–	–	–	–	–
	Sig. (2-tailed)	0.000	0.284	0.000	0.000	0.000	–	–	–	–	–	–
IR	Pearson Correlation	0.753**	0.240**	0.460**	0.171**	0.720**	0.689**	1	–	–	–	–
	Sig. (2-tailed)	0.000	0.000	0.000	0.001	0.000	0.000	–	–	–	–	–
PIA	Pearson Correlation	0.803**	0.068	0.232**	0.144**	0.860**	0.774**	0.536**	1	–	–	–
	Sig. (2-tailed)	0.000	0.171	0.000	0.004	0.000	0.000	0.000	–	–	–	–
CI	Pearson Correlation	0.791**	0.232**	0.352**	0.328**	0.789**	0.766**	0.773**	0.688**	1	–	–
	Sig. (2-tailed)	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	–	–	–
COS	Pearson Correlation	0.812**	0.065	0.270**	0.326**	0.792**	0.824**	0.749**	0.782**	0.701**	1	–
	Sig. (2-tailed)	0.000	0.190	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	–
SD	Pearson Correlation	0.719**	0.269**	0.218**	0.112*	0.801**	0.700**	0.617**	0.785**	0.733**	0.655**	1
	Sig. (2-tailed)	0.000	0.000	0.000	0.025	0.000	0.000	0.000	0.000	0.000	0.000	0.000

Note: * Correlation is significant at the 0.05 level (2-tailed); ** Correlation is significant at the 0.01 level (2-tailed).

Table 10 presents the reliability test where Cronbach's Alpha = 0.910 (N = 11). This reveals a good level of measures of construct validity (Barclay et al., 1995). The results support the outer model's validity. The current Cronbach's Alpha (0.910) value suggests that items have a high level of internal consistency, indicating items are measuring the same underlying construct. Items like SM and CD have relatively low Corrected Item-Total Correlations (0.178 and 0.264, respectively). Removing these items would increase Cronbach's Alpha to 0.923, meaning they might not contribute as strongly to the reliability of the overall scale. SE, RN, and YSJ have high Corrected Item-Total Correlations (0.869, 0.879, 0.847), showing they strongly contribute to the scale's internal consistency.

Lastly, Table 11 shows the Validity Test using the Pearson's Correlations (Bivariate) test, which is a good mix of positive and negative significant values. The Pearson Correlation Coefficients values indicate the direction and strength of the linear relationship between two variables, where 1 indicates a perfect positive correlation; –1 indicates a perfect negative correlation; and 0 means no linear relationship. Significance Levels (Sig. (2-tailed)) values test whether the correlation is statistically significant. Significance levels indicated by two asterisks (**) mean the correlation is significant at the 0.01 level (1% chance of error). One asterisk (*) means significance at the 0.05 level (5% chance of error). Thus, this interprets that, SE and RN have a strong positive correlation ($r = 0.843$, significant at $p < 0.01$), indicating that as SE increases, RN also increases. SE and SM have a weaker but significant correlation ($r = 0.195$, $p < 0.01$). PDJ and SM have a very weak and non-significant correlation ($r = 0.061$, $p > 0.05$).

Relationship selling plays a vital role in enhancing sales effectiveness for agents in the health insurance business. It focuses on building persistent mutual trust and value-added benefits to prospective buyers. Basically, relationship selling emphasizes the fact of long-term benefits rather than short-term transactions with the clients. "This popular philosophy calls for selling firms to abandon short-term transaction (individual sale) thinking and create long-term relationships, alliances, and collaborative arrangements with selected customers whenever possible" (Manning & Reece, 1995, p. 76). Sportsmanship, Sale Job, and Customer Characteristics have a direct effect on

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Relationship Selling. Insurance agents possessing Sportsmanship character leads to fair, generous, and polite behavior by them, which in turn helps in their sales effectiveness and relationship building with the clients. Similarly, insurance agents' keenness towards their sales job will fetch them with increased sales. Also, Customer characteristics have a mixed bunch of results as these differ from individual to individual and thus have a wide impact on sales. The health insurance business needs the adoption of empathy and belongingness by the agents towards their prospects.

CONCLUSION

The study examined the effects of variables stated above within a conceptual model of relationship selling that will help to fill the gaps in knowledge. Based on social exchange and contingency theories, a conceptual model was developed that defines the impact of relationship selling, leading to sales effectiveness. Most of the findings support the conceptual model developed for this study. Based on the study's findings, the following recommendations were derived: Health insurance agents should acquaint themselves with salespersons traits such as sportsmanship and Job roles. This will not only help them acquire prospective customers but also help develop and maintain long-term relationships. Also, one of the key traits is interaction intensity (frequency of communication) with the clients. This is very essential for agents to cope with customer demands and needs. Emphasis should also be on avoiding mis-selling health insurance products to their prospects. This will not only damage the image of the insurance company, but also the agent's personal reputation, which in turn will affect his sales effectiveness. Thus, in this study the paramount objective is to analyze the impact of relationship-selling behaviors like interaction intensity, sportsmanship, cooperative intentions, etc., leading to sales effectiveness. Eventually, the study findings will open the horizon for the importance of installing long-term relationships leading to sales effectiveness and increased persistency. Consequently, future researchers are encouraged to incorporate variables like Trust, Loyalty, Mis-selling, Business relationships, and Training effectiveness of health insurance agents and investigate their impact on relationship selling in health insurance business.

AUTHOR CONTRIBUTIONS

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