

# The Influence of Consumers Perception Risk in Terms of Insurance Sales Gender Difference.

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## ABSTRACT

This thesis discusses about the relationship between consumer 's perception risks and racial difference in insurance business. The main purpose of this thesis is to find out the key reason why in i nsurance business, saleswomen outnumber salesmen. In practice, this thesis can provide insurers with some reference materials on human resources and marketing strategies. Based on questionnaires survey, we have distributed 600 copies in total. Of them, we have got 410 copies back. Taken out 110 incomplete and null copies, there are 600 valid copies. The percentage of retrieve validation is 50%. Through this thesis we can find out that, 1. When dealing with male insurance salespersons, consumers undergo less perception risks than when dealing with female insurance salespersons. However, this phenomenon is not obvious. 2. There are apparent distinctions on consumer 's perceptions between male and female insurance salesperson 's personality. From the results of investigation, we can see that of all the female insurance salesperson 's 5 personalities, only extraversion and nervousness make differences. Upon in-depth investigation, on extraversion, male insurance sales persons are more active, sociable and friendly than female insurance salespersons. However, on nervousness, when facing pressures, female insurance salespersons have better performance in resisting compressions. 3. According to the research, of all the insurance salesperson 's 5 personalities, consumers have stronger impressions on diligence and prudence. Some hypotheses in this thesis are supported by concrete evidences. Through this thesis, we provide suggestions for future investigation and administrative application as references.

Keywords : perception risks, personality, racial difference

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