



The Impact of Sales Agents' Personality Traits on Perceived Service Quality of Customers

**(With Special Reference to the Insurance Industry In Western
Province)**

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ABSTRACT

The global improvement of the service industry is witnessed during the last few decades. This improvement is followed by huge changes in the labour market for services. Thereby, the personality traits of the service providers emerged as a concerning trend in measuring service quality. The insurance industry is an industry that experienced a huge growth in the last decades. However, the penetration of insurance in Sri Lanka is significantly low. Hence, the workforce of the insurance industry must have capabilities to attract more consumers towards them. Due to this problem, the study aimed to investigate the impact of the personality traits of the sales agents on the perceived service quality by the customers. The respondents of the study were 142 insurance policyholders in the Western province who selected using a mixed method of convenient sampling, judgmental sampling, and snowball sampling. Data were collected through a standard and validated questionnaire survey. The data were analyzed using correlation coefficient, regression analysis, and descriptive analysis. The results of this study suggest that sales agents' personality traits significantly impact on the perceived service quality. Further, there is a high positive relationship between sales agents' personality traits and the perceived service quality. In addition, the results suggest that Openness to Experience of the personality traits is the most significant dimension to the perceived service quality of the customers. The findings of the study suggest that the management decisions for recruiting employees with the right type of personalities and developing the personality of the employees for the insurance industry and other service industries in Sri Lanka is crucial to achieve the competitive advantages over the competitors.

Key words – *Personality traits, Big five personality dimensions, Service quality, SERVQUAL model, Insurance industry*