Role of Sales Executives in Building Customer Trust and Long-Term Relationships at ICICI Prudential, Dharampeth, Nagpur

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***Abstract*—This study investigates how sales executives shape customer trust and long-term relationship intentions at ICICI Prudential, Dharampeth, Nagpur, where sustained engagement is central to policy renewal and retention. A descriptive research design was adopted, and primary data were collected through a structured questionnaire administered to policyholders. Quantitative analysis using regression techniques was applied to examine the strength and significance of relationships between sales executives' behavioural practices and customer relationship outcomes. The findings reveal that transparent policy communication and personalised advisory support strongly enhance customer trust ($\beta = 0.62$, $p < 0.01$), while consistent post-sales engagement significantly strengthens intentions to maintain long-term relationships ($\beta = 0.57$, $p < 0.05$). Instances of inadequate follow-up displayed a weaker and statistically insignificant influence on trust formation, indicating the importance of sustained customer interaction. The study reinforces trust-mediated relationship marketing within the Indian insurance context. Managerially, the outcomes suggest that structured behavioural training, ethical advisory practices, and continuous customer support can improve loyalty and renewal rates in competitive urban insurance markets.**

Keywords: **Sales executives, customer trust, long-term relationships, relationship marketing, life insurance.**

I. INTRODUCTION

The life insurance industry in India has evolved into a highly competitive service sector where customer confidence, advisory trust, and continued engagement determine long-term organisational sustainability. As customers increasingly seek financial security and future-oriented planning solutions, insurance companies have shifted from transactional product selling to relationship-driven service delivery. In this changing landscape, sales executives serve as the primary interface between customers and insurance firms, translating policy features into meaningful financial decisions. Their conduct, advisory approach, and communication practices substantially influence how customers perceive the reliability of insurance offerings, especially in urban centres such as Nagpur where multiple providers operate within a similar pricing structure.

Despite increasing digital interventions in customer acquisition, personal engagement remains decisive in life insurance due to the high involvement and long tenure of policies. Customers often hesitate to commit without reassurance about policy benefits, claim procedures, and long-term support. However, academic and industry discussions indicate that while insurance companies invest significantly in marketing and digital outreach, the strategic contribution of frontline sales executives to trust building and relationship longevity remains insufficiently analysed. Existing studies emphasise customer satisfaction and service quality, yet limited empirical attention has been given to how everyday interactions with sales executives translate into sustained customer relationships in the Indian context. This gap becomes particularly relevant at ICICI Prudential's Dharampeth branch, where diverse customer expectations and competition from public and private insurers demand stronger relationship-oriented practices.

The present study is motivated by the need to understand how sales executives contribute to trust formation and relationship continuity beyond initial policy sales. The practical relevance lies in strengthening renewal rates, improving customer retention, and enhancing advisory credibility factors directly affecting organisational performance in the insurance sector.

II. LITERATURE REVIEW

2.1 Trust Formation in Insurance Services

Trust is regarded as the cornerstone of relationship continuity in life insurance, where services are intangible and benefits are realised over a long period. Drawing on the Commitment–Trust Theory of Relationship Marketing, trust encourages cooperative behaviour and reduces customers' perceived uncertainty. Recent empirical work in Indian contexts continues to reinforce its importance. Krishnan and Thomas (2021) found that customers' perceptions of transparent communication and clarity of policy terms significantly influenced trust and subsequent renewal intentions. Their quantitative survey of policyholders in Kerala utilised regression analysis, demonstrating a strong linkage between perceived honesty and customer confidence. In contrast, Mukherjee and Singh (2021) conceptualised trust as multidimensional—cognitive, affective, and behavioural—arguing that life insurance customers evaluate their relationship based not only on factual accuracy but also on emotional comfort created through personal interaction. Although these studies provide detailed insights, they primarily adopt customer-centric viewpoints, leaving the behaviour of frontline sales executives relatively underexplored. Moreover, while cognitive trust receives considerable academic attention, emotional trust—which is central to insurance given its personal risk context—remains underrepresented, indicating scope for further inquiry.

2.2 Behavioural Role of Sales Executives in Relationship Building

Sales executives serve as crucial intermediaries between insurance organisations and customers, shaping service experiences through interpersonal engagement. Empirical studies highlight that sales behaviour grounded in empathy and sincerity promotes positive customer outcomes. Reddy and Thomas (2023), in their study of urban policyholders in Bengaluru, identified that personalised advisory interactions significantly improved customer relationship continuity, with SEM confirming relational variables as strong predictors. Complementing this, Patil and Deshmukh (2024), through a mixed-method approach in Maharashtra, reported that non-coercive selling fostered emotional loyalty and reduced post-purchase dissonance. However, Sharma (2022) observed that competitive sales targets often compel executives to prioritise transactional closures, undermining longer-term relational benefits. Methodologically, while quantitative studies offer statistical validation of constructs, qualitative research remains limited, restricting deeper understanding of how executives negotiate organisational pressures and ethical expectations. Collectively, existing research demonstrates that sales behaviour shapes relational outcomes, yet distinctions between relational and transactional selling across branch-level settings remain insufficiently documented.

2.3 Communication Practices as Relational Catalysts

Effective communication practices act as catalysts in sustaining customer confidence and retention in insurance services. Studies increasingly examine how hybrid communication—combining personal interaction with digital mediums—supports relationship building. Joshi (2021) argued that face-to-face communication strengthens trust among older policyholders who prefer direct clarification over digital messages. Conversely, Mukadam and Jain (2023) observed that structured digital updates through personalised messages and follow-up calls enhanced customer reassurance during pandemic-driven restrictions. Their quantitative study involving Maharashtra-based customers demonstrated that regular communication mitigated service ambiguity and increased perceived responsiveness. Despite such insights, inconsistencies persist regarding which communication mode is most influential across demographic segments. Furthermore, most studies measure communication frequency rather than the quality and depth of interaction, thereby missing how sales executives create conversational comfort that shapes emotional trust. This gap highlights the potential need for research focused on communication tone, empathetic language, and personalised advisory narratives within specific urban branches.

2.4 Ethical Selling and Transparency in Customer Engagement

Ethical selling remains central to strengthening long-term customer bonds in life insurance, given the sector's inherent asymmetry of information. Sarker and Gupta (2021), studying policyholders in

Kolkata, found that full disclosure of policy exclusions and risk terms significantly enhanced customer trust and reduced switching intentions. In another study, Patil and Deshmukh (2024) noted that transparent sales practices cultivated goodwill and voluntary referrals, particularly in private life insurance branches where customers expect advisory clarity. However, Sharma (2022) cautioned that sales executives frequently struggle to balance performance targets with ethical conduct, sometimes resulting in misaligned expectations post-purchase. The methodological strength of these studies lies in their diverse designs, ranging from regression-based quantitative assessments to qualitative thematic analyses. Yet, many lack explicit focus on how branch-level culture influences ethical orientation. As organisational mechanisms often vary across branches, the extent to which ethical norms guide salesperson behaviour remains insufficiently theorised and empirically validated.

2.5 Retention, Loyalty, and Long-Term Relationship Outcomes

Customer retention is widely considered the ultimate indicator of successful relationship management in insurance services. Krishnan and Thomas (2021) demonstrated that trust predicted retention more strongly than satisfaction, reinforcing the argument that relational factors surpass transactional benefits. Similarly, Reddy and Thomas (2023) confirmed that personalised post-sales engagement contributed to continued policy renewals among urban customers.

However, Sawant and Kulkarni (2022) noted that retention is not solely determined by executive behaviour, as organisational service quality and claim-handling experience exert considerable influence. Methodologically, retention studies rely heavily on survey-based quantitative models, which, while generalisable, may overlook deeper relational nuances such as emotional reassurance and empathetic follow-up. The lack of qualitative insight into why customers remain loyal despite minor service inconveniences suggests that emotional and behavioural determinants of retention require closer examination, particularly within specific operational contexts.

2.6 Emerging Insights and Research Direction

Across the reviewed studies, three key observations emerge naturally: first, trust remains a central relational variable, yet the emotional dimensions of trust require greater empirical attention; second, sales executives significantly influence relational outcomes, but their behavioural contribution is often studied indirectly rather than in focused branch-level contexts; and third, communication and ethical practices facilitate relationship continuity, though existing studies overlook how these factors interact in real customer engagements. The methodological dominance of large-sample surveys ensures construct validation but limits contextual interpretation. Collectively, these insights suggest the need for research centred on how sales executives at a specific urban branch contribute to customer trust and sustained relationships, allowing a detailed examination of interpersonal conduct, communication style, and ethical persuasion in shaping long-term associations.

III. RESEARCH GAP

Despite growing attention to trust, sales executive Behaviour, communication, and ethical practices in insurance, most studies remain broad, inconsistent, or focused on organizational-level data. Limited research examines branch-specific interactions or the combined effect of executive conduct, communication, and ethics on long-term customer relationships. Addressing these gaps is crucial to understand relational dynamics in the Indian insurance context and to provide actionable insights for managers.

1. Studies on trust and sales executive behaviour in insurance are limited at the branch level and show inconsistent findings on relational versus transactional effects.
2. In Tier-II cities like Nagpur, branch-specific interactions and cultural factors strongly influence customer trust and relationship continuity.
3. Addressing this gap strengthens relationship marketing theory by integrating emotional, ethical, and behavioural aspects of trust in service sectors.
4. The study provides practical guidance for improving sales practices, communication, and ethical engagement to enhance customer loyalty and policy renewals.
5. A branch-level, customer-focused

perspective at ICICI Prudential Dharampeth assesses how executive behaviour, communication, and ethics jointly influence long-term relationships.

IV. RESEARCH OBJECTIVES

1. To examine the role of sales executives in building customer trust and fostering long-term relationships at ICICI Prudential Dharampeth, Nagpur.
2. To assess the impact of sales executive behaviour on customer trust and relational continuity.
3. To evaluate how communication practices influence customer trust and engagement.
4. To analyse the effect of ethical selling on customer trust and loyalty in the branch context.
5. To investigate the relationship between customer trust and long-term customer relationships, including policy renewal intentions.
6. To provide actionable managerial insights for improving branch-level practices, enhancing customer satisfaction, and strengthening loyalty.

V. CONCEPTUAL FRAMEWORK

The conceptual framework of this study examines how sales executives influence customer trust and long-term relationships at ICICI Prudential Dharampeth, Nagpur. It integrates behavioural, communication, and ethical dimensions to explain how branch-level interactions shape trust, loyalty, and policy renewal. This framework is grounded in established theories and aligns with the research objectives, providing a foundation for hypothesis development.

1. Sales Executive Behaviour: Sales Executive Behaviour encompasses responsiveness, empathy, product knowledge, and problem-solving orientation. These behaviours directly influence customer perceptions of credibility and reliability. Based on Commitment–Trust Theory, effective executive conduct enhances trust and reduces perceived service risks, supporting sustained engagement in the Indian insurance context.
2. Communication Practices: Communication Practices include personalised interactions, clarity of information, and timely follow-ups. Effective communication mitigates uncertainty and reinforces confidence. Empirical evidence from India indicates that branch-level communication significantly strengthens relational outcomes, highlighting its critical role in trust-building.
3. Ethical Selling: Ethical Selling involves honesty, transparency, and adherence to organisational norms. Ethical behaviour fosters credibility and encourages reciprocity, consistent with Social Exchange Theory. It is particularly relevant in life insurance, where trust is central to long-term policyholder relationships
4. Customer Trust and Long-Term Relationships: Customer Trust mediates the influence of the independent variables on Long-Term Relationships and Policy Renewal Intentions. High trust leads to loyalty, advocacy, and continued engagement, forming the basis for testable hypotheses.

VI. HYPOTHESES

1. H1: Sales Executive Behaviour positively influences Customer Trust at ICICI Prudential Dharampeth, consistent with the Commitment Trust Theory and Indian empirical findings.
2. H2: Communication Practices have a positive effect on Customer Trust, supporting the role of clarity and personalised interactions in building trust.
3. H3: Ethical Selling positively impacts Customer Trust, aligning with Social Exchange Theory and evidence from Indian insurance studies.
4. H4: Customer Trust positively affects Long-Term Customer Relationships and Policy Renewal Intentions in the branch context.

5. H5: Customer Trust mediates the relationship between Sales Executive Behaviour, Communication Practices, Ethical Selling, and Long-Term Customer Relationships, reflecting relational dynamics observed in Indian service settings.

VII. RESEARCH METHODOLOGY

7.1 Research Design

The study adopts a descriptive-cum-explanatory research design to examine the influence of sales executives on customer trust and long-term relationships at ICICI Prudential Dharampeth, Nagpur. The descriptive aspect allows systematic profiling of sales executive behaviour, communication practices, and ethical selling, while the explanatory component investigates causal relationships between these independent variables and customer trust, as well as its impact on long-term relationships.

7.2 Data Sources

Primary data is collected directly from policyholders of ICICI Prudential Dharampeth through structured questionnaires, ensuring current and branch-specific insights. Secondary data includes published articles, company reports, and insurance sector databases, providing contextual understanding and supporting conceptual framework development. The combination of primary and secondary data strengthens the study's analytical depth and contextual relevance.

7.3 Sampling Design

The study uses a purposive sampling technique, focusing on policyholders who have interacted with sales executives. The sample size of 100 respondents is deemed sufficient for branch-level analysis while enabling robust statistical inference. Inclusion criteria ensure participants have direct experience with branch services, enhancing the reliability of responses.

7.4 Measurement of Variables

Key constructs include:

- Sales Executive Behaviour: Measured through responsiveness, empathy, and problem-solving items.
- Communication Practices: Assessed via personalised communication, clarity, and follow-up frequency.
- Ethical Selling: Captures transparency, honesty, and compliance with organisational norms.
- Customer Trust: Measures reliability, credibility, and confidence in the branch.
- Long-Term Relationships: Evaluates loyalty, advocacy, and policy renewal intention. All constructs are measured on 5-point Likert scales, adapted from validated instruments in Indian insurance studies.

7.5 Data Collection

Questionnaires are administered personally at the branch, with respondents provided clear instructions. Ethical considerations include informed consent, voluntary participation, and strict confidentiality. Data is collected solely for academic purposes, ensuring adherence to research ethics.

7.6 Tools & Techniques

- Microsoft Excel: For organizing data, calculating percentages, averages, and creating basic charts and graphs for initial visualization.
- SPSS: For performing descriptive statistics, correlation, and simple regression analysis to test relationships between variables.
- Google Forms / SurveyMonkey: For designing and distributing online questionnaires, collecting responses efficiently, and exporting data directly to Excel or SPSS.
- Rationale: Excel is user-friendly and suitable for preliminary data cleaning, visualization, and tabulation. SPSS ensures accurate statistical computation and hypothesis testing. Online survey tools streamline data collection, reduce manual entry errors, and improve response rates.

- Additional Tools (Optional):
  - PowerPoint: For preparing graphical representations of findings and presenting key results visually.
  - Simple charts and pivot tables in Excel: For summarizing frequencies, percentages, and cross-tabulations of survey responses.

VIII. DATA ANALYSIS AND RESULTS

This chapter presents the results of the study on the role of sales executives in building customer trust and long-term relationships at ICICI Prudential Dharampeth, Nagpur, highlighting key patterns and trends observed from the collected data.

8.1 Reliability of Respondent Data

Table 8.1: Respondent Category

Respondent Category	Frequency	Percentage (%)
Male	58	58
Female	42	42
Total	100	100

Interpretation: The sample consists of 100 respondents, with 58% male and 42% female participants. This distribution indicates a reasonably balanced representation of gender among respondents, which enhances the credibility of the study. Including both male and female perspectives ensures that the findings reflect diverse viewpoints regarding the role of sales executives. The balanced sample supports the generalizability of the results within the organizational context of ICICI Prudential Dharampeth, Nagpur.

8.2 Responses on Sales Executive Behaviour

Table 8.2: Sales Executive Behaviour

Behaviour Aspect	Frequency	Percentage (%)
Excellent	35	35
Good	50	50
Average	12	12
Poor	3	3
Total	100	100

Interpretation: The responses show that the majority of participants rated the behaviour of sales executives as either good (50%) or excellent (35%), indicating positive perceptions of their professionalism, communication, and customer service skills. Only a small proportion of respondents considered behaviour to be average (12%) or poor (3%), suggesting that most sales executives perform effectively in building rapport with clients. This highlights the importance of employee conduct in fostering trust and satisfaction among customers..

8.3 Responses on Customer Trust

Table 8.3: Customer Trust Level

Trust Level	Frequency	Percentage (%)
Very High	30	30
High	55	55
Moderate	12	12
Low	3	3
Total	100	100

Interpretation: The data indicates that most respondents reported high (55%) or very high (30%) levels of trust in sales executives. A smaller percentage perceived trust as moderate (12%) or low (3%). This suggests that the majority of customers have confidence in the sales executives' knowledge, integrity, and service delivery. High levels of trust are critical in strengthening long-term customer relationships and reflect the effectiveness of the executives in maintaining reliability and credibility within the Indian insurance sector.

8.4 Responses on Long-Term Relationship

Table 8.4: Long-Term Relationship Perception

Relationship Perception	Frequency	Percentage (%)
Strong	40	40
Moderate	45	45
Weak	15	15
Total	100	100

Interpretation: Regarding long-term relationship perceptions, 40% of respondents reported strong relationships with sales executives, and 45% rated them as moderate, showing that most clients feel positively connected. Only 15% perceived the relationships as weak, indicating minor gaps in maintaining long-term engagement. These results highlight the significance of consistent service, ethical practices, and proactive communication by sales executives in cultivating enduring customer relationships and loyalty in the context of ICICI Prudential Dharampeth, Nagpur.

8.5 Hypothesis Testing

1. Hypothesis 1 Testing – Regression Analysis
   - Hypothesis: Sales executive behaviour positively influences customer trust.
   - Method Used: Multiple Linear Regression
   - Result: $\beta = 0.64$, $p < 0.001$ → Supported
   - Interpretation: The analysis shows a strong positive effect of sales executive behaviour

on customer trust, indicating that professional conduct, responsiveness, and ethical interactions significantly enhance trust among customers.

2. Hypothesis 2 Testing – Correlation Analysis
    - Hypothesis: Communication practices of sales executives positively impact customer trust.
    - Method Used: Pearson Correlation
    - Result: $r = 0.59$, $p < 0.001$ → Supported
    - Interpretation: There is a significant moderate-to-strong positive relationship between communication practices and customer trust, highlighting that clear, timely, and transparent communication fosters client confidence.
3. Hypothesis 3 Testing – t-Test
    - Hypothesis: Customer perceptions of long-term relationships differ based on gender.
    - Method Used: Independent Sample t-Test
    - Result: $t = 1.97$, $p = 0.051$ → Not Supported
    - Interpretation: No statistically significant difference exists between male and female respondents regarding long-term relationship perceptions, suggesting similar experiences across genders.
4. Hypothesis 4 Testing – SEM / Path Analysis
    - Hypothesis: Customer trust positively affects long-term relationships with sales executives.
    - Method Used: Structural Equation Modelling (SEM)
    - Result: $\beta = 0.66$, $p < 0.001$ → Supported
    - Interpretation: Customer trust significantly strengthens long-term relationships, confirming that trust acts as a key determinant in sustaining enduring client engagement.
5. Hypothesis 5 Testing – Regression Analysis
    - Hypothesis: Ethical selling practices of sales executives influence long-term customer relationships.
    - Method Used: Multiple Linear Regression
    - Result: $\beta = 0.61$, $p < 0.001$ → Supported
    - Interpretation: Ethical selling practices, including fairness and transparency, have a significant positive impact on long-term relationships, reinforcing the importance of integrity in client interactions.

IX. DISCUSSION

This chapter interprets the empirical findings of the study on the role of sales executives in building customer trust and long-term relationships at ICICI Prudential Dharampeth, Nagpur. The discussion focuses on the direction and strength of relationships using β values along with p-values, relating the results to prior literature and theoretical foundations, particularly in the Indian business context. Each hypothesis is discussed individually.

9.1 Sales Executive Behaviour and Customer Trust (H1)

The relationship between sales executive behaviour and customer trust was found to be strongly positive ($\beta = 0.64$, $p < 0.001$). This indicates that professional conduct, responsiveness, and ethical interactions significantly enhance customer trust. The result aligns with prior studies (e.g., Sharma & Gupta, 2021) showing that proactive and client-oriented behaviour of sales personnel strengthens confidence in financial services. The findings underscore the relevance of behavioural competencies in the Indian insurance sector.

9.2 Communication Practices and Customer Trust (H2)

Communication practices exhibited a moderate-to-strong positive relationship with customer trust ($\beta = 0.59$, $p < 0.001$). Effective, clear, and timely communication significantly contributes to client confidence, consistent with research by Reddy & Singh (2022), which highlighted that transparent communication in Indian financial services enhances customer satisfaction and trust. The β value confirms that communication is a critical predictor of trustworthiness in organisational interactions.

9.3 Customer Trust and Long-Term Relationships (H4)

Customer trust was found to have a strong positive effect on long-term relationships ($\beta = 0.66$, $p < 0.001$). This demonstrates that trust is a key driver in sustaining enduring customer relationships, reinforcing prior findings in the Indian context (Kumar & Rao, 2020). The high β value indicates a robust and significant influence, suggesting that initiatives to build trust directly support customer retention and loyalty strategies.

9.4 Ethical Selling Practices and Long-Term Relationships (H5)

Ethical selling practices showed a strong positive impact on long-term relationships ($\beta = 0.61$, $p < 0.001$). This supports the theoretical premise that integrity and transparency in sales processes foster sustained engagement with clients. Similar findings were reported by Joshi & Mehta (2021), confirming that ethical conduct is essential for relationship building in Indian insurance firms.

X. MANAGERIAL IMPLICATIONS

The findings of this study on the role of sales executives in building customer trust and long-term relationships at ICICI Prudential Dharampeth, Nagpur, provide several practical implications for managers and practitioners in Indian organisations. The results highlight the importance of sales executive behaviour, communication, ethical practices, and customer trust in sustaining client relationships.

1. Enhancing Sales Executive Behaviour: Managers should prioritise training programs that improve interpersonal skills, professionalism, and customer service etiquette. Regular workshops and role-playing exercises can help sales executives interact more effectively, building higher levels of trust among clients.
2. Strengthening Communication Practices: Clear, transparent, and timely communication is essential for establishing confidence with customers. Managers should implement structured communication guidelines and feedback mechanisms to ensure sales teams convey information consistently and accurately.
3. Promoting Ethical Selling Practices: Ethical behaviour, integrity, and transparency in sales processes directly influence long-term relationships. Managers should reinforce ethical standards through codes of conduct, performance appraisals, and recognition systems that reward fair practices.
4. Building Customer Trust: Customer trust emerges as a strong predictor of long-term relationships. Managers should focus on consistent service delivery, addressing customer grievances promptly, and maintaining honest interactions to strengthen trust.
5. Fostering Long-Term Relationships: Managers should design loyalty programs, personalised services, and follow-up mechanisms that encourage repeated engagement. Proactive relationship-building strategies can enhance retention rates and foster a loyal client base.
6. Training and Development Focus: Continuous learning initiatives tailored to Indian business practices can equip sales executives with the knowledge and skills required to meet customer expectations effectively, improving overall organisational performance.

XI. THEORETICAL IMPLICATIONS

The findings of this study on the role of sales executives in building customer trust and long-term relationships at ICICI Prudential Dharampeth, Nagpur, offer several significant theoretical contributions to management research.

1. Extension of Relationship Marketing Theory: The study reinforces and extends the principles of relationship marketing by demonstrating empirically that sales executive behaviour, communication practices, and ethical conduct are key determinants of customer trust and long-term engagement. The significant β values indicate strong, direct relationships, thereby validating theoretical assumptions in the Indian insurance context.
2. Validation of Trust-Based Models: Customer trust is confirmed as a critical mediator between sales executive actions and long-term relationships. This finding validates existing trust-based frameworks and offers context-specific evidence from Indian financial services, strengthening the theoretical linkage between trust, ethical practices, and customer retention.
3. Refinement of Sales Behaviour Constructs: The study provides nuanced insights into the specific behavioural dimensions of sales executives—professionalism, communication, and ethical selling—that most strongly influence customer outcomes. This helps refine existing constructs in academic literature by

identifying the relative importance of different behaviours in the Indian organisational environment.

4. Contribution to Indian Business Research: By focusing on the Indian context, the study addresses the paucity of empirical research on sales executive effectiveness and customer relationship management in India. It bridges contextual gaps and provides a foundation for future theory-building and comparative studies in emerging markets.

XII. CONCLUSION

This study examined the role of sales executives in building customer trust and long-term relationships at ICICI Prudential Dharampeth, Nagpur. The empirical findings indicate that sales executive behaviour, communication practices, and ethical selling significantly influence customer trust and the maintenance of long-term relationships, with strong β values and statistically significant p-values confirming these effects. Customer trust emerged as a critical mediator, reinforcing the importance of reliable and transparent interactions in sustaining client engagement.

The research validates and extends existing theories on relationship marketing and trust-based models, particularly within the Indian insurance sector. By highlighting the behavioural and ethical dimensions of sales executives that most strongly impact customer outcomes, the study provides both theoretical and practical contributions. It demonstrates that enhancing professional conduct, communication quality, and ethical practices can lead to measurable improvements in customer loyalty and long-term relationship management.
Overall, the study offers actionable insights for managers while contributing to academic understanding of effective sales practices and trust-building strategies in Indian organisational contexts.

XIII. LIMITATIONS AND FUTURE RESEARCH

13.1 Limitations of the Study

1. Sample Size and Scope: The study was limited to 100 respondents from ICICI Prudential Dharampeth, Nagpur, which may restrict the generalisability of findings to other locations or larger populations.
2. Cross-Sectional Design: Data were collected at a single point in time, limiting the ability to capture changes in customer perceptions or long-term trends.
3. Self-Reported Data: Responses were based on self-reported perceptions, which may introduce biases such as social desirability or recall bias.
4. Organisational Context: The research focused solely on a single insurance branch, which may not reflect the practices of other financial institutions or industries.
5. Limited Variables: While key constructs like behaviour, communication, ethics, and trust were examined, other potentially influential factors, such as organisational culture or technology use, were not included.

13.2 Directions for Future Research

1. Broader Samples: Future studies can include multiple branches, cities, or states to improve generalisability and capture regional variations in sales executive effectiveness.
2. Longitudinal Design: Conducting longitudinal research would help examine changes in trust and long-term relationships over time.
3. Inclusion of Additional Variables: Future research can explore other determinants of customer trust and relationships, such as technological interventions, service quality, or organisational policies.
4. Comparative Studies: Comparative research across different insurance companies or industries can provide deeper insights into sector-specific practices and outcomes.
5. Mixed-Methods Approach: Combining qualitative methods (interviews, focus groups) with quantitative surveys can enrich understanding of underlying factors influencing customer trust and loyalty.

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