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THE INFLUENCE OF BASIC PSYCHOLOGICAL NEEDS ON THE PERFORMANCE OF INSURANCE AGENCIES: A QUANTITATIVE ANALYSIS OF CLIENT ACQUISITION

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Abstract:

Background: The role of financial incentives as a major determinant of sales performance is widely explored. However, little research examines the impact of psychological need satisfaction on Client Acquisition (CA) in emerging markets such as Malaysia. Drawing on Self-Determination Theory (SDT), this study conceptualises Basic Psychological Needs Satisfaction (BPNS) as Agent Empowerment (autonomy), Professional Efficacy (competence), and Organisational Synergy (relatedness). Methodology: A quantitative pilot study was undertaken with 50 life insurance agents in Malaysia to examine preliminary relationships, test the reliability of the measures, and assess the viability of the suggested research model. The pilot study was conducted with 50 life insurance agents in Malaysia to investigate preliminary relationships, assess the properties of the measurement scales, and evaluate the feasibility of the proposed research model. Accordingly, data collected from a structured questionnaire were analysed using IBM Statistical Package for Social Sciences (SPSS) Statistics (v.29) through descriptive statistics, Cronbach's Alpha, Pearson's correlation, and multiple linear regression. Results: Bivariate correlation analysis indicated that Agent Empowerment, Professional Efficacy, and Organisational Synergy were significantly positively related to CA ($p < .001$). The total regression model explained 47.7% of the variance in CA ($R2 = .477$, $F = 12.412$, $p < .001$), a moderate effect size. Conversely, in the multivariate model, none of the independent variables was statistically significant ($p > .05$). This reduction signifies

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substantial shared variance among the psychological variables, possible multicollinearity, and the role of unmeasured structural and market factors. Conclusion: Findings reveal that satisfaction of basic psychological needs alone is insufficient to explain objective sales performance and underscore the need to couple motivational models with contextual and market-contingency frameworks. Furthermore, insurance companies are encouraged to complement empowerment and motivational efforts with structured sales training, strong leadership support, Customer Relationship Management (CRM) technology, and a competitive commercial positioning to enhance CA.

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Keyword:

Basic Psychological Needs, Self-Determination Theory, Client Acquisition, Insurance Agents, Sales Performance

Introduction

The Malaysian life insurance industry is one of the pillars of risk reduction in the national economy. It serves as an important safety net for households in case of unforeseen contingencies. While the industry has experienced steady long-term growth, it is currently experiencing volatility. Moreover, rising medical claims costs, which increased by approximately 56% from 2021 to 2023, have led to premium increases and affordability concerns (BERNAMA, 2025). These are expected to moderate new business growth, alongside broad-based inflation, and exert unprecedented pressure on agent income and professional morale (RAM Ratings, 2025). In addition, the B40 group has only a 25% protection gap in life policy coverage (Central Bank of Malaysia, 2024; LIAM, 2025).

On the other hand, new digital platforms for direct-to-consumer sales have emerged, and agency networks remain the dominant distribution channel, accounting for approximately 60% of new business sales. Insurance agents also have to address operational challenges such as a shortage of skilled workforce, rapid digital transformation and changing regulatory requirements (American Agent Alliance, 2025). For decades, organisations have been motivating productivity through external means, such as structured commissions and monetary bonuses. Despite this, contemporary organisational research suggests that external motivators are inadequate to sustain long-term engagement in the absence of basic psychological needs.
Although there is a vast amount of literature on the role of financial incentives in affecting insurance sales performance, relatively little is known regarding the role of psychological need satisfaction in Client Acquisition (CA) among life insurance agents. This is especially true in emerging markets such as Malaysia. The Self-Determination Theory (SDT), more specifically the Basic Psychological Needs Theory (BPNT), posits that human motivation and performance

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depend on the satisfaction of three innate psychological needs: autonomy, competence, and relatedness (Deci & Ryan, 2008b; Ryan & Deci, 2020; Van den Broeck et al., 2016).

The link between psychological need satisfaction and general work outcomes has been well established in the Western context. Nevertheless, empirical evidence remains underexplored in the Malaysian insurance industry, especially regarding objective performance measures such as CA. Correspondingly, the current study attempts to fill this gap with a quantitative approach. The paper provides a data-driven assessment of the relationship between internal psychological drivers and sales performance, using statistical diagnostics. This includes scale reliability, correlations, and multiple regression, offering agency leaders actionable insight to retain agents and penetrate the market.

Problem Statement

While the Malaysian life insurance industry is generally on the rise, it is also facing operational challenges. Medical claim costs are expected to increase by 56% from 2021 to 2023, which would subsequently lead to higher premium hikes and affordability challenges, impacting policy renewals and customer retention (BERNAMA, 2025). Insurance agents are the first point of contact for policyholders and represent more than 60% of new business sales in the Malaysian life insurance market. Their main focus is to ensure that people and companies can secure sustainable insurance. In essence, life insurance agents are critical to the success of distribution channels and to achieving business goals such as policy servicing, client retention, and sales growth (Deloitte, 2025). Notably, agents extend beyond mere transactions. Instead, they are the vital link between insurers and insureds and the basis for the trust essential to the industry's long-term survival. Despite this, agents are often placed in stressful environments with high performance standards and role stress, which has been demonstrated to lead to lower motivation and productivity (Wong et al., 2021).

The "carrot and stick" approach to extrinsic rewards has historically been a significant part of agency operations. Nonetheless, financial incentives often do not suffice to ensure long-term engagement without addressing an agent's intrinsic psychological needs (Nishimura & Suzuki, 2016). In cases where needs for relatedness, competence, and autonomy are satisfied, optimal functioning occurs (Deci & Ryan, 2008a). Such psychological nutrients have been linked to subjective measures such as general engagement or job satisfaction (Cao et al., 2022). However, there is a lack of quantitative empirical data that explicitly links the satisfaction of basic psychological needs to objective, hard sales measures such as CA. Much of the current literature is based on qualitative paradigms or focuses on employee well-being more generally than quantifiable increases in agency. In this paper, this shortcoming is addressed through an empirical quantitative analysis. In particular, this research investigates the effect of Agent Empowerment, Professional Efficacy, and Organisational Synergy on real CA. This paper further discusses the role of need-supportive work climates in driving sustainable sales performance in the life insurance industry, focusing on aspects that go beyond conventional incentive systems.

Research Objectives

This study examines how psychological drivers influence CA Performance among life insurance agents. The specific research objectives are:

- To evaluate the relationship between Agent Empowerment (autonomy) and CA Performance.
- To evaluate the relationship between Professional Efficacy (competence) and CA Performance.
- To evaluate the relationship between Organisational Synergy (relatedness) and CA Performance.
- To determine the relative influence of these psychological variables on CA in a multivariate model.

Literature Review

The Importance of Life Insurance Agents

The Malaysian life insurance industry is currently experiencing significant operational strain due to rising medical claim costs, despite overall expansion. These rising costs have led to widespread premium increases and affordability concerns, endangering long-term customer retention and policy renewals (BERNAMA, 2025). Life insurance agents remain the primary revenue driver and dominant distribution channel for insurers in this challenging landscape. Agents serve as the critical intermediaries between insurers and policyholders, fostering the trust essential to policy servicing, client retention, and sustainable market expansion (Deloitte, 2025). This role extends beyond their sales capabilities. Nevertheless, agents are frequently subjected to high-pressure conditions characterised by stringent performance standards and role stress, which can reduce productivity and motivation (Kim et al., 2021; Wong et al., 2021). The efficiency of the insurance distribution system is directly influenced by agent engagement, making it essential to understand the factors that bolster their performance for the industry's long-term health.

BPNT is a sub-theory of SDT that suggests people thrive when their environment meets three basic needs: autonomy (feeling in control of their actions), competence (feeling effective and capable), and relatedness (feeling connected to others). Notably, meeting these needs in sales contexts enhances intrinsic motivation, ethical sales behaviours, and persistence in the face of difficulties (Deci & Ryan, 2008b, 2008a; Van den Broeck et al., 2010). Nevertheless, the empirical relationship between Basic Psychological Needs Satisfaction (BPNS) and performance remains underexplored in the Malaysian insurance market, where agents are clearly under structural and economic pressures.

The Relationship of Basic Psychological Needs and Client Acquisition Performance

CA is among the main indicators of agency and market growth. The life insurance business model is relationship-oriented, with long-term policy renewals, cross-selling, and referrals following CA. This contrasts with retail transactions, where insurance agents need to build trust, navigate complex decision-making, and address clients' hesitation (Idrees et al., 2024; Milbratz et al., 2020). The integration of SDT into CA practices suggests that onboarding experiences and the agents that make them possible are at their best when they meet the needs for relatedness, competence, and autonomy. According to Baka et al. (2025) and Basco et al. (2020) such need-supportive environments enhance autonomous motivation and higher activation rates, ultimately affecting retention and Customer Lifetime Value (CLV).

In a sales-oriented life insurance market, the agent's success in recruiting new policyholders is a measure of individual productivity and the overall effectiveness of the company's distribution strategy. Building on this, life insurance is a relationship-based product rather than a purely transactional one. Therefore, new customers deliver long-term value through renewals, cross-selling, and up-selling, as well as incremental revenue from the initial purchase (P. Kumar et al., 2021; V. Kumar & Reinartz, 2016). As such, this study connects CA with individual sales performance and demonstrates the direct effect of CA's basic BPNS on converting acquisition efforts into meaningful, long-term client relationships. Additionally, CA profitability is strategic, depending on the balance between Customer Acquisition Cost (CAC) and CLV (Vanickova, 2024). That balance is needed to ensure that new business supports long-term growth rather than mere short-term wins. This service-oriented model measures the CA's performance by volume, potential for recurring revenue streams and continued engagement (Hochstein et al., 2021). Overall, research based on SDT indicates that CA is most effective in a learning-oriented, need-supportive organisational context (Baka et al., 2025; Idrees et al., 2024).

Agent Empowerment and Client Acquisition

Agent Empowerment is a measure of the independence, decision-making latitude, and operational freedom agents have in their day-to-day work. Empowered agents can tailor their approach to each client, respond flexibly to objections, and resolve customer service issues. This flexibility builds trust with clients and shortens the sales cycle. In contrast, when agents are bound to strict scripts and micro-management, their intrinsic motivation and sales responsiveness tend to decline (Mao et al., 2022; S. K. Piaralal et al., 2016).

When empowered, agents can respond to customers faster and address problems or special requests promptly. This responsiveness is also known as service recovery, increasing the customer's trust in the services and the probability of sales (S. K. Piaralal et al., 2016; Tam & Wong, 2001). Similarly, agents who are rewarded and supported by their company through teamwork are more motivated to identify new leads. Furthermore, increased autonomy enables agents to learn faster and build better client relationships (Basco et al., 2020; Prebeg, 2024; Rodríguez et al., 2024). This contributes to long-term agency growth, which is built on sustained performance rather than one-time transactions. Consequently, the long-term benefits of Agent Empowerment for organisational success have been well documented (V. Kumar & Reinartz, 2016; Vanickova, 2024).

Professional Efficacy and Client Acquisition

In the insurance industry, CA depends on agents' professional efficacy to grow the business. This efficacy is based on empowerment, which involves targeted training, freedom of choice (autonomy), and the power to make decisions (Mao et al., 2022; S. K. Piaralal et al., 2016). Concurrently, empowered agents can build stronger trust and relationships with prospective customers. This enables immediate problem-solving, known as Service Recovery Performance (SRP), which is an important determinant of attracting new clients to sign a policy (S. K. Piaralal et al., 2016; Prebeg, 2024).

Since empowerment does not operate in a vacuum, technology and clear rules must be in place to help agents attract more clients. Agents often employ CRM platforms and digital tools to share information with clients more transparently, enhancing the efficiency of the sales process

(Lawson-Body & Limayem, 2004; Sidorova & Rafiee, 2019). Good governance, such as ethical rules and clear product disclosures, further supports long-term growth and enables agents to act in the best interest of the customer (Altman & Cheng, 2024). Building a client base requires a holistic approach that integrates training and autonomy with performance-related incentives tied to the number of clients agents acquire and retain (Li et al., 2025; Piaralal et al., 2014). With the right digital tools and insights, agents stand to gain better decision-making opportunities and help build a firm's actual value. In general, empowering agents extends beyond merely improving agents' morale, which serves as an effective strategy for improving CA in the insurance market.

Organisational Synergy and Client Acquisition

In insurance and professional services, CA constitutes both an individual effort and Organisational Synergy. This collaboration is made possible through the intentional embedding of Agent Empowerment, competency development, and advanced CRM-enabled platforms (Lawson-Body & Limayem, 2004; N. K. Piaralal et al., 2014). Thus, by leveraging people, processes, and technology, an organisation can develop a resilient environment that enables agents to efficiently identify and acquire new policyholders (Prebeg, 2024).

Notably, the importance of such synergy is most evident during organisational change, such as mergers and acquisitions. The literature in this field emphasises that revenue growth and improved CA are achieved only when systems are properly aligned and a client-oriented approach is implemented (Barros & Domínguez, 2013; Susan Kinya & Kihara, 2023). Moreover, the barriers that commonly hinder market growth can be addressed by aligning the "human" factors (such as empowerment and training) with the "system" factors (CRM platforms and multi-channel distribution) (Cabeza et al., 2009; Upadhya & Varma, 2022).

Ultimately, the strongest opportunities for sustainable client growth derive from an integrated framework that combines Agent Empowerment (autonomy, fair rewards) and Planned Governance (ethics, compliance) (Neamat, 2022). At the same time, empowered agents within a disciplined, platform-enabled ecosystem can differentiate themselves competitively by delivering higher service quality (Lee, 2024; Walsh P. & Durham M., 2011). Likewise, Organisational Synergy enhances individual agents' performance by leveraging the firm's collective resources, resulting in efficient, continuous growth of the client base.

Hypotheses Statement

Based on the theoretical foundation of Basic Psychological Needs (BPNS) and the relevant literature review, a research model was developed to examine key factors influencing client acquisition performance. The following hypotheses are formulated to test the direct relationship between agent empowerment, professional efficacy, organisational synergy and CA performance within the Malaysian life insurance context:

H1: Agent Empowerment has a significant positive relationship with CA Performance.
H2: Professional Efficacy has a significant positive relationship with CA Performance.
H3: Organisational Synergy has a significantly positive relationship with CA Performance.

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Theoretical Framework

This study is anchored in SDT, a macro-theory of human motivation that distinguishes between the *quality* and *quantity* of motivation (Deci & Ryan, 2000). Unlike traditional management theories that emphasise external rewards, SDT holds that optimal functioning and high-level performance result from satisfying three innate psychological "nutrients."

Basic Psychological Needs Theory (BPNT)

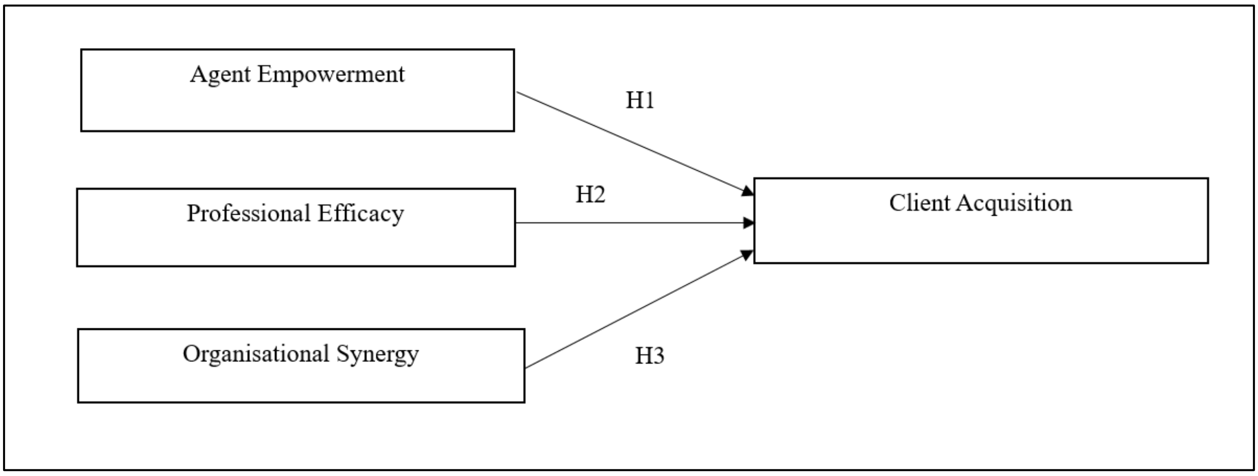

Figure 1: Theoretical Framework

Research Methodology

Sample Size

The sample size for this study was calculated using multiple regression and methodological norms for quantitative social science research. While the sample size of 50 respondents is statistically sufficient for this exploratory study, larger groups are preferred for better generalisability. Most studies in the behavioural and social sciences can be conducted with sample sizes of 30 to 500 (Roscoe, 1975; Sekaran et al., 2016).

Furthermore, 50 respondents constitute a workable sample size for exploratory quantitative research and pilot studies to test measurement reliability, scale structure, and statistical trends. Hair et al. (2019) noted that methodological guidelines recommend a minimum ratio of 5 to 10 observations per independent variable in regression analysis. In this sense, the sample-to-variable ratio requirements for a preliminary power analysis are met by the 50-respondent threshold, given three primary predictors in this model: Agent Empowerment, Professional Efficacy, and Organisational Synergy.

Measurable Items

To identify the factors influencing Agencies' Performance, appropriate measurement items were developed based on SDT. In this study, autonomy was operationalised as Agent Empowerment, competence as Professional Efficacy, and relatedness as Organisational Synergy, while CA represented Agencies' Performance. Relevant literature was reviewed to ensure the suitability of the measurement items. Following Bailey (1994) the items were

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designed to be mutually exclusive and collectively exhaustive. As a result, a total of 26 items were developed, comprising eight for Agent Empowerment, eight for Professional Efficacy, five for Organisational Synergy, and five for Agencies' Performance through CA.

The questionnaire was distributed to insurance agents, requesting respondents to indicate their level of agreement based on their working experience in the life insurance industry. A Likert-scale measurement was employed to assess respondents' perceptions and experiences regarding the study variables. To measure the constructs of BPNS and Agent Performance, this study utilised a structured survey instrument. All measurement items were adapted from the established literature to ensure content validity and enable comparison with previous empirical findings in SDT.

Data Analysis Procedure

The data collected in this study were analysed using IBM SPSS Statistics to ensure systematic and accurate interpretation of the results. Relationships among the variables were investigated using descriptive statistics, data screening procedures, and inferential statistical techniques. Subsequently, descriptive statistics were used to summarise the demographic profiles of the respondents, including gender, age, education level and work experience, using frequencies and percentages. Additionally, mean scores, standard deviations, and minimum and maximum values were calculated to describe the overall trends and variability in responses for Agent Empowerment, Professional Efficacy, Organisational Synergy, and CA.

Cross-tabulation was further performed to identify patterns across different respondent categories. Following this, diagnostic tests were performed to examine the quality of the dataset. Data were screened for outliers, missing data, and inconsistencies, while normality was assessed using skewness and kurtosis to verify that the data met the assumptions for parametric testing. In the last step, inferential analysis was employed to assess the research hypotheses. A Pearson's correlation analysis was also performed to examine the interrelationships among Professional Efficacy, Organisational Synergy, CA, and Agent Empowerment. This facilitated the determination of the direction and strength of the relationships between the variables.

At the same time, a multiple regression analysis was conducted to assess the predictive power of the independent variables on CA, a measure of agency performance. The analysis identified the extent to which Agent Empowerment, Professional Efficacy, and Organisational Synergy explained variation in performance, as well as the strongest predictors. Finally, reliability analysis using Cronbach's Alpha was conducted to assess the internal consistency of the measurement items for each construct, verifying that the items reliably measured the intended variables. Overall, these statistical procedures provided a clear and rigorous framework for analysing the data and drawing valid conclusions regarding the relationship between psychological needs and agency performance among life insurance agents in Malaysia.

Results and Discussion

Descriptive Analysis

The demographic profile of the respondents provides an overview of the characteristics of insurance agents who participated in this study. A total of 50 respondents were involved in the survey.

Table 1: Descriptive Analysis

Demographic Characteristics	**Frequency**	**Percentage**
Age	Age	Age
18-24 years	4	8
25-34 years	22	44
35-44 years	30	30
45-54 years	15	14
55 years and above	7	4
Total	50	100
Education Level	Education Level	Education Level
Sijil Pelajaran Malaysia (SPM)	21	42
Diploma	19	38
Bachelor's degree	5	10
Master's degree	5	10
Total	50	100
Position	Position	Position
Group Agency Director	9	18
Senior Agency Manager	6	12
Team Leader	4	8
Agency Manager	15	30
Unit Manager	16	32
Total	50	100
Years of Experience	Years of Experience	Years of Experience
1-5 years	17	34

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6-10 years	8	16
11-15 years	18	36
More than 16 years	7	14
Total	50	100
Income Range	Income Range	Income Range
Less than RM10,000	15	30
RM10,001-RM20,000	5	10
RM20,001-RM30,000	17	34
RM30,001-RM40,000	6	12
RM40,001-RM50,000	4	8
More than RM50,001	3	6
Total	50	100

Most respondents were in the 35-44 age group (30%), followed by 25-34 (44%), indicating that most agents are in the active working age group. Meanwhile, a smaller proportion of respondents were 18-24 years old (8%), 45-54 years old (14%), and 55 years and above (4%), suggesting a significant presence of mid-career professionals within the insurance agency workforce.

As for education level, most respondents were SPM holders (42%), followed by Diploma holders (38%). A smaller proportion held a bachelor's degree (10%) or a master's degree (10%), suggesting that the industry is largely composed of agents with secondary- or diploma-level education.

In terms of position, the largest group of respondents were Unit Managers (32%), followed by Agency Managers (30%). Other roles include Group Agency Directors (18%), Senior Agency Managers (12%), and Team Leaders (8%). This distribution indicates that the sample comprises both managerial and leadership-level agents in insurance agencies.

The majority of respondents had between 11 and 15 years of experience (36%), followed by 1 to 5 years (34%), presenting a combination of experienced and relatively new agents. There was a balanced combination of career stages, with a smaller percentage in the 6-10 years (16%) and a larger percentage in the 16+ years (14%) range.

In terms of income level, the largest group was in the RM20,001-RM30,000 range (34%), followed by those in the RM10,000-and-below range (30%). Smaller proportions earned between RM30,001 and RM40,000 (12%), RM10,001 and RM20,000 (10%), RM40,001 and

RM50,000 (8%), and above RM50,001 (6%). This demonstrates a moderate-income range among insurance agents, depending on their performance and standing. Consequently, the data were screened, and diagnostic examinations were performed to assess dataset quality by detecting outliers, missing values, and inconsistencies. Skewness and kurtosis were examined concurrently to assess the normality of the data for parametric testing. Additionally, an inferential analysis was conducted to test the study's hypotheses. Moreover, Pearson's correlation analysis was used to examine the relationships among Agent Empowerment, Professional Efficacy, Organisational Synergy, and CA. This helped determine the direction and strength of the relationships between the variables.

Building on this, a multiple regression analysis was conducted to assess the predictive effect of the independent variables on CA, a measure of agency performance. The analysis identified the extent to which Agent Empowerment, Professional Efficacy, and Organisational Synergy explained variation in performance, as well as the strongest predictors. Finally, reliability analysis using Cronbach's Alpha was conducted to assess the internal consistency of the measurement items for each construct, verifying that the items reliably measured the intended variables. The statistical procedures used in this study provided a clear, rigorous framework for analysing the data. It also draws valid conclusions regarding the relationship between psychological needs and agency performance among Malaysian life insurance agents.

Reliability Analysis

A reliability analysis assesses the instrument's internal consistency. It is the degree to which all items of a specific scale measure the same construct. This study mainly used Cronbach's Alpha (α) for the evaluation, a widely accepted statistical measure in social science research.

The minimum acceptable threshold for Cronbach's Alpha, according to Hair et al., (2019) and Sekaran & Bougie R. (2016), is 0.70, whereas values above 0.80 are considered good, and values above 0.90 are considered excellent.

Table 2: Reliability Analysis

Variables	**Number of Items (k)**	**Cronbach's Alpha (α)**
Agent Empowerment	8	.833
Professional Efficacy	8	.935
Organisational Synergy	5	.923
Client Acquisition	5	.933

Correlation Analysis

To investigate the linear association between the dimensions of BPNS and Agent Performance (CA), a Pearson Correlation analysis was performed. Such an analysis is a necessary precursor to multivariate regression to understand the relationships underlying the model. The correlation coefficient ® indicates the strength and direction of the relationship (positive or negative).

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Table 3: Pearson Correlation Matrix (N = 50)

	Client Acquisition	Agent Empowerment	Professional Efficacy	Organisational Synergy
Client Acquisition	1	.577***	.655*	.597***
Agent Empowerment	.577***	1	.769***	.686***
Professional Efficacy	.655***	.769***	1	.843***
Organisational Synergy	.597***	.686***	.843***	1
***** Correlation is significant at the 0.001** ***level (1-tailed)***				

Pearson correlation analysis was used to determine the relationships between the dependent variable (CA) and the independent variables (Agent Empowerment, Professional Efficacy, and Organisational Synergy). The findings demonstrate that all independent variables are positively and significantly related to performance. In particular, Agent Empowerment ($r = 0.577$, $p < 0.001$) is positively associated with CA Performance, indicating a moderate relationship. At the same time, the results imply that Professional Efficacy is more strongly associated with CA Performance ($r = 0.655$, $p < 0.001$) than Agent Empowerment. The results reveal that Organisational Synergy is positively and significantly related to CA Performance ($r = 0.597$, $p < 0.001$).

Among the independent variables, Professional Efficacy is most strongly associated with CA Performance, suggesting it may account for a larger share of the variance in the dependent variable. Furthermore, the independent variables are strongly correlated with each other ($r = 0.686\text{-}0.843$), implying that they are related yet distinct constructs. In general, the results support that the three independent variables are significantly and positively related to performance.

Regression Analysis

To assess the predictive power of the independent variables on agent performance, a multiple linear regression analysis was performed. This analysis assesses how much of the variance in the dependent variable (CA Performance) is explained by autonomy, competence, and relatedness.

Table 4: Regression Analysis

Variables	β	Significance
Agent Empowerment	.167	.339
Professional Efficacy	.416	.081

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Organisational Synergy	.132	.523
R Square	.477	
Adjusted R-Square	.411	
F Test	12.412	
Dependent Variable: Client Acquisition Performance	**Dependent Variable: Client Acquisition Performance**	**Dependent Variable: Client Acquisition Performance**

The results of the regression model are summarised in Table 4, with $R^2 = .477$ and Adjusted $R^2 = .411$. This suggests the model could explain 47.7% of the variance in CA, indicating moderate explanatory power. None of the individual predictors, however, was statistically significant. The overall model was statistically significant ($F = 12.412$, $p < .001$). This demonstrates that the three basic psychological needs constructs jointly accounted for a significant portion of the variance in the agent performance outcomes. Despite this, the remaining 52.3% of the variance not accounted for suggests that CA is heavily influenced by external factors rather than internal psychological drives. This comprises market conditions, commission structures, product pricing, and customer demand.

All three factors were positively related to CA, though none were statistically significant at the usual .05 alpha level. Specifically, Professional Efficacy was the strongest potential driver ($\beta = 0.416$, $p = .081$) and approached marginal significance. On the other hand, Agent Empowerment ($\beta = 0.167$, $p = .339$) and Organisational Synergy ($\beta = 0.132$, $p = .523$) were weakly and non-significantly positively related. Taken together, these results suggest that while more research is needed on Professional Efficacy, other unobserved variables are likely to be important in explaining performance on CA.

Hypotheses Testing Results

Multiple regression analysis was used to test the hypotheses on the effects of Agent Empowerment, Professional Efficacy, and Organisational Synergy on CA Performance. Results reveal that Agent Empowerment is not significantly related to CA ($\beta = 0.167$, $p = 0.339$). Thus, H1 is not supported.

Professional Efficacy also positively relates to CA ($\beta = 0.416$). However, the relationship is not statistically significant at the 0.05 level ($p = 0.081$). H2 is therefore not supported either. Similarly, Organisational Synergy does not have a significant influence on CA ($\beta = 0.132$, $p = 0.523$). Hence, H3 is not supported. Overall, although all independent variables demonstrate positive relationships with CA, none of the relationships is statistically significant.

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Table 6: Hypotheses Testing Results

Hypothesis	Relationship	β	Significance	Decision
H1	Agent Empowerment → Client Acquisition	.167	.339	Not Supported
H2	Professional Efficacy → Client Acquisition	.416	.081	Not Supported
H3	Organisational Synergy → Client Acquisition	.132	.523	Not Supported

While the hypotheses were not supported, the findings offer useful insights into the complexity of CA in the Malaysian life insurance context. The findings, in particular, suggest that Agent Empowerment, Professional Efficacy, and Organisational Synergy per se may be insufficient to significantly predict CA Performance. This highlights the pivotal role of psychological factors in driving agent behaviour, though they are not always easily observable in measurable acquisition results in a highly competitive, target-driven sales environment.

This can be explained by the psychological, structural, and environmental factors that define CA in life insurance (Baka et al., 2025; Emmanuel & Joseph, 2021; Hoeckesfeld et al., 2020). Despite agents being competent, skilled, and well-integrated with their peers, performance can be affected by external factors such as market saturation, customers' purchasing power, the product's attractiveness, and competition among insurance providers. Such external constraints can constrain the direct effect of a person's internal psychological factors on sales results.

Furthermore, incentive programmes and organisational policies that standardise sales behaviour (Kumar & Reinartz, 2016; Lindström et al., 2024) often affect customer acquisition. In this controlled environment, an individual's sense of autonomy or competence may not be highly crucial, as agents must follow scripted sales processes, compliance rules, and acquisition strategies set by the company. In other words, psychological empowerment may not necessarily be translated into higher acquisition rates.

In addition, life insurance sales focus on trust and building long-term relationships with clients. This implies that the agent's internal psychological state may be less crucial for customer acquisition success than customer readiness, social influence, and emotional decision-making. Generally, even the best and most motivated agents will not succeed in immediate acquisition if the client is not ready to make a financial commitment.

Together, these findings highlight that CA is a complex outcome that cannot be fully explained by psychological needs. Rather, it is shaped by interactions among individual-level factors, organisational systems, and external market conditions. While this contributes significantly to the literature by asserting that SDT variables are relevant, it may need to be combined with contextual and environmental variables to better explain performance in the insurance industry.

Discussion

The empirical findings reveal a notable pattern: although Agent Empowerment, Professional Efficacy, and Organisational Synergy have significant positive correlations with CA (r = .577

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to .655, $p < .001$), none of the single predictors are statistically significant in the multivariate regression model at the 0.05 level ($p = .339$, .081, and .523, respectively) (Metselaar et al., 2023; Sørlie et al., 2022).

While the individual variables were related to CA, the multivariate model presented reduced direct effects, suggesting substantial overlap in variance among the psychological constructs, possible multicollinearity, or the influence of unmeasured organisational and market factors. Specifically, autonomy, competence, and synergy at work are strongly related to each other in agencies. This is evidenced by high inter-variable correlations ($r = .686$ to .843), which explain a substantial part of the variance in each other (Metselaar et al., 2023; Sørlie et al., 2022).

Moreover, while the satisfaction of basic psychological needs is key to intrinsic motivation, customer acquisition in a goal-oriented sales setting is ultimately limited by external factors such as market saturation, product competitiveness, lead quality, and customer buying power. Therefore, internal psychological drivers may not directly affect immediate sales outcomes without the support of structural and market mechanisms.

Agent Empowerment and Client Acquisition Performance

The results revealed that Agent Empowerment had no significant effect on CA ($\beta = 0.167$, $p = .339$). This highlights that autonomy or flexibility in decision-making is insufficient to improve agents' capacity to acquire clients (Metselaar et al., 2023; Sørlie et al., 2022).

The sale of life insurance is often highly structured and driven by organisational procedures, compliance requirements, and target-driven systems, which means even empowered agents have limited discretion in how they run sales processes. As such, while empowerment can enhance motivation, it does not ensure improved results in attracting clients.

Professional Efficacy and Client Acquisition Performance

Professional Efficacy is positively related to CA ($\beta = 0.416$, $p = 0.081$), though it is not significant. Agents' good knowledge and confidence in their professional competence do not necessarily guarantee their ability to effectively convert clients (Sutaguna et al., 2023; Tinggi & Riau, 2022). This result indicates that technical competence does not per se affect customer decisions. In life insurance sales, the importance of emotional trust, persuasion skills, and customer readiness is highlighted. In this sense, the marginally significant result suggests that Professional Efficacy may still have an effect, though it is not sufficiently strong in the present sample.

Organisational Synergy and Client Acquisition Performance

Furthermore, Organisational Synergy did not have a significant effect on CA ($\beta = 0.132$, $p = 0.523$). This implies that team collaboration, work environment, and organisational support do not directly influence individual sales performance (Martela, 2025; Tiffin et al., 2024; Wilson & Wilson, 2022). This may be due to the fact that the selling of insurance is mainly an individual act. Even in a friendly organisational environment, agents often develop their own client base. Thus, while organisational relationships may enhance morale, they do not necessarily improve CA Performance.

Although not all hypotheses were supported, the model explains a moderate level of variance in CA ($R^2 = 0.477$). This indicates that psychological factors contribute to performance, although they are not sufficient on their own. The findings suggest that CA is influenced by a combination of psychological, structural, and environmental factors. In line with this, external elements such as market competition, customer purchasing behaviour, product attractiveness, and incentive systems may play a more dominant role in determining performance outcomes.

Implications of the Study

The results of this study have important theoretical and practical implications for understanding the CA Performance of Malaysian life insurance agents. This study extends the theoretical application of SDT to sales by considering Agent Empowerment, Professional Efficacy, and Organisational Synergy as relevant psychological variables that influence performance. None of the independent variables significantly predicted CA. These results underscore that psychological need satisfaction may not be sufficient to directly account for performance outcomes in a highly structured, competitive insurance context (Chong et al., 2024; Gagné et al., 2025; Martela et al., 2023; Trevena, 2024). This suggests that SDT might need to consider contextual and environmental factors to better understand performance behaviour in the real world. It also helps define employee motivation. Agents in the insurance business work in a highly competitive yet strict organisational environment. While psychological empowerment might improve motivation, it does not guarantee the successful acquisition of clients (Pratamasari et al., 2024; Trigueros et al., 2022).

Finally, the study recommends that when reviewing performance outcomes, external factors such as market conditions, incentives, consumer behaviour and organisational policies should be taken into account. The results indicate that insurance companies should apply psychological empowerment strategies to improve CA Performance and enhance client retention. While they are important for increasing motivation, engagement, and job satisfaction, an increase in Agent Empowerment, Professional Efficacy, and Organisational Synergy alone will not lead to better sales performance (Pratamasari et al., 2024; Trevena, 2024; Wilson & Wilson, 2022). Instead, agencies should adopt a more holistic approach, with a robust operational system and psychological support. This includes enhancing marketing and product positioning strategies, strengthening commission and incentive programs, improving sales training, and providing efficient lead-generation support. Correspondingly, this enables agencies to ensure that their driven, competent agents have the tools and market opportunities they need to produce great results for their clients.

Conclusion

In summary, this study examined the relationships among Agent Empowerment, Professional Efficacy, Organisational Synergy, and CA Performance among life insurance agents in Malaysia. The results revealed that all independent variables were positively related to CA Performance, though none was a statistically significant predictor. At the same time, the model was only moderately explanatory, suggesting that psychological factors remain important influences on performance, although they are not sufficient in themselves.

The study concludes that CA Performance is a complex, multidimensional outcome that cannot be explained solely by psychological needs. Rather, it is affected by a combination of psychological, organisational and environmental factors. This finding contributes to a better understanding of insurance agency performance by demonstrating the limitations of relying solely on SDT variables and the importance of a more holistic approach that incorporates contextual and structural factors.

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