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UNRAVELING THE DRIVERS OF SELF-DIRECTED LEARNING BEHAVIOR IN INSURANCE CUSTOMER SERVICE REPRESENTATIVES (CSR) IN GUANGDONG, CHINA: A TPB PERSPECTIVE

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Abstract

As society progresses, customer service personnel face increasing market demands, necessitating continuous self-directed learning to enhance their service capabilities and meet evolving customer expectations. Proactive self-learning enables customer service personnel to adapt to industry trends, refine skills, and meet personalized customer needs for organizational success. This study aims to investigate the influencing factors of customer service agents' self-directed learning behavior by applying the Theory of Planned Behavior (TPB) and utilizing Structural Equation Modeling (SEM) for statistical analysis. In addition, the study explores the potential impact of goal setting as an additional factor to enhance the explanatory power of the proposed model. A sample of customer service agents from the targeted company was surveyed to gather data on their self-directed learning behavior, behavior intention, attitudes, subjective norms, perceived behavioral control, and goal-setting practices. The results revealed significant relationships between the TPB constructs and self-directed learning behavior, supporting the applicability of the theory in explaining the factors that influence learning autonomy in this context. Furthermore, the inclusion of goal setting as an additional factor demonstrated improved explanatory power in the model. The findings provide valuable insights for organizations seeking to enhance their customer service agents' self-directed learning ability by considering the intention, attitudes, subjective norms, perceived behavioral control, and goal-setting practices within their training and development programs. The study discusses practical implications, recommendations for future research, and highlights avenues for further exploration.

Keywords: Self-directed Learning Behavior, Theory of Planned Behavior, Goal Setting, Structural Equation Modeling, Customer Service Agents.

Introduction

With the rapid development of the economy, digital economy has gradually become an emerging industry within China's national strategic landscape. With the issuance of the "Guiding Opinions on Promoting the Online Development of Property Insurance Business" by China Banking and Insurance Regulatory Commission (Shanghai Securities News, 2020), a clear road-map and favorable policy environment have been provided for property insurance to accelerate the process of onlineization and digitization. The "14th Five-Year Plan for the Development of the Digital Economy", issued by the State Council of the People's Republic of China (2021) also clearly proposed that by 2025, the added value of the core industries of the digital economy will account for 10% of GDP. Internet insurance, benefiting from its inherent digitized nature, serves as a pioneer in the digital transformation of the insurance industry (Insurance Association China, 2022). Traditional insurance companies, on the other hand, have incorporated a plethora of online and intelligent functions and services into the digital economy wave, such as New China Insurance's self-developed intelligent teller machines, Ping An Insurance's deep cultivation of the "Ping An Good Driver" comprehensive vehicle life service platform, and Urtrust Insurance's introduction of AI intelligent customer service. Despite the growing trend of digitization in the insurance industry, the service-oriented nature of insurance emphasizes the ultimate importance of customer needs. As customers' personalized demands for insurance increase and market competition intensifies, insurance customer service, as the bridge between insurance companies and customers, plays an increasingly crucial role.

However, the growing trend of digitization in the insurance industry has brought about new challenges. In the "Analysis Report on the Development of Internet Property Insurance in 2021" released by the Insurance Association of China (2022), it is pointed out that there is still room for improvement in the accuracy of service provided

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by customer service representatives (CSR) and the efficiency of insurance company services during the current stage of digital service promotion. The "Ant Insurance Platform 2022 Annual Claims Service Report" released by Ant Insurance, an internet insurance agency platform, also emphasizes the need for customer service representatives as bridges to help customers overcome professional barriers and provide professional services(China Business, 2023). This highlights the need for CSR in the insurance industry to proactively engage in self-directed learning of industry and product knowledge.

To address the challenges and leverage the opportunities presented by digitization in the insurance industry, this study adopts the Theory of Planned Behavior (TPB) as the theoretical framework to investigate the influencing factors of customer service representatives' self-directed learning behavior. TPB, developed by Ajzen in 1991, is widely used in the field of behavioral studies to understand and predict human behavior, including learning behavior (Fang, Xu, & Xie, 2020; Liu, 2018). In this theory, behavioral intention plays a decisive role in individual behavior, and behavioral intention is influenced by three key factors: attitude, subjective norms and perceived behavioral control (see Figure 1).

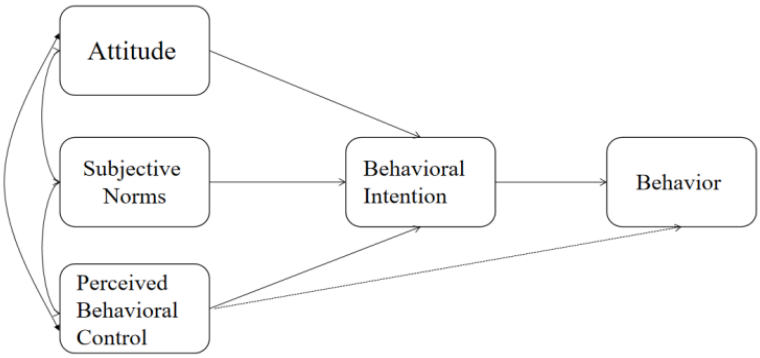

Figure 1: The Theory of Planned Behavior (Ajzen, 1991)

In addition to the Theory of Planned Behavior (TPB), this study recognizes the importance of goal-setting as an additional factor that increases the explanatory power of the model. This view builds on the goal-setting theory proposed by Locke E.A. in 1967, which emphasizes that the goal itself has a motivational effect, so that people can work in the direction they need, and can always compare the results of their behavior with the goal, and ultimately achieve the goal through timely adjustments (Hartono & Murniati, 2020). Scholars have also focused on the importance of goal setting in the study of self-directed learning behaviors (Liu et al., 2021). By integrating goal-setting into TPB framework, this study aims to explore the influence of setting clear and ambitious learning goals on self-directed learning behavior of customer service representatives.

Consequently, the primary research objective of this study is to examine the relationships among attitudes, subjective norms, perceived behavioral control, goal setting, learning behavioral intention and self-directed learning behavior among customer service representatives in the insurance industry. By exploring these relationships, this research aims to identify the key factors that drive self-directed learning behavior and provide insights for organizations seeking to enhance the learning outcomes and performance of their customer service agents.

Given the increasing demand for personalized customer service and the competitive nature of the insurance market, it is critical in this context to understand the factors that influence self-directed learning behaviors. By identifying the key factors and their interrelationships, organizations can create targeted training and development programs to improve the self-directed learning capabilities of customer s representatives, resulting in improved service quality, customer satisfaction, and organizational success.

Theoretical Framework

The current research was based on The Theory of Planned Behavior and goal-setting theory, which formed the foundational framework for achieving the research goals. The purpose of this study was to explore the factors that influenced the self-directed learning behavior of insurance customer service representatives and to construct a predictive and explanatory model for their behavior. The Theory of Planned Behavior and the theory of goal-setting provided the main theoretical foundations for this endeavor. Figure 2 depicts the theoretical framework of this study.

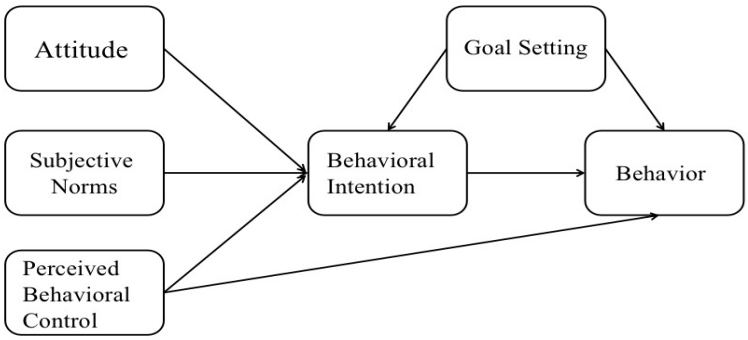

Figure 2: The Theoretical Framework of the Study

In this study, behavioral intention referred to the tendency and motivation of a customer service representative to engage in self-directed learning behavior, representing individual's personal commitment and determination to actively seek learning opportunities, gain new knowledge and skills and apply them to their work in the insurance industry. Attitudes were those positive or negative personal evaluations of customer service representatives about their participation in learning activities related to insurance products or work tasks, and can reflect the willingness of customer service representatives to actively participate in self-directed learning activities. Subjective norms represented the social pressures that customer service representatives perceive from their colleagues and supervisors regarding self-directed learning behaviors. Perceived behavioral control pertained to customer service representatives' self-perceptions of their ability to perform and succeed in self-directed learning. The process by which an insurance customer service representative establishes clear and challenging learning objectives was defined as goal setting. These goals were used to guide and motivate CSR in their self-directed learning efforts. Together, these five factors, namely behavioral intention, attitudes, subjective norms, perceived behavioral control and goal-setting, formed a comprehensive framework for understanding the influences on customer service representatives' self-directed learning behavior and behavioral intention.

Conceptual Framework

The conceptual framework of this study explored the influencing factors of self-directed learning behavior of insurance customer service representatives. It combined variables such as attitudes, subjective norms, perceived behavioral control, and goal setting as inputs that shape their participation in self-directed learning. The analysis included the use of structural equation modeling (SEM) and path analysis to reveal the relationship and explain the proposed behavioral model. By understanding the dynamic interactions between these variables, the framework revealed the drivers of self-learning for customer service representatives in the insurance industry. Figure 3 demonstrates the conceptual framework of the study.

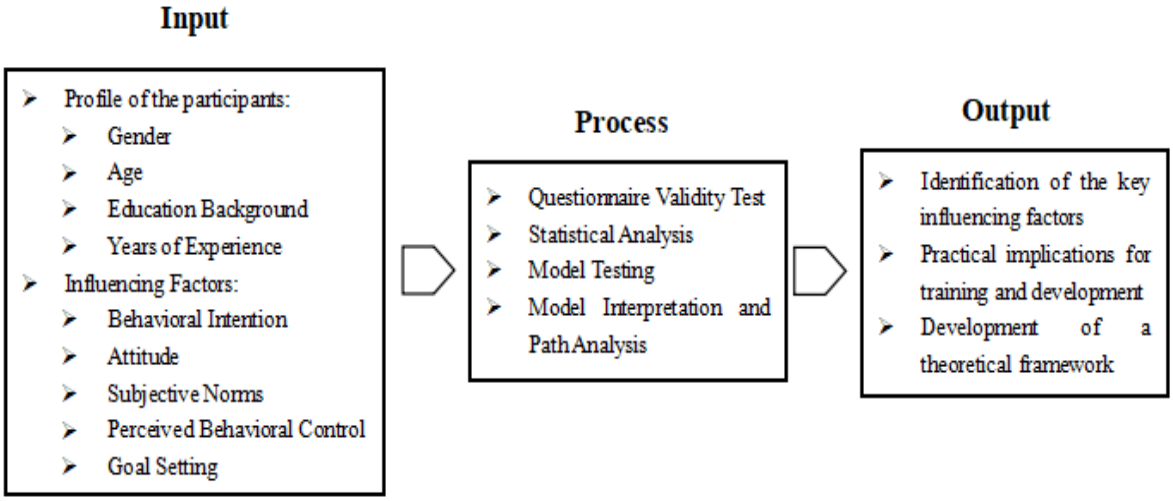

Figure 3: The Conceptual Framework of the Study

Statement of the Problem

Previous studies have explored the factors that affect self-directed learning behavior in different situations, but there are few studies on the specific factors that affect the self-directed learning behavior of insurance customer service representatives. Therefore, this study aims to bridge the research gap by investigating the influencing factors of self-directed learning behavior of customer service representatives.

Specifically, the study aimed to provide insights into the following research questions:

1. What are the profile of the respondents of the study in terms of:
1.1 Gender
1.2 Age
1.3 Educational Background
1.4 Years of Experience?

2. How may the self-directed learning behavior of insurance customer representatives be influenced by the following factors:
2.1 Behavioral Intention
2.2 Attitude
2.3 Subjective Norms
2.4 Perceived Behavioral Control
2.5 Goal Setting?

3. Is there a significant relationship between and among respondents' self-directed learning behavior, behavioral intention and goal setting?

In light of the research objectives and the theoretical framework, the following hypotheses were formulated, and these hypotheses were tested at a significance level of 0.05 (see Figure 4 for the summary of the hypotheses and Figure 5 for the proposed model path):

H1a: Behavioral intention is significantly and positively related to CSR's learning behavior.
H1b: Attitudes is significantly and positively related to CSR's learning intention.
H1c: Subjective Norms are significantly and positively related to CSR's learning intention.
H1d: Perceived Behavioral Control is significantly and positively related to CSR's learning intention.
H1e: Perceived Behavioral Control is significantly and positively related to CSR's learning behavior.
H2a: Goal-setting is significantly and positively related to CSR's learning intention.
H2b: Goal-setting is significantly and positively related to CSR's learning behavior.

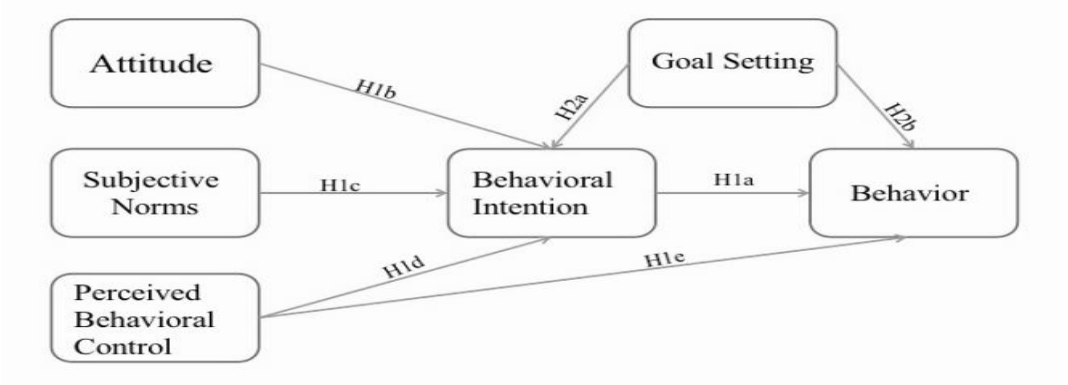

Figure 4: The Summary of the Hypotheses

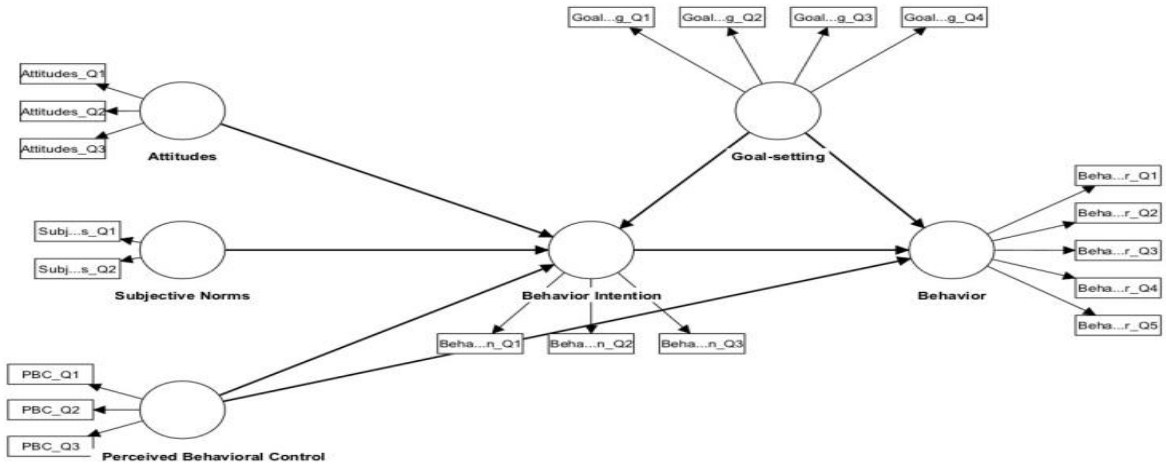

Figure 5: The Constructed Path Model

Scope and Delimitation

This paper studies customer service representatives in the insurance industry, especially a state-owned insurance company in Guangdong, China. This study examined the influencing factors of self-directed learning behavior of customer service representatives. The study was conducted within a specific time frame and covered a defined period.

However, it is important to acknowledge the boundaries of this research. First, the findings and conclusions of this study are specific to the selected insurance companies and may not easily be diffused to other businesses or industries. In addition, the study focused only on self-directed learning behavior and did not explore other aspects of customer service or job-related factors. The study relied on self-report data collected through self-developed questionnaires, which can be influenced by response bias. Finally, the study did not use qualitative methods or in-depth interviews, which could provide a richer experience and perspective from a customer service representative's perspective.

Methodology

- **Research Design**

The research design of this study is cross-sectional correlation study. This design allows to test the relationship between variables at a specific point in time, so as to study the influencing factors of self-directed learning behavior of insurance customer service representatives with the Theory of Planned Behavior and goal-setting theory as the theoretical framework. In this study, customer service representatives of an insurance company in Guangdong Province were selected to collect data through self-designed questionnaires, including their attitudes, subjective norms, perceived behavioral control, goal-setting practice, learning intention and self-directed learning behavior. To ensure the reliability and validity of the self-developed questionnaire, pilot-testing was conducted. Structural equation model (SEM) and other statistical analysis methods were used to test the model, evaluate the relationship between variables, and build a model for the prediction and explanation of self-directed learning behavior of insurance customer service representatives.

- **Participants/Respondents of the Study**

In this study, 248 CSRs from a state-owned insurance company in Guangdong Province, China participated in the research. All participants are customer service representatives working in the insurance industry. Participants included current employees and former customer service representatives who previously worked in the targeted company's customer service center. Therefore, the exclusion criteria for participants are customer service representatives who work in other industries in the call center.

- **Instrument/s of the Study**

A self-developed questionnaire was used as the main tool to collect data from participants. The first part of the questionnaire collected the demographic information of the participants, including 4 questions (gender, age, education and years of experience), and the second part was designed according to the theoretical framework. Ajzen (2002) emphasized that there is no standardized and universally applicable TPB questionnaire due to the uniqueness and individuality of behaviors. Instead, the design of a TPB questionnaire should be customized to the specific behavior under investigation and the way in which each variable is assessed. The questionnaire used included 20 items related to the variables of interest, measured using a 5-point Likert scale format, ranging from 1(strongly disagree) to 5(strongly agree). This questionnaire was designed to assess subjects' attitudes, subjective norms, perceived behavioral control, goal-setting practices, and self-directed learning behavior as insurance customer service representatives.

Before the main data collection, to ensure the validity and reliability of the questionnaire, a pilot test was conducted on a sample of 108 participants. As shown in the results, the Cronbach's alpha coefficient for the overall questionnaire was 0.967, indicating very high internal consistency. Exploratory Factor Analysis (EFA) was also conducted to examine the the underlying factor structure of the questionnaire items. A principal component analysis was employed, and the Kaiser-Meyer-Olkin (KMO) measure verified the sampling adequacy (KMO = 0.961), indicating the suitability of the data for factor analysis. Bartlett's test of sphericity was significant ($\chi^2 = 1657.303$, $df = 190$, $p < 0.001$), supporting the factorability of the correlation matrix. For the content validity, the questionnaire was approved four experts in the fields of statistics, linguistics, insurance industry and educational psychology. The pilot test results demonstrated the initial reliability and validity of the self-developed questionnaire, supporting its suitability for measuring the variables of interest in the upcoming main study.

- **Data Collection and Analysis**

The questionnaire was distributed through the wjx.cn, a mainstream questionnaire distribution platform in China. The link of the questionnaire was sent to the customer service representatives invited to participate in the research through communication platforms, Wechat and WeCom. Due to the setup of the website, all the questionnaires collected were valid questionnaires

(no blank questions and no less than 2 minutes to answer).

Upon completion of data collection, the collected data were analyzed using SmartPLS 4.0 and SPSS 26.0. To be specific, the study employed SPSS for conducting descriptive statistics to gain understanding on the participants' demographic profiles. SmartPLS was utilized for PLS-SEM (Partial Least Squares Structural Equation Modeling) to investigate the factors influencing CSR's self-directed learning behavior and provided valuable insights into the proposed theoretical framework. Additionally, the same software was used to examine the relationships among goal setting, behavioral intention, and self-directed learning behavior of CSR.

- **Ethical Considerations**

Ethical considerations were diligently addressed in this study, and necessary approvals were obtained from both the site director of the call center and the operation supervisor of the insurance company. Their endorsement and support helped this study to be conducted in a responsible and ethical manner with customer service representatives. All participants were fully informed of the purpose of the study, the procedures, and the right to participate and withdraw voluntarily. Throughout the study, strict confidentiality and anonymity measures were implemented to guarantee the privacy of participants. In addition, the study strictly adheres to the ethical guidelines and principles established by the relevant professional organizations.

Results and Discussions

- **Descriptive Statistics**

Of the valid samples obtained from the questionnaire survey (see Table 1), there were 138 males and 110 females, accounting for 55.65% and 44.35% respectively. As for the age distribution of the participants, 3 were under 18 years old (1.21%), 122 were 18-22 years old (49.19%), 73 were 23-27 years old (29.44%), and 50 were over 27 years old (20.16%). And of the 248 participants, none (0%) reported having a junior high school education or less. The majority of participants, 161 (64.92%), completed junior college education, followed by 50 (20.16%) with a bachelor's degree or higher. 27 (14.92%) participants completed high school or vocational school. This finding may reflect the specific requirements and qualifications of customer service representatives in the insurance industry, where higher education may be preferred or required. As for the years of experience, 37 participants (14.92%) had less than 6 months of experience, 95 participants (38.31%) had 6 months to 1 year of experience, 60 participants (24.19%) had 1 to 3 years of experience, 27 participants (10.89%) had 3 to 5 years of experience, and 29 participants (11.69%) had above 5 years of experience. From this, it can be seen that those with less than 1 year of work experience account for 53.23%, indicating that more than half of the people have low proficiency in their job, and there is a relatively high turnover rate among the personnel.

Table 1: Profile of the Respondents

	Item	N(All=248)	%
Gender	Male	138	55.65
	Female	110	44.35
Age	<18	3	1.21
	[18,22]	122	49.19
	[23,27]	73	29.44
	>27	50	20.16
Educational Background	Junior high school or below	0	0
	High school/vocational school	27	14.92
	Junior College	161	64.92
	Bachelor's degree and above	50	20.16
Years of Experience	Less than 6 months	37	14.92
	6 months to 1 year	95	38.31
	1 year to 3 years	60	24.19
	3 years to 5 years	27	10.89
	Above 5 years	29	11.69

- **Results of Reliability and Validity Test of the Measurement Model**

In this study, the reliability and validity of the measurement model were tested by partial least square structural equation model (PLS-SEM). Cronbach's alpha and composite reliability (CR) were utilized to evaluate the reliability of the model, and the results were satisfactory (α = 0.755-0.883; CR = 0.883-0.804). If the Cronbach's alpha coefficient is greater than 0.7, and the CR value is higher than 0.8 it represents good internal consistency (Xu et al., 2023; Li, 2023). In addition, the validity of the measurement model was evaluated by convergent validity analysis and

discriminant validity analysis. Average variance extracted (AVE) were used to assess the convergent validity. Convergent validity requires the Average Variance Extracted (AVE) value to exceed 0.5 for proper measurement (Denton et al., 2020). As shown in table 2, the lowest AVE value is 0.645, indicating that the measurement model possesses good convergence validity. At the same time, the convergent validity was confirmed by significant factor loadings ($p < .001$), ranging from 0.760 to 0.927, establishing a strong association between indicators and constructs.

Table 2: Reliability and Validity Test Results of the Measurement Model

Latent Variable	Indicators	Loadings	T values	P values	Cronbach'α	CR	AVE
Attitudes	Attitudes_Q1	0.904	62.779	0.000	0.823	0.849	0.738
	Attitudes_Q2	0.797	23.037	0.000			
	Attitudes_Q3	0.873	46.943	0.000			
Behavior Intention	Behavior Intention_Q1	0.887	59.902	0.000	0.844	0.847	0.762
	Behavior Intention_Q2	0.861	42.531	0.000			
	Behavior Intention_Q3	0.870	56.529	0.000			
Behavior	Behavior_Q1	0.818	34.814	0.000	0.863	0.869	0.645
	Behavior_Q2	0.830	38.769	0.000			
	Behavior_Q3	0.760	22.968	0.000			
	Behavior_Q4	0.802	33.560	0.000			
	Behavior_Q5	0.803	29.342	0.000			
Goal_setting	Goal_setting_Q1	0.849	45.924	0.000	0.883	0.883	0.740
	Goal_setting_Q2	0.872	47.704	0.000			
	Goal_setting_Q3	0.846	39.913	0.000			
	Goal_setting_Q4	0.872	50.627	0.000			
Perceived Behavioral Control	PBC_Q1	0.858	40.990	0.000	0.812	0.820	0.725
	PBC_Q2	0.831	28.563	0.000			
	PBC_Q3	0.865	45.543	0.000			
Subjective Norms	Subjective Norms_Q1	0.927	61.045	0.000	0.755	0.804	0.800
	Subjective Norms_Q2	0.861	27.618	0.000			

To assess discriminant validity of the research model, the Fornell-Larcker criterion and HTMT values were employed. In the standard proposed by Fornell and Larcker, if the arithmetic square root of AVE of a variable is greater than the correlation coefficient between the variable and other variables, it indicates that the discriminant validity is good. For HTMT value, it should be less than 0.9 to achieve good discriminant validity (Li, 2023). As demonstrated in table 3 and table 4, the square root of AVE of each variable is greater than the correlation coefficient between the variable and other variables and all the HTMT values are less than 0.9, indicating good discriminant validity.

Table 3: Fornell-Larcker Criterion Values of the Model

	Attitudes	Behavior	Behavior Intention	Goal-setting	Perceived Behavioral Control	Subjective Norms
Attitudes	**0.859**					
Behavior	0.378	**0.803**				
Behavior Intention	0.459	0.364	**0.873**			
Goal-setting	0.349	0.354	0.409	**0.860**		
Perceived Behavioral Control	0.329	0.382	0.413	0.464	**0.852**	
Subjective Norms	0.342	0.330	0.371	0.373	0.407	**0.894**

Table 4: HTMT Values of the Model

	Attitudes	Behavior	Behavior Intention	Goal-setting	Perceived Behavioral Control	Subjective Norms
Attitudes						
Behavior	0.450					
Behavior Intention	0.541	0.416				
Goal-setting	0.412	0.401	0.472			
Perceived Behavioral Control	0.402	0.449	0.497	0.544		
Subjective Norms	0.426	0.405	0.454	0.452	0.526	

● Examination of the Structural Model

The examination of the structural model requires testing the path coefficients and their significance in the model, and the predictive ability of the model can be characterized by the variance explained in the dependent variable (R-squared).

From the results in Table 5, it can be observed that the behavioral intention of customer service representatives ($\beta = 0.204$, $t = 3.070$, $p = 0.002 < 0.01$) and perceived behavioral control ($\beta = 0.219$, $t = 3.014$, $p = 0.003 < 0.01$) significantly and positively influence their self-directed learning

behavior, supporting H1a and H1e. Additionally, goal setting also has a significant and positive impact on the self-directed learning behavior of customer service representatives (β = 0.168, t = 2.265, p = 0.024 < 0.05), confirming the establishment of H2b. When considering the R-squared value (R2 = 0.218), it indicates that behavioral intention, perceived behavioral control, and goal setting collectively explain 21.8% of the variance in behavior.

Regarding the behavioral intention for self-directed learning, attitudes (β = 0.293, t = 5.119, p = 0.000 < 0.001), perceived behavioral control (β = 0.182, t = 2.646, p = 0.008 < 0.01), and goal setting (β = 0.173, t = 2.539, p = 0.011 < 0.01) significantly influence the behavioral intention, supporting H1b, H1e, and H2a. However, subjective norms, based on the results, do not have a significant impact on behavioral intention (p = 0.053 > 0.05), leading to the rejection of H1c.

Table 5: Path Analysis and Hypotheses Testing

Hypothoesis	Path	Beta (β)	Sample mean (M)	Standard deviation (STDEV)	T statistics	P values	95% Confidence Intervals	Test Result
H1a	Behavioral Intention -> Behavior	0,204	0.206	0.067	3.070	0.002	[0.072, 0,334]	Established
H1b	Attitude -> Behavioral Intention	0.293	0.295	0.057	5.119	0.000	[0.183, 0.408]	Established
H1c	Subjective Norms -> Behavioral Intention	0.133	0.133	0.069	1.935	0.053	[-0.003, 0.269]	Not Established
H1d	Perceived Behavioral Control -> Behavioral Intention	0.182	0.184	0.069	2.646	0.008	[0.049, 0.320]	Established
H1e	Perceived Behavioral Control -> Behavior	0.219	0.220	0.073	3.014	0.003	[0.074. 0.361]	Established
H2a	Goal-setting -> Behavioral Intention	0.173	0.172	0.068	2.539	0.011	[0.036, 0.302]	Established
H2b	Goal-setting -> Behavior	0.168	0.173	0.074	2.265	0.024	[0.024, 0.310]	Established

Therefore, the final path of the model is shown in Figure 6:

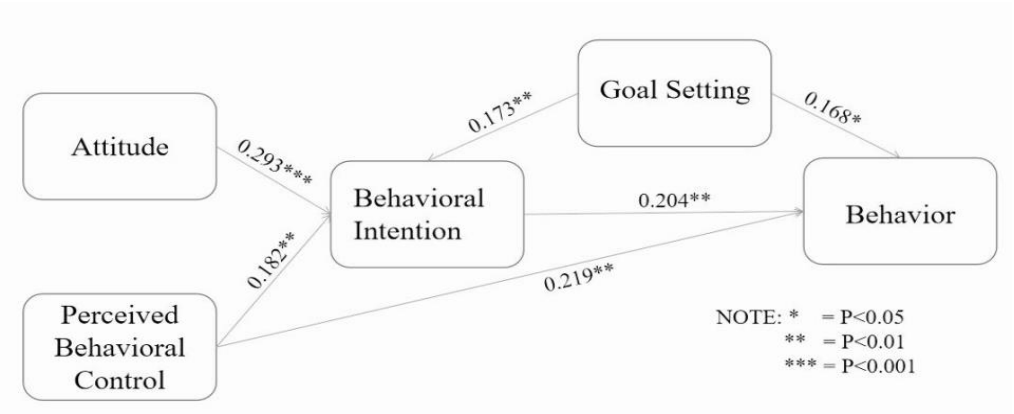

Figure 6: Final Path of Model

The model shows that the self-directed learning behavior of insurance customer service representatives is determined by three dimensions: behavioral intention, perceived behavioral control and goal setting. The behavioral intention is influenced by the customer service representative's attitude, perceived behavioral control and goal setting. The results show that: (1) If customer service representatives have a correct and determined attitude towards participating in autonomous learning activities, they will actively participate in autonomous learning activities; (2) If the customer service representatives are confident that they can participate in independent learning activities, they will be more willing to participate in independent learning activities, which will directly affect the conduct of self-directed learning behavior; (3) Setting reasonable, clear and challenging learning goals can also help customer service representatives better participate in self-directed learning activities and improve the quality and efficiency of their self-directed learning behavior.

For the interpretation of result of subjective norms, the results need to be put into actual environment, in which the work content of customer service representatives is basically issued in the form of tasks form. Supervisors usually do not have high requirements and expectations for customer service representatives to participate in self-directed learning activities as they focus on the results mostly, and colleagues do not pay too much attention to whether each other will carry out self-directed learning activities. Therefore, it is

reasonable to find that behavioral intentions are not significantly influenced by subjective norms.

Conclusion

The results of this study suggest that the Theory of Planned Behavior and the Goal Setting Theory are valuable frameworks for understanding the factors influencing the self-directed learning behaviors of insurance customer service representatives. The study showed that customer service representative employees' self-directed learning behaviors were influenced by their behavioral intentions, perceived behavioral control, and goal-setting abilities. Similarly, attitude, perceived behavioral control, and goal-setting ability positively influenced customer service representatives' autonomous learning behavioral intentions. However, subjective norms did not have a significant effect on customer service representatives' behavioral intentions, suggesting that peer and supervisor influences may not be the main factors influencing their learning behaviors.

The findings contribute to a better understanding of the mechanisms behind customer service representatives' self-directed learning behaviors and provide practical implications for training and development programs aimed at improving the competencies of CSRs.

Recommendations

Based on the findings, the following recommendations are made to enhance self-directed learning behavior of insurance customer service representatives and promote a culture of continuous learning in the industry:

(1) Organizations should continuously monitor and evaluate the self-directed learning behavior of customer service representatives to identify strengths and areas for improvement. Promote a corporate culture that encourages self-directed learning behavior of customer service representatives, and provide a working environment that facilitates self-directed learning behavior of customer service representatives

(2) Comprehensive, tailored training and development programs for customer service representatives. These programs should focus on building positive learning attitudes, setting clear and challenging learning goals, and strengthening perceived behavioral control. By providing targeted training, customer service representatives can develop the necessary skills and knowledge to effectively conduct self-directed learning. Establishment of incentive policies and closed-loop improvement mechanisms for customer service representatives to promote self-learning behaviors, leading to a virtuous cycle.

(3) Implementing a goal-setting program can be very beneficial in developing self-directed learning behaviors in customer service representatives. Companies can encourage customer service representatives to set specific and challenging learning goals related to their job tasks and insurance products. Regular feedback and progress assessments should be provided to keep customer service representatives motivated and aligned with their learning goals.

Conflict of Interest

There is no conflict of interest by the authors in this manuscript.

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