



Selling Life Insurance to Young Adults

Challenges in Interaction and Effective Marketing
Communication Solutions

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ABSTRACT

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Challenges in Interaction and Effective Marketing Communication Solutions

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This thesis was commissioned by a Finnish financial corporation X. The purpose of this thesis was to identify challenges related to selling life insurance to young adults and to develop practical solutions for improving customer interaction and marketing communication. The objective was to achieve a better understanding of the factors that complicate the customer interaction in the sales process and to find ways to effectively communicate the importance of life insurance to young adults.

The study used a literature review and quantitative empirical research. Two separate online surveys were conducted: one for young adult consumers aged 18-29 and another for customer advisors working at the customer interface in the financial corporation X. The data was analysed using descriptive statistical methods and visualized to support the explanation of the key findings.

The results revealed that young adults often have limited knowledge about the meaning of life insurance, and psychological barriers such as status quo bias and difficulty talking about death complicate interactions around the topic. The results also highlighted that clear communication, easily understandable examples and stories, and the use of digital and social media are crucial for successful customer interaction and marketing communication about life insurance.

The findings suggest that practical training for interaction situations, clear and easily understandable marketing content, and emotionally intelligent customer contact could significantly improve interaction and life insurance sales to young adults aged 18-29. Future studies could investigate the effectiveness of different marketing strategies or deepen the understanding of young adults' decision-making processes around life insurance.

Keywords: life insurance, insurance knowledge, interaction, marketing communication, customer interface, young adults

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1 INTRODUCTION

Life insurance is an important part of financial security, providing financial protection and easing the financial burden on loved ones in the event of an unexpected death. (LähiTapiola, n.d..) Despite this, young adults are an under-represented customer group in Finland (Ropponen et al., 2022, p.18). The lack of uptake of voluntary risk life insurance among young adults raises the need for a better understanding of the reasons behind this phenomenon.

Closely related to life insurance is the issue of talking about death. According to a study published in OP Media, talking about death is particularly difficult among young adults (Mäkelä, 2025). The difficulty of talking about death raises interest and the need for further research on how customer interaction and marketing communication aimed at young people could support the discussion of this topic and increase young adults' understanding of the security offered by life insurance.

This thesis is commissioned by a Finnish financial sector corporation X, and focuses on two key themes in the life insurance sales process: the challenges of interaction in the customer interface and the possibilities of marketing communication to reach young adults. The research aims to identify the factors that make it challenging to sell life insurance to young adults and how communication can be developed to increase young adults' understanding of the importance of life insurance. The study uses a literature review and quantitative methods, such as two different surveys, to collect data from both young adults and customer advisors selling insurance to young adults.

The thesis follows a clear structure, beginning with a thesis plan in Chapter 2. An analysis of life insurance and young adults as a target group are presented in Chapter 3. This is followed by an exploration of interaction and customer interface in Chapter 4. The role of effective marketing communication in reaching young adults is discussed in Chapter 5. Finally, the empirical study in Chapter 6 and its results in Chapter 7 form the basis for practical recommendations and conclusions in the end. These conclusions aim to provide the financial corporation

X with practical ways to better reach young adults, increase their awareness of life insurance, and address the challenges of interaction in the customer interface.

2 THESIS PLAN

2.1 Thesis topic

The topic of this thesis focuses on selling life insurance to young adults. More specifically, the research focuses on the challenges and possible solutions in interaction during the life insurance sales process and building marketing communication that effectively reaches young people. The research topic was chosen since young adults in particular are an underrepresented customer group in the life insurance market in Finland, and life insurance is therefore often not purchased by them (Ropponen et al., 2022, p.10).

Understanding and solving the challenges faced in the sales process of life insurance is an important subject, from both a social and a business perspective. At the societal level, life insurance is considered a fundamental tool for securing financial stability for individuals and families, serving as one of the cornerstones of personal financial planning (Sakthivel, 2023, p. 3). From a business perspective, it is an opportunity for insurance companies to increase their market share and develop new approaches to reach and interact with young people.

In Finland, there has been an active debate on financial literacy and the importance of financial preparedness for several years now. Crisis situations bring various risks to the attention of the public and put financial management skills, such as foresight and preparedness to the test. (FINE, 2022.) This thesis is particularly relevant to the commissioner of this study, the financial corporation X, by creating an in-depth understanding of both sides of the customer interface, from the perspectives of both customer advisors and customers, and by offering concrete ways to improve interaction and marketing communication.

2.2 Thesis objective and purpose

The objective of the study is to identify the challenges in the interaction of the life insurance sales process and create practical solutions for the financial corporation X to improve customer interaction and marketing communication to effectively reach and engage young adults regarding life insurance.

The research aims to answer two major research questions that will guide the progress of the thesis and the practical application of the results. The first research question is: *Which factors complicate interaction in the sales process of life insurance to young adults at the customer interface, and how could this interaction be improved?* It is important to explore how understanding the attitudes and habits of the target group can help overcome these challenges.

The second research question is: *How can marketing communication be designed to effectively engage young adults and help them realize the importance of life insurance?* Answering these questions will provide concrete solutions that will support customer encounters and improve the ability of the financial corporation X to reach and serve this underrepresented target group more effectively.

The purpose of the thesis is to analyse the attitudes and habits towards life insurance and the interaction around it among both consumers and customer advisors working at the customer interface in the financial corporation X. The purpose is also to identify the challenges of interaction at the customer interface from the perspective of both parties. The purpose of the study is to develop concrete communication and operational recommendations for insurance advisors to support customer encounters and enhance the sales process of life insurance for this target group.

2.3 Research methods

This thesis applies a combination of literature review and empirical research to answer the research questions and achieve the set objectives. The empirical part of the thesis is based on online surveys conducted with two target groups: young

adults (consumers) and customer advisors. The surveys include both closed-ended and open-ended questions. The quantitative data is analysed using descriptive statistical methods, visualizations, and by analysing the selected pairs of variables using cross-tabulations. In addition, selected open-ended responses are presented to provide qualitative insights that complement the survey findings. The methods applied in the empirical study and their justifications are described in more detail in Chapter 6, where the research process is explained step by step.

2.3.1 Literature review

The literature review aims to support the other sections of the study and to evaluate existing theory. This type of review does not introduce new theoretical perspectives, but analyses literature relevant to the validity of existing theories. Literature reviews are useful because they allow to look at broader issues than a single empirical study. By focusing on the connections and patterns between many empirical findings, it is possible to explore broad and complex questions. (Baumeister et al., 1997.)

A comprehensive literature review, together with theoretical key concepts, serves as a basis for this thesis and for the research. The aim is to identify the existing studies and key concepts relevant to the research on the target group and their understanding of the insurance market and life insurance products. In addition, a theoretical basis will be provided for customer interface interaction and effective marketing communication. Data is collected from scientific articles, research reports, scientific books and statistics.

2.4 Thesis process

The thesis process consisted of several different stages, which followed a predefined schedule. The process started with an in-depth exploration of the topic and an identification of the need for research. This preliminary phase was based on close communication with the commissioner, the financial corporation X, and on background research, which included a review of previous studies and literature

in the field. Once the need for the study had been identified, a more specific topic, objectives, and purpose of the thesis were defined, maintaining close communication with the commissioner.

A theoretical framework for the research was then built on the basis of previous studies and literature in the field. Next, a further detailed planning of the research methods was implemented. This included the design of two different online questionnaires and the definition of the research methods for data collection and analysis. After the design phase, the data collection itself was carried out, using quantitative methods. Data collection was performed according to the planned schedule.

The analysis of the data was a key phase of the thesis, where the results were analysed with the selected analytical methods. Finally, the analysis of the data was used as the basis for the final steps of the thesis. The final steps of this thesis included a presentation of the research findings, a discussion of the results in relation to the theoretical framework, and the conclusions. Comprehensive recommendations were made to the commissioner on the basis of the overall findings. In the final phase, feedback from both the supervisor and the commissioner was taken into account, and the thesis was finalised for publication.

3 LIFE INSURANCE AND YOUNG ADULTS AS THE TARGET GROUP

3.1 General introduction to life insurance

Life insurance is generally divided into two main types: risk life insurance and life insurance savings policies (FINE, n.d.). The topic of this thesis focuses on risk life insurance, and when referring to life insurance, it always refers specifically to risk life insurance. Unlike savings or investment insurance, risk life insurance does not have a savings or investment element (FINE, n.d.).

Risk life insurance is an insurance where the insured risk is the death of a person and, in the event of death, the sum insured is paid to a beneficiary designated by the policyholder. Risk life insurance can be used to ensure the financial security of a designated beneficiary, such as a family, in the event of the death of the insured person. Life insurance is particularly important in situations where the family has young children, a large amount of debt or is heavily dependent on one person for its livelihood. (FINE, n.d..)

The costs of death are significant for the relatives of the insured person. Funeral costs alone, such as casket burials and memorial services, can run into thousands of euros. In addition, loved ones often have running costs, like debts to cover. Inheritance tax, explained below, is also a key reason to consider taking out life insurance. The importance of life insurance is based on its ability to manage the financial risks that an unexpected death can pose. (Turva, 2024.)

Inheritance tax is a tax paid when a person receives property by inheritance or will. In Finland, the Tax Administration determines the amount of tax payable on the basis of the inheritance certificate and its annexes. In Finland, inheritance tax is not paid if the value of the inheritance is less than 20 000 €. There are two tax brackets: the first covers close relatives, who are taxed at a lower rate, and the second covers siblings and other relatives and non-relatives, who are taxed at a higher rate. (Verohallinto, 2024 & Suomi.fi, 2023.)

Risk transfer is a risk management method where risk is transferred to a third party. This means that one party takes responsibility for the risks of the other party. A typical example of risk transfer is taking out an insurance policy, where an individual or organization transfers financial risk to an insurance company. (Corporate Finance Institute, n.d..) In the case of life insurance in particular, the financial risks are therefore transferred from the individual to the insurance company. A survey conducted by Kaleva in 2019 shows that the standard of living drops by up to 70 percent if a spouse dies (Kaleva, 2025). The role of life insurance, precisely as a provider of financial security, is therefore crucial.

The amount of life insurance coverage to be paid in the event of death can be estimated by adding together the person's share of loans, one year's gross income, and at least 20 000 € for each dependent child. This calculation helps to determine the amount of insurance needed to ensure the financial security of the individual and their dependants (OP Financial Group, n.d.).

3.2 Young adults in the life insurance market

This thesis focuses particularly on young adults, an underrepresented demographic in the life insurance market (Ropponen et al., 2022, p.18). The following sections explore their specific characteristics, attitudes, and challenges related to life insurance.

The definition of the exact age of young adults often varies from context to context. In this thesis, young adults are defined as individuals between the ages of 18 and 29. The lower age limit of 18 is based on the fact that in Finland, life insurance companies offer life insurance only to those aged 18 and over. Therefore, this marks the logical starting point for the study's target group. The upper age limit of 29 is based on the age grouping used in the most recent insurance research by Finanssiala Ry (2022), where individuals aged 15-29 are examined as a single age group.

The study published by ETLA in 2022 highlights significant differences in life insurance ownership between different age groups. In this study, young adults are

defined as 18-29 years old, which partly overlaps with the age groups 11-20 years and 21-30 years reported by ETLA. Both of these ETLA's age groups, which fit the age range of this thesis, represent a demographic group with significantly lower levels of life insurance policy ownership than many older age groups. The ETLA report shows that life insurance ownership is most common among working-aged individuals, particularly those aged 41-50, of whom 18.5% reported having life insurance. Other age groups with relatively high ownership are 31-40 years old (15.5%) and 51-60 years old (14.7%). In contrast, the percentage for the 21-30 age group is only 6.6%, and for the 11-20 age group it drops to 1.1%. Life insurance ownership is also low in older age groups: 6.3% of those aged 61-70 and less than 1% of those aged 70 and over. (Ropponen et al., 2022, p. 20.) Detailed figures are presented in Figure 1 below.

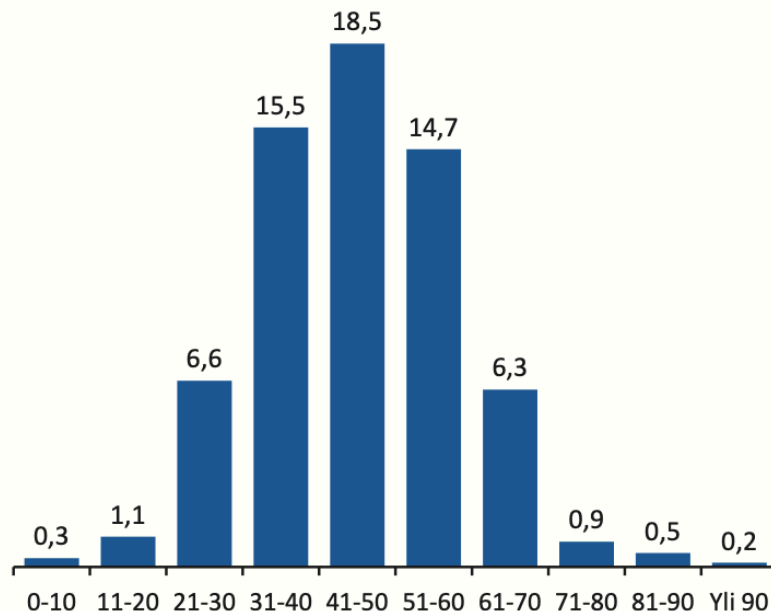


FIGURE 1. Life insurance by age, %. ETLA Report No. 129. (Ropponen et al., 2022, p. 20).

A recent study conducted by Finanssiala Ry (2022) also highlights differences in life insurance ownership across different population groups in Finland, with 30% of all respondents reporting that they own a voluntary life insurance policy in case of death. This represents a decrease of 7 percentage units compared to a similar survey conducted by Finanssiala Ry in 2018. (Finanssiala Ry, 2022.)

A life insurance gap is a financial gap that appears when a family's current life insurance cover is inadequate to cover the financial losses caused by death. It

represents how much additional insurance would be needed to maintain the same standard of living for the widow and children as before the death of the guardian. (Ropponen et al., 2022, p.4.) The insurance gap is also a significant problem among young adults. Insurance coverage for this age group is often inadequate in relation to their potential financial responsibilities. According to the research conducted by ETLA, the insurance gap typically arises because young adults do not have voluntary risk life insurance, which leaves them without sufficient financial protection in unexpected situations. (Ropponen et al., 2022, p.34-38.)

The detailed EUR amounts of the insurance gap by age group are shown in Figure 2 below. Figure 2 shows the estimated average life insurance gap (or surplus) in euro for different age groups. The largest gaps are for those aged 31-40 (148 564€) and 21-30 (131 759€), followed by those aged 41-50 (102 727€). By contrast, the deficit for the 61-70 age group is negative (-64 983€), indicating a surplus rather than a deficit. For those aged under 20, the deficit remains negative or close to zero. This indicates that the need for additional life insurance is particularly high among younger working-age adults.

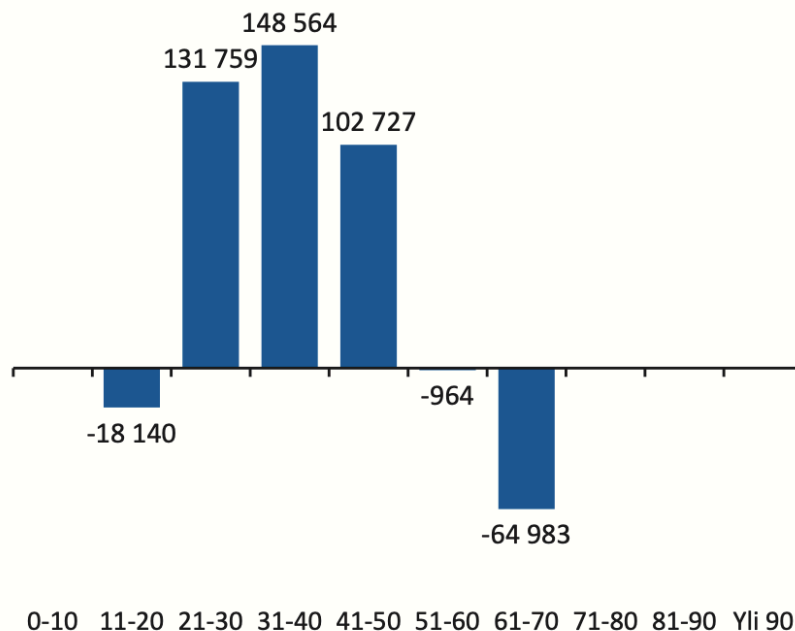


FIGURE 2. Figure 17 a. Insurance gap by age, €. (Ropponen et al., 2022, p. 36). ETLA Report No. 129

The low participation of young adults in the life insurance market and the significant insurance gap highlight the need to explore interaction and communication that can effectively reach this target group. The life circumstances of young adults, such as the early stages of their careers and managing their first financial responsibilities, such as student loans or mortgages, make them a particularly vulnerable and important group. Looking at the insurance gap from the perspective of young adults provides an opportunity to understand their financial and information needs.

3.3 Characteristics of young adults

It is possible to approach a defined target group from many different angles. For example, studying values, consumption habits and life situations can provide valuable information about the target group selected. Young adults, defined in this study as 18-29 year olds, are generally understood to be in a transitional phase. Arnett (2000) points out that by the late 20s, most people have made choices that will have a lasting impact on their lives. This stage is not just a quick transition to adulthood, but a period that is characterised by change and active exploration of different life paths. During this transition, young adults seek direction in areas such as work, relationships, and worldview (Arnett, 2000). These important life moments have a significant impact on the target group in a wide range of areas.

3.3.1 Generation Z

Various events and social phenomena, such as wars, socioeconomic shifts, crises, and periods of rapid development, can significantly influence the values and behaviors of a particular generation (Hodžić, 2024). According to Özkan and Solmaz (2017) Generation Z is the generation that includes people born in 1996 and after. In 2025, the year of writing this thesis, the maximum age of Generation Z is currently around 29. Generation Z is a significant part of the young consumer group. Unlike previous generations, Generation Z is less affected by traditional sales and marketing strategies (Özkan & Solmaz, 2017, p. 150-151). Erwanda

and Doli (2024) define traditional marketing to include for example radio, print advertising, direct marketing, and television.

Generation Z has grown up in the middle of global instability and economic uncertainty. Events such as terrorism, climate change and the Great Recession have shaped their worldview and sense of security. Their digital-native status combined with constant communication gives them a global perspective and a strong appreciation for authenticity and practicality. Generation Z seeks stability in a rapidly changing world while advocating sustainability and social responsibility. (Tanner, 2023.)

Generation Z is very different from previous generations, having been shaped by globalisation and the rapid growth of the internet. This generation, grown up with computers and technological advances, considers technology and the internet an integral part of life. (Özkan & Solmaz, 2017, p. 150-151.)

The characteristics of Generation Z are particularly relevant when considering their attitudes towards life insurance. The factors presented above suggest that Generation Z, who have grown up in the middle of global uncertainty and crises, may particularly value stability and security. At the same time, their consumption habits, which have become more digital, may challenge the marketing of traditional insurance products. This creates a challenge for insurance companies to develop innovative and digitally accessible communication methods that resonate with Generation Z's values and expectations.

3.3.2 Status quo bias

Samuelson and Zeckhauser introduced status quo bias in 1988. It is the decision not to change or to maintain the current situation. Status quo bias is a common choice in many decision-making situations. Studies of decision experiments show that individuals often prefer to maintain the status quo i.e. the present state. (Samuelson & Zeckhauser, 1988.) Status quo bias can be harmful when main-

taining the status quo prevents beneficial improvements from being made. In particular, the bias can be particularly harmful in situations where significant benefits could be achieved through change. (Godefroid et al., 2023.)

This phenomenon is particularly relevant when looking at young adults' attitudes towards purchasing life insurance. Young adults may find the purchase and discussion of life insurance complicated, difficult to understand or, for example unnecessary, especially when they perceive themselves to be healthy and in a risk-free situation. This reflects the status quo bias, where people may postpone taking out life insurance, thinking that their current situation does not need to change and they can reconsider it at a later stage. Such decisions may be driven by a lack of knowledge, assumptions of personal invulnerability, or the need to avoid dealing with difficult issues such as death. This creates challenges for both insurance professionals and the design of communication, as effective communication can help to reduce this bias and motivate young adults to make active, well-informed decisions.

3.4 Young adults' risk awareness

Risk awareness is closely related to the topic of this thesis. Young adults' attitudes towards risk and life insurance can therefore be linked to their ability to perceive and understand risk, i.e. their risk awareness. Risk awareness helps individuals to reduce uncertainty, mistakes and allows them to prepare for different risks, but anticipating the future and the associated risks poses specific challenges (Järvinen, 2018, p. 45). In life insurance, the insured risk is death, so it is essential to understand how the target group of the thesis understands this risk.

From the perspective of this study, it is important to examine young adults' attitudes towards life insurance and ways to motivate them to consider life insurance as part of their life planning and risk management. This may open up new opportunities both in terms of product development and in terms of adapting sales processes to the needs of the young target group.

3.4.1 Optimism bias

Although it could be assumed that the brain predicts the future accurately and objectively, people have a common prediction error: they overestimate the probability of positive events happening to them and underestimate the probability of negative events and their effects. This phenomenon is called optimism bias and is one of the most broadly recognised cognitive biases in psychology and behavioural economics. (Sharot, 2011.)

The optimism bias may help to explain the low interest in life insurance among young adults. Because they may underestimate the risk of having an accident or becoming seriously ill, they may not perceive the need for life insurance. In addition, young adults may think that financial safety nets, such as family support or public services, are enough to cover potential risks. This may lead to postponing or not taking out insurance at all.

4 INTERACTION AT THE CUSTOMER INTERFACE

4.1 Communicative competence

Interaction is an essential part of human communication. At the centre of interaction is communicative competence, which refers to an individual's ability to use language and other communication methods effectively in different situations. This includes, for example, communicating clearly, appropriately, and in context. (Spitzberg, 1983, p. 323-325.)

In life insurance sales situations, communicative competence is essential, as the customer advisor must be able to present the various risks and benefits of insurance in a clear and appropriate way to the customer's situation. This requires the ability to adapt communication to the individual needs and attitudes of the customer, which can make a significant contribution to successful sales and building trust.

4.2 Customer encounters in the insurance sector

Customer service refers to the interaction with a customer about a product or service. The goal of this interaction is for the customer advisor to use her knowledge and skills to create a solution that meets the customer's needs from the services offered by the company. (Ylikoski et al., 2006, p. 96.) In the interaction, the employee as an expert, service provider and authority, has more power than the client, which also places greater responsibility on her. Both the client and the employee influence the emotional climate of the interaction and how human the encounter is perceived. (Kaija & Poikela, 2016.)

Customer service advisors often act as the key communication link between the customer and the company. Their role is to effectively communicate the customer's perspective to the company and, in turn, the company's perspective to the customer. Customer service advisors play a particularly important role, as they are often the most familiar with the needs and concerns of customers among the

company's employees. Although customer service often emphasises expertise, companies are now also beginning to emphasise the importance of interpersonal skills. (Ylikoski et al., 2006, p. 64.)

In the insurance sector, customer service is more important than in many other sectors, as insurance for individuals is often difficult to understand from the perspective of the typical customer. This lack of clarity is mainly due to the fact that insurance services are often similar to legal contracts. Successful customer service requires the ability to help customers make the right choices and to advise them in complex situations. Gaining the trust of the customer is essential to building and maintaining a relationship. In this process, the customer advisor plays a crucial role, as trust is often built first with the advisor and only then with the company. (Ylikoski et al., 2006, p. 3.)

4.3 The challenges of discussing death

Discussing death is difficult for many Finnish people, and there are both cultural and psychological barriers to the subject. According to a survey conducted by OP-Henkivakuutus, almost one in three Finnish people find it difficult to talk about death with their loved ones, and young adults aged 16-25 in particular find the topic somewhat or very difficult to discuss (38% of respondents). However, discussing death becomes easier with age, as only 23% of respondents aged 65-79 still find the topic challenging. (Mäkelä, 2025.)

Those who find it easy to talk about death see it as a natural part of the life cycle or have dealt with the topic through the death of several loved ones. Kristiina Michelsson, who was interviewed for this OP Media article, says that although the taboo around death is partly breaking down, many people still find it an uncomfortable or distressing topic, which is often only discussed under compulsive circumstances. (Mäkelä, 2025.) This phenomenon could be linked to the status quo bias presented earlier in Chapter 3.3.2, according to which people tend to maintain the present situation and postpone decisions related to death and its consequences.

There are significant differences between the genders in terms of preparedness for death. According to the survey conducted by OP-Henkivakuutus, 42% of Finnish people have not talked to anyone about preparing for their own death. 48% of men have not discussed the subject at all, compared to 36% of women. Only slightly more than a third of respondents have discussed the subject with their spouse. Michelsson, interviewed for the article, says that such figures are significant because, from an economic point of view, preparedness is particularly important for the financial stability of households and families. For example, when buying a shared home, it would be essential to discuss how one party would cope financially if the other were to die. (Mäkelä, 2025.)

Discussions about death are perceived as particularly difficult with parents. One in four respondents finds it difficult to discuss the topic with them. Talking about death with friends or a spouse is perceived as the easiest. Differences were also found between women and men in the people with whom they discuss death and how to prepare for it. One in five women has discussed the subject with their children, compared to one in ten men. In addition, 15% of women have discussed the topic with their friends, while only 7% of men have done so. (Mäkelä, 2025.)

From the perspective of the research topic of this thesis, it is important to understand that taboos and psychological barriers related to dealing with death can make it difficult to present and sell insurance products to customers. Given that young adults in particular find it difficult to talk about death and that almost half of men have not discussed their own death planning with anyone, it can be assumed that the same barriers are reflected in insurance discussions. The attitude of Finnish people towards death seems to be partly twofold: while many people see it as a natural part of life, practical arrangements for death, such as life insurance, are often not discussed.

4.3.1 Emotional intelligence

In 1990, Salovey and Mayer proposed a new concept of intelligence, called emotional intelligence. They based their view on research findings in emotion, intelligence, psychotherapy, and cognition. They suggested that some people may be

more intelligent than others in dealing with emotions. (Salovey & Mayer, 1990, p. 189.) Lopes, Côté, and Salovey (2006) highlight that organisations should invest in developing the emotional intelligence of their employees, as emotionally intelligent employees contribute to organisational success through, for example, better stress tolerance and more effective interaction. (Lopes et al., 2006.)

Emotional intelligence is a relevant factor for this study, as the sale of life insurance involves sensitive and difficult issues, such as preparing for death. In the sale of life insurance in particular, the customer may react strongly with emotions, and the ability of the salesperson to recognise and manage these emotions could possibly improve the quality of the interaction. In addition, as Lopes et al. (2006) point out, emotionally intelligent employees can use their stronger stress tolerance in challenging conversations. The importance of emotional intelligence is therefore particularly important in insurance customer service, where it is important to combine professional expertise with human understanding.

5 EFFECTIVE MARKETING COMMUNICATION FOR YOUNG ADULTS

5.1 Marketing communication in general

According to Kotler and Keller (2016), marketing communications are used by firms to inform, convince, and remind consumers of their products and brands, either directly or indirectly. It serves as a corporate and brand voice that allows firms to create dialogue and foster relationships with consumers. Effective communication strategies can also increase a company's loyalty to its customers, ultimately driving customer value. Kotler and Keller (2016) also argue that technological developments have significantly changed the way consumers engage with, or choose not to engage with, marketing communications. The rise of smartphones and wireless internet access has reduced the effectiveness of traditional mass media, while advertising is everywhere, which can feel intrusive to consumers. Marketers must therefore use technology creatively without disrupting consumers' daily lives. (Kotler & Keller, 2015, p. 246.)

The role of marketing communications is particularly important when life insurance is sold to young adults. As life insurance may often be perceived as a complex and emotionally charged product, effective marketing communication could be important to convey its value and necessity. As young adults may not actively seek information about life insurance, companies should find ways to engage them through targeted, informative, and non-intrusive marketing. The changing media landscape highlighted by Kotler and Keller (2016) further highlights the importance of selecting appropriate channels and tailoring messages to reach this audience in a meaningful way.

5.1.1 Integrated marketing communication

Percy (2018) describes integrated marketing communication (IMC) as a marketing discipline that emerged in the 1980s, although its principles were applied earlier. IMC refers to the systematic planning and execution of a communication to create a coherent and effective message for the target audience. The definition

of the concept has varied over time and is still used in different ways in marketing communications. (Percy, 2018.)

Percy (2018) highlights that effective brand building requires proper positioning and the creation of a strong and positive brand position. Integrated marketing communication plays a key role in ensuring that all aspects of marketing communication support this objective with a coherent message. IMC also helps to manage the communication solutions related to a company's branding strategy across its product and brand portfolio. (Percy, 2018.)

Integrated marketing communication is particularly valuable in addressing the challenges of marketing life insurance. As Percy (2018) points out, IMC ensures consistency across communication channels, which is crucial when dealing with a product that requires trust and long-term commitment. By aligning marketing efforts across touchpoints such as digital advertising, social media, and customer interactions, companies could improve young adults' awareness and willingness to engage in conversations about life insurance.

5.2 Fundamentals of communicating with young adults

Effective communication with young adults, especially Generation Z, requires an understanding of their values, digital behaviour, and expectations of brands. This generation has grown up in a highly digitalised world where information is abundant and technology is an integral part of life (Özkan et al., 2017, p. 150-151). In targeting Generation Z, or those born after 1996, brands face specific challenges in reaching this influential demographic, which gains direct purchasing power daily. Many businesses struggle despite investing heavily in marketing efforts aimed at Generation Z. (Padfield, 2021).

Research suggests that Generation Z has an average attention span of approximately eight seconds, meaning that marketing messages must be clear, engaging, and immediately relevant to capture their interest. Generation Z is adapted to processing huge amounts of information quickly because they are constantly exposed to digital content. They can quickly filter out irrelevant

material, often in eight seconds or less, allowing them to decide almost instantly whether something is valuable or interesting enough for them. (Fromm & Read, 2018, p. 106.) The study by Nesterenko et al. (2023) shows that the internet has a particularly large impact on younger consumers, especially those under 34, compared to older age groups. This suggests that the internet is an effective marketing tool for reaching young people and influencing their behaviour (Nesterenko et al., 2023, p. 65).

According to Padfield (2021), to successfully connect with this audience, there are five essential strategies to take into consideration. To effectively target Generation Z, brands should tailor content for each social media platform, prioritize authenticity by sharing raw, behind-the-scenes moments, and view influencer collaborations as part of a broader brand narrative. Encouraging audience participation in trends and challenges on platforms like TikTok can boost brand awareness, while user-generated content (UGC) builds trust and drives sales. These strategies help create meaningful connections with Generation Z and foster long-term relationships. (Padfield, 2021.)

5.3 Channel choices and use of technology

The marketing communication channels used by businesses play a key role in reaching and influencing consumers. They enable two-way interaction between the company and its target audience and provide relevant and important information about new products and services. The various communication channels are used to increase sales, attract new customers, and strengthen brand awareness, among other things. (Nesterenko et al., 2023, p. 61.)

The channels used in digital marketing have their own characteristics and operating logic, which should be understood in order to select appropriate marketing strategies and tactics. Channels can be classified in different ways - for example, according to whether the company or the target group controls the communication and whether it is one-way or two-way communication. (Taiminen & Karjaluoto, 2015, p.635.) Based on these two factors, Table 1 presented below by

Taiminen and Karjaluoto, shows the different channels according to both communication control and interaction style.

Table 1 shows the classification of digital marketing channels according to the level of company control and the nature of the communication. Examples of one-way communication and high levels of corporate control include company websites, newsletters, and banner advertising. Two-way communication with a high level of control is achieved through blogs and communities provided by the company, for example. Channels with less corporate control include search engine optimisation (SEO), search engine advertising (SEA), and social media, where communication is strongly customer-centric. (Taiminen & Karjaluoto, 2015, p.635.)

TABLE 1. Classification of digital marketing channels. (Re-created from Taiminen & Karjaluoto, 2015, p 635).

Communication Type	High Company Control	Low Company Control
One-way	Website E-mail newsletters Online directories Banner advertising	SEO (Search engine optimization) SEA (Search engine advertising)
Two-way	Company generated blogs Company's own communities	Social media

The study by Nesterenko et al. (2023) concludes that marketing communications should use the latest technologies and interactive formats, especially to reach and engage younger audiences, while more traditional forms of communication may work better for older audiences (Nesterenko et al., 2023, p. 62). Taiminen and Karjaluoto (2015) point out that social media seem to offer an effective channel for brand building, customer engagement, and the creation of personalised customer relationships, allowing for interactive communication and a constant

presence in the customer's daily life, which can strengthen the relationship between the company and the customer.

5.3.1 Omnichannel marketing

According to Verhoef et al. (2015), omnichannel management can be understood as the process of designing and managing different customer touchpoints and channels in a coordinated way that optimises both the customer experience and the performance of the channels. This approach recognises the interaction between channels and the fact that customers use them in a simultaneous way (Verhoef et al., 2015, p. 176).

According to Payne et al. (2017) multi-channel marketing, the principles of integrated marketing communications (IMC) and the omnichannel approach share a lot of similarities, especially in regard to the consistency of communication across different customer encounter points. One of the key differences between these approaches relates to how a company uses digital channels as part of its overall strategy (Payne et al., 2017, p. 189). Verhoef et al. (2015) highlight that companies that want to maximise the individual performance of each channel often use multi-channel marketing. In contrast, firms that focus on overall customer profitability across channels operate according to the principles of omnichannel marketing (Verhoef et al., 2015).

The omnichannel approach could also offer interesting opportunities for the development of life insurance communication targeted at young adults. As noted in section 5.2, young consumers use a wide range of digital channels, and technology is an integral part of the lives of the target group. It could therefore be important that communication is consistent and accessible regardless of the channel. If all points of interaction, such as online services, customer communication, and personal customer service interactions with the insurance company, seamlessly supported each other, this could increase trust and reduce the barriers to discussing life insurance.

6 EMPIRICAL RESEARCH

6.1 Quantitative research

In this research the quantitative surveys aim to collect data from two different target groups: young adults in the role of consumers and customer advisors working in the customer interface of the financial corporation X. Research shows that asking sensitive questions in a self-completion questionnaire is possible because respondents do not have to interact with the interviewer, which removes the interviewer's influence on the answers (Williams et al., 2021, p. 85). In addition, the surveys were conducted anonymously, which supports the collection of honest and reflective responses. These factors make online surveys particularly suitable for this research, as they allow respondents to answer questions at their own pace and in a private setting, which can encourage more honest and thoughtful responses, especially when addressing potentially sensitive topics.

Surveys have long been a key method of data collection in the social sciences and other fields (Dawson, 2017). One of the reasons for the popularity of surveys is their flexibility. In particular, electronic questionnaires are even more flexible than traditional paper questionnaires. (Williams et al., 2021, p. 86.) They can collect both quantitative and qualitative data, and are sometimes the only possible way to obtain information on, for example, opinions, attitudes, and perceptions that cannot be measured directly. In addition, surveys allow a large amount of data to be collected in a uniform and cost-effective way. (Dawson, 2017.)

Self-completion online surveys have several advantages, such as rapidity, wide reach, ease of use, affordability, and flexibility (Williams et al., 2021, p. 85). Online surveys can be launched quickly and are easily accessible to respondents via channels such as social media or email. In addition, online surveys offer flexibility by allowing for a variety of question types and automatic skip functionality that would be difficult to implement in paper surveys. (Ball, 2019.)

The quantitative surveys in this study were conducted electronically to ensure the widest possible range of respondents from both groups. The results of the

questionnaires provide a basis for the analysis of the research by identifying the main barriers in life insurance interaction and communication, and developing practical solutions to overcome these challenges. Both surveys were piloted before official release. Three people per survey participated in the pilot. The purpose of the piloting was to ensure clarity of the questions, technical functionality of the forms, and overall understandability. Minor adjustments were made to the choice of words and the response options based on the piloting.

The many benefits discussed above contributed to the choice of this method. As the aim of the study is to explore the attitudes, perceptions and challenges associated with the sale of life insurance to young adults, quantitative surveys allow for the collection of comparable data in this case from two separate but relevant target groups.

6.1.1 Online survey for consumers

The first quantitative data collection method was a survey for consumers aged 18-29 (Appendix 1). The survey was created using the Google Forms tool. The questionnaire was posted on various social media platforms such as LinkedIn and Instagram to collect responses. The questionnaire was carried out in Finnish, and the answers were translated into English in the results presentation phase. The thesis analyses the challenges of interaction, especially from the perspective of the commissioner, the financial corporation X. The majority of customer encounters in the commissioner company are performed in Finnish, which is why the consumer survey was also conducted in Finnish.

Once a suitable sample size was reached, the survey was closed to allow analysis of the results to begin. The target population of the survey was young adults aged 18-29, which represented the age group defined earlier in this thesis. The aim was to collect at least 70 responses to the survey. A total of 85 responses were collected. Although the sample size is not statistically representative of the entire Finnish population of young adults, it is considered sufficient to provide indicative and useful insights for the purposes of this thesis.

The consumer survey was designed with a focus on each question being relevant to the research and not making the total number of questions too high. For this survey, structured questions were used, with pre-defined response options for the respondent. Most of the questions also included the option “other”, so that each respondent had the option to answer if the predefined options did not suit the respondent. There was also one completely open question at the end of the questionnaire where respondents were free to share their thoughts on life insurance communication.

The survey focused on several main themes, based on the research questions and the results of the literature review, as well as on discussions and preferences discussed with the commissioner. These included respondents' background information, their knowledge and attitudes towards life insurance, their experiences and feelings about discussing life insurance, and their views on how life insurance should be marketed to young adults. Respondents were also asked about their preferred communication channels and factors that might influence their interest in buying life insurance.

6.1.2 Online survey for customer advisors

The second quantitative data collection method was a survey for customer advisors working at the customer interface in the financial corporation X (Appendix 2). The survey was created using the Google Forms tool. The questionnaire was published on the commissioner's internal communication channels, which were the easiest way to reach the customer advisors. The survey was conducted in Finnish, and the answers were translated into English during the analysis of the results in the same way as in the consumer survey. As all customer advisors at the financial corporation X work in at least Finnish in their daily work, the survey was conducted in Finnish.

Once a suitable sample size was obtained, the survey was closed in order to start analysing the results. The target group of the survey was all customer advisors working at the customer interface of the company's customer service telephone service. The aim was to receive at least 20 responses, and a total of 20 responses

were collected. Of the customer advisors who received the survey, a total of 10% answered the survey. Although the response rate was relatively low compared to the total number of customer advisors, the data collected provides valuable insights into recurring themes and findings related to customer interaction and communication challenges.

The survey focused on key areas relevant to the research objectives, such as the experiences of customer advisors in life insurance discussions with young adults, the challenges they faced in these discussions, successful practices, and suggestions for improving communication. The study also explored the views of customer advisors on the importance of emotional intelligence in life insurance sales and the possible need for training to develop these skills.

6.1.3 Analysing methods

The quantitative data collected from the surveys was analysed using statistical descriptive methods. These methods include the observation of the quantity, frequency, and distribution of phenomena (University of Jyväskylä, n.d.). The aim was to provide an overall picture of young adults' attitudes towards life insurance and to identify possible trends and patterns around the topic.

In addition to the general descriptive analysis, the selected pairs of variables were examined in more detail using cross-tabulation and graphical visualizations. This approach aimed to explore possible links between the key variables without performing deeper statistical testing. The aim was to illustrate possible trends and to support the interpretation of the findings on the challenges of interaction and communication in the life insurance context.

7 RESULTS OF THE RESEARCH

7.1 Online survey for consumers

An online survey for consumers aged 18-29 was used to gather information on their attitudes, communication practices, and preferences towards life insurance. A total of 85 responses were collected, giving a good overview of the views of the target group. The results are presented in the following sub-chapters, starting with the respondents' background information.

7.1.1 Background information

The survey started by collecting background information. Respondents were first asked about their age and gender. After that, respondents' current financial situation as well as their financial responsibilities were explored. The age distribution of the respondents is shown below in Figure 3.

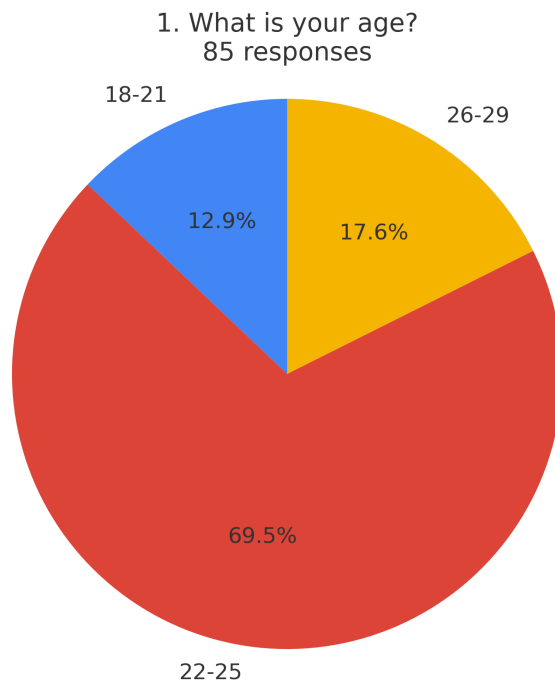


FIGURE 3. Age distribution of respondents.

As shown in Figure 3, 69.5% of respondents were in the age group 22-25 years. 17.6% of the respondents stated that they are 26-29 years old, and 12.9% of respondents were in the age group of 18-21.

In terms of gender distribution, as shown in Figure 4, 70.6% of respondents were female, and 29.4% were male. None of the respondents selected the option "other" or "do not want to answer".

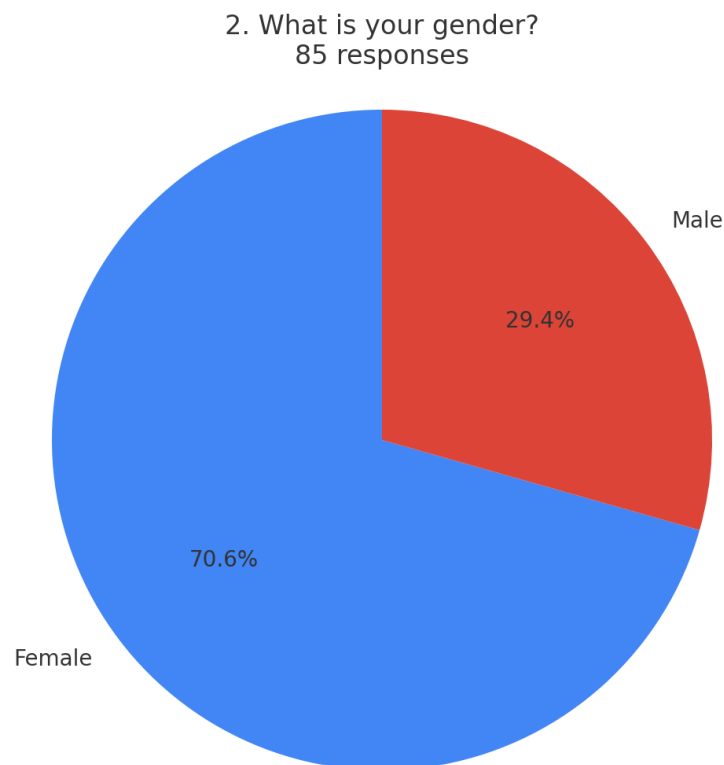


FIGURE 4. The gender distribution of respondents.

Figure 5 below shows respondents' current financial situation. The largest groups were those registered as employed (65.9%) and students (56.5%). A small number of respondents were unemployed (4.7%), while others described themselves as "working student" (3 respondents), "part-time employed", "entrepreneur", or "partially on parental leave" (one respondent each).

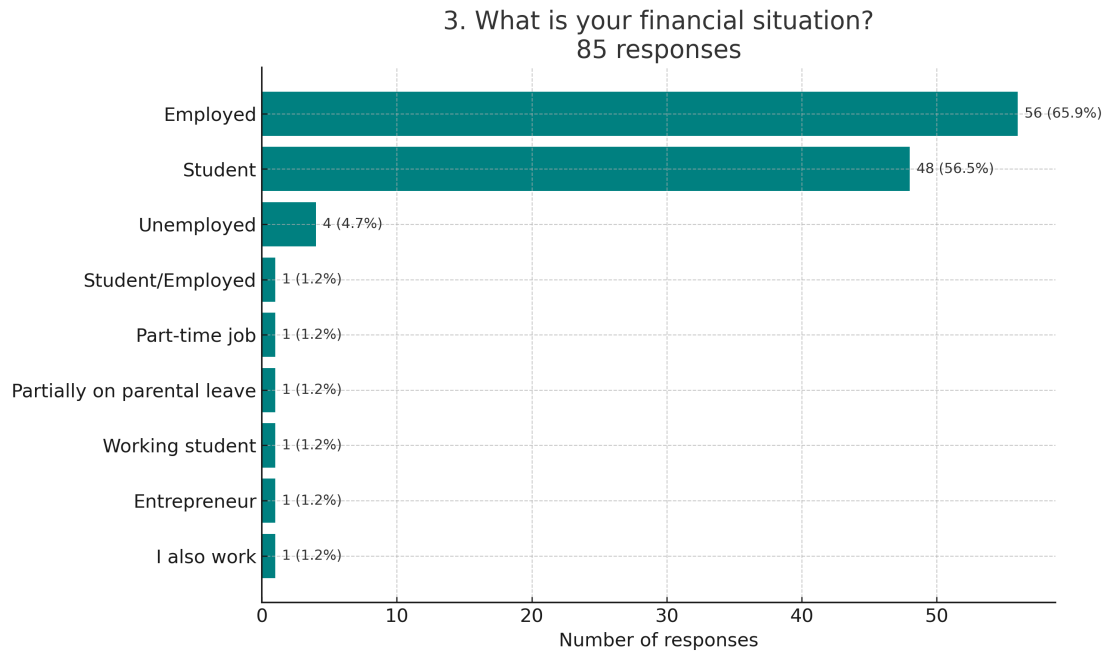


FIGURE 5. Respondents' current financial situation.

In terms of personal responsibilities and financial obligations, Figure 6 shows that 14.1% had a mortgage, while 64.7% of respondents stated that they had other loans. In addition, 9.4% had a child or children. A quarter of respondents (25.9%) selected the option "none of the above", showing that they had no such obligations at the time of the survey.

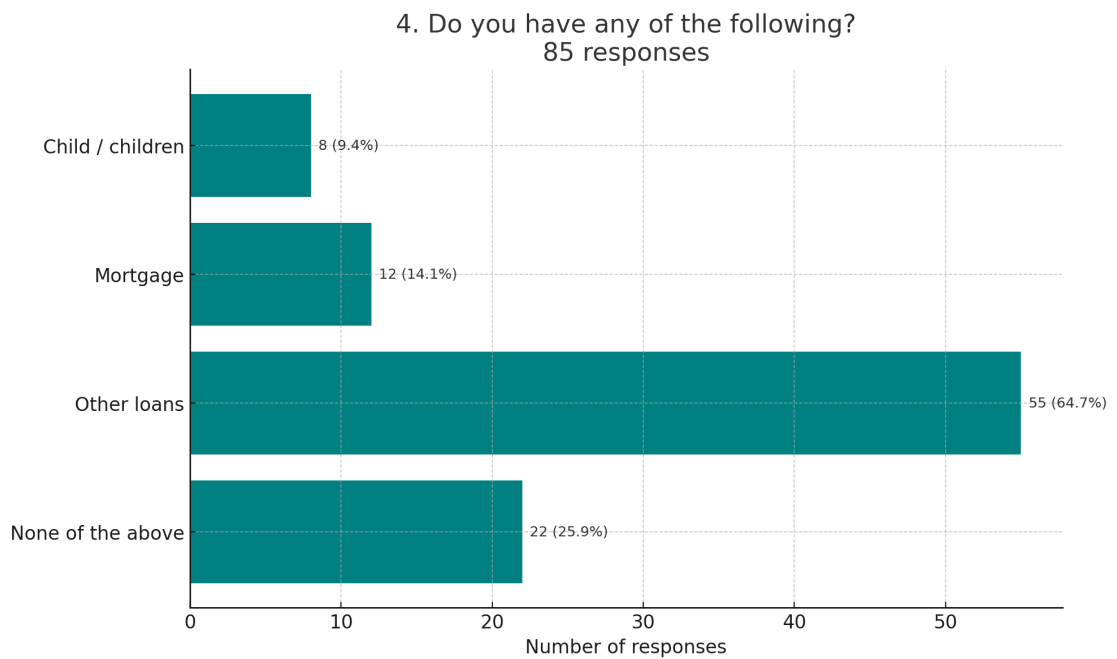


FIGURE 6. Financial responsibilities of respondents.

7.1.2 Knowledge and attitudes towards life insurance

In the next section, after the background information questions, respondents were asked about their knowledge and understanding of life insurance. Before answering the questions, all participants were shown the following definition: *"Life insurance is a cover in the event of death. For the purpose of this survey, life insurance is defined as a term life insurance policy without a savings or investment element."* This ensured a shared understanding of the term being examined.

As shown in Figure 7, the majority (96.5%) of respondents stated in question 5 that they had heard of life insurance before taking part in the survey. Only 3.5% indicated that they were not previously familiar with the concept.

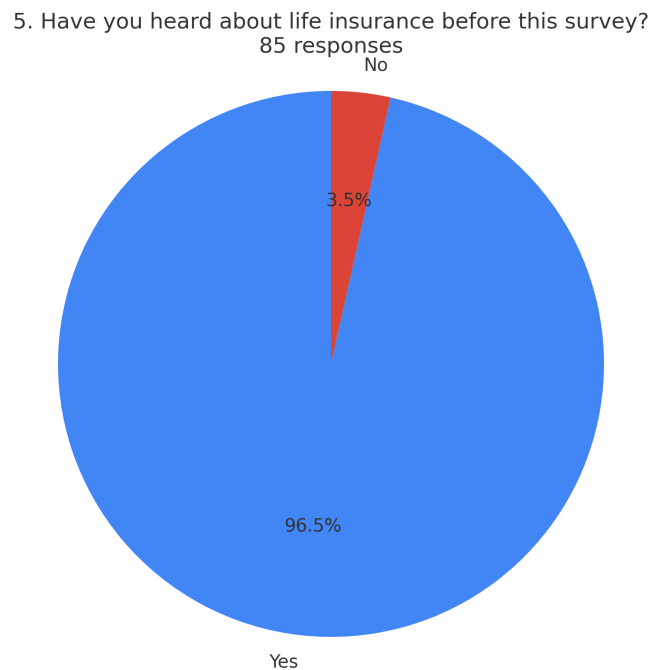


FIGURE 7. Awareness of life insurance before the survey.

In question 6, respondents rated their level of understanding of the purpose of life insurance. The results presented in Figure 8 show that while 44.7% of respond-

ents considered themselves to have a good understanding of the term, the majority (52.9%) reported only a partial understanding. A small percentage (2.4%) indicated that they did not understand the term at all.

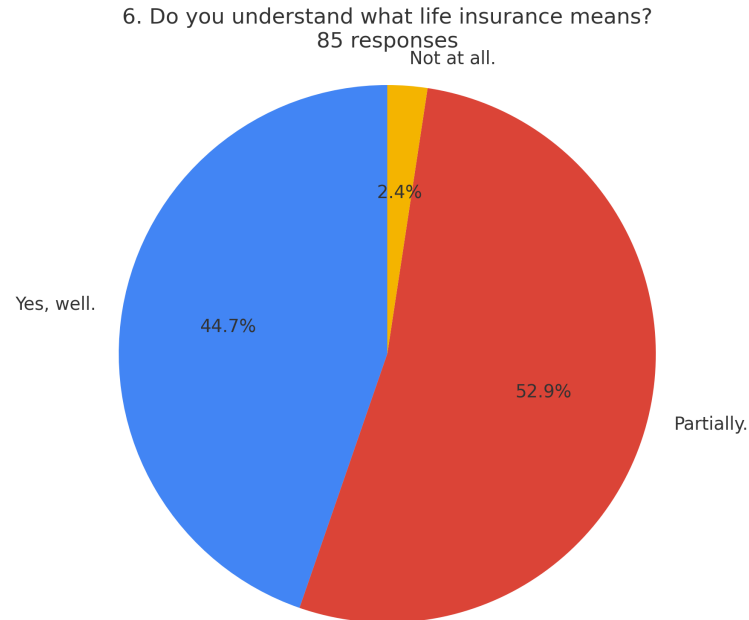


FIGURE 8. Self-assessed understanding of life insurance.

Figure 9 below presents the responses to the question “Have you considered purchasing life insurance?”. A total of 41.2% of respondents reported that they had not considered purchasing life insurance. Meanwhile, 36.5% had considered it but had not proceeded to purchase, and 21.2% of the respondents indicated that they currently have a life insurance policy. Only one respondent (1.1%) reported having had life insurance previously but discontinued it.

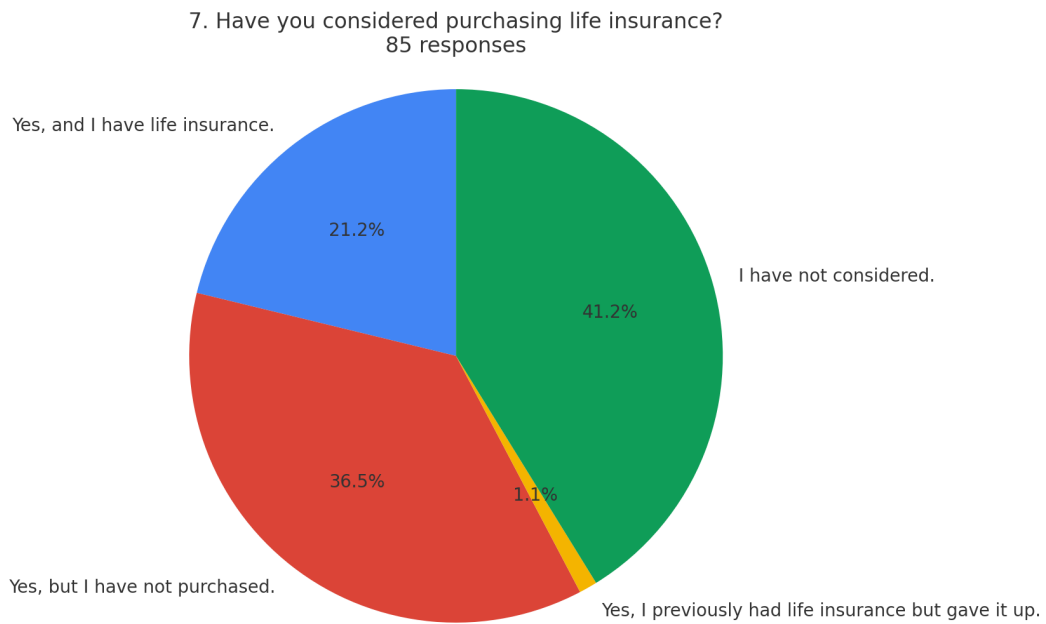


FIGURE 9. Consideration of purchasing life insurance among respondents.

Figure 10 shows the reasons given by respondents for not having life insurance. Respondents were able to select multiple reasons. The most common reason was a lack of knowledge about the product or how it works, selected by 49.3% of respondents. The second most common response was that life insurance was not perceived as necessary (42%), followed by concerns about cost (31.9%). Other less frequently mentioned reasons included health issues, irrelevance to the current life situation, or simply not having gotten around to purchasing it.

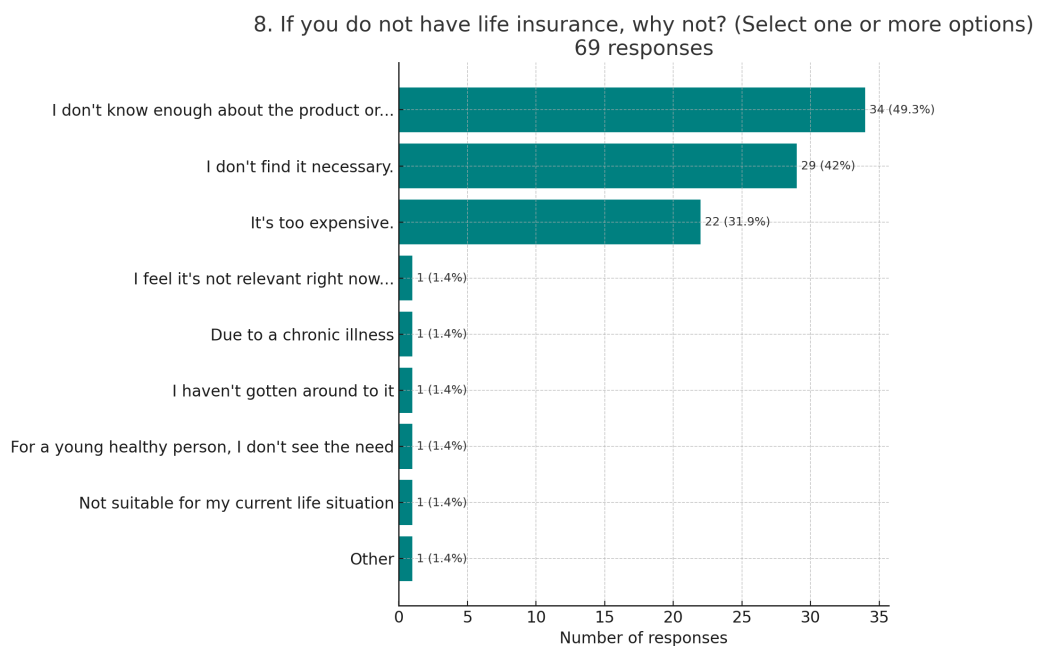


FIGURE 10. Reasons for not having life insurance.

7.1.3 Interaction and talking about life insurance

In this section of the survey, respondents were asked to reflect on interaction and the experience of discussing life insurance, especially in relation to sensitive topics. Before answering, participants were informed that *“Life insurance is strongly linked to the discussion about death and the loss of a loved one. Please answer the following questions about how you experience or think you would experience certain situations.”* This context aimed to help respondents reflect on their own feelings and expectations related to the topic in a realistic and emotionally aware manner.

Figure 11 below presents the emotions participants reported when discussing life insurance. Respondents were able to select multiple options. The most common response was interest, selected by 58.8% of the respondents. This was followed by uncertainty (25.9%) and concern or fear (24.7%). Additionally, 22.4% reported feeling relief, whereas irritation was reported by only one respondent. Several individual responses, such as “neutral”, “not interested”, and “nothing special”, were also given in the open-ended option.

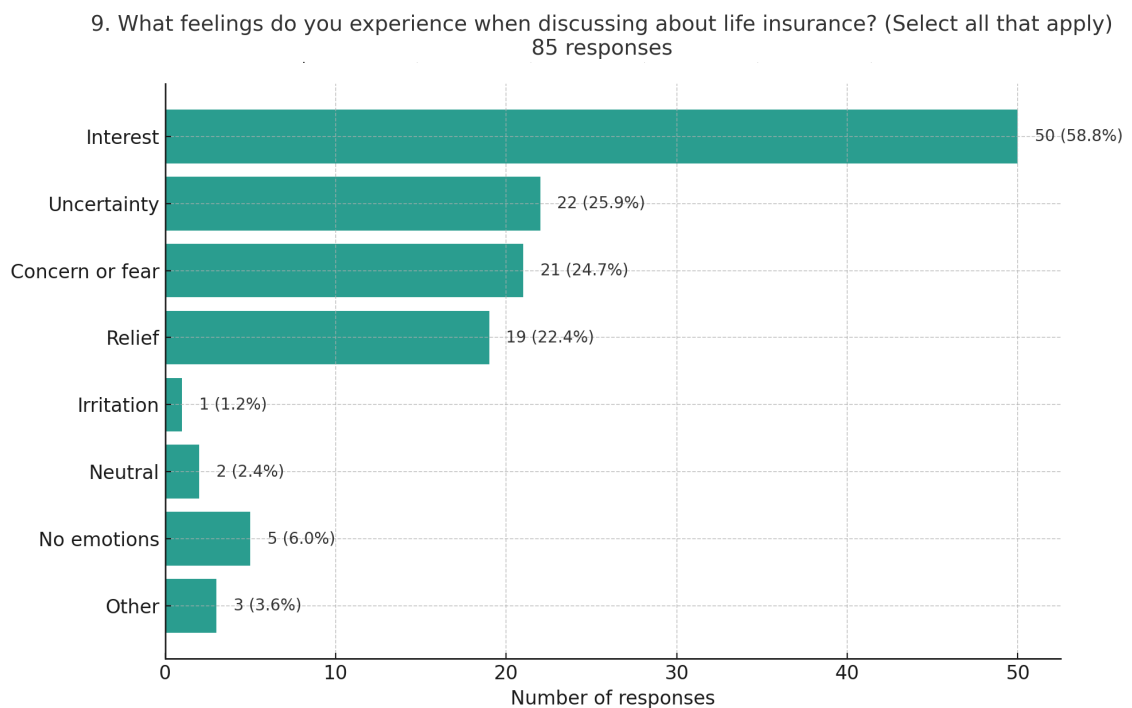


FIGURE 11. Emotions experienced when discussing life insurance.

In question 10, respondents were asked to rate how comfortable they feel or think they would feel discussing life insurance with an insurance professional, on a scale from 1 (uncomfortable) to 5 (very comfortable). As shown in Figure 12 below, most respondents selected the middle values on the scale: 42.4% selected 3, and 38.8% selected 4. 9.4% of respondents stated they would feel very comfortable discussing life insurance with a professional (rating 5), while 8.2% selected rating 2. Only one respondent chose rating 1, indicating discomfort.

10. How do you feel or think you would feel about discussing life insurance with an insurance professional?
85 responses

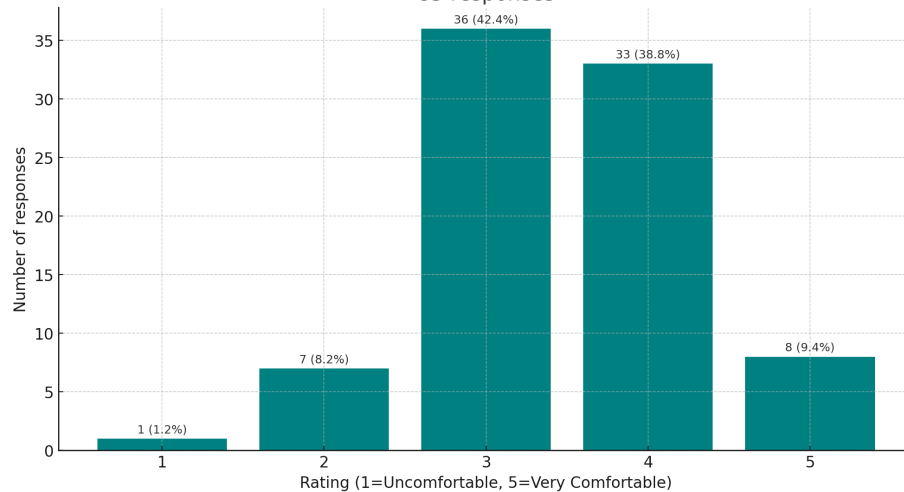


FIGURE 12. Comfort level of discussing life insurance with an insurance professional.

Next the survey explored the challenges young adults experience when talking about life insurance, as well as their satisfaction with past conversations on the topic. Figure 13 below shows the responses to the question “What factors make it difficult to discuss life insurance?” The respondents were asked to select all options that apply to them.

The most commonly selected reason was “I don’t find it difficult to talk about life insurance,” chosen by 40% of respondents. This was followed by “I don’t sufficiently understand what life insurance is” (36.5%), and “I don’t feel life insurance is important” (31.8%). Additionally, 27.1% of respondents indicated that “talking about death feels difficult,” while 25.9% selected “the conversation feels too commercial.” A small percentage of respondents (4.7%) mentioned distrust toward insurance companies, and a one respondent selected “other” and provided their own explanation.

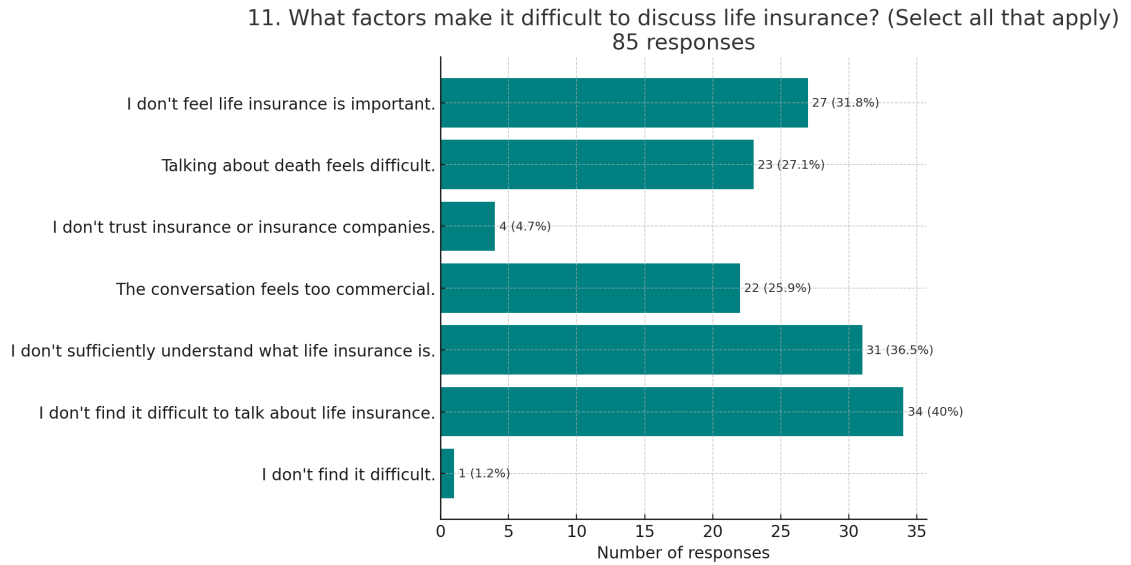


FIGURE 13. Factors that make discussing life insurance difficult.

In question 12, participants who had previously discussed life insurance were asked to rate their satisfaction with the information and interaction they received. Answers to this question are shown in Figure 14. Out of 36 respondents, the majority selected a middle-ground option: 36.1% chose rating 3, and another 36.1% chose rating 4. The lowest rating (2) was chosen by 16.7% of respondents, and 11.1% gave the highest satisfaction score (5). No respondents selected the lowest possible satisfaction score (1).

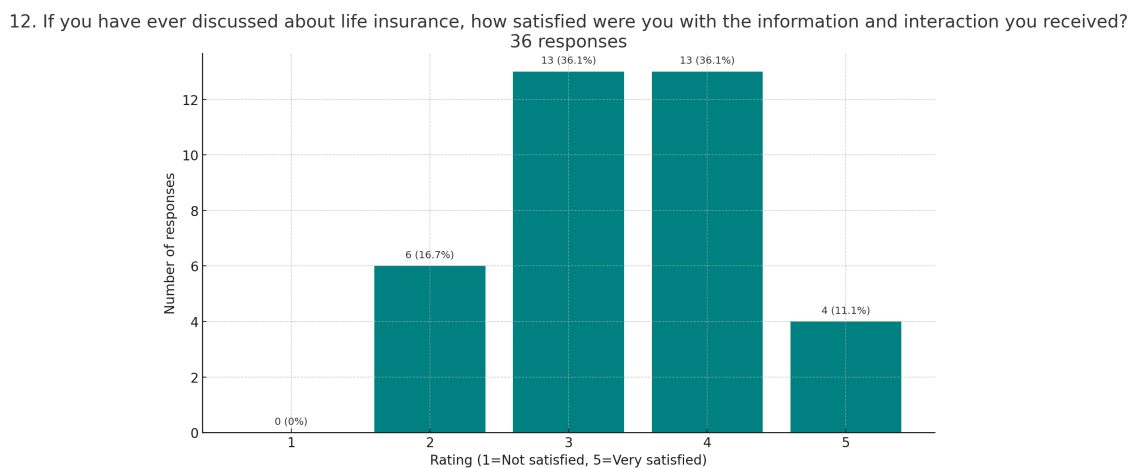


FIGURE 14. Satisfaction with the discussion and information received about life insurance.

When asked about the most important factors in a discussion about life insurance with an insurance professional, the respondents were asked to choose the two most important options for them. As shown in Figure 15, the majority of respondents (65.9%) highlighted the importance of clear and easy-to-understand language. This was followed by examples or stories about the benefits of insurance (50.6%). Respondents equally valued a personal and empathetic approach (34.1%) and an informal and relaxed conversational style (34.1%), while 15.3% mentioned a serious and professional tone.

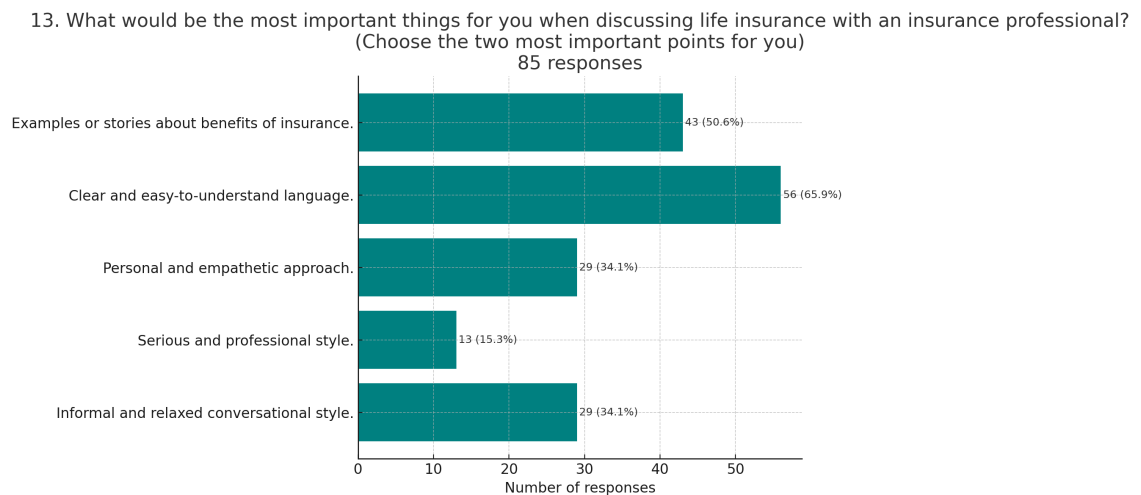


FIGURE 15. The most important elements in life insurance discussions with professionals.

7.1.4 Marketing communication

Before answering the questions in this section, respondents were provided with a brief explanation of the term "marketing communication" to ensure a common understanding. It was defined as outward-facing communication used by companies to increase their sales, either directly or indirectly. Respondents were also advised that if life insurance did not feel personally relevant at the time of answering, they could approach the questions with a view to the future.

Respondents were asked how they would prefer to receive information about life insurance. Respondents were asked to choose one or more options. As shown in Figure 16, the most common answer was through personal discussions with

an insurance expert, which was selected by 60% of respondents. Company websites (54.1%) and social media platforms such as Instagram or TikTok (52.9%) were also preferred channels. Less popular methods included receiving recommendations from close ones (29.4%) and traditional advertising such as TV, radio, or newspapers (9.4%).

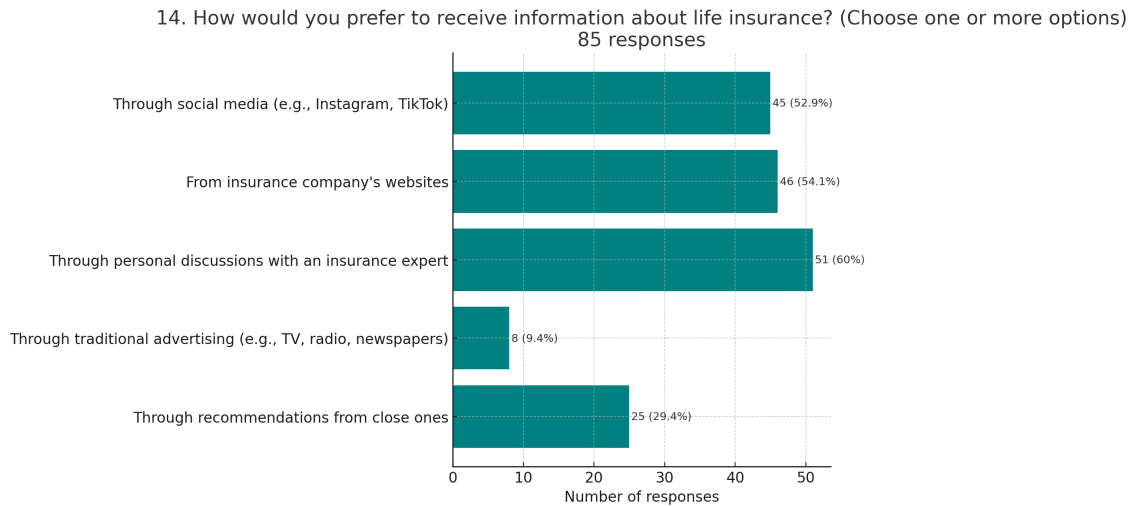


FIGURE 16. Preferred channels for receiving life insurance information.

Figure 17 below illustrates how respondents perceive current marketing communication related to life insurance. The most common choice was "I haven't seen marketing communication about life insurance," selected by 61.2% of respondents. Other response options were more evenly distributed. For example, 16.5% considered the communication commercial and pressuring, while 12.9% found it clear and easy to understand.

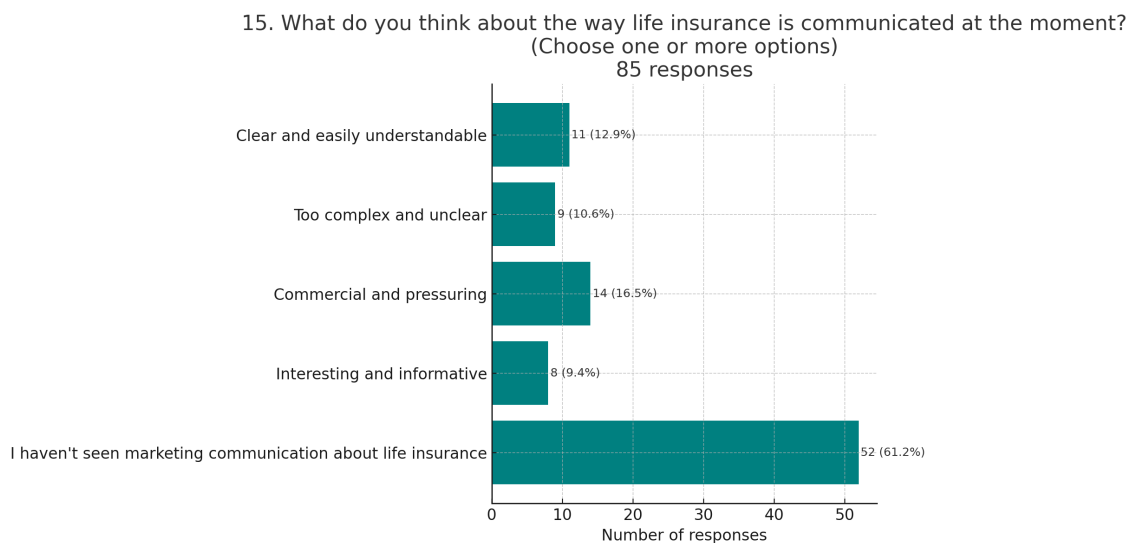


FIGURE 17. Perceptions of current life insurance marketing communication.

In the following question, number 16 shown in Figure 18, respondents were asked what kind of marketing communication would attract their interest in life insurance. The respondents were asked to choose 1-3 most important options. The most popular option was "personal stories and experiences," chosen by 70.6% of respondents. Nearly as many selected "concrete facts and numbers about insurance benefits" (69.4%). Short and visual messages (34.1%) also gained a fair amount of interest. Additionally, 21.2% chose "detailed and informative articles", 20% chose "humorous and light approach", and only 3.5% selected "serious and professional style".

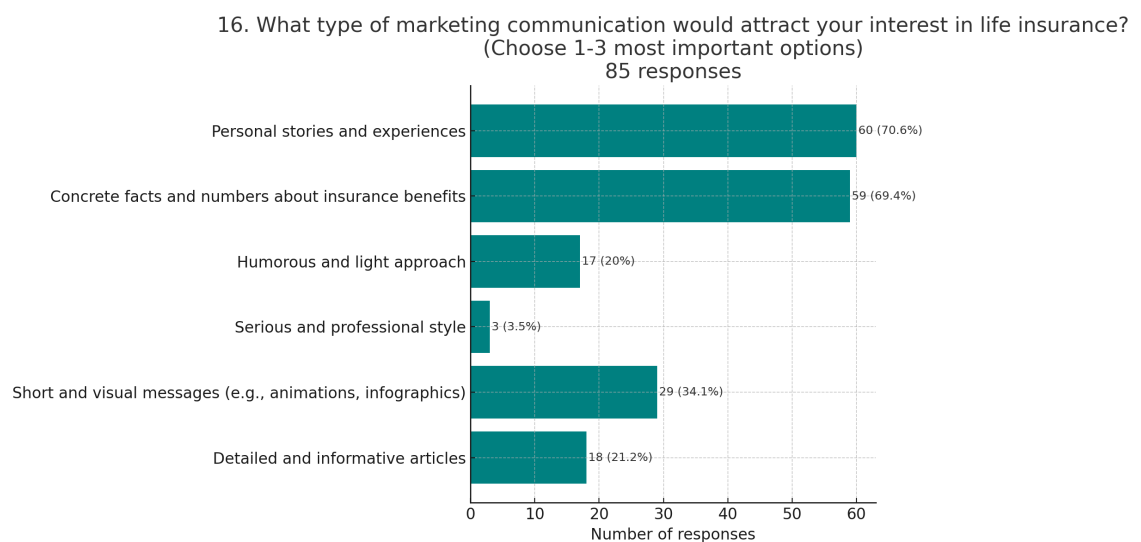


FIGURE 18. Types of marketing communication that would attract interest in life insurance.

In the last question, number 17, respondents were asked to select all the factors that would make them consider purchasing life insurance. As shown in Figure 19, the most commonly selected response was "clear communication about why insurance is important", which was chosen by 63.5% of respondents. This was followed by "concrete examples of how insurance helps loved ones", selected by 55.3%, and "affordable and flexible insurance options," chosen by 52.9%.

Additionally, 34.1% indicated that "recommendations or stories from other young adults" would influence their consideration. One respondent (1.2%) selected the open-ended option and described that the insurance had been acquired by their parents, but they would continue it even though it was not their own decision.

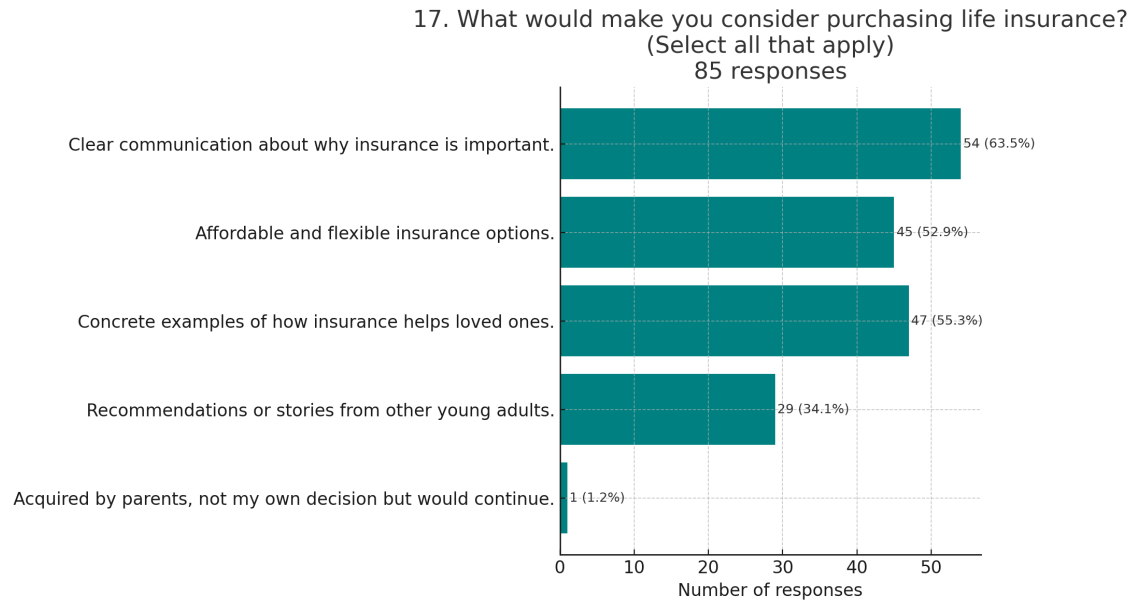


FIGURE 19. Factors that would make respondents consider purchasing life insurance.

7.1.5 Open-ended question

At the end of the survey, participants were asked an open-ended question: “Do you have anything you would like to add or highlight regarding the survey?” Several responses were received, offering individual perspectives related to the topic. One respondent described the topic as interesting and important. A few responses included suggestions or preferences regarding communication style, such as: “TikTok with clear costs, benefits, etc. with Subway Surfers in the background to help me focus.” One of the participants noted that: “Life insurance rarely appears in ads or discussions. Therefore, it should be highlighted more to people.” One respondent shared a personal experience where life insurance was obtained as part of mortgage negotiations: “Insurance was taken as part of the mortgage; I hadn't considered it carefully before loan negotiations.”

7.2 Online survey for customer advisors

A total of 20 responses were received to the survey for customer advisors. Despite the slightly low response rate, the data still provides valuable descriptive

information on the key themes of the research topic. Of the customer advisors who received the survey, a total of 10% answered the survey. However, the number of responses in relation to the number of customer advisors working in the financial corporation X is not high enough to make statistical generalisations about the whole target group of customer advisors.

The results are therefore presented primarily as indicative data, highlighting the experiences, views, and perceptions of customer advisors on the challenges and opportunities related to interaction and communication. These responses help to identify key themes and issues that support the overall analysis and help to develop practical recommendations for improvements in the life insurance interaction and marketing communication.

7.2.1 Background information

At the beginning of the survey, background information was collected from customer advisors to better understand the profile of the respondents. This information provides context for interpreting the results and helps to understand the characteristics of the participants. Respondents were first asked about their age and gender.

Figure 20 below shows the age distribution of respondents. A total of 20 customer advisors participated in the survey. Of these, 10 respondents were in the age group 18-29 years (50%), 5 respondents were in the age group 30-41 years (25%), 3 respondents were in the age group 42-53 years (15%) and 2 respondents were over 53 years (10%).

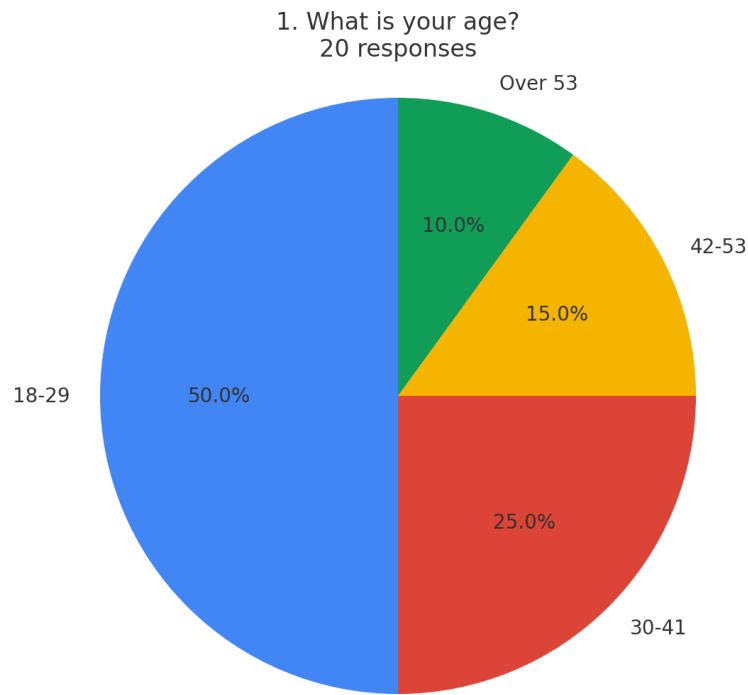


FIGURE 20. Age distribution of respondents.

Figure 21 describes the gender distribution of respondents. Of all respondents, 15 are women (75%) and 5 are men (25%). The gender distribution shows a clear concentration of respondents among female customer advisors. However, this distribution also reflects the gender distribution of customer advisors in this role, as there are more women working in this position.

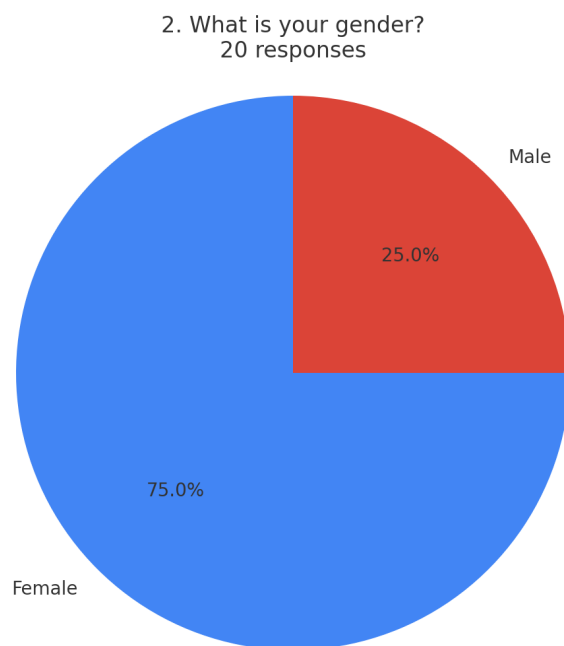


FIGURE 21. Gender distribution of respondents.

The third question asked respondents how long they had been working as customer advisors. Half of the respondents, 10 out of 20 (50%), answered that they had 1-3 years of work experience. 6 respondents (30%) reported that they had worked in this role for 3-6 years. 3 respondents (15%) reported that they had more than 6 years of experience, and 1 respondent (5%) had less than 1 year of experience as a customer advisor. This is shown in Figure 22 below.

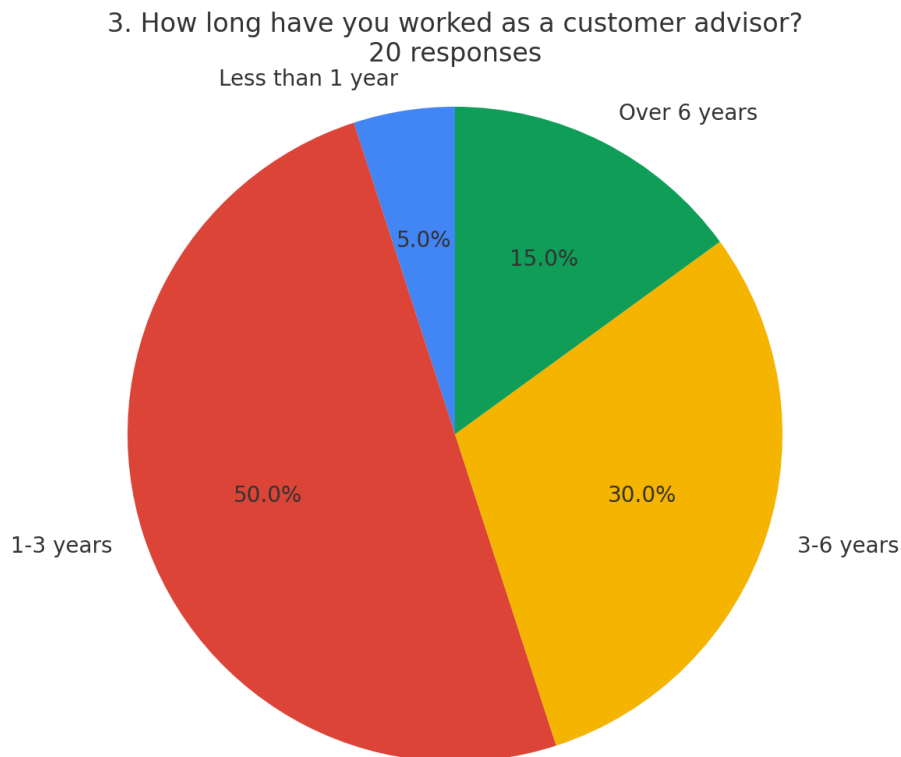


FIGURE 22. Length of employment as a customer advisor.

7.2.2 Interaction around life insurance

After collecting background information, the survey focused on the experiences and perspectives of customer advisors on life insurance interactions. The following questions were designed to identify, for example, how often life insurance is discussed with clients, how challenging advisors find these discussions, and how clients generally react when the topic is raised.

The survey asked how often customer advisors bring up life insurance in their discussions with customers. As shown in Figure 23 below, the majority, 15 out of 20 respondents (75%), said they discuss life insurance occasionally. Four respondents (20%) reported that they often discuss the topic, and one respondent (5%) reported that they rarely discuss life insurance. None of the respondents selected the option that they never discuss life insurance.

4. How often do you discuss life insurance with customers?
20 responses

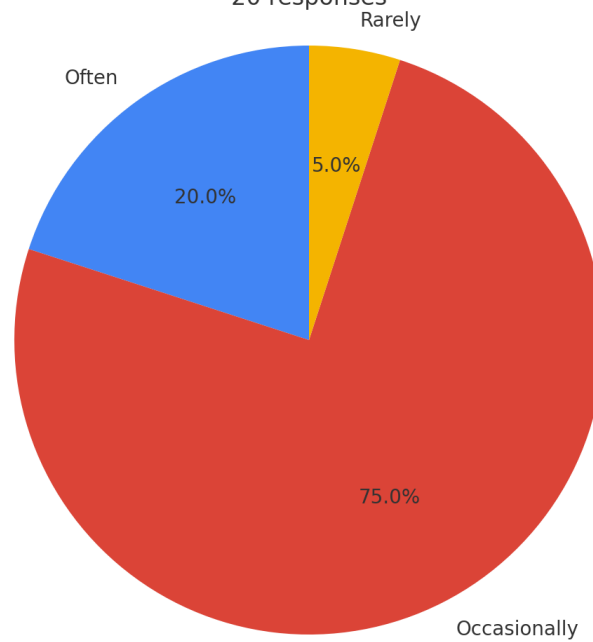


FIGURE 23. Frequency of discussing life insurance with customers.

Figure 24 shows whether customer advisors find it challenging to discuss life insurance. 8 out of 20 respondents (40%) reported that they do not find it challenging to discuss life insurance. Half of the respondents, i.e. 10 respondents (50%), found it somewhat challenging, and 2 respondents (10%) found it very challenging.

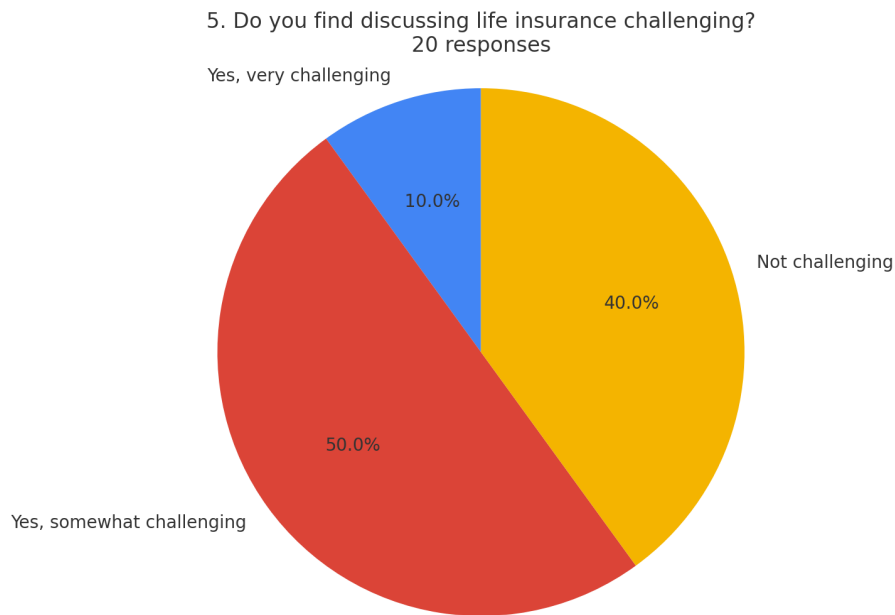


FIGURE 24. Customer advisors' views on the difficulty of discussing life insurance.

Figure 25 illustrates the reasons why customer advisors find it challenging to discuss life insurance. This question was answered by 13 respondents who had previously indicated that they found it either somewhat or very challenging. Respondents were asked to select all suitable response options. The most common reason, chosen by 9 respondents (69.2%), was that topics related to death are difficult to articulate. A further 5 respondents (38.5%) said they believed the topic was uncomfortable for the client. Other factors, such as personal discomfort, lack of knowledge about life insurance, the topic not being relevant to themselves, or the topic not coming up naturally in daily tasks were selected by 1 respondent each.

6. If you answered "yes" to the previous question: What makes discussing life insurance challenging?
(Select all that apply)
13 responses

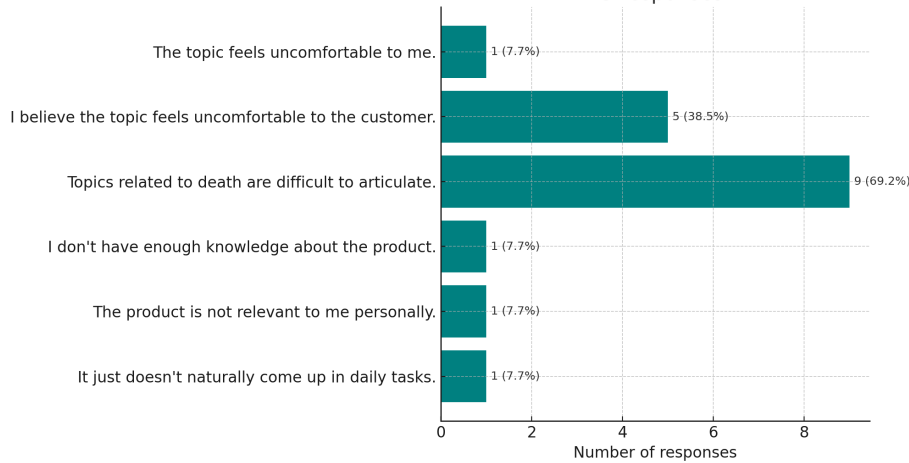


FIGURE 25. Factors that make life insurance discussions challenging.

Figure 26 shows how customers typically react when customer advisors bring up life insurance in a conversation. Respondents were asked to select all suitable options. The most common response, reported by 16 respondents (80%), was a neutral response with no specific reaction. Half of the respondents, 10, stated that customers often reacted doubtfully or critically. Positive and interested reactions were mentioned by 8 respondents (40%). 3 respondents (15%) also mentioned negative or uncomfortable reactions. Less frequently mentioned reactions were comments such as "I don't need/want this" (1 respondent, 5%), "Mixed reactions, depends on the customer" (1 respondent, 5%), and interest combined with concern (1 respondent, 5%).

7. How do customers typically react when you bring up life insurance?
(Select all that apply)
20 responses

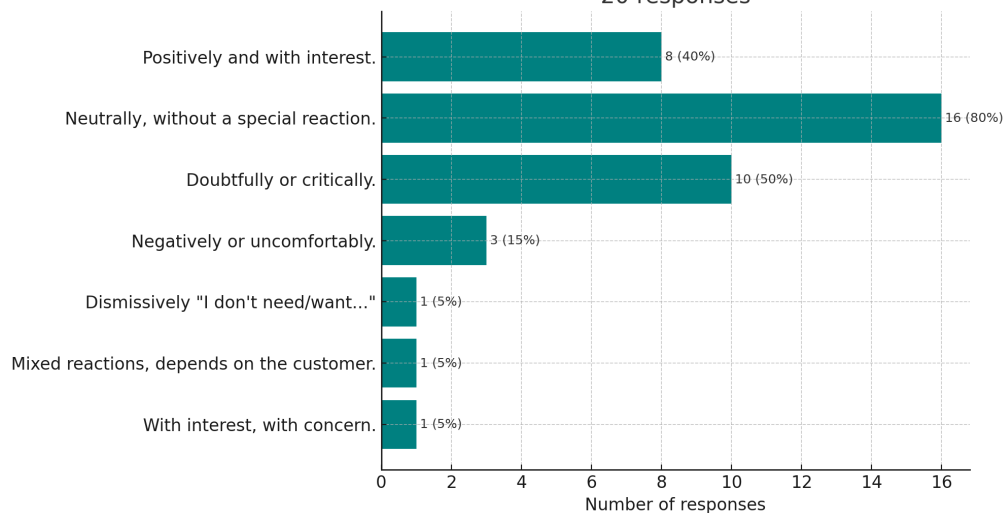


FIGURE 26. Typical customer reactions when bringing up life insurance.

Figure 27 shows situations where customer advisors have been particularly successful in selling life insurance to young adults. Respondents were asked to select 1-3 most suitable options. The most mentioned situation was when the client had a mortgage or other debt, mentioned by 13 respondents (65%). This was followed by 12 respondents (60%) who mentioned success when the client had recently started a family. 9 respondents (45%) reported success when the customer had a general interest in preparedness, while effective campaigns or offers were highlighted by 8 respondents (40%). In addition, 4 respondents (20%) reported that unexpected life events in the customer's life had contributed to a successful sale.

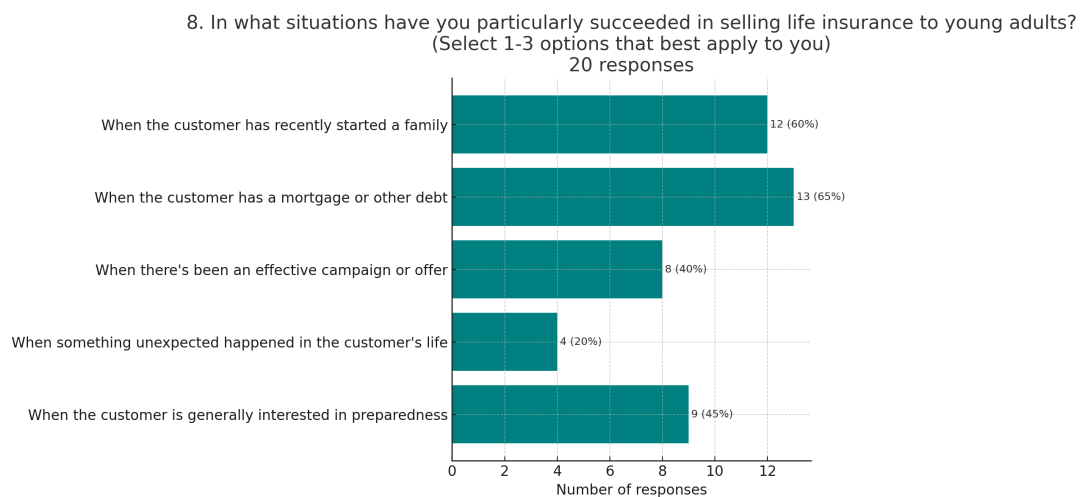


FIGURE 27. Situations where advisors have successfully sold life insurance to young adults.

Figure 28 below shows which approaches or styles of discussion customer advisors have found particularly effective when discussing life insurance with young adults. Respondents were asked to select all the suitable options. Discussing matters related to the client's life situation, such as family or home, was the most frequently chosen approach, chosen by 14 respondents (70%). 13 respondents (65%) reported that the client's own interest and openness to the topic had been an influential factor. Building a connection through everyday examples was highlighted by 12 respondents (60%). Other approaches, such as using humour or casual conversation and listening to the client's concerns before offering solutions, were chosen by 5 respondents (25%) each. Arguments based on facts and figures were considered effective by 2 respondents (10%).

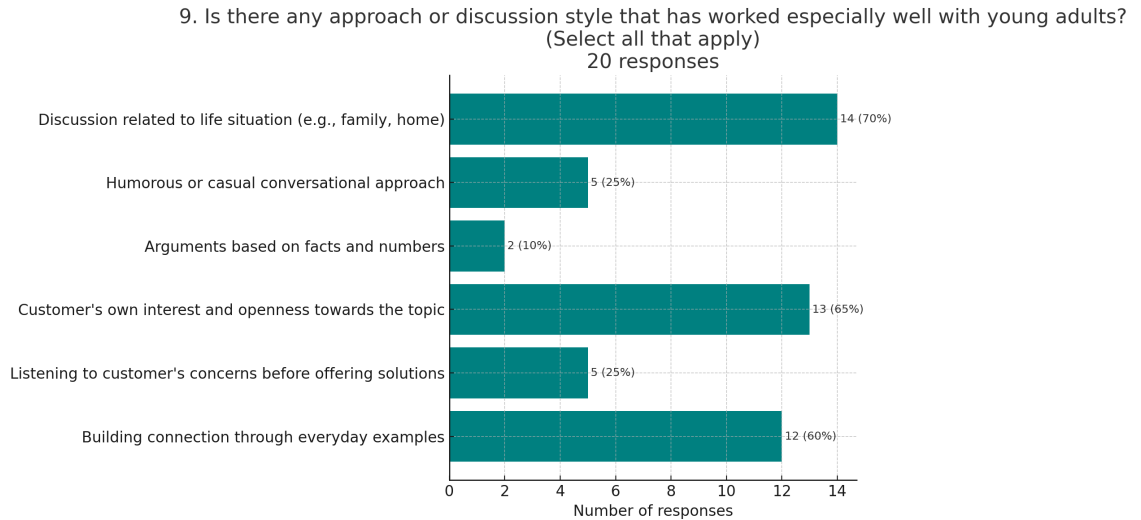


FIGURE 28. Effective Approaches and Discussion Styles with Young Adults.

Figure 29 below shows the most common objections that customer advisors experience when discussing life insurance. The most frequently mentioned objection was "I don't need it right now", chosen by 17 respondents (85%). Another common response was to postpone the decision: "I'll get back to it later", chosen by 13 respondents (65%). The third most frequent response was concerns about the price: 6 respondents (30%) said that customers consider life insurance to be too expensive. Other objections included that the customer already has enough other insurance (4 respondents, 20%), that the product is seen as too complicated (1 respondent, 5%), or that life insurance is unnecessary because there are no family members who could benefit from it (1 respondent, 5%).

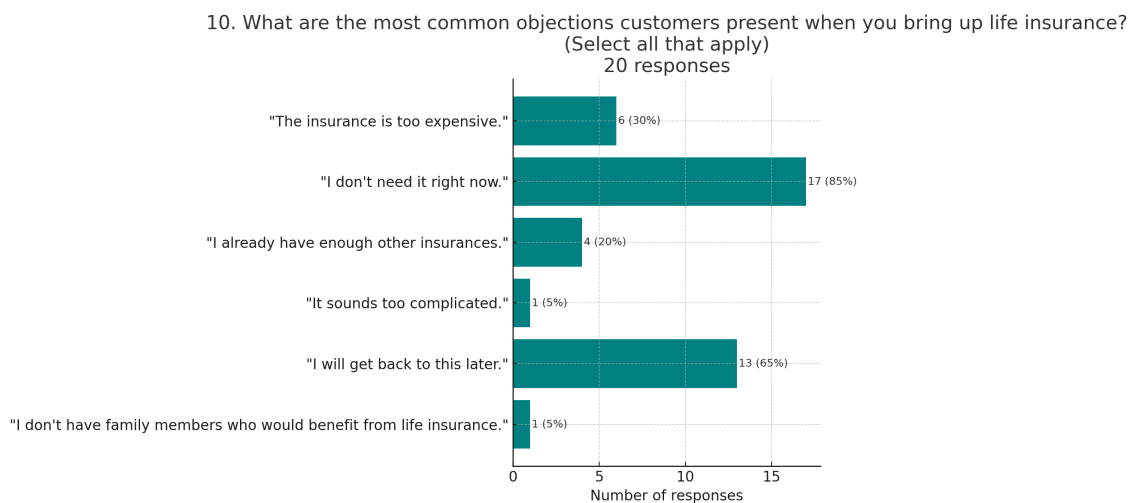


FIGURE 29. The Most Common Objections Presented by Customers.

Figure 30 shows how customers typically react when customer advisors guide them to explore life insurance through digital services. Respondents were asked to select the 1-3 most suitable answers. The most common response, reported by 12 respondents (60%), was a positive reaction and a willingness to explore the service. In addition, 9 respondents (45%) stated that customers are already aware of the digital service and have used it, and another 9 respondents (45%) stated that customers are not interested and forget about the service. A smaller number, 3 respondents (15%), stated that customers need further guidance on how to use the service. Four respondents (20%) stated that they have not guided customers to use the digital services. No respondents stated that customers found the digital services difficult to use.

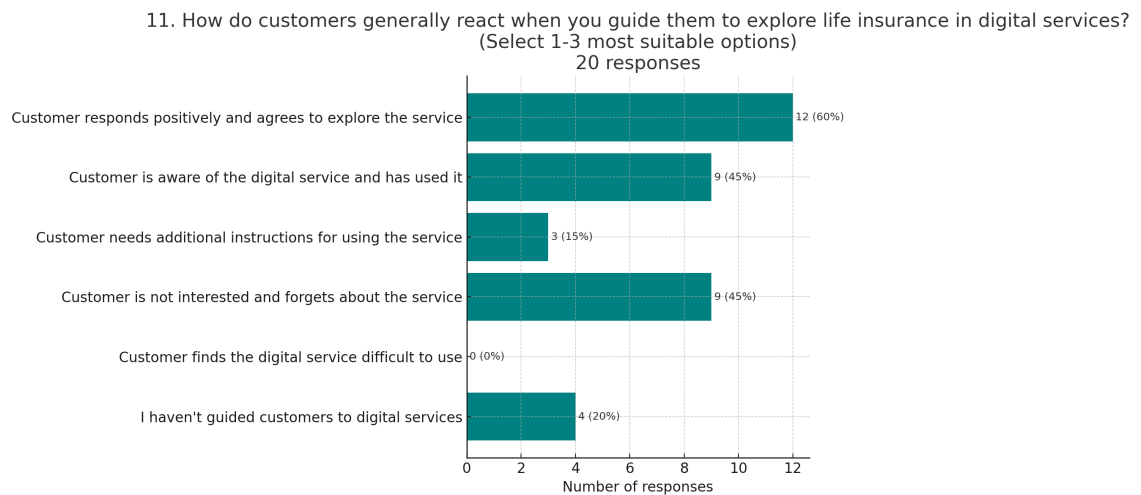


FIGURE 30. Customer reactions when guided to explore life insurance in digital services.

Figure 31 below shows how prepared customer advisors consider themselves to be when discussing sensitive issues such as death with clients. Using a scale from 1 (not prepared at all) to 5 (very prepared), the majority, 9 respondents (45%), rated their preparedness as 4. In addition, 5 respondents (25%) felt very prepared and gave a rating of 5, while another 5 respondents (25%) rated their preparation as moderate (3). Only one respondent (5%) reported being less prepared with a rating of 2, and no respondent chose the lowest rating of 1.

12. How prepared do you feel to handle sensitive topics, such as questions related to death, with customers?

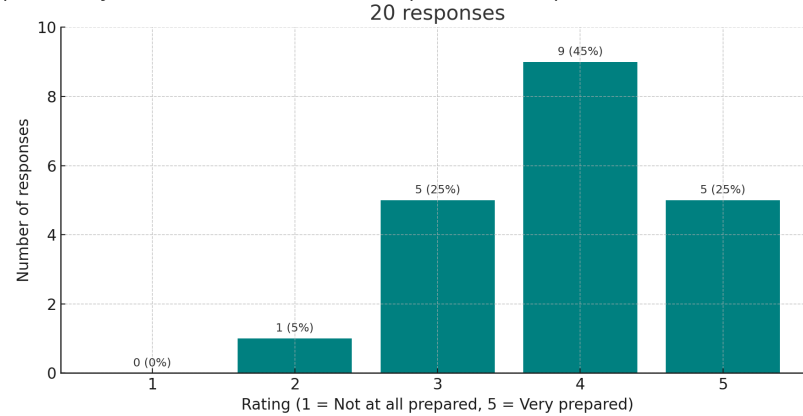


FIGURE 31. Customer advisors' preparedness to handle sensitive topics.

7.2.3 Improving interaction and supporting customer advisors

The final part of the survey focused on identifying ways to improve the interaction around life insurance and better support the work of customer advisors. The following questions explored what support advisors currently receive, things that would improve their ability to have more effective conversations with clients, and the possible need for training in emotional intelligence.

First, this section explored customer advisors' experience of the support they received from the organisation to improve life insurance sales. Figure 32 below presents respondents' ratings of the support received on a scale of 1 to 5. The most common response was a 4, with 9 respondents (45%), followed by a rating of 3 with 7 respondents (35%). A smaller number rated the support as low: 3 respondents (15%) gave a score of 2. Only 1 respondent (5%) gave the highest score of 5. No respondent chose the lowest score of 1.

13. How much support do you feel you receive from your organization to promote life insurance sales?

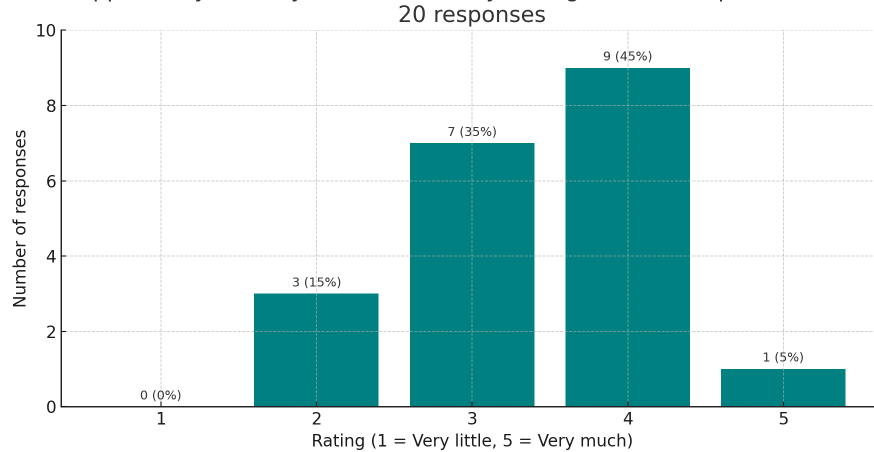


FIGURE 32. Experience of organisational support for promoting life insurance sales.

Figure 33 shows the options that respondents believe would best support them in selling life insurance and helping to ease customer discussions about life insurance. Respondents were asked to select all suitable options. The most frequently selected option was "concrete examples or stories", which 13 respondents (65%) selected. Other commonly chosen options were "more advanced technical tools" with 9 responses (45%), "clearer product information and materials" with 8 responses (40%), and "more practical training for interaction situations" with 8 responses (40%). Other options included "more training on life insurance" (5 respondents, 25%), "ready-made discussion frameworks" (2 respondents, 10%), and one response to "Other" in which the respondent specified "concrete examples of death-related costs (e.g., inheritance tax, funeral costs)".

14. Which of the following factors would best support you in selling life insurance and ease discussions? (Select all that apply)

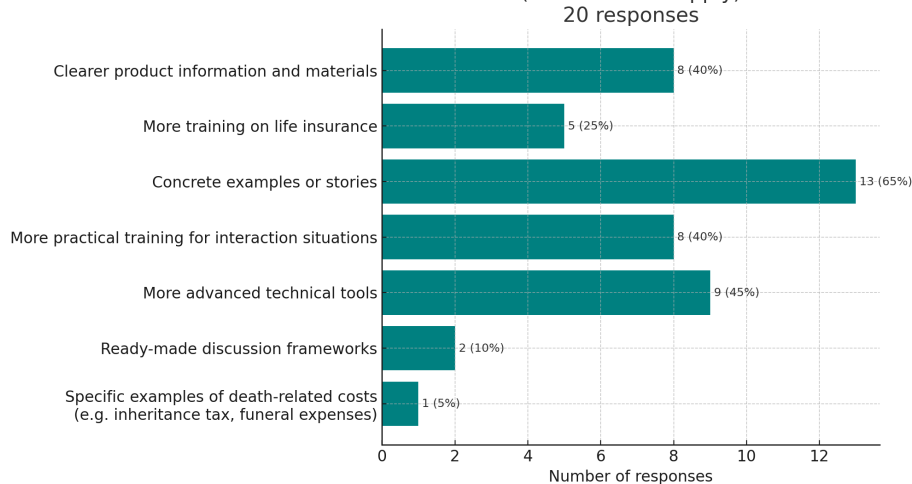


FIGURE 33. Factors that would best support life insurance sales and interaction.

Figure 34 below shows whether customer advisors feel that they would benefit from training in developing emotional intelligence skills in their work. Before respondents were asked to rate their need for emotional intelligence training, they were given a brief explanation of the term. Emotional intelligence was described as "the ability to recognise and manage your own and others' emotions and to use emotions to support your thinking". It was also noted that good emotional intelligence skills are often linked with professional success and are also useful in challenging interaction situations. 16 out of 20 respondents (80%) answered yes, showing that they see a clear need for such training. Two respondents (10%) answered no, and two (10%) were unsure.

15. Do you feel there is a need for training to develop emotional intelligence skills in your work?
20 responses

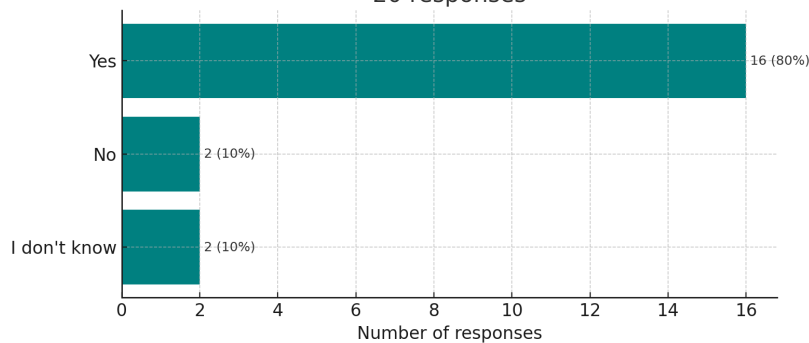


FIGURE 34. Customer advisors' views on the need for emotional intelligence training.

7.2.4 Open-ended question

The survey ended with an open question asking customer advisors to share their views on how to improve the sales process of life insurance for young adults. The question was designed to gather free-form suggestions and ideas that could complement the overall picture gathered from the structured questions.

To question 16, "How do you think the sales of life insurance to young adults could be improved?" the following open answers were given:

1. Clearer examples for customers about the benefits of life insurance, especially who benefits and how.
2. Targeted marketing to young people across different channels.
3. Through various social media campaigns, linking life insurance with e.g. mortgages to lower the threshold.
4. Many young adults have not yet started a family, so emphasise that the beneficiary does not have to be a family member - it can be a close friend. Death seems like a distant thought to young people, so use concrete facts. How many young people have died in 2024 under different circumstances? What are the costs of death to loved ones?

Life insurance works best for young people if it is linked to other products (e.g., critical illness cover) or if it offers significant benefits to other insurance policies so that the young person feels that they are also benefiting from it.

5. Campaigning to keep the topic visible and encourage discussion.

7.3 Examination of the connections between the selected variables

In this section, the possible links between the two different pairs of variables from the consumer survey are explored through graphical visualization. The first pair examines respondents' understanding of life insurance and whether they have considered or purchased life insurance. The second pair focuses on the age group of respondents and their self-assessed understanding of life insurance. Figures 35 and 36 were created based on a cross-tabulation of the responses to these selected pairs of variables in the questionnaires. While exact statistical covariance values were not calculated between the variable pairs, the analysis aims to illustrate how respondents' answers divide between the different options and whether there are emerging trends relevant to the research questions.

The first pair of variables focused on how respondents perceive their understanding of life insurance in relation to whether they have considered or purchased life insurance. Results are shown in Figure 35 below. Of the respondents who had not considered life insurance at all (35 people), 27 felt they only partially understood the product, 5 very well, and 2 not at all. Of those who had life insurance (18 respondents), the majority, 13, felt they understood the product well, and 5 felt they understood it partially. Of those who had considered buying insurance but had not yet done so (31 respondents), 14 said they understood it well, and 17 said they understood it partially. Only one respondent indicated that they had previously owned a policy but had cancelled it. This respondent considered that they understood the product well.

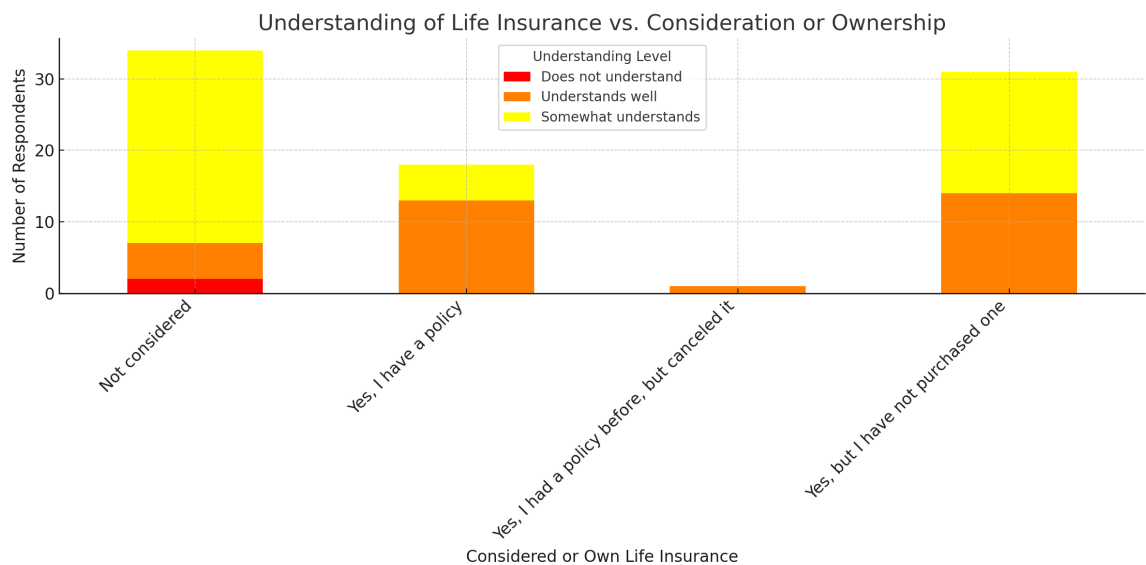


FIGURE 35. Understanding life insurance vs. considering purchasing insurance.

The second pair of variables selected focused on the relationship between respondents' age and their self-assessed understanding of life insurance. The aim was to observe if there were differences in experienced understanding between younger and older respondents. Figure 36 shows three age groups (18-21, 22-25, and 26-29 years) and the relative level of their understanding of life insurance, categorised as "Not at all", "Partially", and "Yes, very well". Each bar indicates the proportion of responses in that age group.

As shown in Figure 36 below, among respondents aged 18-21, 54.5% said they understood life insurance very well, 27.3% partially, and 18.2% not at all. In the

22-25 age group, the percentage of respondents who understood the topic very well fell to 44.1%, while partial understanding increased to 55.9%. No respondent in this group reported a complete lack of understanding. Among respondents aged 26-29, 60.0% chose partial understanding and 40.0% said they understood the topic very well. No one in this group reported a poor understanding either.

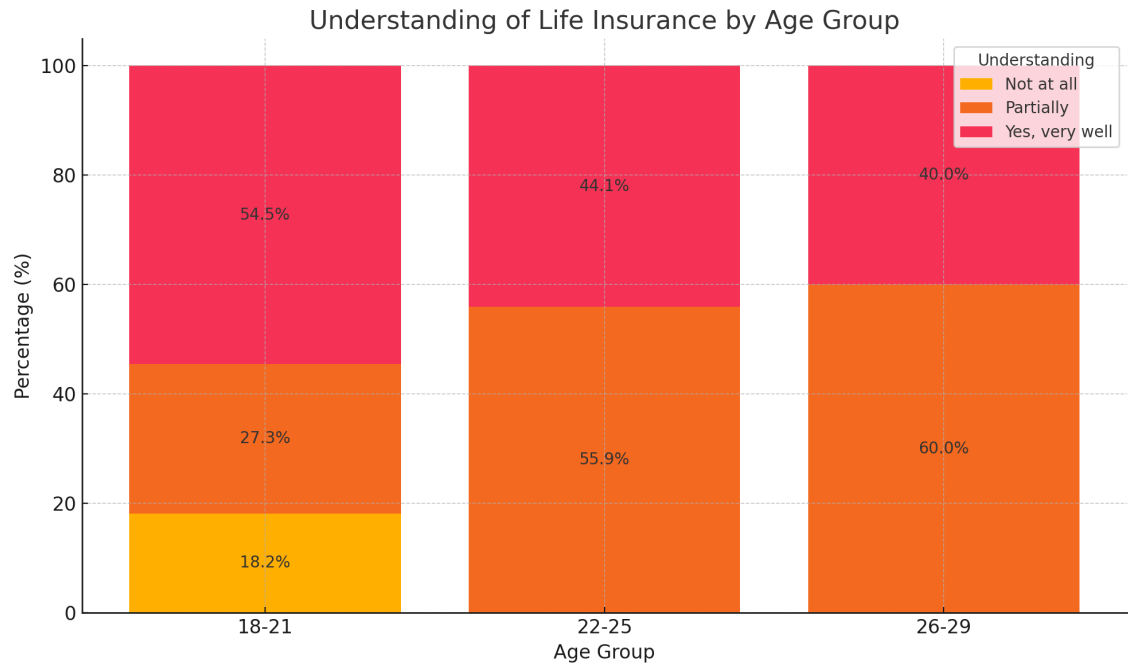


FIGURE 36. Understanding of life insurance by age group.

Although the total number of respondents in each group varied, this cross-tabulated visualisation highlights changes in self-assessed understanding as age increases. For example, the youngest group had the highest percentage of complete understanding, but the older groups tended towards partial understanding.

8 DISCUSSION AND RECOMMENDATIONS

This chapter discusses the meaning and relevance of the research results. The aim is to look at the results presented in Chapter 7 in light of the research questions and theoretical framework. Based on the results, practical recommendations are made for improving customer interaction and marketing communications related to life insurance for young adults.

8.1 Challenges of interaction and how to improve it

This thesis identified several key factors that complicate interaction in life insurance sales to young adults. Based on the literature review and the results of the consumer survey, cultural and psychological barriers related to talking about death (Chapter 4.3) significantly interfere with these discussions. In particular, 27.1% of young adults reported that they find it difficult to talk about death (Figure 13), and 36.5% felt that they did not understand life insurance well enough. These results suggest that avoidance behavior, explained by the status quo bias discussed in Chapter 3.3.2, plays a significant role. Rather than making a conscious decision, young adults may postpone or avoid discussing life insurance altogether.

In addition, emotional reactions to the topic varied significantly (Figure 11). Although "interest" was the most common emotion (58.8%), uncertainty (25.9%) and concern or fear (24.7%) were also common among the respondents, highlighting the emotional sensitivity of the topic. These findings highlight the emotional sensitivity surrounding this topic, which can significantly influence the dynamics of interaction. The emotional intelligence skills highlighted in Chapter 4.3.1 are therefore crucial for advisors to successfully guide these conversations.

From the consumers' perspective, clear and easy-to-understand language (65.9%) and the use of easily understandable examples or stories (50.6%) were the most important factors when discussing life insurance with a professional (Figure 15). This is in line with the theoretical findings presented in section 5.2,

which highlight the importance of clear, relevant, and easy-to-understand communication.

The customer advisors' responses to the survey confirmed these needs. They reported that the most effective ways to engage young adults were to relate the discussions to the customer's life situation (70%) and to use the customer's openness and interests as a guide (65%) (Figure 28). In contrast, fact-based arguments alone were less effective (only 10% mentioned them as effective), showing that purely technical presentations are not as important as empathic, situation-appropriate conversations.

The most common objections from clients, according to advisors, were related to the experience of need and timing: 85% of advisors reported that clients stated that they felt they did not need insurance right now (Figure 29). In addition, 65% reported the response "I'll get back to this later", again suggesting delaying a decision and maintaining the status quo. This finding is particularly interesting in relation to the consumer survey results, which show that a large share of young adults do not feel they understand sufficiently well what life insurance entails and why it could be relevant in their life situation (Figure 13). Based on this, it can be considered that customers' experience that insurance is not needed is not necessarily based on a rational assessment of their needs, but rather on a lack of understanding of the purpose and benefits of insurance. Therefore, one important area for development is to increase customers' awareness of the details of life insurance and, in particular, the security it offers, in a concrete and clear manner.

Customer advisors highlighted several areas for improvement that could support sales efforts and make interaction easier (Figure 33). Concrete examples and stories were seen as the most helpful (65%). The consumer survey also highlighted a desire for examples and stories related to the topic. In addition, many customer advisors wanted clearer product information and materials (40%) and practical training for interaction situations (40%). More advanced technical tools were also mentioned (45%), which indicates a need to update digital solutions that support sales work.

The results of a survey conducted among customer advisors highlight the need to develop emotional intelligence skills. 80% of respondents felt that training in emotional intelligence would be useful in their work to support life insurance sales (Figure 34). This finding supports the theory presented in Chapter 4.3.1, according to which emotional intelligence plays a key role, especially in challenging conversations.

To improve customer service interactions, the results point to four main areas to focus on and improve:

- 1. Improving customer advisors' emotional intelligence skills**, as 80% reported a need for this training (Figure 34). Emotional intelligence helps to deal with sensitive topics such as life insurance and death, and enables more empathetic and personalized customer interactions.
- 2. Use clear, simple language and concrete examples** when explaining life insurance. Both consumer and customer service surveys emphasized the importance of making life insurance concrete and understandable through practical examples and stories.
- 3. Provide clearer product information and practical training for interaction situations.** According to a customer advisor survey (Figure 33), many customer service advisors wished for clearer product materials (40%) and more practical training on handling customer interactions (40%) in order to increase their confidence and ability to present life insurance products.
- 4. Tailoring conversations to the customer's life situation and feelings** rather than relying purely on technical details. The results show that linking the topic to everyday situations (such as family or home) and listening to the customer's own interests and concerns significantly improve the effectiveness of interaction (Figure 28).

8.2 Developing marketing communication

Chapter 5.2 discussed the values and communication styles of young adults, emphasizing authenticity, clear communication, and relevance as key expectations. These themes were strongly reflected in the results of the consumer survey. Figure 17 shows that 61.2% of respondents had not come across life insurance marketing, and of those who had, a significant number found the communication commercial, pressuring, or unclear and complex. Only 12.9% found the current communication clear and understandable. This shows that there is a significant gap between current marketing practices and the expectations of young adults.

When asked what kind of marketing communication would attract consumers' interest (Figure 18), the most popular options were personal stories and experiences (70.6%) and concrete facts and figures about the benefits of insurance (69.4%). Short and visual content, such as animations and infographics (34.1%), were also appreciated, while a serious and professional style attracted very little interest (3.5%). These results are consistent with the theoretical framework presented in Chapter 5.2, which emphasized the importance of authenticity and relatability in communication with young people.

The most preferred channels for receiving information (Figure 16) were personal discussions with an insurance expert (60%), company websites (54.1%), and social media (52.9%). Digital channels are important, but the popularity of personal interaction shows that digital communication should be complemented by human interaction, especially when it comes to sensitive topics such as life insurance. This supports the multi-channel approach discussed in Chapter 5.3.1.

When asked about factors influencing young adults' decision to consider purchasing life insurance (Figure 19), the most common responses were clear communication about the importance of insurance (63.5%), concrete examples of how insurance benefits loved ones (55.3%), and affordable and flexible options (52.9%). Once again, clarity, personal relevance, and emotional connection emerged as the most important factors.

For the design of effective marketing communications aimed at young adults, the results suggest four key focus areas:

1. **Prioritize clear and easy-to-understand communication.** The most important factors for engagement are a clear explanation of why life insurance is important (63.5%) and concrete examples of how insurance benefits loved ones (55.3%) (Figure 19).
2. **Use personal stories and emotional storytelling.** Personal experiences and storytelling are the most appealing marketing approaches (70.6%), clearly ahead of formal or purely fact-based approaches (Figure 18).
3. **Utilize digital channels and supplement them with personal interaction.** Young adults want to obtain information from company websites (54.1%), social media (52.9%), and personal conversations with experts (60%), while traditional advertising received a very low rating among them (9.4%) (Figure 16).
4. **Present information briefly, visually, and in an interesting way.** Respondents prefer short and visual content, such as animations and infographics (34.1%), which supports the use of modern, easily understandable digital content (Figure 18).

8.3 Summary of the key findings

The results of this study highlighted two important areas for development. First, customer service interaction should be improved by strengthening emotional intelligence skills, using clear and simple language, and customizing conversations to the customer's individual life situation. Second, marketing communication aimed at young adults should be made more authentic, clearer, and more emotionally engaging by leveraging appropriate digital channels and maintaining the possibility for personal interaction when needed.

The results revealed a clear consistency between the views of consumers and customer service representatives, particularly regarding the importance of clear communication, concrete examples, and personal interaction. These aligned findings strengthen the relevance of the recommendations and suggest that improvements in these areas could have a significant impact on both the customer experience and the effectiveness of life insurance communication. The recommendations presented are based on the results of consumer and customer service advisor surveys and are closely related to the theoretical framework discussed earlier in this study.

9 CONCLUSIONS

This research explored the challenges and development opportunities in the interaction and marketing communication of the life insurance sales process aimed at young adults. The study combined a literature review with two quantitative surveys: one for consumers and one for customer advisors working in the financial corporation X. This double approach provided both theoretical and practical insights into the research topic.

This thesis focused on two research questions related to the interaction of the life insurance sales process and marketing communication to young adults:

- 1. Which factors complicate interaction in the sales process of life insurance to young adults at the customer interface, and how could this interaction be improved?*
- 2. How can marketing communication be designed to effectively engage young adults and help them realize the importance of life insurance?*

The study successfully answered the set research questions in a comprehensive manner. The combination of theory and empirical data revealed key factors that challenge interaction with young adults, such as emotional barriers, limited understanding of life insurance, and the need for empathy in communication. At the same time, the study identified concrete areas for development in marketing communication, emphasizing clarity, emotional connection, and the use of digital and personal channels.

Commissioner, the financial corporation X, will benefit from the results of this study in several ways. The study provides a deeper understanding of the factors that make it difficult to discuss life insurance with young adults. This information can be used to prepare customer advisors for sensitive conversations and to improve customer service strategies. Secondly, the thesis provides concrete, research-based recommendations for improving both customer interaction and marketing communication. By implementing the proposed improvements, such

as developing the emotional intelligence skills of advisors and using clearer and more easily understandable marketing communication, the commissioner can strengthen its commitment to the target group of young adults and support the growth of life insurance sales.

In addition, the study can serve as a basis for potential future internal studies, providing ideas for improving life insurance processes and supporting the company's strategic objectives in the financial corporation X. Overall, the study achieved its objectives. The data collected was sufficient to identify clear themes and patterns, and the results were closely linked to the theoretical framework.

9.1 Reliability of the research

The study used both quantitative data and a literature review to address the research questions. While the consumer survey reached a good number of respondents (n=85), the sample size is not statistically representative of the entire population of young adults in Finland. However, all respondents were representative of the target group for the study, which improves the validity of the study, i.e. its generalisability. The number of responses to the internal employee survey (n=20) was relatively small compared to the total number of customer advisors working in the financial corporation X, which limits the overall generalisability. The results do, however, highlight themes and recurring phenomena that are relevant to the development of interaction and communication practices.

In both surveys, voluntary participation may have contributed to response bias, with more interested or critical respondents choosing to answer. Despite this, the survey included a range of perspectives from different demographic groups and professional backgrounds. In addition, the open-ended responses to both surveys provided qualitative insight into the quantitative data of the study. The data was carefully processed throughout the study, using Google Forms, Google Sheets, and Excel. Transparency was maintained in the analysis for both surveys. The method was appropriate to the objectives and allowed for a proper balanced presentation of the answers to the research questions.

9.2 Further research opportunities

This thesis provided an overview of young adults' attitudes towards life insurance and the challenges of communication and customer interaction. In the future, the topic could be explored in more depth from different perspectives. Firstly, the quantitative study could be extended to cover a larger and statistically even more representative sample in order to improve the generalisability of the findings to the entire population of young adults in Finland. This would, for example, allow a more detailed analysis of differences between different life situations.

Secondly, qualitative research, for example in the form of thematic interviews, would provide an opportunity to deepen the understanding of young adults' values, feelings, and motivations in relation to life insurance. Qualitative methods could also be used to explore the views of client advisors more extensively, thereby revealing more in-depth insights into the practical challenges of interaction. Future research would also benefit from examining the effectiveness of different marketing communication strategies in marketing life insurance to young adults. In addition, further research could deepen the understanding of young adults' decision-making processes in relation to life insurance, particularly the psychological and emotional factors that influence their choices.

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APPENDICES

1 (6)

Appendix 1. Online survey for consumers

Experiences and thoughts of young adults regarding life insurance

Background information

Please note that the survey is aimed at 18-29 year olds.

1. What is your age? *

- 18-21
- 22-25
- 26-29

2. What is your gender? *

- Female
- Male
- Other
- I prefer not to answer

3. What is your financial situation? *

- Employed
- Student
- Unemployed
- Other, what...

4. Do you have any of the following? *

- Child / children
- Mortgage
- Other loans
- None of the above

Knowledge and attitudes toward life insurance

Life insurance is a cover in the event of death. For the purpose of this survey, life insurance is defined as a term life insurance policy without a savings or investment element.

5. Have you heard about life insurance before this survey? *

- Yes
- No

6. Do you understand what life insurance means? *

- Yes, well.
- Partially.
- Not at all.

7. Have you considered purchasing life insurance? *

- Yes, and I have life insurance.
- Yes, but I have not purchased.
- Yes, I previously had life insurance but gave it up.
- I have not considered.

8. If you do not have life insurance, why not? (Select one or more options)

- I don't know enough about the product or how it works.
- I don't find it necessary.
- It's too expensive.
- Other, what...

Interaction and talking about life insurance

Life insurance is strongly linked to the discussion about death and the loss of a loved one. Please answer the following questions about how you experience or think you would experience certain situations.

9. What feelings do you experience when discussing about life insurance? (Select * all that apply)

- Interest
- Uncertainty
- Concern or fear
- Relief
- Irritation
- Other, what...

10. How do you feel or think you would feel about discussing life insurance with an insurance professional? *

- | | | | | | | |
|---------------|-----------------------|-----------------------|-----------------------|-----------------------|-----------------------|------------------|
| | 1 | 2 | 3 | 4 | 5 | |
| uncomfortable | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> | very comfortable |

11. What factors make it difficult to discuss life insurance? *(Select all that apply)* *

- I don't feel life insurance is important.
- Talking about death feels difficult.
- I don't trust insurance or insurance companies.
- The conversation feels too commercial.
- I don't sufficiently understand what life insurance is.
- I don't find it difficult to talk about life insurance.
- Other, what...

12. If you have ever discussed about life insurance, how satisfied were you with the information and interaction you received?

- 1 2 3 4 5
- not satisfied very satisfied

13. What would be the most important things for you when discussing life insurance with an insurance professional? *(Choose the two most important points for you)* *

- Examples or stories about benefits of insurance.
- Clear and easy-to-understand language.
- Personal and empathetic approach.
- Serious and professional style.
- Informal and relaxed conversational style.
- Other, what...

Marketing communication

Marketing communication is the outward-facing communication that companies use to increase their sales, either directly or indirectly. If life insurance is not relevant to you at the moment, you can answer the questions with a view to the future.

14. How would you prefer to receive information about life insurance? (Choose *one or more options*) *

- Through social media (e.g., Instagram, TikTok)
- From insurance company's websites
- Through personal discussions with an insurance expert
- Through traditional advertising (e.g., TV, radio, newspapers)
- Through recommendations from close ones
- Other, what...

15. What do you think about the way life insurance is communicated at the moment? (Choose *one or more options*) *

- Clear and easily understandable
- Too complex and unclear
- Commercial and pressuring
- Interesting and informative
- I haven't seen marketing communication about life insurance

16. What type of marketing communication would attract your interest in life insurance? (Choose *1-3 most important options*) *

- Personal stories and experiences
- Concrete facts and numbers about insurance benefits
- Humorous and light approach
- Serious and professional style
- Short and visual messages (e.g. animations, infographics)
- Detailed and informative articles

17. What would make you consider purchasing life insurance? *(Select all that apply)* *

- Clear communication about why insurance is important.
- Affordable and flexible insurance options.
- Concrete examples of how insurance helps loved ones.
- Recommendations or stories from other young adults.
- Other, what...

Thank you for your time and participation in the study!

Do you have anything you would like to add or highlight regarding the survey?

The views on life insurance sales from the customer interface

Background information

1. What is your age? *

- 18-29
- 30-41
- 42-53
- yli 53

2. What is your gender? *

- Female
- Male
- Other
- I prefer not to answer

3. How long have you worked as a customer advisor? *

- Less than 1 year
- 1-3 years
- 3-6 years
- Over 6 years

Interaction around life insurance

4. How often do you bring up life insurance in conversations with customers? *

- Often
- Occasionally
- Rarely
- Never

5. Do you find it challenging to bring up life insurance in customer discussions? *

- Yes, very challenging
- Yes, somewhat challenging
- No, I don't find it challenging

6. If you answered yes to the previous question: What makes it challenging to bring up life insurance? (Select all that apply)

- I feel the topic is uncomfortable
- I believe the topic feels uncomfortable for the customer
- Topics related to death are hard to put into words
- I don't have enough knowledge about the product
- Other, what...

7. How do customers usually react when you bring up life insurance? (Select all that apply) *

- Positively and with interest
- Neutrally, without a strong reaction
- With doubt or criticism
- Negatively or with discomfort
- Other, what...

8. In which situations have you especially felt successful in selling life insurance to young adults? (Choose 1–3 most suitable options for you) *

- When the customer has recently started a family
- When the customer has a mortgage or other debts
- When there has been an effective campaign or offer
- When something unexpected has happened in the customer's life (e.g. loss of a loved one)
- When the customer is generally interested in preparedness
- Other, what...

9. Is there an approach or course of discussion that you feel has worked especially well with young adults? (Select all that apply) *

- Discussion related to life situations (e.g., family, mortgage, student loan)
- Approaching through humor or light conversation
- Justifying with facts and figures
- The customer's own interest and openness towards the topic
- Listening to the customer's concerns before offering solutions
- Building connection through everyday examples
- Other, what...

Improving interaction and supporting customer advisors

13. How much support do you feel you receive from your organization for promoting life insurance sales? *

	1	2	3	4	5	
very little	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	a lot

14. Which of the following factors would best support you in selling life insurance and make discussions easier? (Select all that apply) *

- Clearer product information and training materials.
- More training on life insurance as a product.
- Concrete examples or stories about the benefits of insurance.
- More practical communication training for interaction situations.
- More advanced technical tools, such as sales systems.
- Ready-made discussion frameworks.
- Other, what...

15. Do you feel there is a need for training to develop emotional intelligence skills in your work? *

Emotional intelligence is the ability to recognize and manage your own and others' emotions, and to use emotions to support thinking. Good emotional intelligence skills are often linked to success at work and are helpful in challenging interaction situations.

- Yes
- No
- I don't know

16. How do you think the sales of life insurance to young adults could be improved? (Open comment, optional)

Oma vastauksesi

Thank you for your time and participation in the study!

Do you have anything you would like to add or highlight regarding the survey?
