Chapter II

REVIEW OF LITERATURE
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NEED AND IMPORTANCE

Basically research is of two types one is primary and second is secondary. Primary research is the data that does not already exist. It is totally based on survey, questionnaire, interview and observation on the other hand secondary research is looks at existing data. It may be a summary, collation or synthesis of information.

It has been universally acknowledged that no work can be meaningfully conceived and soundly accomplished without critically studying – what already exists in relation to it, in the form general literature. It is the study of already established knowledge pertaining to the area that enables us to perceive clearly what is already lighted up in that area and what still remains enveloped in darkness.

Emphasizing the importance of survey of related literature, C.V. Good pointed out- the survey of related literature may provide guiding hypothesis, suggestive methods of investigation and comparative data for interpretative purposes. The author further suggests that it would be useful in exploring the way, how the previous studies are comparable with the present study. It helps to expand the present problem to enable us to see its importance and to relate it to many other studies.
The planning and execution of any research study should be preceded by thorough review of literature in the related field since it helps the research worker to get better insight into the work done in the related field. Apart from the above consideration, the review of literature goes way in building up and accumulating knowledge over a period of time through the reflection of primarily empirical studies. Whatever may be the mode of building up knowledge, it is invariably realized that no one can embark upon a new venture in any area of life without critically acquainting himself with-what already exists in the form of knowledge in that area.

The study of related literature goes a long way in equipping the research with these understandings and knowledge which is necessarily needed to put one’s own problem in a proper perspective and which are essential for a valid interpretation of the findings of one’s own research efforts.

The relevant literature reviewed for the present study is described as under:

**Lawrence A. Gosby and Nancy Stephens (1987)** updated those complex, highly intangible services such as life insurance consists largely of credence properties. Insurance providers engage in relationship-building activities that emphasize buyer-seller interaction and communication. Economists contend consumers are prone to make quality generalization based on the strength of these relationships, perhaps to the detriment of price competition. The authors report contrary result suggesting that, though relationship marketing adds value to the service package, up-to-date core services\(^1\).
Zeithaml (1988) defines value as the consumer’s overall assessment of the utility of a product, based on the perceptions of what is received and what is given. He conjectured that there must be different stages involved in developing a new product, they are- need identification, product development, product testing, and finally product launch. Price strategies must be according to the needs of the customers because what we are producing, doing it for a customer. Branding strategies are increasing to enhance market share of product. It is the name and mark which can increase profits by enhancing the perception of quality.²

In the case of LIC of India v/s Dr. Sampooran Singh (1993), it was decided that policy became inoperative due to the act of the state and there was no deficiency on the part of the appellant. Service under an insurance policy can arise only after the occurrence of the contingency viz, the death of the insured in this case-as, however, the purpose of the policy became inoperative due to the act of the state, there should be no deficiency of service on the part of the appellant insurance company³.

Faulkner and Bowman (1997) defined perceived use value as the satisfaction experienced by a buyer in purchasing and using a product or service. They adjudged that intermediaries who are sincere and keen in selling the products should also be keen in educating and updating the knowledge of customers. They must be ready to be brain stormed by the customers, equipped with clear and specific solutions. Zero gaps also insure flexibility and adjustment to the changing expectations of the customer by decreasing the cost of organization and increasing the consumer satisfaction.⁴
Ananth (1998) in his study on life Insurance Corporation of India highlighted the spectrum of corporate finance during 1975-90. He pointed out different problems faced by the organisation in handling the corporate finance such as the time of procurement and investment of funds. He suggested that the organisation must relate itself with the needs of changing environment by taking good decisions through professionally trained people.

Shrivastva (1999) critically analyzed the housing finance aspect of the LIC of India and suggested that the corporation must evaluate the needs of houses and the required finance thereof in a particular area on the need based system and its decisions should not be affected politically so that it may prove itself more compatible and effective.

The insurance companies Specially LIC must acquire and maintain a competitive edge in the market by following the concept of competitive market intelligence and to anticipate the pattern of operations and the game plan. It is necessary to find out what new products and policies others are likely to offer and then suitability design their own strategies. But study pointed out as how is suffering from faulty selection and training methods. The political interference adds more to the problem. He suggested that corporation must adopt the professionally tested modern techniques of selection and training of its employees to make work force more competent.

Livingstone (1999) urged the need of framing effective human resource policies by the LIC of India to retain the competent and motivated staff as the new entrants will be eying them by offering lucrative salaries and other benefits.
According to him, management has a great role to play in shaping subordinates' attitude towards the jobs and themselves. They will behave as they will be treated.7

**Samar, Deb (1999)** Investment policies of the LIC of India in special context to North-East India was analyzed. The focus of the study was to see the investment patterns of the funds of the corporation in different fields of activities in the region. He observed an imbalance in investment pattern for infrastructure. Development in the region as compared to other parts of the country and suggested that more and more funds must be invested by the corporation to build a strong infrastructure base in the region, instead of making the investment in housing finance to remove the prevailing poverty in the masses.

He also observed that a majority of the insurance business is performed by agents of different companies and most of the time they sell the products which suits them the most from the view point of commission and they even don’t disclose the negative points of the products. To avoid this lacuna, and to save the interest of the investors insurance sector should emphasize more on direct selling and banc assurance and stop the exploitation of the customers and give them the maximum benefits.8

**Mookerji (2000)** cited weaknesses of marketing policies pertaining to outdated products and technology used by LIC and GIC of India. She forecasted that in the light of new and upgraded technology, the LIC of India would strengthen the network of agents and intermediaries. Most of the products of LIC of India were bundled ones having no flexibility. Only twenty percent agents of the
corporation were really professional in their approach. The corporation must adopt some new channels of distribution like banks, village head, post office or the cooperative societies to improve its performance.\textsuperscript{9}

\textbf{Singh, S.S and Chadah, Sapna (2000)} the committee framed the new Competition Policy which proposed repeal of Monopolies and Restrictive trade Practices Act, 1969 and enactment of a new Competition Law and establishment of a regulatory authority Competition Commission for implementation of Competition Act. On recommendation of the Committee the Competition Act was passed and the Monopolies and Restrictive Trade Practices Act, 1969 has been repealed.\textsuperscript{10}

\textbf{Mundra (2000)} expressed, through his article, the fear in the minds of the competitors and the possible strategies to face them. The main concern of the public sector companies, according to him, is that the private players, especially foreign ones, will swamp the market and grab a large share of it. They can create demand in some neglected and new areas. The possible strategies for combating the situation can be the adoption of latest information technology, use of data warehousing management, implementation of high level training and development programmes and practices of alliances and tie-ups.\textsuperscript{11}

\textbf{Murthy (2000)} emphasized the need of undertaking three functions viz. risk taking, asset management and serving the customers by the life insurance companies for providing comfort to the society in an organized manner.\textsuperscript{12}

\textbf{Suthanan (2000)} brought to light the drawbacks of insurance sector, especially of the LIC of India, in the form of low supply of investment, pension
and health care products in comparison to their demand. The pace of penetration of the Corporation is low in comparison to its competitor's. Non-availability of customer friendly products, high premium, miss-management of assets; low investment yield and low consumer satisfaction are the main factors causing inefficiency in the Corporation which must be eradicated to face the challenges of liberalization.¹³

**Mittal, S.K. and Sharma, KC. (2001)** deduced that the competition increases in the field of insurance sector with the entry of private players. As the foreign dominance in collaboration in life insurance might lead to replication of the products prevalent in industrial countries and they may not properly be matched with the typical requirements of Indian customers. Liberalization of insurance sector may prove boon for the Indian economy by providing ample opportunities of growth in the shape of challenges, if they are regulated and promoted properly.¹⁴

**Parera (2001)** feels the insurance as the hottest business in India and other Asian countries. He exhibited that the Indian insurance market has registered the highest growth of over twenty percent in Asia, though its share in global market is about 0.5 percent. The total Indian population was 1.05 billion in July, 2000, consisting of 72.22 percent of rural population and 27.78 percent of urban population. But the penetration level of the life insurance was just twenty percent.¹⁵

**Chuganee (2001)** assumed distribution as a very important and critical factor for the life insurance products of private players; it’s a bottle neck to be
navigated by them. The new insurance players are hawking their products through the ready distribution channels of banks and non banking finance companies, but they may expose to quality control issues if not making the judicious use of them.\textsuperscript{16}

\textbf{Singh, Daleep (2001)} underlined that the competition will increase in the field of life insurance with the entry of more private players. Foreign players will bring in their management, financial and technical strength in the market, which would ensure better products and services. And, thus to be more competitive the Indian players, both public and private should go for mental revolution to design the competitive plans, and strategies for effective execution.\textsuperscript{17}

\textbf{Gupta (2001)} expressed that the transition of insurance industry from a public monopoly to a competitive environment presents interesting challenges to competitors and consumers. The new players shall have an opportunity to test their various hypothesis and experiences from overseas markets. On the other hand, the LIC of India has to prove its worthiness in the competitive market. As a result of that the consumers shall have greater choices for the fulfilment of their needs.\textsuperscript{18}

\textbf{N. Vittal, Central Vigilance Commissioner (2001)} expressed that today Indian Insurance sector is facing an exiting time. While competition is coming and Indian insurance industry will have to come up to global standards. It also provides opportunity for bringing in high degree of innovation and imagination in the insurance sector.\textsuperscript{19}

\textbf{Rehman (2002)} concluded that the steady deregulation of the insurance market, the emergence of new technologies, increasing competition among the life
insurers are resulting into a new paradigm centered on the customers. The new situation will induce many pressures on insurers in the form of capital, volumes (market share), margins, services, reinsurance, retaining quality people, intermediaries and regulatory authority.\(^\text{20}\)

**Singh (2002)** corroborated that the life insurance companies are exposed to colossal losses, which is evident from the World Trade Centre disaster. These companies can limit their exposure by spreading the risk through the processes such as geographical diversification.\(^\text{21}\)

**Krzysztof Ostaszewski (2003)** added Life and disability insurance, as well as annuities, traditionally has been analyzed as products providing protection against random losses. He proposed that these products can be viewed as derivative instruments created to address the uncertainties and inadequacies of an individual's human capital, if human capital is viewed as a financial instrument. In short, life insurance (including disability insurance and annuities) is the business of human capital securitization.\(^\text{22}\)

**Jawaharlal (2003)** elucidated that historically, distribution of insurance policies in India has been totally agent based. The agents were always driven by motive of selling a product and not in really marketing it. They were compelled to sell products that were best suited to them rather than the proposer. Most of the products of LIC of India were bundled ones having no flexibility. Only twenty percent agents of the Corporation were really professional in their approach. The Corporation must adopt some new channels of distribution like banks, village
head, post office or the cooperative societies to improve its performance. The total Indian population was 1.05 billion in July 2003, consisting of 72.22 percent of rural population and 27.78 percent urban population. But the penetration level of the life insurance was just twenty percent.\textsuperscript{23}

\textbf{IRDA report revealed (2003)} revealed that the maximum business activities of private life insurers are limited in the urban areas where a fairly good market network of public sector insurance companies already exists. The ratio of agents of urban and rural agents was 100:76 in public company where it was 100:39 only in case of private companies.\textsuperscript{24}

\textbf{Dublin and Andrew (2004)} looks at the various insurance business processes that are being outsourced and how outsourcing is moving up the value chain. It examines the key drivers and inhibitors impacting the growth of outsourcing and off shoring in the insurance vertical. They examine global trends, with an overview of recent outsourcing deals by some of the world's largest insurers. Their study examines key trends in the outsourcing industry and provides insights into issues like the insurance outsourcing value chain, domain specialization of vendors and off shoring versus near shoring. They highlight the state of the insurance off shoring industry in India, market shares and prospects for growth, with estimates and forecasts till 2007.\textsuperscript{25}

\textbf{Shobhit and Shukla (2004)} concluded that there is a significant requirement of change in products, services and marketing strategy of private life insurers. The policies with low premium, easy payment schedule, specifically rural
designed products, and loan against policies can help the increase in share of private life insurers.\textsuperscript{26}

In \textbf{Donoghue v/s Stevenson\textsuperscript{27} (2005)} Lord Atkin laid down a very important principle of determining duty of a manufacturer. Lord Atkin, in this case laid down the principle of duty to take reasonable care to the consumer where products results in an injury to the consumer’s life or property.\textsuperscript{28}

\textbf{Kumar (2005)} corroborated that rural penetration remains a haunting challenge the most life insurers due to high poverty levels prevailing in the area. The other problems faced the insurers in rural India are; poor general awareness about life insurance, investment in land and gold by the villagers, non-availability of certificates regarding proof of age and death lack of innovative products made for rural people, lapse of policies due to seasonal and irregular income and permanent health problems.\textsuperscript{29}

\textbf{S. Ganesan and Jayaprakash (2005)} cautioned against the lapses of life policies by saying that it adversely affect the policyholders, the company, the agent and the industry in terms of forfeiture of premiums paid, cost of acquisition not fully covered, loss of renewal commissions, and wastage of scarce resources. It can be controlled by good training to agents, control over the activities of agents by the companies and regular after sale services of agents to the policyholder.\textsuperscript{30}

\textbf{B.V. Rao (2005)} indicated that the performance the LIC of India depends purely on the performance of its agents. The number of agents has increased from 533133 in 1996-97 to 1003241 in 2003-04; the average business per agent has
increased from Rs, 1064284 to 2197675 during the same period. The study also revealed that 15 percent of the agents of the LIC of India are highly productive and the remaining 85 percent are less productive. In nut shell the former agents brought 61 percent of the new business while the remaining 85 percent contributed the balance 39 percent.\textsuperscript{31}

**Kishore, R.B (2006)** laid down in his article that market data, sources, methodology, need for professionalism to systematically target these affluent segment by becoming crorepathis and MDRT achievers. The article also help sharpens the style of salesmanship to be leaders and champions in the profession.\textsuperscript{32}

**Jason Cunningham (2007)** observed that buying life insurance has been reduced to an afterthought. Total 200 people were surveyed as part of this study and researcher found that many of the peoples are uncomfortable with facing their own mortality. Yet others do not see the value of life insurance because they are single, or will not live to receive the tangible benefit of having this coverage, unlike health insurance. Maybe they have been turned down for coverage because of a health condition, but most still can qualify for a graded death benefit policy.\textsuperscript{33}

**R. Masilamani (2007)** attempted to identify the ways in which the safety of an insurance policy can be ensured. In his article he concluded that the government of India intends to bring in a comprehensive legislation relating to insurance matters. There is an upbeat mood among all the insurance companies over the growth in their premium income through life insurance policies. The article intends to codify the possible extent that the laws, rules and regulations available in our
country can provide a safety net for funds invested by the policyholders in a life insurance policy.  

Joy Chakraborty (2007) a research associate identified that the Indian insurance industry underwent a drastic transformation with the entry of private players who captured a significant market share (26.6%) during 2005-2006, the proposal to increase the FDI limit from 26% to 49% will further enthuse the foreign companies to infuse fresh capital into the Indian insurance sector, thereby fuelling more growth. He clearly traces the challenges faced by the private players while marketing their products and the measures they have taken for overcoming them.  

Michael J Moody (2007) intends that TRIA comes out with a huge support against terror attacks. But this is not a permanent solution. The article raises the question as to what life would be after the expiry of the terrorism risk insurance act.  

Case of Gordon v/s Pennsylvania Blue (October 21, 2008) Shield, in which the Superior Court explained that a carrier's mishandling of a claim could only lead to a Consumer Protection Act claim where a tort or malfeasance had occurred, as opposed to a breach of contract, or nonfeasance. In so doing, however, Judge Wettick rejected the malfeasance/nonfeasance distinction, noting that under existing case law, whether a cause of action is grounded in tort or contract is analyzed under the gist of the action doctrine. As the gist of a cause of action for failure to pay a claim is grounded in contract, rather than tort, Judge Wettick held
that a tort claim could not be pursued. Under Gordon, therefore, no viable Consumer Protection Act claim could be made.\(^{37}\)

In the case of "oriental insurance company limited through its regional manager v/s Rajinder Singh (2008)" settled law that insured should not only have pre-existing disease but also he should have knowledge of such disease, only then claim can be repudiated on this ground. But in the instant case there is no evidence that insured had any knowledge of pre-existing disease.\(^{38}\)

Kirby Thomas (2008) life agent with LIC identified that many people think life insurance would be easier to buy if life insurance itself was simpler to understand. Consider the two major types of life insurance: Temporary and Permanent. Within these broad categories, you can choose from such products as Level Term, Decreasing Term, Whole Life, Universal Life, Variable Life, Variable-Universal Life, first-to-die, second-to-die, and so on. Life insurance policies can be customized with the addition of "riders" that reflect your individual circumstances and personal preferences. The respondents were 160 old customers of LIC. Findings show that life insurance must use a form of legalese in the policies they offer because life insurance is a legal contract.\(^{39}\)

G. Gopalakrishna (2008) in his article lay down that all assets including the human life has economic value. Insurance is a mechanism that provides compensation for pre-financial value of the asset in case of loss and damage. It does not get back and replace the asset, it only compensates for the loss suffered. Insurance is transfer and sharing of risk by equitable loss sharing. It proves to be a
profitable investment and fulfils a host of needs of a person. In fact, life insurance is a way of life.\footnote{40}

\textbf{Tim Bain (2008)} added that in the light of economic climate our country is currently in and with all the recent negatives news surrounding financial companies it is normal for consumers to be wary of doing business with these companies and with financial products in general. When it comes to life insurance companies and term life insurance specifically, it has also become quite common for consumers to contact quick quote looking for answers and reassurance.\footnote{41}

\textbf{Chandrasekharan, David (2008)} emphasized that identifying the right product is the first step towards ethical selling. All we ca say in the present situation to the customer of insurance is “let the buyer beware”. He adds that although it sounds very simple, it is hard to accomplish, considering the numerous ‘factor’ that go into a sale.\footnote{42}

\textbf{G. Raju (2009)} advised that Insurance is an important segment under financial services. The life insurance sector provides long-term funds for development of infrastructure. The pace of growth of life insurance in India accelerated with the process of opening up of the economy through globalization and liberalization. However, the level of penetration is less when compared to the world average and many other countries. The results of this case study reveal that life insurance is preferred mainly for risk coverage and tax benefits.\footnote{43}

\textbf{Singh, Kuldip (2009)} examined many products under basis of common basic constituent elements. According to the author LIC products are weak as compared to private insurers so he suggested that the corporation must design
stable products strategies with durable elements like private players, which can fulfill the needs of various customers and further build its image and good will to retain. He added that private insurers are advised to improve their age-wise strategies as a whole life plan to compete with LIC.

IRDA should also make provisions regarding the issues of life plans according to the changing economic conditions, as we use the clothes according to the seasons, to save the innocent customers from the probable loss and give the real benefit of the insurance to them. In the present state of recession in the economy, only the traditional plans should be allowed to sell and not the ULIPs, because it may result into great losses for the customers. Even he added that if ULIPs allowed, then only with guaranteed returns.44

**Pasricha, Gursharan Singh (2009)** in his Ph.D thesis revealed that why LIC is not going ahead and proposed the basic reason is that their products as well as technology are not upgraded and also there is need to improve the processes and popularise the scheme. With the entry of private insurers in the industry many new channels of distribution have become available. However, LIC has not used them to the desired level. So author recommended that such channels be used aggressively by LIC to meet the rising level of competition.

He also highlighted that advertisements plays an important role. With the help of advertisement it increase awareness about life insurance products among the masses.45

**C.L. Baradhwaj (2009)** examined that there must be some imbalance things and information asymmetry for a life insurance company-absence of
accurate information about proposes to assess the risk correctly. He also wrote that most of the problems associated with asymmetry of information in life insurance can be solved by the agents being more forthright at the time of finalizing a deal.46

Gustavo Ferro (2010) in his paper, he aimed to discuss the main issues concerning annuities from a less technical perspective. Annuity is an old instrument which provides unique longevity insurance. But instead of being popular for reducing uncertainty on earnings at advanced ages, the market is thin. Authors’ overview of the theoretical and empirical literature shows that despite the theoretical appeal of the instrument, both sides of the market demand and supply tend to avoid it. Savers doubt whether to cede a part or all of their savings in exchange for a policy and prefer alternatives with greater risks. Providers are encountering difficulties in annuity pricing given that life expectancy is lengthening. There are also open issues in the regulatory arena to debate. The growth in retirement savings implies a potential demand for annuities. The empirical research in few countries where the annuities market has developed sheds light on the complex trade offs involved.47

Arulsuresh, J and Rajamohan, S (2010) added that Life insurance agent is a person in commercial law who has the authorization to act for the principal to legally make a relationship with those who want to insure themselves through life insurance policies. LIC agents have to diversify their activities to meet the complex needs of customers. Spreading awareness, economic activities and social consciousness have made the job of LIC agents more challenging and complex.48
It has been observed after reviewing the available researches that no in-depth study has been made for the protection of the consumer of life insurance sector. Majority of the studies relate with the working of Life Insurance Corporation of India. No attempts have been made to measure the gap in the service quality perception in between the service providers and consumers.

The present study is a unique study because simultaneously, it aims at conducting a consumer protection scenario in Life Insurance Sector at various levels in Punjab, with three stages random sampling techniques. Three districts have been selected having the highest population from Malwa region i.e. Ludhiana, Patiala, Bathinda; and one each from Doaba and Majha that is Jalandhar and Amritsar.

It is a competitive time and is essential to provide higher value to the consumers. Life Insurance Corporation and Other companies have felt the vibrations of the changes with the new entrants and changing critical factors in the industry.

The present study focuses on Indian public and private sector Life Insurance Companies and measures the gap in the service quality which is providing by the various Life Insurance companies. It also fills the gap between the service providers and consumers so that consumer may be protected from the unfair mean practices used by the different Life Insurance Companies whether it is a public or a private.
K, Alamelu (2011) reveals that the financial indicators of the Indian life insurance sector are satisfactory. The Indian life insurance sector has witnessed a robust growth with the advent of private players in 1999. The growth in the business of life insurers both private and public is remarkable. A product mix company has changed significantly and an array of contemporary products on par with international standards is offered. It takes a minimum of six to seven years for the life insurance companies to reach the breakeven point. Hence, in order to enhance their market share and to have a sustainable premium growth. Companies have started expanding their presence by establishing branches all over the country. They are also bringing other innovative form of distribution channels.

Though the Indian insurer’s track record of performance is reasonably good, it cannot be denied that such a performance to a large extent is the outcome of various prudential policies followed by the IRDA. Moreover, there are few challenges faced by the Indian insurance companies. These companies at present spend around 50% of their expenses for developmental purposes. So, expenses management may be a daunting task for them.

Another area of concern is the shortage of actuaries. Given the rapid rate of growth there is an acute need for more trained actuaries as actuarial skills are fundamental to the development of risk management capacity.

Indian life insurance companies also face the problem of inadequacy of employees with professional skills in the arena of treasury management. This is more crucial in insurance because business involves short-coming leveraging of
funds due to its long-term maturity. In the present market environment, merely obtaining the yield on fixed interest securities may not be sufficient to meet all the commitment and developmental expenses. Hence, the treasury function must also acquire investment management skills. Many life insurance companies have entered into joint ventures with banks to acquire skill from bank treasuries.\textsuperscript{49}

\textbf{J Arulsuresh and S Rajamohan (2011)} in his research paper concluded that LIC of India is a service oriented industry. It is purely dependent on the development officers. The LIC of India provides physical facilities and better services to the development officers like good percentage of commission, job enrichment, performance appraisal, good reward and so on. Physical facilities are important in motivating the development officers. There are a number of policies available for children, senior citizens, and women, but the development officers of LIC of India may not be aware of the significance of all the policies. The LIC of India is giving regular, systematic and compulsory training for development officers. According to the survey made, a few development officers are not updated in their knowledge of the benefits of many newly introduced policies.

At last he revealed that the important duty of a development officer is to locate markets for life insurance business in the area in which he operates. It was also seen that the development officer works through the agency organization, to achieve the objectives of the LIC of India.\textsuperscript{50}
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