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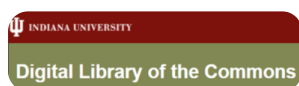
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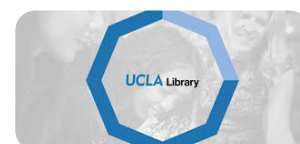
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Original Article

# Insurance Agent Performance in Emerging Markets: A Thematic Literature Review

<sup>1</sup>Richard Santosa, <sup>2</sup>Mahlia Muis, <sup>3</sup>Indra Widjaja

<sup>1</sup>Doctoral Program in Management, Tarumanagara University, Jakarta, Indonesia.

<sup>2</sup>Faculty of Economics and Business, Hasanuddin University, Makassar, Indonesia.

<sup>3</sup>Faculty of Economics and Business, Tarumanagara University, Jakarta, Indonesia.

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**Abstract:** *This study aims to synthesize the determinants of insurance agent performance in emerging markets through a thematic literature review, with a particular focus on leadership and learning perspectives. Drawing on 17 peer-reviewed articles published between 2020 and 2025 and indexed in Scopus, this study identifies key factors influencing agent performance and examines how transformational leadership, transactional leadership, and learning work behavior contribute to performance outcomes. The review adopts a thematic analysis approach to organize the literature into three main clusters: leadership influences, learning and adaptive behaviors, and contextual factors specific to emerging markets. The findings reveal that insurance agent performance is shaped by a complex interaction of organizational, behavioral, psychological, and contextual determinants. Leadership plays a critical role, where transformational leadership enhances motivation and learning, while transactional leadership ensures structure and performance consistency. Learning work behavior emerges as a central mechanism that enables agents to adapt, develop competencies, and respond to dynamic market demands. In addition, contextual factors such as trust, cultural differences, and institutional conditions significantly influence performance in emerging markets. This study contributes to the literature by integrating leadership and learning perspectives into a unified framework and providing a structured thematic synthesis of existing research. The findings offer theoretical insights into the multidimensional nature of agent performance and practical implications for insurance companies in developing effective leadership and learning strategies. Future research is encouraged to further examine these relationships through empirical and longitudinal studies across different emerging market contexts.*

**Keywords:** *Insurance Agent Performance, Emerging Markets, Transformational Leadership, Transactional Leadership, Learning Work Behavior, Organizational Learning, Thematic Literature Review.*

## I. INTRODUCTION

The insurance industry supports financial resilience, risk management, and economic stability, particularly in emerging markets where vulnerability to financial risks remains high. Nonetheless, many emerging market economies are still experiencing lower insurance penetration compared to developed economies, which can often be attributable to a combination of limited financial literacy and trust in their insurance providers, along with structural inefficiencies within existing distribution systems [1]. Therefore, it is essential that insurance agents do not merely act as a vehicle that brings and sells a product to the customers, but also serve as advisors and educators for people looking to either transfer risk or buy it. Many lesser developed markets are characterized by more traditional distribution channels, where in-person selling and relationship building play a key role in establishing trust with the consumer (they often need to touch, feel and better understand the product). Thus, the performance of insurance agents becomes a critical factor for success at organization level and market penetration. The changing insurance market has also redefined agent competencies. The demands on you as insurance agents have mounted due to digital transformation, growing customer expectations, complex regulations, and increasing operational risks. [2] This has created a demand for new generation agents who are not only masters of selling but also evolving learners, tech-savvy and solution providers. Correspondingly, the understanding of insurance agent productivity determinants has spurred greater interest by scholars and practitioners alike.

Literature has so far explored several drivers of individual performance in sales and service contexts, including leadership styles (Kohli&Jaworski, 1990; Plouffe et al., 2016), motivation (Van der Veen et al., 2019; Williams & Anderson, 2004), job satisfaction (Mao & Zhang,2021)and organizational commitment (Ramoji & Rao, 2018). Of these, leadership has been a major focus particularly transformational and transactional leadership. Transformational leadership inspires followers through intellectual stimulation, individualized support and in-created intrinsic motivation and innovative behavior [3]. On the other hand, transactional leadership focuses on structure and monitoring with reward-based transactions to create efficiencies and achieve goals [4]. Cross-business unit empirical data indicate that both styles impact employee outcomes, although the



effects may differ by organizational or cultural context in emerging market contexts. Outside the realm of leadership, learning-related constructs have risen as key predictors of performance, in particular organizations learning work behaviour and organizational learning. Learning work behavior is an outcome of individuals trying to learn, develop competencies and adapt themselves to the rapid job changes. For insurance agents, who sell intangible and complex products, it is especially important because the representative needs to learn continuously in order to explain the policy features, address customer problems created by their sales activity or keep up with regulatory requirements. Learning at the organizational level allows firms to convert individual knowledge into organization-wide capabilities, increasing long-run adaptability and competitiveness.

Despite growing research attention, several gaps remain. First, existing studies often examine leadership and learning determinants separately, leaving their potential complementarity underexplored. Second, findings from developed economies dominate the literature, limiting their applicability to emerging markets characterized by different institutional, cultural, and economic conditions. Third, to the best of our knowledge, no prior thematic literature review has specifically synthesized research on insurance agent performance in emerging markets through an integrated leadership and learning perspective. Moreover, prior reviews tend to focus on isolated constructs rather than organizing them into coherent thematic patterns. To address these gaps, this study adopts a thematic literature review approach and organizes existing research into key thematic clusters, including leadership influences, learning behaviors, and contextual factors relevant to emerging markets. Specifically, this study addresses the following research questions:

- RQ1: What determinants of insurance agent performance have been identified in emerging market contexts?
- RQ2: How do transformational leadership, transactional leadership, and learning work behavior explain variations in insurance agent performance?
- RQ3: What thematic patterns and research gaps can be synthesized from the existing literature?

This study contributes to the literature in three ways. First, it integrates leadership and learning perspectives into a unified framework for understanding insurance agent performance. Second, it contextualizes these relationships within emerging markets, offering insights relevant to developing economies. Third, it provides a structured thematic synthesis that organizes existing knowledge into coherent categories and highlights directions for future research.

## II. METHODS

A thematic but systematic approach was conducted through a literature review to summarize the published work on insurance agent performance in emerging markets. When the aim of your research is to scope out and interpret trends across a body of literature without needing the systematic review protocols, that is why you do a thematic literature review. This is consistent with the research aims of this study, as they range from identifying determinants, explaining relationships and mapping thematic patterns rather than aggregating effect sizes or testing statistical hypotheses. This literature search was based on the Scopus database, which is understood to be among the largest and most comprehensive abstract and citation databases for peer-reviewed literature in business, management and social sciences. Scopus was chosen due to its extensive coverage of international journals with high editorial standards, qualified filters that allow well-defined and reproducible searches, and the fact that indexed publications have elements that facilitate academic traction in emerging market scenarios. The search was conducted in the month of March 2025. To ensure the review reflects contemporary evolutions in insurance agent performance scholarship, this review limited its publication period to 2020–2025 given that digitalization, post-pandemic recovery and regulatory frameworks development are likely to significantly impact how scholars study insurance agent performance in emerging economies.

The search strategy employed a combination of keywords grouped into three conceptual categories. The first category focused on the subject of analysis and included terms such as "insurance agent", "insurance salesperson", and "life insurance agent". The second category addressed the outcome of interest and included "performance", "productivity", "sales performance", and "job performance". The third category specified the geographical context and included "emerging market", "emerging economy", "developing countr", as well as specific country names representing major emerging markets including Indonesia, India, China, Brazil, Nigeria, Vietnam, Thailand, Philippines, South Africa, Turkey, Mexico, and Pakistan. These keywords were combined using Boolean operators as follows: ("insurance agent\*" OR "insurance salesperson\*") AND ("performance" OR "productivity" OR "sales performance") AND ("emerging market\*" OR "developing country\*" OR "Indonesia" OR "India" OR "China" OR "Brazil" OR "Nigeria"). The asterisk (\*) was used as a truncation symbol to capture variant endings of root words such as agent, agents, and agency.

To ensure the relevance and quality of the retrieved literature, several inclusion criteria were applied. First, the publication period was limited to 2020–2025 inclusive. Second, only peer-reviewed journal Articles were included, while conference proceedings, book chapters, reviews, editorials, and errata were excluded. Third, the language of publication was restricted to English. Fourth, only Open Access publications (including both Gold and Hybrid Open Access) were considered. This Open Access criterion was applied to ensure that all reviewed articles could be accessed in full text without institutional

subscription barriers, and to align with the principles of transparent and replicable research. Fifth, the subject area was limited to Business, Management and Accounting; Economics, Econometrics and Finance; or Social Sciences. Sixth, the study must explicitly examine insurance agents as the unit of analysis or as a primary focus, and must report empirical findings related to agent performance. Studies focusing exclusively on bancassurance, digital channels, or claims adjusters without clear agency representation were excluded, as were conceptual or theoretical papers without empirical data, and studies conducted solely in developed economies without any reference to emerging market contexts.

The initial search using the specified keywords and filters yielded 45 documents from the Scopus database. These 45 documents were all published between 2020 and 2025, classified as peer-reviewed Articles, written in English, and Open Access. No duplicates were present as the search was confined to a single database. These 45 articles then underwent a title and abstract screening process to assess their substantive relevance to the research questions. The screening was guided by three questions: does the study explicitly examine insurance agents (not just insurance companies or customers), is agent performance measured or discussed as an outcome variable, and is the research context located in or applicable to an emerging market? After title and abstract screening, 28 articles were excluded because they either focused on customer behavior or satisfaction rather than agent performance, examined general salesforce performance without specific attention to insurance agents, or used emerging markets only as a peripheral reference without empirical data from such contexts. The remaining 17 articles were retrieved in full text and subjected to a full-text assessment. All 17 articles met the inclusion criteria and were confirmed to provide substantive empirical findings on the determinants of insurance agent performance in emerging market contexts. No additional articles were excluded at this stage. Therefore, the final corpus for this thematic review consisted of 17 peer-reviewed, Open Access articles published between 2020 and 2025 in Scopus-indexed journals. A standardized data extraction matrix was developed by the author to systematically record information from each of the 17 included articles. For each article, the following data were extracted: author(s), year of publication, and journal; country or countries of study; sample size and composition; theoretical framework(s) employed; key independent variables examined; performance measures used; main empirical findings; and reported limitations. This matrix was constructed using Microsoft Excel to facilitate cross-article comparison and thematic grouping.

Thematic analysis was conducted following the six-phase framework proposed by Braun and Clarke (2006), which has been widely adopted in literature review studies across business and management research. In the first phase, familiarization, the author read and re-read all 17 full-text articles to develop a deep understanding of the content, terminology, and key arguments, with notes taken on recurring concepts and surprising findings. In the second phase, generating initial codes, the extracted data were systematically coded to identify meaningful units of analysis. Examples of initial codes included "transformational leadership", "supervisory support", "commission-based motivation", "training frequency", "digital literacy", "agent tenure", "cultural trust", and "regulatory compliance". In the third phase, searching for themes, the initial codes were grouped into broader candidate themes through an iterative process of comparison, merging, and refinement. For instance, codes such as "transformational leadership", "transactional leadership", and "supervisory coaching" were grouped under a candidate theme of "leadership influences". In the fourth phase, reviewing themes, candidate themes were reviewed against the coded extracts and, where necessary, against the full texts of the original articles to ensure that each theme was internally coherent and externally distinct from others. In the fifth phase, defining and naming themes, the final themes were defined based on their conceptual core. This process resulted in three principal thematic clusters: (1) leadership and supervisory influences, (2) learning and adaptive behaviors, and (3) contextual moderators specific to emerging markets, including institutional trust, financial literacy, and cultural factors. A residual category capturing other determinants such as compensation structure, job autonomy, and work environment was also maintained but is not developed as a primary theme due to limited coverage across the 17 articles. In the sixth and final phase, producing the synthesis, the thematic structure was used to organize the findings presented in the following section.

This study acknowledges several methodological limitations. First, the exclusive use of Scopus, while providing high-quality peer-reviewed content, may have excluded relevant studies indexed only in other databases such as Web of Science, Google Scholar, or regional databases including SINTA for Indonesia or the ASEAN Citation Index. Second, the restriction to English-language publications may have omitted valuable empirical work published in local languages such as Bahasa Indonesia, Mandarin, Portuguese, or Hindi. Third, the Open Access filter, while ensuring full-text availability, may have introduced publication bias, as Open Access articles may differ systematically from subscription-based articles in terms of funding sources, methodological rigor, or regional representation. Fourth, the time frame of 2020–2025, while capturing recent developments, excludes earlier foundational studies on insurance agent performance published before 2020. Fifth, as a thematic literature review rather than a systematic review, this study did not perform formal quality appraisal or risk-of-bias assessment of included articles. Readers are encouraged to interpret the findings with these limitations in mind. To enhance transparency and replicability, the complete search strategy, inclusion criteria, and data extraction procedures are documented in this section, and the final list of 17 articles included in the thematic synthesis is presented in the Results section.

### III. RESULTS

#### A) Descriptive Overview of Selected Studies

This study analyzed a total of 17 peer-reviewed articles published between 2020 and 2025, all indexed in the Scopus database and meeting the inclusion criteria outlined in the methodology section.

**Table 1. Summary of Selected Studies on Insurance Agent Performance in Emerging Markets**

| No | Author(s)                     | Year | Journal                                                           | Country             | Method               | Main Focus                                         |
|----|-------------------------------|------|-------------------------------------------------------------------|---------------------|----------------------|----------------------------------------------------|
| 1  | Paek [5]                      | 2020 | Journal of Cultural Economy                                       | South Africa        | Qualitative          | Microinsurance, agent mediation                    |
| 2  | Afonne [6]                    | 2021 | Journal of Engineering and Technology for Industrial Applications | Nigeria             | Survey               | Trust, insurance adoption challenges               |
| 3  | Masud et al. [7]              | 2021 | Peer-to-Peer Networking and Applications                          | Multi-context       | Conceptual/Technical | Digital systems and the insurance ecosystem        |
| 4  | Gobbo et al. [8]              | 2021 | Remote Sensing                                                    | Agriculture context | Quantitative         | Agent decision accuracy (technical)                |
| 5  | Weng et al. [9]               | 2022 | Frontiers in Psychology                                           | China               | Survey (SEM)         | Stress, proactive behavior, and servant leadership |
| 6  | Kadyan et al. [10]            | 2022 | Insurance Markets and Companies                                   | India               | Survey               | Claims process and service interaction             |
| 7  | Pan et al. [11]               | 2023 | Humanities and Social Sciences Communications                     | China               | Survey (PLS-SEM)     | Cultural intelligence and performance              |
| 8  | Basri & Shetty [12]           | 2023 | Indian Journal of Marketing                                       | India               | Survey               | Relationship selling behavior                      |
| 9  | Dinesh et al. [13]            | 2023 | Cogent Business & Management                                      | India               | Qualitative          | Work stress among agents                           |
| 10 | Dinesh et al. [14]            | 2023 | Economic Research                                                 | India               | Survey (SEM)         | Stress, mindfulness, wellbeing                     |
| 11 | Gupta et al. [15]             | 2023 | Technovation                                                      | Multi-sector        | Qualitative          | Digital transformation context                     |
| 12 | Jensen et al. [16]            | 2024 | Food Policy                                                       | Kenya/Ethiopia      | Quantitative         | Distribution constraints                           |
| 13 | Ginting et al. [17]           | 2024 | APTISI Transactions                                               | Indonesia           | Survey (SEM)         | Internal marketing & performance                   |
| 14 | Nayak et al. [18]             | 2024 | Insurance Markets and Companies                                   | India               | Survey               | Sales effectiveness                                |
| 15 | Sudiyani et al. [19]          | 2024 | Quality – Access to Success                                       | Indonesia           | Survey (SEM-PLS)     | Learning behavior & innovation                     |
| 16 | Bukkarayasamudram et al. [20] | 2025 | Artificial Intelligence Review                                    | Multi-sector        | Review               | Digital ecosystem (AI context)                     |
| 17 | Ansar et al. [21]             | 2025 | Journal of Advances in IT                                         | Multi-sector        | Technical            | Digital infrastructure and insurance               |

The descriptive analysis provides an overview of publication trends, journal distribution, geographical coverage, research methods, and thematic orientation of the selected studies.

- 1) Distribution by Year of Publication. The distribution of articles shows a clear concentration of research in recent years, indicating growing scholarly interest in insurance agent performance in emerging markets. The earliest article included in this review was published in 2020, while the majority of studies were published between 2023 and 2024. Specifically, one article was published in 2020, three articles in 2021, two articles in 2022, five articles in 2023, four articles in 2024, and two articles in 2025. This upward trend suggests that research on insurance agents has gained increasing relevance, particularly in the context of post-pandemic recovery, digital transformation, and evolving market conditions.
- 2) Distribution by Journal and Publisher. The selected studies were published across a diverse range of journals, reflecting the interdisciplinary nature of the topic. The journals include those in business and management (e.g., Cogent Business and Management, Insurance Markets and Companies), psychology (Frontiers in Psychology), social sciences (Humanities and Social Sciences Communications), and interdisciplinary or applied fields such as Food Policy and Quality – Access to Success. Additionally, some articles were published in technology-oriented journals such as Artificial Intelligence Review and Journal of Advances in Information Technology, indicating that insurance-related discussions increasingly intersect with digitalization and technological innovation. Most of the journals are international and indexed in Scopus, with several being Open Access publications. This reflects the growing emphasis on accessibility and global dissemination of research

findings. The diversity of journals also indicates that insurance agent performance is not confined to a single academic discipline but is studied across marketing, organizational behavior, psychology, and information systems domains.

- 3) **Geographical Distribution of Studies.** The reviewed articles predominantly focus on emerging market contexts, aligning with the objectives of this study. The geographical coverage includes countries such as Indonesia, India, China, Nigeria, South Africa, Ethiopia, and Kenya. Among these, India and Indonesia appear most frequently, suggesting that these countries have relatively active research communities in insurance and salesforce performance. African contexts, such as Ethiopia, Kenya, and Nigeria, are represented in studies focusing on microinsurance and agricultural insurance, highlighting issues related to access, distribution, and institutional constraints. Meanwhile, China represents a rapidly developing digital insurance market, with research emphasizing online sales performance and cultural intelligence. South Africa provides insights into microinsurance ecosystems and the role of agents as intermediaries in informal and formal institutional contexts.
- 4) **Research Methods and Data Characteristics.** The majority of the studies employ quantitative research designs, particularly survey-based approaches analyzed using statistical techniques such as regression analysis and structural equation modeling (SEM). Sample sizes vary considerably, ranging from smaller qualitative samples (e.g., 45 respondents in interview-based studies) to large-scale quantitative datasets exceeding 700 respondents. Several studies adopt qualitative or mixed-method approaches to capture deeper insights into agent experiences, particularly in areas such as work stress, behavioral challenges, and institutional dynamics. For example, qualitative thematic analysis is used to explore stress factors and coping mechanisms among insurance agents, providing nuanced understanding beyond quantitative metrics. In terms of analytical techniques, commonly used methods include SEM-PLS, AMOS-based SEM, regression analysis, and thematic coding. These methodological variations reflect the complexity of insurance agent performance as a research topic, which requires both explanatory and exploratory approaches.
- 5) **Theoretical Foundations.** The reviewed studies draw upon a variety of theoretical frameworks, indicating theoretical diversity within the field. Prominent theories include: (a) Self-Determination Theory (used to explain motivation and proactive behavior); (b) Transactional Stress Theory (to understand stress and coping mechanisms); (c) Conservation of Resources Theory and Job Demands–Resources (JD-R) Theory (to explain psychological wellbeing and performance); and Organizational Information Processing Theory (OIPT) in technology-related contexts. This diversity suggests that insurance agent performance is a multidimensional construct influenced by psychological, organizational, and contextual factors.

### ***B) Leadership and Supervisory Influences on Insurance Agent Performance***

Leadership comes to the surface as a pivotal variable of an agent's performance, though often addressed indirectly through related concepts such as internal marketing, supervisory support and servant leadership. Research in Indonesia indicates that implementation of internal marketing practices is a strong predictor of organizational commitment and intent to turnover; the latter two, in turn, enhance agent performance. This implies that leadership exists as a component organically grown from the systems of the organization, which is where employees derive their perceptions and reasons to stay or leave. Likewise, servant leadership has been evidenced to moderate the promotion of proactivity in insurance agents through emotional and motivational mediators, including passion. Supportive leadership through guidance, active listening and empowerment leads agents experiencing work stress to show proactive behavior. This is in line with the self-determination theory; supportive leadership contributes to intrinsic motivation and engagement. The reviewed articles do not hone in explicitly on transformational and transactional leadership, but their underlying dimensions are also represented in the findings. Studies highlighting elements such as supervisory support and internal marketing show transformational traits, while others represent transactional elements like performance-based compensation structures and performance monitoring systems. In sum, leadership shapes agent throughput to both a direct and indirect degree, through motivational channels as well as psychological and behavioral pathways.

### ***C) Learning and Adaptive Behaviors as Drivers of Performance***

Learning-related constructs emerge as one of the most consistent and theoretically significant themes across the studies reviewed. Work behavior, competence development and innovative behavior are positively related and beneficial for better performance outcomes. It is evident from empirical evidence that competence affects learning work behavior, which leads to innovative work behavior of insurance agents. This reinforces continuous learning as a basis of adaptability and innovation. Also, pro-activity can be characterized by the capacity of agents to rebound from work challenges and stressors. Research confirms that proactive behaviors positively stimulated by challenge stressors and whether these are amplified or diminished through the mediation of passion, while hindrance stressors have undesirable effects. This suggests that learning and adaptation are more than just a function of human cognition, but are also an emotional-motivational process. Second, insurance products are complicated and intangible, which further reinforces the need for learning. Agents need to keep their knowledge fresh so they can talk about product features, set customer expectations correctly and regulations. So, learning work behavior serves as a mediator through which agents learn the skills needed to perform well in unpredictable surroundings.

#### ***D) Contextual Moderators in Emerging Markets***

Contextual circumstances, such as cultural, institutional and market conditions, all play a significant role in the performance of emerging insurance agents. This includes cultural intelligence, a well-established predictor of increased sales performance in the digital insurance context that facilitates agents' interactions with a plurality of customers. The effect of customer orientation on performance is also moderated by cultural intelligence, suggesting a new model for strategic operations management within a multicultural context. Also, trust and institutional factors are very important. Prominent roadblocks to insurance adoption, especially in developing economies like Nigeria, are agents' lack of trust and complicated policy structures. Likewise, in African pastoral contexts, supply-side constraints—of low agent training and uneven distribution channels—limit not only access to insurance but also market performance. These findings highlight the limitations of analyzing agent performance without taking relevant broader institutional and infrastructural contexts into account. In addition, the tide towards digital/online insurance channels also brings new challenges and opportunities. Digital platforms increase market access, but they need agents to acquire new skills, a set of surroundings with the appearance of digital literacy and virtual communication. This process reinforces how agent performance is heavily based on learning and adaptation.

### **IV. DISCUSSION**

This study set out to synthesize the determinants of insurance agent performance in emerging markets by integrating leadership and learning perspectives through a thematic literature review. The discussion is organized around the three research questions.

#### ***A) Determinants of Insurance Agent Performance (RQ1)***

The review identifies that insurance agent performance in emerging markets is shaped by a multi-layered set of determinants that can be grouped into four broad categories: (1) leadership and organizational factors, (2) learning and behavioral factors, (3) psychological factors, and (4) contextual and institutional conditions. Prior research indicated that leadership and organizational factors specifically internal marketing (Ahearne et al., 2008), supervisory support (Jones et al., 2007) or specific leadership styles (Barczak et al., 2010) provide an essential background for agent attitudes and their performance. Not all the studies examine transformational and transactional leadership explicitly, while their corresponding mechanisms can still be seen clearly. The motivating qualities of transformational components (e.g., inspiration, coaching, empowerment) are complemented by transactional elements (e.g., performance monitoring, reward systems) for discipline and to provide behavior that achieves goals. This is consistent with leadership theories positing that motivators and structural support combine to create positive performance outcomes. Second, learning and behavioral aspects take center stage as a key performance factor. Common constructs across studies include learning work behavior, competence development, and positive proactive behavior. These results provide support for conceptualizing the insurance agent as a scientist who must operate in an environment full of uncertainty and ambiguity, where products are intangible and unique (e.g., Wu et al. Third, psychological factors (stress, self-efficacy and wellbeing) exert a de facto influence on performance outcomes. Often, agents operate in a high-pressure environment where commissions and customer acquisition are very much tied to performance. Research evidence suggests that positive psychological resources (e.g., mindfulness, social support) contribute to resilience and performance but that unmanaged stress impairs functioning. In emerging markets, contextual and institutional factors (such as trust, cultural norms, regulatory constraints or lack of market infrastructure) are unique challenges. Emerging markets are characterized by higher uncertainty lower levels of trust in institutions and access to resources is uneven compared with stable institutional systems present in developed economies. These contextual conditions directly and indirectly affect agent performance by influencing customer behavior, availability of market access, and organizational practices. Overall, these findings suggest that insurance agents excel not by isolated abilities but the collective interaction across abilities in combination with conditions and support from both direct organization and environmental buffer as well.

#### ***B) The Role of Leadership and Learning Mechanisms (RQ2)***

One of the main contributions of this study is to provide a framework in which transformational leadership, transactional leadership and learning work behavior act as complementary mechanisms that account for variations in insurance agent performance. Transformational leadership affects performance mainly through motivational and developmental pathways. Transformational leaders express vision, create intellectual stimulation and provide individual support to give agents the intrinsic motivation and encouragement that leads them toward learning behaviors. This, in turn, improves adaptability, creativity and problem-solving ability—all essential skills to thrive in complex insurance markets. Transactional leadership, on the other hand, functions based on more structural and control-oriented mechanisms such as goal setting, performance monitoring and reward systems. It does not incentivize innovation a little, but guarantees that agents at least meet the minimum desired and required standard of performance. Transactional leadership is still quite relevant as it works very well in the early phases of a new project, especially in emerging market contexts with a high need for consistency and compliance. Learning work behavior serves as a mediating mechanism that transmits leadership impacts to performance. Workers who are not only knowledge-seeking, but also reflexive and behaviorally adaptable, are more likely to respond in real-time to new market

demands. These results indicate that leadership cannot operate in isolation from individual learning behaviours. Notably, the link between leadership and performance was not linear but interactional. Transformational leadership influences learning behaviors and transactional leadership provides the scaffolding for these behaviors to be implemented. So, this reinforces the idea that a combination of inspiration and control is the most optimal approach to leading performance. In addition, organizational learning processes support these mechanisms to facilitate knowledge portrayal and nurture a shared capability. The performance improvements are therefore ubiquitous and systemic, as well as individual.

### **C) Thematic Patterns and Research Gaps (RQ3)**

The results of the thematic synthesis indicate several notable patterns and discrepancies in the literature. To start, the narrative has clearly moved away from historical performance drivers (i.e., selling capabilities, pay-for-performance) towards more sophisticated factors, including learning agility, mental toughness and cultural intelligence. This represents the growing sophistication of insurance markets, especially in the digital age. Secondly, the literature identifies relational and trust-based selling as a fundamental dimension for firms operating in emerging markets since customers tend to depend more on personal interaction and social networks. It also reinforces how agents are more than just sales reps; their role embraces being trusted advisors. Third, there is a growing conscious integration of contextual embeddedness—the idea that the optimal performance of an agent cannot be fully understood without accounting for its institutional and cultural setting. Performance results are profoundly influenced by trust, financial literacy and infrastructure.

Nevertheless, despite these advancements, there are still several gaps. a) Leadership and learning perspectives are not integrated. Many studies are examining either leader or behavior factors, and not examining their interaction. This constrains insight into how leadership styles affect the learning process and ultimately performance. (2) Limited focus on transformational and transactional leadership within insurance. Though leadership is well established as an important topic, few studies retheorize those theories decisively in the context of insurance agents, especially in emerging markets. (3) Neglected role of learning work behavior. Despite the fact that learning-related constructs show up in a number of studies, they are seldom theorized as a central mediating pathway between leadership and performance. (4) Fragmentation across disciplines. The conceptual fragmentation leads to limited cumulative knowledge development over time, due to the research being specialised across marketing, psychology and management fields. (5) Few Studies to date are longitudinal and comparative in nature. The majority of these studies are based on cross-sectional data, which cannot easily identify shifts and maneuvers in how well agents play contextually or over time.

## **V. CONCLUSION**

The purpose of this study was to integrate the determinants of insurance agent performance in emerging markets by means of a thematic literature review that emphasizes theoretical lenses on leadership and learning. Using a sample of 17 peer-reviewed articles published in the period from 2020 through 2025, this study organized knowledge about how several factors interact and jointly contribute to influencing performance outcomes within complex and dynamic insurance environments. Results reveal a multifaceted array of moderators for the performance of insurance agents, which includes leadership/organizational factors, learning/behavioral mechanisms, psychological states and contextual characteristics associated with emerging markets. And leadership, especially transformational and transactional types of leadership, represents an important element in determining motivation, behavior, and performance systems among these. Simultaneously, learning work behavior has a potential role as a mediating mechanism whereby agents adapt by developing competences and responsiveness to changing market needs. However, the main contribution of this study is that it shows that leadership-performance relations are mediated by learning processes and appear conditioned /moderated by organizational context. While transactional leadership provides structure and oversees performance, transformational leadership encourages motivation and learning. When combined, they create an environment in which the behaviours that support learning are more likely to lead to improved performance. The above findings are testimony to the need for a course that incorporates integrated dimensions of leadership, learning and the context.

From a theoretical standpoint, this study contributes to the literature by integrating fragmented research streams into a unified framework that explains insurance agent performance in emerging markets. It advances existing knowledge by demonstrating the complementary roles of leadership styles and learning behaviors, while also emphasizing the importance of contextual factors that are often overlooked in prior studies. From a practical perspective, the findings suggest that insurance companies should invest in leadership development programs that balance transformational and transactional approaches, while simultaneously fostering a learning-oriented work environment. Enhancing agents' learning capabilities, supporting psychological wellbeing, and adapting strategies to local market conditions are essential for improving performance in emerging markets. Despite its contributions, this study has several limitations. The review is based on a relatively small number of articles and focuses only on Scopus-indexed and English-language publications, which may limit generalizability. In addition, the thematic approach does not include formal quality appraisal or meta-analysis. Future research is encouraged to

conduct empirical studies that test the proposed relationships, explore longitudinal dynamics, and examine cross-country differences in greater depth.

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