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Relationship Between Optimism And Adversity Quotient (Aq) On Insurance Agent

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ABSTRACT

Job as an insurance agent demanding ability to selling from the agent. So many difficulties faced by insurance agents. To achieve success, an insurance agent should be able to face these difficulties. This study aimed to empirically examine the relationship between optimism and adversity quotient (AQ) on insurance agent. Samples in this study were insurance agents, with a number of research respondents as many as 75 respondents. To measure optimism, the researcher used a scale of optimism that was developed based on the dimensions of optimism from Seligman (2006) that are permanence, pervasiveness, and personalization. To measure AQ, used the scale of AQ Adversity Response Profile (ARP) Quick Take™ which is an adaptation from Stoltz (2004). The data obtained was analyzed using Pearson's product moment correlation. From the results of analysis there was a significant relationship between optimism and AQ with a significance of value 0.003 ($p < 0.05$) and $r = 0.321$. These results indicate that the hypothesis that there was a positive correlation between optimism and adversity quotient (AQ) accepted.

Keywords: Optimism, Adversity Quotient (AQ), Insurance Agent

INTRODUCTION

A wide variety of industries develop in this globalization era. The development of a company can not be separated from the influence of human resources that play an important role in it. Human resources is one determinant of achievement of a success or failure of a company. A company may not be formed without the support of human resources as a leader or worker.

Workers give the whole energy and mind to provide the best, so it can compete with other companies. To achieve this, the company must have the human resources who are competent in their field. Nowadays, there is a wide range of growing industries, both goods-producing and services-producing which human resources play more important roles in producing services. One industry that is growing rapidly and spread almost all over Indonesia is insurance.

According to UU No. 2 1992 (Ali, 2002) describes the insurance, insurance or coverage is an agreement between two parties or more, by which the party is binding to, by receiving insurance premiums, to reimburse the insured for loss, damage or loss expected benefits, or legal liability to third parties which may be suffered by the insured, arising from an uncertain events, or to provide a payment based on death or life of an insured person. The insurance company is a company engaged in services that sell products in the form of services, that is services of insurance in which an insurance product that is marketed is an intangible product, so the marketers of insurance should really be able

to convince potential clients that they require insurance services marketed as a protection against unwanted risks that might occur.

The insurance industry, including insurance in Indonesia, mostly using agents to sell and produce insurance products as one of supporting that support the potential development of the insurance company. An insurance agent according to Ali (2002) is an intermediate of the insurer with the insured person either in the insurance coverage as well as the settlement of claims.

Every job provides different demands and challenges for workers. Job as an insurance agent demanding ability to selling from the agent, for selling insurance products, much different and difficult than selling goods that its form can be viewed directly for consumers. So many requests and difficulties faced by insurance agents. There are agents that are able or unable to carry out this job. Agents who find it difficult or are unable to offer a product and to persuade potential buyers to purchase their products policy can affect the results they achieved (Utami, Nurjahjanti & Widodo, 2009).

Difficulties in getting new clients is felt directly by the insurance agent To face the demands and challenges, each individual has the power (Laura and Sunjoyo, 2009). Stoltz (2004) argues that among the many powers held by individuals, one of the strengths of the individual is the extent to which an individual is able to survive adversity and ability to overcome difficulties or commonly called the Adversity Quotient (AQ). If the individual is able to withstand adversity and overcome adversity, then the individual will achieve success in life.

In AQ, Stoltz (2004) classify individuals based on fighting power and endurance in the face of the problem into three levels, namely *quitters, campers* and *climbers. Quitters* (those who gave up) is the type of individual who is less willing to accept the challenge of life. *Campers* is a type of individuals who already have the willingness to strive and are already trying to run effort. In short it can be said that the campers are people who are satisfied with their comfort zone. *Climbers* are individuals who choose to continue to fight, face a variety of obstacles, those who have the passion, unyielding, every difficulty there is a lot of convenience. Climbers as a group of individuals who have a high AQ.

One of the factors that contributes to increasing AQ is optimism. To succeed as an insurance agent required optimism. Seligman (2006) says that optimism influence on success in work, school, health, and social relations. In his study, Seligman (2006) proved that the optimistic attitude helpful to motivate a person in all areas of life. Seligman (2006) revealed in a job that is often faced with rejection and failure as an insurance agent, it takes optimism. Despite facing difficult challenges, people are convinced that they are able to solve these challenges with success (Vaughan in Safaria, 2007). Individuals who are optimistic are also more likely to develop their own potential and resilient in the face of adversity.

One of the early research on the optimism has been done by Seligman and Schulman (Stoltz, 2004) in a study involved thousands of insurance agents. The analysis proved that those who are more optimistic sell more policies and survive longer in the company than those who are pessimistic. In fact, according to Linggardi (2008) optimism helpful to improve work performance insurance agent, where the higher optimism higher performance of insurance agent.

Stoltz (2004) states that a people who pessimist are desperate and has a low AQ. While people who are optimistic and continue climbing has a high AQ. This topic is interesting to study because one of the most important factors in success is AQ (Stoltz, 2004). Without a good AQ, someone will easily give up when faced with failure due to the success needed optimism, resilience, hardiness, and high fighting spirit. Therefore, this study was conducted to see whether there is a relationship between optimism and adversity quotient (AQ) to the insurance agent.

METHODOLOGY

The population in this study is an insurance agent, sex male and female. As for the number of samples that will be used in this study amounted to 75 people who are part of the population. The sampling technique used in this research is using purposive sampling technique. Purposive sampling technique is where choosing the sample by selecting the desired population according to researchers so that these samples can represent the characteristics of the previously known populations (Nursalam, 2008).

Data collection techniques for the variables of AQ using a scale of AQ Adversity Response Profile (ARP) Quick Take™ from Stoltz (2004) and data collection for the variables of optimism using Optimism Scale refers to the dimension of optimism Seligman (2006), which will be prepared based on the Likert scale (Azwar, 1999).

Scale to measure optimism in this study is based on the dimensions of optimism, according to Seligman (2006) which consists of permanence, pervasiveness, and personalization. In this study, to determine AQ is used scale which is based on Adversity Response Profile (ARP) Quick Take™ from Stoltz (2004) which is an adaptation form of Likert scale. This scale measuring the dimensions of the Adversity Quotient (AQ), the dimensions are Control (C), Origin and Ownership (O_2), Reach (R), and Endurance (E).

In this study using content validity. Validity coefficient values can be seen in the column *corrected item-total correlation*. Calculation of reliability in this research is by using Cronbach Alpha.

RESULTS AND DISCUSSIONS

On the optimism scale of discrimination test item, then gained 11 items with correlation coefficient value of less than 0,3 so that the final result obtained on the optimism scale there are items left as many as 26 items that otherwise good correlation with numbers ranging from 0,300 - 0,705. As for the AQ scale, of the total 40 items, only 22 unfavorable items that used to scored, because 18 other items is a positive item (favorable) that serves as a distractor, does not include items that are scored. So that the final results obtained on a scale of AQ are items left as many as 20 items were expressed both with ranges of correlation 0,361 – 0,727.

From the optimism scale reliability test results obtained reliability coefficient of 0,859. To test reliability AQ scale reliability coefficient obtained amounted to 0,902. As seen on table below:

Table 1.
Reliability Test Result

Variable	*Cronbach's Alpha*	Total Item
Optimism	0,906	20
AQ	0,926	24

Before using correlation analysis techniques to test the hypothesis, assumption test needed to determine whether it is

fulfilled or not the normality and linearity in the distribution of data. For normality test in this research use SPSS program with *Kolmogorov-Smirnov* test calculation. Normality test in the study is intended to see whether the distribution of data in this study is normal or not. Data distribution is said to be normal if probability (significance) is greater than 0,05 ($\rho \geq 0,05$) as seen on table below:

Table 2.
Assumption Test Result

Variable	*Kolmogorov-Smirnov*	Explanation
Optimism	0,061	Normal
AQ	0,084	Normal

To examine the relationship between optimism with AQ, was performed using *one-tailed* and tested bivariate relationship with *Pearson Product Moment* with SPSS. Based on the optimism scale data analysis with AQ scale, significance value of the relationship between the two variables 0,003 ($p < 0,05$) with correlation coefficient (r) = 0,321. These results indicate that there is a significant relationship between optimism with AQ. A positive score indicates that the relationship is unidirectional, meaning that the higher the score optimism, the higher the score AQ. Results of testing the hypothesis of both the variable data can be seen in the following table:

Table 3.
Hypothesis Test Result

Variable	Sig.	r	Explanation
Optimism and AQ	0,003	0,321**	Significant

This means that the higher optimism in this regard is the belief that any difficulties can be overcome, the person's ability to endure to overcome this difficulty also high. Thus the hypothesis that there is a positive correlation between optimism with AQ accepted.

This is because the insurance agent who is capable enough to be patient in the face of rejection, industrious, diligent and keep trying to do the prospects will always unyielding, tough, hardworking and confident of their ability as an agent. According to Sendra (2002), one of the functions of an insurance agent in delivering the policy is to sell to meet face to face where the agent directly meet customers to offer their products, and the products offered is a product that is intangible (not shown), which is then divided into multiple tasks, which include the conduct market analysis, determine the potential consumer, held communication in this case the duty of an insurance agent is to convey information to consumers, maintain good relations with customers, and set the time on how to use time efficiently.

The results of this study are consistent with the theory put forward by Seligman (2006) that people with optimism will have the confidence that all difficulties can definitely be overcome so that they are more capable to survive in a situation full of challenges and difficulties. Additionally, Seligman (2006) says that optimism influence on the success in the field of employment, especially in jobs that are often faced with rejection and failure as an insurance agent, it takes optimism. The results of this study are also consistent with studies that have been conducted by Seligman and Schulman (2006) in his study involving thousands of insurance agents, proving that they are more optimistic sell more policies and last longer in the company.

Based on the results of the calculation of the empirical mean AQ samples in this study generally on a levels of AQ at the high category. Individuals with high levels of AQ included in this type of *climbers* in the concept of AQ (Stoltz, 2004). It is assumed that the sample in this study, which is insurance agents, who belong to the type of *climbers* will go ahead and try despite many failures and rejections, develop their potential by constantly thinking of creative and innovative in selling their products in order to attract the potential client.

CONCLUSION

Based on the results of research conducted, it can be concluded that the hypothesis proposed in this study accepted, that there is a relationship between optimism and adversity quotient (AQ) on insurance agent, where this relationship is positive that is the higher optimism the higher the AQ owned by insurance agent, and vice versa the lower the optimism will get low AQ on insurance agent.

SUGGESTIONS

For insurance companies, it is better to introduce material optimism and AQ in the training given to prospective insurance agents in order to give birth to the agents who are optimistic and do not give up easily.

For further research Expected to conduct research with a different subject, such as the salesperson are also often faced with rejection and repeated failure. Or subjects that are equally insurance agent but in future studies take a subject insurance agents who are in the office, to see if there are differences in optimism and AQ with an insurance agent who took to the field as in this study. Because the study took samples from various insurance companies, it is suggested for the next researcher to conduct research on a specific insurance companies in order to see the optimism and AQ of an insurance company.

It is suggested for the next researcher to conduct research using regression analysis test to see whether there is influence of one variable to another variable, as some previous research results and the results of this study have shown that there is a positive correlation between optimism and AQ with correlation analysis.

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