Emotional Intelligence and Gen Z's Insurance Choices

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A lack of industry engagement with this tech-savvy but emotionally complex group is evident in the case that only 28% of Gen Z have insurance. This study examines the ways in which trust-building, emotional regulation, and tailored strategies can increase insurance uptake. Using both theoretical and empirical analysis, it looks at how Gen Z's insurance mindset and emotional intelligence (EI) match up. Trust and awareness are increased by EI-focused tactics like sympathetic communication and customised financial responses. Insurers can boost adoption and promote sustained engagement by attending to Gen Z's emotional needs and digital preferences.

Keywords: generation z, emotional intelligence, insurance adoption, consumer behavior, trust-building, emotional regulation, customized engagement, digital literacy, ei-based marketing, decision-making, financial services, long-term engagement

Corresponding Author	How to Cite this Article	To Browse
Dhiksha A, Final Year B.com Honours Student, Department of Commerce, Christ University, Bengaluru, Karnataka, India. Email: dhiksha.a@bcomh.christuniversity.in	Anushka Sarkar, Dhiksha A, Neil Mathews Koshy, Shaeril Michael Almedia, Emotional Intelligence and Gen Z's Insurance Choices. soc. sci. j. adv. res.. 2025;5(2):1-11. Available From https://ssjar.singhpublication.com/index.php/ojs/article/view/227	

1. Introduction

Consumers in Generation Z are emotionally complex, technologically savvy, and exhibit unique financial habits. Only 28% of them have insurance, despite being tech-savvy, indicating a gap between their expectations and traditional insurance models. In order to address important obstacles like mistrust, risk aversion, and engagement gaps, this study investigates how emotional intelligence, or EI, affects Gen Z's insurance decisions. Insurance companies can increase adoption rates by utilising EI-driven tactics like personalised marketing, emotional control, and trust-building. In order to promote long-term engagement and financial security, this research offers a framework for insurers to match their products with the changing financial and emotional needs of Generation Z through empirical data and theoretical insights.

2. Research Gap & Literature Review

Literature Review

1. This study explores the impact of emotional intelligence on Gen Z's insurance decisions, validating EI's distinct hierarchical trait structure.
2. The paper examines how emotional regulation influences decision-making, emphasizing the need for emotionally intelligent strategies to guide Gen Z's insurance choices.
3. The study finds that Gen Z's life insurance decisions in Indonesia are driven by financial literacy, perceived benefits, and demographics, emphasizing the need for EI-based strategies to boost insurance adoption.
4. The study shows that financial literacy influences life insurance purchases, emotional and perceived benefits play a key role, reinforcing the need for EI-based strategies to enhance Gen Z's trust in insurance.
5. The article explores AI addiction's psychological and emotional impact on Gen Z, emphasizing the role of emotional regulation in decision-making, which is crucial for understanding EI's influence on their insurance choices.
6. The article examines the effects of Generation Z's dependence on AI on their mental, social, and emotional health, particularly in relation to emotion regulation and decision-making.

By emphasising how it impacts their confidence and insurance decisions, it relates to our research.
7. The article highlights the role of sociodemographic factors in life insurance demand and the limited impact of financial self-control. Emotional intelligence, not addressed in the article, can give in depth insights into Gen Z's insurance decisions and financial readiness.
8. The article shows a strong positive relationship between emotional intelligence (EI) and work performance in India's insurance industry, emphasizing the value of non-cognitive skills. This insight can help insurers tailor offerings to Gen Z's emotionally driven preferences, boosting engagement and trust.
9. Regression analysis shows a link between emotional intelligence (EI) and job performance in India's insurance sector. This suggests that Gen Z's insurance decisions may be influenced by EI, prompting insurers to adjust their strategies.
10. The research shows how the role of emotional intelligence (EI) impacts life insurance salespeople, particularly LICI advisors, highlighting its role in building customer relationships and improving performance. This underscores the importance of EI in customer engagement and sales, relevant to our research.

Research Gap & Problem

Gen Z's insurance uptake is still low at 28% despite their technical skills, because of emotional barriers such as mistrust, risk aversion, and stress in decision-making. The conventional insurance schemes do not offer personalized, emotionally appealing solutions, making Gen Z financially exposed to risks such as health emergencies and economic uncertainty. Current research is lacking in understanding how Emotional Intelligence (EI) impacts their insurance uptake and the perceived emotional benefits that drive engagement. There is also a gap between insurance and financial literacy, and EI-driven marketing strategies underutilization. This research examines how it is possible to bridge the gap between digital innovations and Gen Z's cognitive and emotional needs and advance insurance uptake.

3. Research Objectives

1. To explore how trust built by insurance providers is related to the emotional intelligence of consumers belonging to Gen Z.

2. To understand the mental barriers that particularly Generation Z faces so that they can comprehend the significance of having purchased insurance.

3. To explore the thought of emotional intelligence among Generation Z and how they associate insurance benefits: security and peace of mind.

4. To understand how Generation Z makes it easier for them to emotionally engage with the concept of insurance and the insurance products offered through the internet.

4. Research Methodology

1. Research Framework

This study shows a mixed-method research design, it integrates both qualitative and quantitative approaches. The rationale for this choice is to obtain a comprehensive understanding of the influence of emotional intelligence (EI) on Generation Z's insurance decisions. The study utilizes survey-based empirical analysis along with in-depth interviews to validate the findings through diverse perspectives.

2. Research Approach

A deductive research approach is employed, as it allows testing of hypotheses based on existing theories and literature on emotional intelligence, consumer behavior, and insurance adoption. The study draws upon the theories of emotional intelligence proposed by Salovey & Mayer (1990) and its impact on financial decision-making.

3. Population and Sample Size

The target population consists of individuals belonging to Generation Z, aged between 18 and 29 years. The sample size is determined using Cochran's formula, ensuring a statistically significant representation of this demographic group. The study focuses on respondents residing in urban and semi-urban areas, where digital financial tools and insurance products are more accessible.

Sampling Technique: A stratified random sampling method is made use to ensure diversity in demographics such as education level, income group, and digital financial literacy.

4. Data Collection Techniques

Primary Data Collection:
- Surveys: A structured questionnaire uses a Likert scale to measure emotional intelligence levels, financial literacy, trust in insurance, and willingness to purchase insurance products.

Secondary Data Collection:
- Peer-reviewed journals, government reports, and financial market research studies are analysed to support theoretical constructs.
- Industry reports from leading insurance firms fit an analysis into market trends related to Gen Z.

5. Research Instrument Development

The survey instrument comprises four key sections:

1. Demographic Information – Age, gender, education, employment status.

2. Financial Literacy and Risk Perception – Assessing respondents' financial decision-making abilities.

3. Insurance Adoption Preferences – Exploring trust, risk aversion, and factors influencing purchasing decisions.

6. Data Analysis Techniques

Quantitative Analysis:
- Descriptive statistics (mean, standard deviation) for demographic profiling.
- Regression analysis to evaluate the relation between emotional intelligence and insurance adoption.
- Structural Equation Modelling (SEM) to test the influence of multiple factors simultaneously.

Qualitative Analysis:
- Thematic analysis for identifying recurring patterns in interview responses.
- Content analysis of focus group discussions to understand emotional triggers and barriers.

Operational Definitions

1. Generation Z (Gen Z): Individuals, those born between 1997 and 2012 and are distinguished by their unique financial behaviours, emotional complexity, and digital fluency. People between the ages of 18 and 29 are referred to as Gen Z in this study.

2. Emotional Intelligence (EI): The capacity to identify, comprehend, and control one's own and other people's emotions. It consists of essential elements including emotional control, empathy, establishing trust, and financial decision-making.

3. Insurance Adoption: The willingness and actual purchase of insurance products by Gen Z consumers.

This is measured through self-reported responses on factors like trust, perceived benefits, and financial literacy.

4. Trust in Insurance: The degree to which Gen Z consumers perceive insurance providers as reliable, transparent, and customer-centric. It is measured using Likert scale responses on trust-related questions.

5. Financial Literacy: Gen Z's proficiency in risk assessment, insurance product knowledge, and long-term financial planning, as well as their capacity to comprehend and efficiently manage financial resources.

6. Digital Financial Tools: Technologies, apps, and online platforms that make investing, buying insurance, and conducting financial transactions easier. This covers digital insurance platforms, robo-advisors, and mobile banking.

7. Customized Engagement Strategies: Marketing and communication strategies that customize insurance products according to Gen Z customers' financial and emotional inclinations, such as AI-powered suggestions and individualized financial counselling.

8. Risk Perception: The Gen Z population's subjective assessment of the possible hazards and advantages of getting insurance. Assessments based on surveys are used to examine this.

9. Mixed-Methods Approach: A research methodology that examines the connection between EI and insurance adoption by combining quantitative (survey-based) and qualitative (interviews, thematic analysis) techniques.

10. Consumer Decision-Making: The method by which Gen Z considers financial, emotional, and digital factors when assessing, choosing, and acquiring insurance products.

11. Insurance Awareness: The degree to which Gen Z is aware of the various kinds of insurance policies, their terms, conditions, and benefits. Tests of financial literacy and survey responses are used to gauge this.

12. Behavioural Intentions: The probability that a member of Generation Z may think about or buy insurance coverage depending on their opinions, feelings, and confidence in the provider.

13. Psychological Barriers to Insurance Adoption: Mistrust, dread of long-term commitments, and perceived financial burden are some of the emotional and cognitive barriers that keep Gen Z from buying insurance.

14. Digital Marketing Strategies: Insurers use AI-driven engagement strategies, social media marketing, and online advertising to draw in and keep Gen Z clients.

15. Customer Engagement in Insurance: How Gen Z consumers and insurers engage via digital channels, tailored offerings, and customer service, which increases insurance adoption and brand loyalty.

16. Financial Decision-Making Abilities: Gen Z's capacity to use financial literacy and emotional intelligence to assess and make well-informed decisions regarding financial products, such as investments, insurance, and savings.

17. Emotional Regulation in Financial Decisions: Gen Z's capacity to control feelings of exhilaration, fear, and anxiety when making financial decisions, especially when it comes to long-term obligations like insurance.

18. Personalization in Insurance: The process of modifying insurance plans to accommodate Gen Z customers' unique requirements, risk profiles, and emotional triggers.

19. Social Media Influence on Insurance Decisions: How Gen Z views insurance goods is influenced by digital influencers, ads, and peer reviews on sites like Instagram, YouTube.

20. AI-Driven Insurance Solutions: The application of AI in insurance to improve accessibility and decision-making for Gen Z customers using chatbots, predictive analytics, and automated underwriting.

5. Research Method

- **Data Sources:** A structured questionnaire survey was conducted online which was used to collect primary data from this study. Convenient sampling was used to choose the respondents. 150 individuals' responses make up the final dataset. Furthermore, secondary data from reputable web sources, publications, and published papers has been included. The official websites of individual insurance firms provided the information.

- **Data Collection:** This study analyses primary and secondary data to investigate the insurance preferences of Generation Z. The poll collected data on a number of aspects that affect insurance choices, such as awareness levels, insurer trust, affordability issues, and desired policy features. Existing and prospective Generation Z insurance clients made up the target population.

6. Data Analysis Tool

The research's analysis and assessment centre on Gen Z's insurance choices, looking at their attitudes, expectations, and the variables affecting their insurance policy purchases. The information gathered from 150 respondents aids in identifying the interdependencies and relationships among the many elements influencing insurance acceptance.

Since an online questionnaire was used to collect the data, chi-square test has been done to evaluate the link between the important factors. Important findings about customer preferences, awareness levels, and trust in insurance industries have been visually presented using pie charts and other graphical representations.

7. About The Questionnaire

The questionnaire had 6 sections:

1. Demographics: Personal data such as age, gender, educational attainment, and socioeconomic background were collected in this area. It aided in the analysis of how demographic factors affect insurance choices.

2. Financial Literacy and Decision-Making: This section evaluated the respondents' knowledge of insurance-related terms and policies, their decision-making process with relation to financial planning, and their comprehension of financial concepts.

3. Awareness and Perceptions: The respondents' knowledge of various insurance kinds, their opinions on the value of insurance, and the elements affecting their confidence in insurance companies were the main topics of this section.

4. Emotional Intelligence: This section examined how emotions including risk tolerance, security concerns, and financial anxiety affect insurance purchasing behaviour in order to check the importance of emotional intelligence in financial decision-making.

5. Emotional and Digital Preferences: This part examined respondents' comfort levels with online policy purchases, their preferences for digital insurance services, and the process of how emotions affect their trust in digital platforms as opposed to traditional insurance providers.

6. Barriers and Motivators: The last part outlined the main obstacles to insurance adoption (such as cost, trust concerns, and policy complexity) as well as the factors that influence decisions to buy,

like customized plans, affordability, and policy terms' transparency.

8. Output
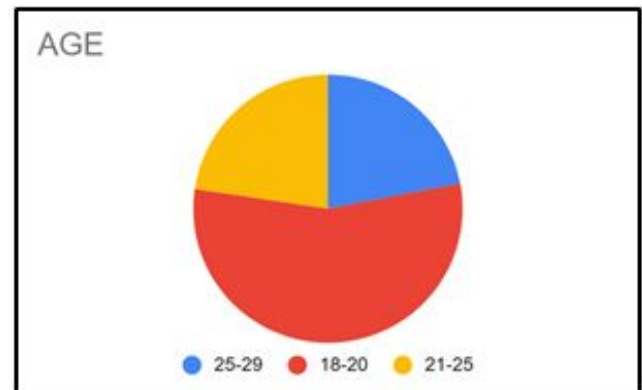
The pie chart indicates that most of the respondents belong to the age of between 18 and 20, as illustrated by the largest red segment. The age group of 21-25, highlighted in yellow, constitutes the second-largest segment. The least populous group, 25-29, is shown in blue.
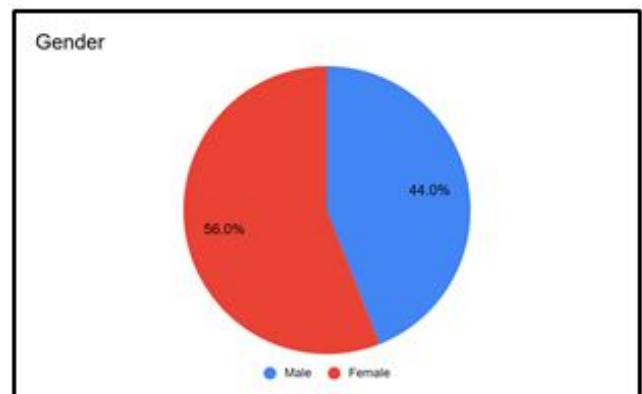

The pie chart indicates that women make up 56.0% of the participants, denoted by the biggest red segment. Males represent 44.0%, depicted in blue. This suggests that women might have exhibited higher interest or awareness in life insurance buying behaviour.
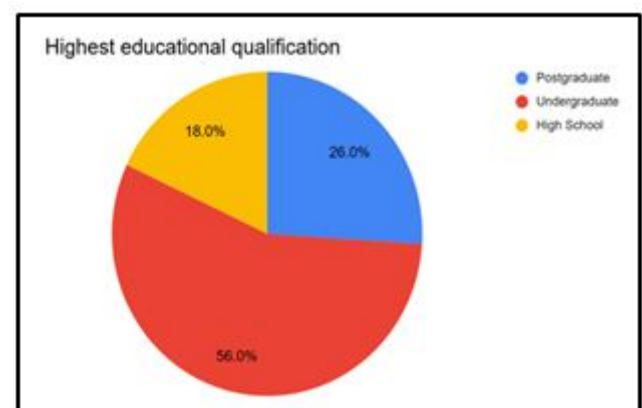
The largest share depicted in the pie chart represents undergraduates in red at 56.0%. High school graduates represent 18.0%, in yellow, whereas postgraduates constitute 26.0%, in blue. This indicates that the sample is knowledgeable, which may affect their lifestyle vision relating to life insurance and financial decisions.


The largest share depicted in the pie chart represents undergraduates in red at 56.0%. High school graduates represent 18.0%, in yellow, whereas postgraduates constitute 26.0%, in blue. This indicates that the sample is knowledgeable, which may affect their lifestyle vision relating to life insurance and financial decisions.
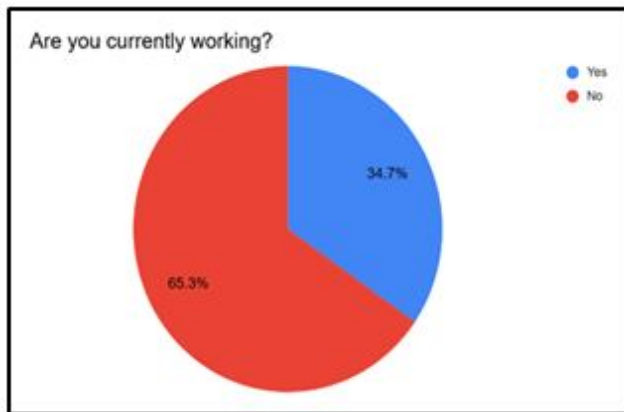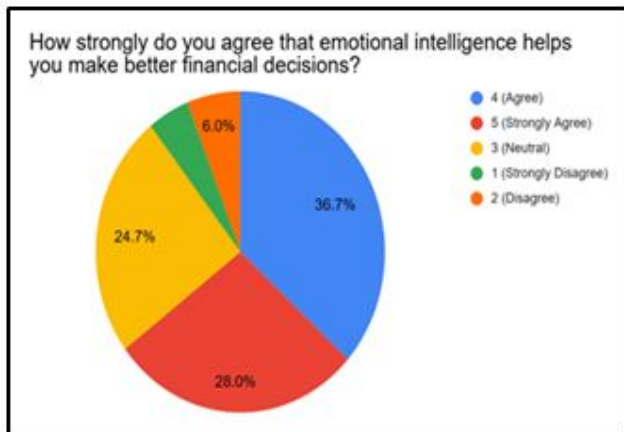
It i indicated by the pie chart that **36.7%** of respondents **agree** (blue) and **28.0% strongly agree** (red) that emotional intelligence aids financial decision-making, indicating a largely positive perception. **24.7%** are **neutral** (yellow), while smaller portions **strongly disagree** (6.0%, green) and **disagree** (4.7%, orange). Overall, **64.7%** of respondents believe emotional intelligence positively influences financial decisions.
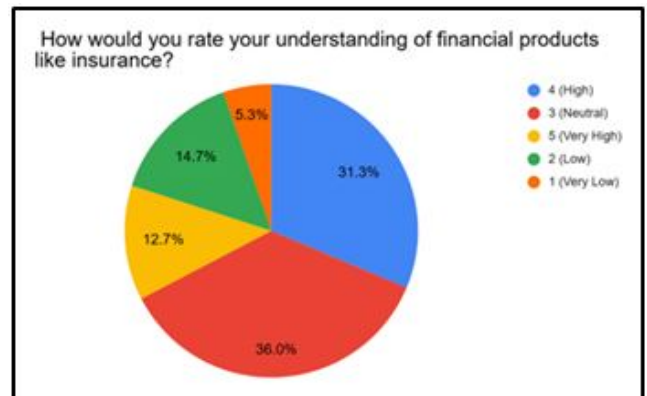
It is indicated in the pie chart that **36.0%** of respondents has chosen their financial knowledge as **neutral (3, red)**, while **31.3%** felt **confident (4, blue)**. **14.7%** rated their knowledge as **very high (5, green)**, while **12.7%** rated it **low (2, yellow)**, and **5.3%** rated it **very low (1, orange)**. Overall, most respondents consider themselves at least moderately knowledgeable, while a small segment lacks confidence.
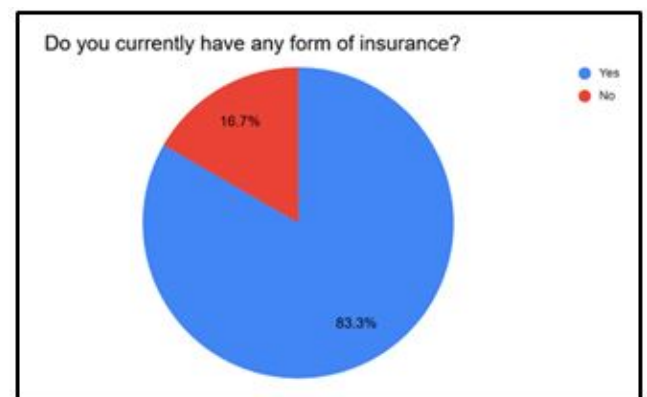

The pie chart shows **83.3%** of respondents **have insurance** (blue), indicating widespread coverage. **16.7%** do not have insurance (red), possibly due to cost concerns or lack of awareness. Despite high insurance penetration, the uninsured minority presents an opportunity for targeted products or awareness campaigns.
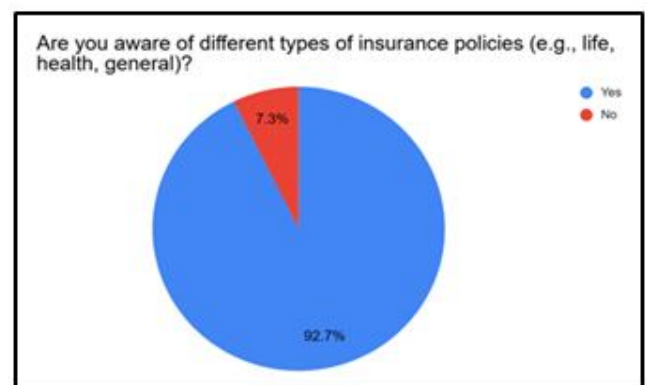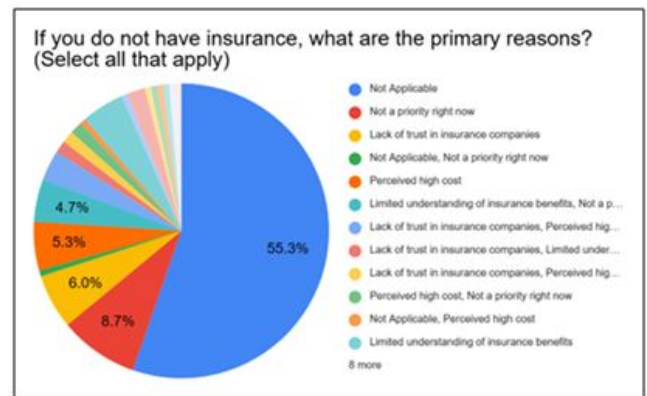
It i indicated in the pie chart that 92.7% of respondents are aware of most of the types of insurance (blue), while 7.3% are not (red). This shows that most people are familiar with various insurance policies, though educational programs may still be needed for the smaller, unaware group.
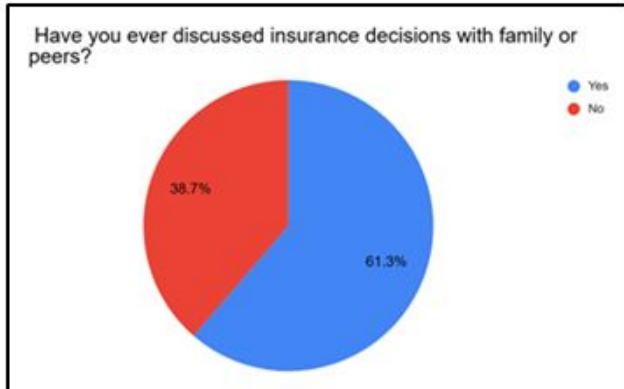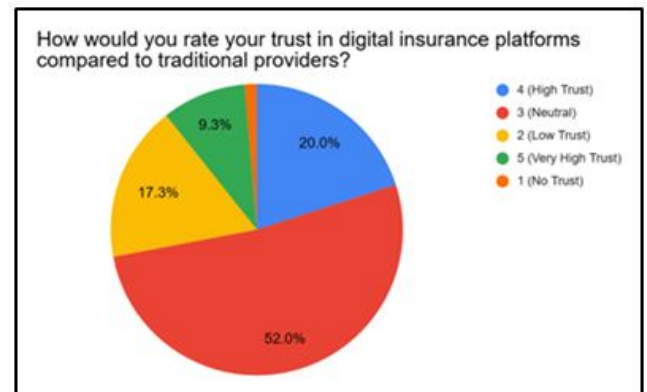

It is indicated in the pie chart that **61.3%** of respondents **have discussed** insurance decisions with family or peers (blue), indicating active financial conversations. However, **38.7% have not** (red), suggesting a significant portion lacks such discussions. While many are financially engaged, more efforts can be made to encourage conversations about insurance choices among peers and families.
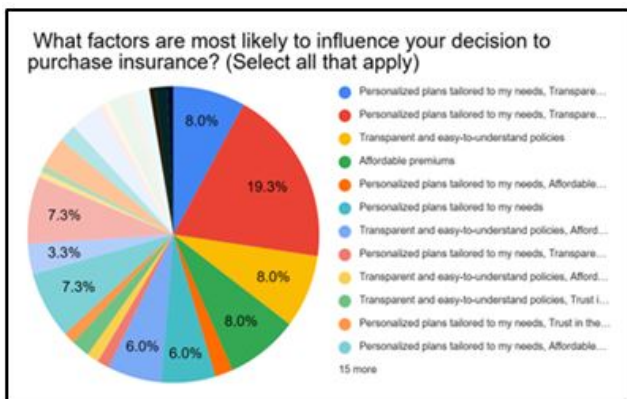
It is indicated in the pie chart that **affordability, transparency, and personalized plans** are the most influential factors in insurance purchases, with the largest portion (**19.3%**, red) prioritizing these aspects. The second-largest segments (**8.0%**, blue and green) highlight the importance of **easy-to-understand policies and affordability**. While these factors dominate, other considerations like **policy clarity (7.3%)** and **trust in the provider** also play a role, suggesting that insurers should enforce elements to attract potential customers.
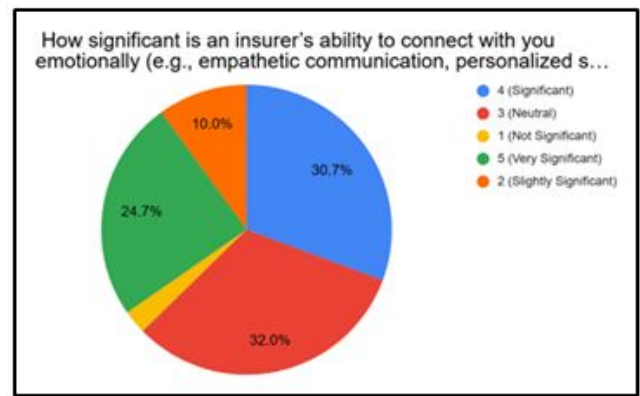

It is indicated in the pie chart that **55.3%** of respondents selected **"Not Applicable"** (blue), indicating they already have insurance. Among those without insurance, the main reasons include lack of urgency **(8.7%, red)**, mistrust in insurance companies **(6.0%, orange)**, perceived high costs **(5.3%, yellow)**, and limited understanding of benefits **(4.7%, green)**. These advices that insurers should focus on building trust, educating potential customers, and addressing affordability concerns to encourage more people to obtain coverage.
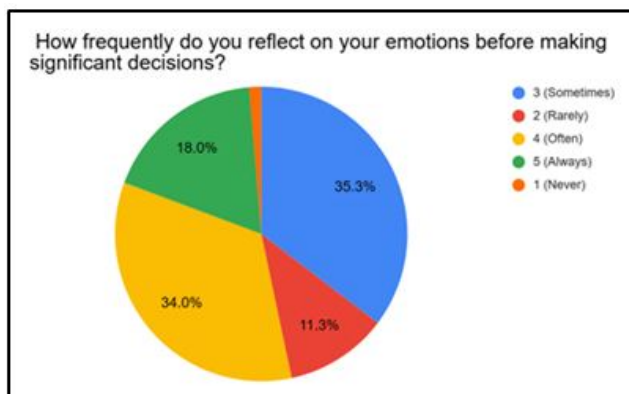

It is indicated in the pie chart that **52.0%** of respondents have a **neutral opinion** (red) about digital insurance platforms, indicating neither strong trust nor mistrust. A significant portion (**20.0%**, blue) expresses **high trust**, while **17.3%** (yellow) report **low trust** and **9.3%** (green) have **very high trust**. This information suggest that digital insurance platforms should focus on **building credibility and customer confidence** to convert neutral and sceptical users into highly trusting ones.
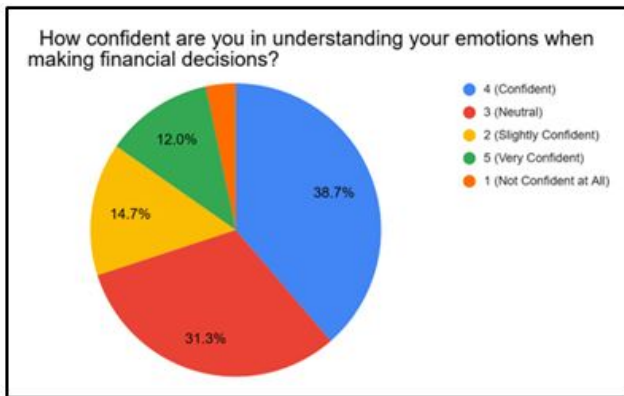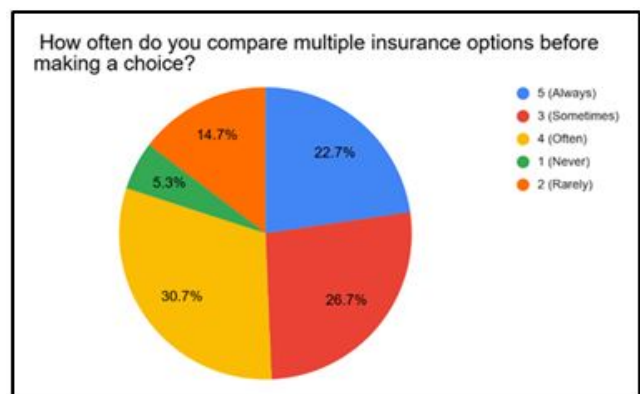
It is indicated in the pie chart that **38.7%** of respondents feel **confident** (blue) in understanding their emotions when making financial decisions. A significant portion (**31.3%**, red) remains **neutral**, while **14.7%** (yellow) are **slightly confident**, and **12.0%** (green) are **very confident**. This information suggests that even though many are aware of their emotions in financial decision-making, there is room for improving **financial self-awareness and emotional intelligence**.
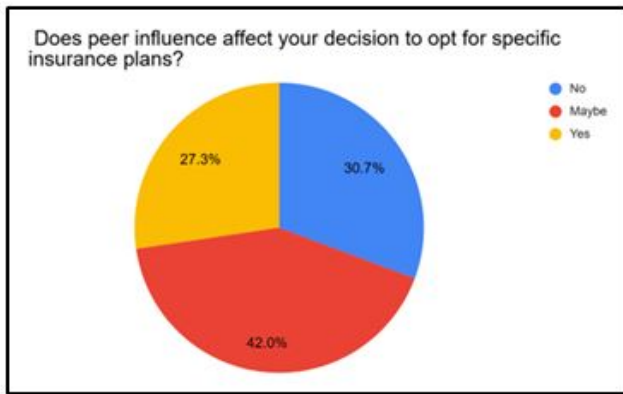

It is indicated in the pie chart that **35.3%** of respondents **sometimes** (blue) reflect on their emotions before making significant decisions, while **34.0%** (yellow) do so **often**. A smaller portion (**18.0%**, green) **always** considers emotions, whereas **11.3%** (red) **rarely** does. This information suggests that even though most people incorporate emotional reflection into decision-making, some could benefit from greater emotional awareness when making important choices.

According to the pie chart, 55.4% of respondents are of the opinion that an insurer should be appreciated for the purpose of emotional connection with customers, while 30.7% value it as quite important and 24.7% as very much so, though it can be seen that 32.0% were neutrals. Apparently, emotional connection is considered important amongst other factors such as cost or coverage. A relatively smaller percentage (10.0%) valued it as somewhat important. Only a few can disregard its importance.


According to the pie chart: 53.4% of respondents often or always compare multiple options before choosing insurance, thus indicating growing consumer awareness; yet, 20% have done that seldom or never, thus showing a reliance on recommendations or ignorance about available options. There is a need for more consumer education about why evaluating different insurance plans is important.

Does peer influence affect your decision to opt for specific insurance plans?
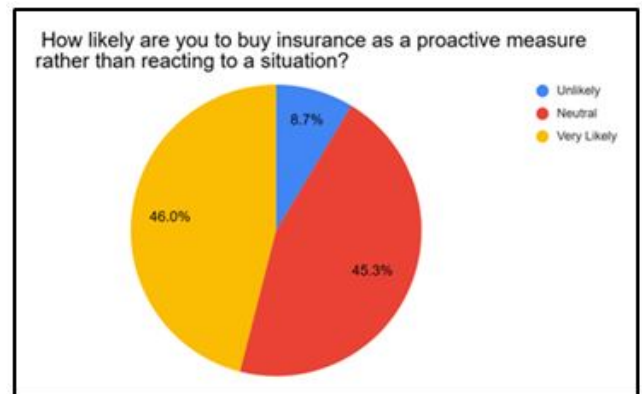- No: 30.7%
- Maybe: 42.0%
- Yes: 27.3%

It is indicated in the pie chart that **69.3%** of respondents consider peer influence to some degree when selecting insurance plans, with **27.3%** being strongly impacted and **42.0%** being open to it. However, **30.7%** prefer making independent decisions, likely relying on personal research or expert advice. This highlights the significant role of peer recommendations in insurance choices, though a notable portion still values independent decision-making.

Do you believe your insurance choices do/would reflect your long-term emotional security?
- Yes
- No
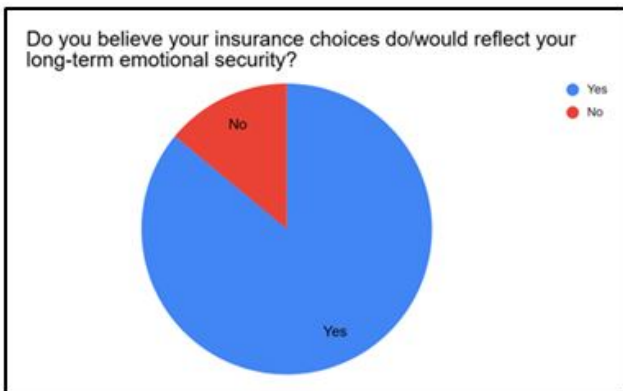
It can be gleaned from the pie chart that more than 80% of those who participated thought that their insurance choices help to assure emotional safety in the long run, while the number of those who disagree is below 20%. This shows that a majority of them view insurance as a big-ticket item related, extendedly, to hence further assurance secured financially and psychologically. A minority probably align emotional security not to insurance because of some other personal ideas or because other financial programming works for them.

How likely are you to buy insurance as a proactive measure rather than reacting to a situation?
- Unlikely: 8.7%
- Neutral: 45.3%
- Very Likely: 46.0%

The pie chart indicates that 46.0% of respondents are very likely to purchase insurance proactively, while their neutral attitude suggests that external factors might have some influence over them. Only 8.7% is quite unlikely to make any proactive efforts into buying insurance. The study results reflect that more people understand the essence of insurance as opposed to others, but majority would not immediately purchase it because of financial constraints, lack of information or competing priorities.

Correlation Test

Interpretation of the Correlation Table

The correlation table gives us insights into how emotional intelligence (EI) factors relate with insurance decisions. The key observations are:

1. Proactive vs. Reactive Insurance Buying

A significant positive correlation (r = 0.246, p = 0.002) is found between proactive insurance buying and comparing multiple options.
→This shows us that people who actively research insurance options are likelier to buy insurance as a proactive measure than to reacting to situations. EI factors also plays a role:

reflection on emotions (r = 0.251, p = 0.002) and empathy in decision-making (r = 0.224, p = 0.006)
→These help us understand that individuals who often reflect on their emotions and consider others' perspectives are much likely to take proactive insurance decisions.

2. Comparing Multiple Insurance Options

A strong correlation lies within emotional intelligence factors:
reflection on emotions (r = 0.240, p = 0.003) and empathy in decision-making (r = 0.186, p = 0.022)
→The population that is more emotionally aware and empathetic tend to compare different insurance options before choosing.
There is weak correlation between comparing insurance options and actually owning insurance, suggesting that though research is done, it does not mean people would own them.

3. Emotional Intelligence & Financial Decisions

The understanding that emotional intelligence helps in making better financial decisions has great relationships with:
Reflecting on emotions before making decisions (r = 0.315, p < 0.001)empathy in decision-making (r = 0.238, p = 0.003)
Seeking support during stress (r = 0.254, p = 0.002)
→ This helps us understand that those who value EI in financial decisions reflect on emotions, empathize, and seek support in stressful times.

4. Reflection on Emotions & Insurance Decisions

People who often reflect on their emotions tend to:
Buy insurance proactively (r = 0.251, p = 0.002)
compare multiple options (r = 0.240, p = 0.003)
Seek support during stressful situations (r = 0.315, p < 0.001)
→ This brings to light that emotionally aware individuals tend to make more thoughtful and informed insurance decisions.

5. Empathy & Decision-Making

Empathy is strongly correlated with:
Proactive insurance buying (r = 0.224, p = 0.006)
comparing multiple options (r = 0.186, p = 0.022)
Seeking support in stress (r = 0.327, p < 0.001)
→ Empathetic individuals are more likely to make scrutinized financial decisions and seek support on external support during tough times.

6. Seeking Support in Stressful Situations

Those who seek support tend to:
Reflect on their emotions frequently (r = 0.274, p < 0.001) consider empathy important (r = 0.327, p < 0.001)
Believe in the role of emotional intelligence in decision-making (r = 0.254, p = 0.002)
→ This gives us insights that people who ask support others for support during stress are emotionally reflective and value EI in their decisions.

9. Conclusion

This study shows that Gen Z's absorption of insurance is much influenced by emotional intelligence (EI), with those with higher EI being more likely to participate proactively. Even though Gen Z has vast knowledge of technology, emotional hurdles like financial stress and mistrust prevent them from buying insurance. Insurers must use EI-driven tactics, like individualised communication, empathy and trust-building initiatives to address this. Digital platforms can help build trust, but overcoming scepticism requires transparency and individualisation. Insurers can create more lasting relationships and guarantee improved customer engagement and financial security by tailoring their products to the emotional and financial needs of Generation Z.

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Annexure:

Research Questions

We have addressed the following questions in the study:

Age
Gender
Highest educational qualification
Are you currently working?
How strongly do you agree that emotional intelligence helps you make better financial decisions?
How would you rate your understanding of financial products like insurance?
Do you currently have any form of insurance?
Are you aware of different types of insurance policies (e.g., life, health, general)?
Have you ever discussed insurance decisions with family or peers?
What factors are most likely to influence your decision to purchase insurance? (Select all that apply)
If you do not have insurance, what are the primary reasons? (Select all that apply)
How would you rate your trust in digital insurance platforms compared to traditional providers?
How confident are you in understanding your emotions when making financial decisions?
How frequently do you reflect on your emotions before making significant decisions?
When faced with a stressful situation how often do you seek support
How important is empathy (considering others' emotions) in your decision-making process?
How frequently do you use digital platforms for financial planning or management?

Do you believe digital innovations (e.g., mobile apps, AI-driven customer support) enhance your trust in insurance companies?
How significant is an insurer's ability to connect with you emotionally (e.g., empathetic communication, personalized service)?
How often do you compare multiple insurance options before making a choice?
Does peer influence affect your decision to opt for specific insurance plans?
Do you believe your insurance choices do/would reflect your long-term emotional security?
How likely are you to buy insurance as a proactive measure rather than reacting to a situation?