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Examination of Insurance Department Students' Perception of Insurance Agencies by Metaphor Method

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Abstract
The insurance sector in Türkiye is a major employment area for students and a key distribution channel in the national insurance market. Despite the central role of insurance agencies, students enrolled in insurance programs often show limited interest in agency careers. This study addresses a significant yet underexplored issue by examining how students perceive the insurance agency profession and how these perceptions shape their career preferences. Utilizing metaphorical perception analysis, the research investigates the cognitive frameworks through which students conceptualize the role of agencies. As internal stakeholders, students' perceptions directly affect their willingness to pursue agency-related careers, influencing employment rates and sectoral development. The findings reveal that professional knowledge and coursework significantly shape students' positive perceptions, especially around themes such as "Guidance" and "Goal Achievement." In contrast, demographic variables like gender, marital status, and education type have minimal impact. Due to the non-normal distribution of the survey data, statistical analyses such as Mann-Whitney U, Kruskal-Wallis H, and correlation tests were applied. The study underscores the need to improve students' perceptions through enhanced educational strategies. Promoting a better understanding of the agency profession may foster professionalization, attract qualified talent, and support broader goals of increasing insurance coverage and strengthening workforce capacity in the sector.
Keyword: Insurance Students, Insurance Agencies, Perception Analysis, Metaphor Method

Introduction
The insurance sector plays a crucial role in economic development and financial security by mitigating risks for individuals and institutions (Levine, 1997; Outreville, 2013). Insurance facilitates financial stability by distributing risks across a large pool of policyholders, thereby supporting economic resilience and investment growth. Despite these advantages, insurance penetration remains relatively low in many emerging economies, including Turkey, limiting the

sector's full potential. Understanding the factors that influence insurance adoption and the perceptions of key industry stakeholders is essential for fostering sectoral growth and improving market efficiency.

Insurance agencies play a vital role in distributing insurance products and increasing coverage rates. In Turkey, insurance agencies serve as the primary distribution channel, accounting for a significant share of insurance sales. According to Türkiye Sigorta Birliği (TSB, 2023), more than 58.2% of non-life insurance policies are sold through insurance agents. In specific branches, such as fire and natural disaster insurance, agencies hold a 40.7% market share, followed by banks (25.2%) and brokers (23.6%). Similarly, general liability insurance sees agencies leading with 50.62%, followed by brokers (22.45%) and direct company sales (16.44%). Notably, the auto insurance sector is highly dependent on agency sales, with 82.2% of policies being issued through agencies, while 9.5% are sold by banks and 7.3% by brokers. In the motor vehicle liability segment, agencies account for 73.3% of total sales, demonstrating their dominant position in the Turkish insurance market (TSB, 2023).

The statistical data presented above reflect the market conditions prior to the data collection phase of this study. These figures provide a contextual foundation for understanding the structure of the Turkish insurance market at the time the research was initiated. As the primary distribution channel, insurance agencies continue to play a pivotal role in the sector, yet they face challenges related to public perception and workforce engagement.

Despite their significance, insurance agencies often face negative perceptions, particularly among individuals entering the workforce. Many insurance students prefer employment in insurance companies' corporate offices rather than pursuing careers as independent agents. This trend highlights a gap between sectoral employment needs and career aspirations among insurance graduates. According to TSB (2023), only 66 licensed insurance companies operate in Turkey, yet the sector relies on thousands of insurance agencies for distribution. Insurance companies directly employ 18,862 individuals, with an additional 6,857 professionals working in direct sales. These figures suggest that insurance agencies remain the primary employment source in the industry, yet there is a noticeable lack of interest in agency careers among new graduates.

The purpose of this study is to use the metaphor approach to evaluate how insurance students view the insurance agency profession. The study uses metaphor analysis to investigate how students view this field, the major influences on their opinions, and how these opinions affect their propensity to work for an insurance company. It is anticipated that the results will aid in the formulation of plans meant to improve professional development, lessen unfavorable prejudices, and spark greater interest in the insurance agency industry.

Literature Review

By controlling risks and promoting economic stability, the insurance industry plays a vital role in financial markets (Budak & Alkan, 2021). Studies have continuously demonstrated a robust correlation between the expansion of the insurance industry and broader economic expansion. Market efficiency is eventually increased when financial risks are redistributed through insurance mechanisms, which encourage investment and economic activity (Chaudhary, 2018; Uddin, 2020). However, the general public's opinion of insurance continues to be a significant obstacle in developing economies like Turkey. Lower adoption rates are a result of studies showing that many customers see insurance as a superfluous expense rather than a financial safety net (Özüdoğru & Çetin, 2017).

Yang (2016) looked at how university students felt about health insurance and discovered that younger people typically thought well of it, especially when the advantages were explained. This emphasizes the value of focused educational initiatives that debunk myths and advance a more thorough comprehension of insurance services.

In order to increase policyholder involvement and insurance coverage, insurance agencies are essential. According to research, independent insurance intermediaries have a big impact on market dynamics and consumer choices. According to Li, Zeng, and Zhao's (2024) investigation into the effects of independent insurance brokers on pricing and demand, commission arrangements and contacts with intermediaries are crucial in determining customer preferences. According to their findings, distribution models based on agencies can improve market accessibility and insurance product credibility.

Insurance agencies continue to be the main sales channel in Turkey, especially for non-life and vehicle insurance (TSB, 2023). This emphasizes how crucial it is to make sure aspiring insurance professionals comprehend the agency model and its benefits.

Even though insurance companies play a vital function, the industry is frequently seen negatively. Preconceived biases may deter people from pursuing jobs in the insurance industry, according to research by Cory, Kerr, and Todd (2007) on student opinions regarding the industry. According to their research, raising public awareness and offering more defined professional development pathways may aid in luring new talent to the sector. In a similar vein, Altun (2007) highlighted that despite the expansion of the Turkish insurance industry, a lack of professional training options and uncertain career paths lead to a shortage of workers.

In his analysis of the laws governing insurance companies, Turgut Günel (2012) pointed out that policies like required professional liability insurance are meant to increase openness and public confidence. Nevertheless, the sector continues to face difficulties due to customer distrust in spite of these laws. Strengthening the professional image of insurance agents requires addressing these misconceptions through targeted marketing campaigns and training programs.

A useful qualitative research technique for evaluating consumer and professional perceptions is metaphor analysis (Lakoff & Johnson, 2008). Researchers can find deeper cognitive linkages that influence attitudes toward particular occupations by looking at metaphorical representations. Although metaphor analysis has been used extensively in industries like healthcare and education (Yang, 2016), its application in the insurance industry is still relatively small. By using metaphor analysis to investigate how insurance students view the agency profession, this study aims to close this gap.

The literature now in publication emphasizes the significance of the growth of the insurance market, the function of middlemen, and how the general public views the sector. Research on how insurance students view the agency industry and how these views affect their choice of employment, however, is scarce. By using metaphor analysis to shed light on how students conceptualize insurance companies, this study adds to the body of literature. The results are intended to guide strategic recommendations that promote workforce development, professional training, and, eventually, interest in employment at insurance agencies.

Analysis

Purpose and Importance of the Research

This study aims to measure the perceptions of insurance students towards insurance agencies, which is an important employment area in the insurance sector in Turkey. Examining student perspectives on agency, which is the most important insurance sales channel in Turkey, is seen as a step towards identifying the perception problems encountered in this field and revealing the obstacles to the development of agency. Eliminating negative perceptions towards the agency profession may increase the desire of insurance students to choose this profession. Unlike the existing literature, the study aims to address the reasons behind the insurance coverage rate in Turkey not reaching the expected levels from a different perspective by focusing on the perceptions of students, who are the internal stakeholders of the sector.

Data Set and Data Collection Tools

In this study, second year students of associate degree programs and third and fourth year students of undergraduate programs related to insurance in Turkey were selected as the research population. The number of insurance-related associate and bachelor's degree programs in Turkey is detailed in Table 1. Considering the accessibility and representativeness criteria, open education and distance education programs were not included in the research population.

The fact that the research population consists of insurance department students who have completed at least half of their education process aims to ensure that the perceptions towards insurance agencies are measured more consistently with the metaphor method. It is assumed that students who have completed most of their education will have more established and conscious perceptions of the insurance agency profession. For this reason, students who have completed at least half of their education were included in this study in order to evaluate the perceptions towards the insurance agency profession in a healthy way.

Table 1
Number of Associate and Undergraduate Insurance Departments in Turkey

Type of Education	Department Name	Number of Sections*
Associate Degree	Banking and Insurance	200
Licence	Insurance and Social Security	2
Licence	Insurance and Risk Management	1
Licence	Actuarial Sciences	7
Licence	Insurance and Actuarial Sciences	1
Licence	Insurance	6
Licence	Banking and Insurance	7

**There are more than one department with the same name in universities. For all public and foundation universities, the sum of faculties and colleges is given for undergraduate departments. Open education and distance education departments are excluded.*

Using purposive sampling method, the sample size will be determined according to the sample size table developed by Yazıcıoğlu and Erdoğan (2004). As a result of the calculation made according to the values of p=0.50 and q=0.50 for 0.05 sampling error, a sample size of at least 378 people is needed. In order to present the perspective of insurance students in Turkey in a balanced manner, it is aimed to reach all departments within the scope of the study.

Research Methodology

Measuring perception through metaphor is one of the qualitative research approaches and is not a method frequently used in economics and finance in the literature. The term metaphor, which is used in Turkish in the sense of analogy, is of Greek origin and is a combination of the words "meta" meaning "beyond" and "phora" meaning "overflow" (Demirtaş, 2019). Metaphor is a versatile concept that can be used interdisciplinarily in many disciplines. In this way, the concept of metaphor can be used in various fields of activity, including the insurance sector. In the literature, there are studies utilizing the concept of metaphor in different fields. It is stated that metaphors, which gained popularity after Lakoff and Johnson's (2008) study, play an important role in individuals' thinking process and conceptual systems.

As a result of this research, the perception of insurance students towards insurance agencies will be revealed through the metaphors directed. In this way, it will be determined whether insurance students desire to start their professional lives as insurance agents or not. Metaphors have an important place in human life because through metaphors, the feelings and thoughts that individuals have without realizing it, i.e. perceptions, can be clearly revealed. Metaphors increase individuals' thinking processes, give clues about their personalities, facilitate the collection of data and are very important in terms of reflecting the cultural structure of the society (Kantekin, 2018). Therefore, perception measurement through metaphor was chosen as the research method in this study.

In order to reveal the perception of insurance agencies, the ready-made scale developed by Çam-Aktaş and Tunca (2018) was used in this study.[1] In the ready-to-use scale, the metaphors were categorized as "Guiding", "Target-Reaching" and "Disciplinarian-Protector". Table 2 shows the categorical analysis of the survey questions.

[1] The research was conducted within the scope of the project entitled to be supported by TUBITAK 2209-A University Students Research Projects Support Program. Permission to use the scale was obtained from the scale owner via e-mail before using the scale applied in the research. With the decision of Istanbul Gelisim University Ethics Committee dated 24.05.2024 and numbered 2024-07, it was decided that the research was in accordance with scientific ethical rules.

Table 2
Categorical Analysis of Insurance Department Students' Metaphorical Perceptions of Insurance Agencies

Category	Metaphor	Codes/Subheadings	Sample Expression
Pathfinder	Compass	Direction determination, guidance	"An insurance agent is like a compass because it points you in the right direction."
	Lighthouse	Guidance, security	"An insurance agent is like a lighthouse because it shows the way in the dark."
	Sun	Lighting, guidance	"The insurance agent is a sun because she illuminates our decisions."
	Harbour	Safe haven, shelter	"An insurance agency is like a haven because it's a safe haven."
	Map	Guidance, planning	"The insurance agent is a map, because it shows me where to go."
	Leader	Leadership, direction	"The insurance agent is a leader because she organizes and directs things."
	Mother–Father	Protection, guidance	"The insurance agent is a parent because she protects and guides her clients."
	Conductor	Direction, compliance	"The insurance agent is the conductor of an orchestra because she harmonizes all the elements."
	Technical Director	Strategy determination, leadership	"The insurance agent is a coach because she creates strategy."
	Staircase	Progress, rise	"The insurance agent is a ladder because she moves her clients up."
	Sculptor	Shaping, creating	"The insurance agent is a sculptor because she shapes the future."
Goal Achievement	Train	Achieving the goal, making rapid progress	"The insurance agent is a train because she gets her clients to their destination quickly."
	Bus	Travel, guidance	"The insurance agent is a bus because it ensures a safe journey."
	Driver	Direction, control	"The insurance agent is a driver because she is in control."
	Postman	Conveying messages, providing information	"The insurance agent is a postman because he delivers important information."
	Boat	Safe transportation, reaching the destination	"An insurance agent is a ship because she delivers her clients safely to port."
Discipline Provider-protective	Guard	Discipline, security	"The insurance agent is a guardian because she protects her clients from danger."
	Secury	Protection, security	"The insurance agent is a watchman because he makes sure we are always safe."
	Judge	Order, justice	“The insurance agent is a judge because she makes fair decisions.”

The scale is in the form of a 5-point Likert (1=Strongly Disagree, 2-Disagree, 3=Undecided, 4=Agree and 5=Strongly Agree). The first part of the survey used includes the demographic and general characteristics of the students and the scale in the second part. The survey data were analyzed in the SPSS 22.0 program.

Hypotheses of the Research

H_{1A}: There is a statistically significant difference between whether insurance department students perceive the insurance agency profession as guiding or not.

H_{1B}: There is a statistically significant difference between whether insurance department students perceive the insurance agency profession as reaching the goal or not.

H_{1C}: There is a statistically significant difference between whether insurance department students perceive the insurance agency profession as disciplining and protecting or not.

Findings of the Study

The descriptive statistics of questionnaire approved by the ethics committee, presented in Table 3 for 443 participants show that the participants are largely homogeneous in terms of gender, age, marital status, relevant course, professional knowledge, type of education and class level. In addition, it is seen that the majority of the students take relevant courses, have professional knowledge and are involved in formal education. In terms of class level, it is understood that second and third year students are in the majority. This homogeneous distribution can be considered as a positive situation in terms of the validity and consistency of the findings of the study.

Table 3
Descriptive Statistics of the Data

	Gender	Age	Marital status	Related Course	Professional Knowledge	Type of education	Type of Class
Average	1,33	1,05	1,94	1,03	1,20	1,24	2,41
Median	1,00	1,00	2,00	1,00	1,00	1,00	2,00
Standard Deviation	0,472	0,280	0,235	0,181	0,399	0,426	0,839
Piece	443	443	443	443	443	443	443

The frequencies and percentages of the socio-demographic characteristics of the participants are presented in Table 4. Of the participants, 348 (79%) were associate degree students and 95 (21%) were undergraduate students; 66.6% were female and 33.4% were male. It is seen that 96.6% of the students have taken insurance courses and 80.1% of them have information about the agency profession.

Table 4
Socio-Demographic Characteristics of the Participants

Dimension	Category	Frequency (n)	Percentage (%)
Gender	Woman	295	66,6
	Man	148	33,4
	Total	443	100
Dimension	**Category**	**Frequency (n)**	**Percentage (%)**
Age	18-27	424	95,7
	28-37	15	3,4
	38-47	3	0,7
	48-57	1	0,2
	Total	443	100
Dimension	**Category**	**Frequency (n)**	**Percentage (%)**
Marital status	Married	26	5,9
	Single	417	94,1
	Total	443	100
Dimension	**Category**	**Frequency (n)**	**Percentage (%)**
Taking Insurance Classes	Yes	428	96,6
	No	15	3,4
	Total	443	100
Dimension	**Category**	**Frequency (n)**	**Percentage (%)**
Knowledgeable About Agency Profession	Yes	355	80,1
	No	88	19,9
	Total	443	100
Dimension	**Category**	**Frequency (n)**	**Percentage (%)**
Type of Education	Licence	338	76,3
	Associate Degree	105	23,7
	Total	443	100
Dimension	**Category**	**Frequency (n)**	**Percentage (%)**
Undergraduate Class	3	1	0,01
	4	104	0,99
	Total	105	100
Dimension	**Category**	**Frequency (n)**	**Percentage (%)**
Associate Degree Class	1	8	0,02
	2	340	0,98
	Total	348	100

According to the Kolmogorov-Smirnov Normality test applied to the data used in the study, it was determined that the data were not normally distributed.

Cronbach's Alpha test was applied to test the reliability of the data and a high value of 95.5% was obtained as a result. The fact that this value is above 70% indicates that the results to be obtained from the data are reliable and accurate. Following the reliability test, necessary tests were conducted to determine the suitability of the data for factor analysis and then factor analysis was applied. The findings of the Factor Analysis are presented in Table 5.

Table 5
Factor Analysis Results

Factor 1: Guiding	**Factor Load**
1.Insurance agency in Turkey is a compass.	0,818
2. An insurance agency in Turkey is a lighthouse.	0,856
3. An insurance agency in Turkey is the sun.	0,865
4. An insurance agency in Turkey is a harbor.	0,838
5. An insurance agency in Turkey is a map.	0,862
6. An insurance agency in Turkey is a leader.	0,851
7. An insurance agency in Turkey is a parent.	0,778
8. In Turkey, an insurance agent is an orchestra conductor.	0,778
9. Insurance agency in Turkey is a technical director.	0,779
10. An insurance agent in Turkey is a ladder.	0,805
11. An insurance agent in Turkey is a sculptor.	0,755
Factor 2: Goal Realizer	**Factor Load**
12. An insurance agency in Turkey is a train.	0,816
13. An insurance agency in Turkey is a bus.	0,806
14. In Turkey, an insurance agent is a driver.	0,774
15. An insurance agency in Turkey is a postman	0,815
16. In Turkey, an insurance agency is a ship.	0,783
Factor 3: Disciplinarian-Protector	**Factor Load**
17. In Turkey, an insurance agent is a guard.	0,800
18. In Turkey, an insurance agent is a watchman.	0,785
19. In Turkey, an insurance agent is a judge.	0,741

After testing the suitability of the data, the "varimax" rotation method was applied and three factors explaining 82.938% of the total variance were formed.

In the Kaiser-Meyer-Olkin (KMO) test, a high value of 0.962 was obtained. While a KMO value above 70% indicates the applicability of factor analysis, factor analysis should not be applied if it is below 50%. This result reveals that the data of the study is suitable for factor analysis. In addition, Bartlett's test result was 0.000 ($0.000<0.05$), which confirmed that the data were suitable for factor analysis. Following the suitability tests, the results of the factor analysis were evaluated.

Non-parametric tests such as Mann-Whitney U and Kruskal-Wallis H were applied to determine the relationship between metaphorical perception data and socio-demographic characteristics of insurance students.

According to the results of Mann-Whitney U test, students' metaphorical perception levels were analyzed according to socio-demographic variables such as gender, marital status, insurance course taking status, agency professional knowledge status and education type.

According to the gender variable, there was no statistically significant difference between female and male students in terms of their perceptions of "Guiding" ($U = 20150.50$, $p = 0.186$), "Target Reaching" ($U = 20757.50$, $p = 0.398$) and "Disciplining-Protecting" ($U = 20148.50$, p =

0.185). This finding indicates that gender does not have a significant effect on students' perceptions of the insurance agency profession.

There is a similar situation in terms of marital status. There was no significant difference between married and single students' perceptions of "Guiding" (U = 4835.00, p = 0.354), "Guiding to the Goal" (U = 4816.00, p = 0.339) and "Disciplining-Protecting" (U = 5099.00, p = 0.611). This reveals that marital status is not a significant factor on students' perceptions of their profession.

On the other hand, taking insurance related courses was found to have a significant effect on the perception of "Guiding" (U = 1805,00, p = 0,004). It is seen that students who have taken related courses perceive this profession as more guiding. However, the status of taking courses does not make a significant difference on the perceptions of "Goal Achievers" (U = 3138.00, p = 0.882) and "Disciplinarian-Protector" (U = 2922.00, p = 0.554).

The professional knowledge status of agency creates significant differences especially on the perceptions of "Guiding" (U = 10193.50, p < 0.001) and "Goal-oriented" (U = 13076.50, p = 0.018). Students with professional knowledge perceive this profession as more guiding and goal-oriented. However, professional knowledge does not have a significant effect on the perception of "Disciplinary-Protective" (U = 14555,50, p = 0,322).

Finally, there is no statistically significant difference between undergraduate and associate degree students in terms of their perceptions of "Guiding" (U = 175, p = 0.833), "Goal-Reaching" (U = 16302.00, p = 0.207) and "Disciplining-Protective" (U = 15838.00, p = 0.096). This finding shows that the level of education of the students does not have a determining effect on their metaphorical perceptions of the insurance agency profession.

In general, it can be concluded that demographic factors such as gender, marital status and type of education have a limited effect on students' professional perceptions, but professional knowledge and insurance-related courses have a significant effect on the perception of "Guiding". These findings suggest that vocational training and knowledge-building activities can play a critical role in strengthening students' professional perceptions.

Mann-Whitney U test results show that socio-demographic variables such as gender, marital status and type of education generally do not have a significant effect on the dimensions of metaphorical perceptions. However, the status of taking courses related to insurance and the status of agency professional knowledge lead to significant differences, especially in the perceptions of "Guiding" and "Target Reaching". These findings reveal that students' perceptions of the insurance agency profession are shaped by their professional knowledge and course-taking status, but demographic characteristics have a limited effect on these perceptions.

Table 6
Mann Whitney U Test Results of the Difference in Metaphorical Perception Levels According to Students' Socio-Demographic Variables

	Dimension	Category	Frequency (n)	Rank Avg	Rank Total	U	P*
Pathfinder	Gender	Woman	295	227,69	67169,50	20150,50	0,186
		Man	148	210,65	31176,50		
		Total	443				
Goal Achievement	Gender	Woman	295	218,36	64417,50	20757,50	0,398
		Man	148	229,25	33928,50		
		Total	443				
Discipline Provider-Protective	Gender	Woman	295	227,70	67171,50	20148,50	0,185
		Man	148	210,64	31174,50		
		Total	443				

	Dimension	Category	Frequency (n)	Rank Avg	Rank Total	U	P*
Pathfinder	Marital status	Married	26	244,54	6358,00	4835,00	0,354
		Single	417	220,59	91988,00		
		Total	443				
Goal Achievement	Marital status	Married	26	198,73	5167,00	4816,00	0,339
		Single	417	223,45	93179,00		
		Total	443				
Discipline Provider-Protective	Marital status	Married	26	209,62	5450,00	5099,00	0,611
		Single	417	222,77	92896,00		
		Total	443				

	Dimension	Category	Frequency (n)	Rank Avg	Rank Total	U	P*
Pathfinder	Taking Insurance Classes	Yes	428	225,28	96421,00	1805,00	0,004
		No	15	128,33	1925,00		
		Total	443				
Goal Achievement	Taking Insurance Classes	Yes	428	222,17	95088,00	3138,00	0,882
		No	15	217,20	3258,00		
		Total	443				
Discipline Provider-Protective	Taking Insurance Classes	Yes	428	222,67	95304,00	2922,00	0,554
		No	15	202,80	3042,00		
		Total	443				

	Dimension	Category	Frequency (n)	Rank Avg	Rank Total	U	P*
Pathfinder	Agency Professional Information	Yes	355	237,29	84236,50	10193,50	0,000
		No	88	160,34	14109,50		
		Total	443				
Goal Achievement	Agency Professional Information	Yes	355	229,16	81353,50	13076,50	0,018
		No	88	193,10	16992,50		
		Total	443				

Discipline Provider-Protective	Agency Professional Information	Yes	355	225,00	79874,50	14555,50	0,322
		No	88	209,90	18471,50		
		Total	443				

	Dimension	**Category**	**Frequency (n)**	**Rank Avg**	**Rank Total**	**U**	**P***
Pathfinder	Type Education	ofLicence	338	222,71	75277,00	175	0,833
		Associate Degree	105	219,70	23069,00		
		Total	443				
Goal Achievement	Type Education	ofLicence	338	217,73	73593,00	16302,00	0,207
		Associate Degree	105	235,74	24753,00		
		Total	443				
Discipline Provider-Protective	Type Education	ofLicence	338	227,64	76943,00	15838,00	0,096
		Associate Degree	105	203,84	21403,00		
		Total	443				

A significant difference was found in the dimension of "Goal Achieving" according to the grade level of the students (χ^2 = 7,905, p = 0,048). This finding shows that insurance students perceive the insurance agency profession as less goal-achieving as their grade level increases. Especially 3rd grade students tend to perceive this profession as less goal-oriented (Mean Value = 133.00), which indicates that students' perceptions about the profession may change as they gain professional experience or progress in the educational process. In the other dimensions of "Guiding" (χ^2 = 1,384, p = 0,709) and "Disciplining-Protecting" (χ^2 = 3,892, p = 0,273), no statistically significant difference was found according to grade level.

No significant difference was found between the age groups in the dimensions of "Guiding" (χ^2 = 1,699, p = 0,637), "Target-Reaching" (χ^2 = 1,438, p = 0,697) and "Disciplining-Protective" (χ^2 = 4,333, p = 0,228). Although there are differences in mean values between age groups, these differences are not statistically significant. This shows that age does not have a determining effect on students' metaphorical perception levels towards the insurance agency profession.

Table 7
Kruskal-Wallis H Test Results of the Difference of Metaphorical Perception Levels According to Students' Classes and Ages

	Size	Category	Frequency (n)	Percentage (%)	Average Value	Sd	X^2	P*
Pathfinder	Classroom	1	424	95,7	180,50	3	1,384	0,709
		2	15	3,4	222,96			
		3	3	0,7	314,00			
		4	1	0,2	221,07			
		Total	443	100				
Goal Achievement	Classroom	1	424	95,7	336,13	3	7,905	0,048
		2	15	3,4	216,95			
		3	3	0,7	133,00			
		4	1	0,2	231,52			
		Total	443	100				
Discipline Provider-Protective	Classroom	1	424	95,7	219,38	3	3,892	0,273
		2	15	3,4	225,85			
		3	3	0,7	410,00			
		4	1	0,2	206,28			
		Total	443	100				
	Size	**Category**	**Frequency (n)**	**Percentage (%)**	**Average Value**	**Sd**	**X^2**	**P***
Pathfinder	Age	18-27	424	95,7	221,11	3	1,699	0,637
		28-37	15	3,4	232,27			
		38-47	3	0,7	311,,33			
		48-57	1	0,2	178,00			
		Total	443	100				
Goal Achievement	Age	18-27	424	95,7	220,91	3	1,438	0,697
		28-37	15	3,4	255,20			
		38-47	3	0,7	235,67			
		48-57	1	0,2	145,00			
		Total	443	100				
Discipline Provider-Protective	Age	18-27	424	95,7	221,91	3	4,333	0,228
		28-37	15	3,4	235,20			
		38-47	3	0,7	110,00			
		48-57	1	0,2	397,00			
		Total	443	100				

As a result, according to Table 4, the Kruskal-Wallis H test reveals that grade level can affect students' perceptions of the insurance agency profession, but the age variable does not create a significant difference on these perceptions. These findings provide important clues to understand how students' perceptions of the insurance agency profession evolve throughout the educational process and may contribute to shaping educational strategies accordingly.

The findings of the correlation analysis conducted to determine the relationship between the variables used in the study are presented in Table 8.

Table 8
Correlation Analysis Results

	Gender	Age	Marital status	Related course	Professional knowledge	Type of education	Classroom	Pathfinder	Goal Achievement	Disciplinarian-Protector
Gender	1	,102*	-0,027	0,000	-0,065	,123**	,117*	-,094*	0,068	-0,054
		0,031	0,574	0,995	0,174	0,010	0,014	0,048	0,153	0,258
Age	,102*	1	-,535**	,187**	0,005	0,025	0,021	0,049	0,018	-0,003
	0,031		0,000	0,000	0,921	0,602	0,658	0,304	0,700	0,956
Marital status	-0,027	-,535**	1	-,166**	0,028	-0,019	-0,062	-0,079	0,063	0,032
	0,574	0,000		0,000	0,556	0,691	0,195	0,097	0,183	0,496
Related course	0,000	,187**	-,166**	1	,313**	,189**	,162**	-,142**	0,021	-0,025
	0,995	0,000	0,000		0,000	0,000	0,001	0,003	0,663	0,605
Professional knowledge	-0,065	0,005	0,028	,313**	1	0,029	0,027	-,215**	-0,088	-0,017
	0,174	0,921	0,556	0,000		0,550	0,566	0,000	0,066	0,718
Type of education	,123**	0,025	-0,019	,189**	0,029	1	,907**	-0,008	0,064	-0,079
	0,010	0,602	0,691	0,000	0,550		0,000	0,870	0,178	0,098
Classroom	,117*	0,021	-0,062	,162**	0,027	,907**	1	0,018	0,017	-0,058
	0,014	0,658	0,195	0,001	0,566	0,000		0,706	0,726	0,227
Pathfinder	-,094*	0,049	-0,079	-,142**	-,215**	-0,008	0,018	1	0,000	0,000
	0,048	0,304	0,097	0,003	0,000	0,870	0,706		1,000	1,000
Goal Achievement	0,068	0,018	0,063	0,021	-0,088	0,064	0,017	0,000	1	0,000
	0,153	0,700	0,183	0,663	0,066	0,178	0,726	1,000		1,000
Disciplinarian-Protector	-0,054	-0,003	0,032	-0,025	-0,017	-0,079	-0,058	0,000	0,000	1
	0,258	0,956	0,496	0,605	0,718	0,098	0,227	1,000	1,000	

*Correlation is significant at 0.05 level (2-tailed). **Correlation is significant at 0.01 level (2-tailed).

The correlation analysis in Table 8 reveals the relationship between demographic characteristics and educational background of insurance students and their perceptions of the insurance agency profession. It is seen that factors such as gender, age, marital status, related courses and professional knowledge have different effects on students' perceptions of the profession.

Conclusion

This study focuses on a critical yet underexplored issue in the literature by examining the perceptions of students enrolled in insurance-related academic programs in Türkiye toward insurance agencies. Although insurance agencies represent the most widespread distribution channel in the Turkish insurance market, the relatively low preference of insurance students for careers in this field negatively impacts the supply of qualified labor within the sector. In this context, the central research problem is to investigate how students' perceptions of the agency profession influence their willingness to participate in the industry.

The methodology employed in this study offers a novel approach to addressing this issue. The metaphor analysis method - seldom utilized in the fields of economics and finance - was selected to reveal how students conceptualize the profession of insurance agency. This method provides a powerful tool for uncovering students' conscious and unconscious cognitive structures, as well as their internalized perceptions of the profession. Thus, emotional and cognitive tendencies that are difficult to capture through conventional surveys can be examined in greater depth.

Unlike existing studies in the literature, this research adopts the perspective of internal stakeholders - students - rather than external observers, thereby shedding light on the perceptual dynamics that shape their future career choices within the insurance sector.

Elde edilen bulgular, sigorta eğitimi süresince alınan dersler ve mesleki bilgi düzeyinin, acentelik mesleğinin "rehberlik" ve "hedefe ulaşma" gibi olumlu metaforlarla ilişkilendirilmesini önemli ölçüde etkilediğini göstermektedir. Buna karşılık, cinsiyet, medeni durum ve öğrenim türü gibi demografik değişkenlerin bu algılar üzerinde belirgin bir etkisinin bulunmadığı saptanmıştır.

Bu yönüyle çalışma, Türkiye'de sigorta sektöründe acentelik mesleğine yönelik olumsuz önyargıların kırılabilmesi için eğitim politikalarının yeniden gözden geçirilmesi gerektiğini vurgularken, aynı zamanda bu alana yönelik daha bilinçli ve motive bir iş gücü yaratılmasına katkı sunacak stratejilerin geliştirilmesine de olanak tanımaktadır.

Özellikle metafor yöntemi ile geliştirilen analiz çerçevesi, sektörel farkındalık yaratma, eğitim programlarını revize etme ve kariyer yönlendirme süreçlerini yeniden yapılandırma konusunda yeni ve benzersiz bir bakış açısı ortaya koymaktadır.

The data did not follow a normal distribution, according to the findings of the Shapiro-Wilk and Kolmogorov-Smirnov tests. As a result, correlation analyses were carried out, and the results showed a strong association between the sociodemographic traits of the students and their opinions of insurance companies. Professional expertise and coursework pertaining to insurance had a greater influence on students' perceptions than did variables like gender, marital status, and educational background.

According to the Mann-Whitney U test results, demographic factors often had little influence on metaphor-based beliefs. On the other hand, students who had taken classes on insurance and were familiar with the agency industry were more likely to link insurance companies to positive metaphors like "Guidance" and "Goal Achievement." This implies that knowledge and education, rather than individual background variables, have a greater influence on students' opinions about insurance companies.

Similarly, the findings of the Kruskal-Wallis H test showed that age had no significant impact on judgments of the insurance agency profession, although class level might. These results demonstrate how students' educational experiences shape their perceptions of the field and offer helpful guidance for creating training initiatives that are more successful.

The correlation research also showed that students are deterred from pursuing jobs in the insurance industry by unfavorable opinions about the field, which could impede the growth of the insurance agency sector. This research emphasizes the necessity of focused tactics to enhance students' opinions of insurance companies in order to eventually draw in more qualified workers. Improving the way that students view the field may help to boost the number of qualified agents and raise the sector's general efficacy.

The findings reveal that coursework undertaken during insurance education and students’ level of professional knowledge significantly influence the association of the agency profession with positive metaphors such as “guidance” and “goal achievement.” In contrast, demographic variables such as gender, marital status, and type of education were found to have no significant effect on these perceptions.

In this regard, the study highlights the need to reconsider educational policies to overcome negative stereotypes associated with the agency profession in Türkiye’s insurance sector. It also offers a foundation for developing strategies aimed at cultivating a more informed and motivated workforce within the field.

The study's conclusions provide insightful information for raising the caliber of jobs in the insurance industry, boosting the agency profession's standing, and raising its social value. Professionalizing the insurance industry can be achieved by fostering favorable student impressions and coordinating insurance education with business requirements. Furthermore, greater market involvement and a rise in the demand for insurance goods could result from growing confidence in the insurance sector. These observations offer a solid basis for creating long-term regulations that aid in workforce planning, boost public trust in insurance, and increase the industry's economic influence.

By lowering monetary losses and easing associated difficulties, increasing insurance penetration can have major positive social and economic effects. The creation of marketing plans for insurance services may benefit both people and the economy as a whole. This study offers vital information for enhancing the insurance sector and establishing future regulations.

Future studies could go further into the root causes of students' opinions and offer fresh ideas for enhancing the appeal of working for an insurance company.

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