

The Influence of Basic Psychological Needs on Insurance Agencies Performance

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Abstract: The fulfilment of Basic Psychological Needs (BPNS)—autonomy, competence, and relatedness—has become a crucial factor influencing employee well-being and corporate performance across all sectors. This study examines the influence of Basic Psychological Needs (BPNS) on employee motivation and performance in insurance companies based on Self-Determination Theory (SDT). Despite substantial research on BPNs in sectors including education and healthcare, their influence on the insurance industry, especially in Malaysia, remains inadequately investigated. The findings indicate that meeting these needs can cultivate a supportive work environment, alleviate workplace difficulties, and enhance employee engagement and organizational efficiency. This research fills the literature gap by contextualizing the significance of BPNS concerning the performance of insurance agencies, highlighting the relationship between psychological well-being and firm performance. This study systematically reviews current studies to highlight the possibility of utilizing BPNS satisfaction to improve staff retention, satisfaction, and productivity, fostering insurance companies' competitive growth.

Keywords: *Autonomy, competence, relatedness, performance, insurance agencies.*

1. Introduction

Fundamental components of human motivation and well-being are basic psychological needs, as articulated in Self-Determination Theory (SDT). Three basic needs—autonomy, competence, and relatedness—are essential for promoting psychological health and improving overall well-being, as per SDT (Chang et al., 2015; Martela et al., 2023). Autonomy is the desire to feel in control of one's actions and decisions, competence is the desire to feel adequate in one's activities, and relatedness is the desire to feel connected to others (Chang et al., 2015; Martela et al., 2023). Across various populations and contexts, research consistently demonstrates that satisfying these needs is associated with positive psychological outcomes. The importance of basic psychological needs (BPNS) is well-documented in various fields, particularly organizational psychology, education, and health. The Self-Determination Theory (SDT) framework posits that the satisfaction of three basic psychological needs—autonomy, competence, and relatedness—is crucial for fostering motivation, enhancing well-being, and promoting optimal functioning in individuals (Broeck et al., 2016; Padilla-Angulo et al., 2024). Thus, satisfying basic psychological needs—autonomy, competence, and relatedness—is vital in enhancing employee motivation and performance within insurance agencies. Insurance agencies can improve employee satisfaction, reduce turnover, and ultimately enhance organizational effectiveness by fostering an environment that supports these needs.

Background of Study

The significance of basic psychological needs (BPN) contributes to improving individual well-being, motivation, and overall performance in diverse circumstances. Self-determination theory (SDT) posits that satisfying three essential psychological needs—autonomy, competence, and relatedness—is crucial for promoting intrinsic motivation and psychological well-being (Campbell et al., 2017; Ni et al., 2023). The notion of Basic Psychological Needs Satisfaction (BPNS) offers significant insights into the performance and well-being of personnel in insurance firms. In insurance companies, addressing the essential psychological needs—autonomy, competence, and relatedness—can profoundly influence employee motivation, job satisfaction, and overall organizational efficacy.

Autonomy is essential, enabling employees to exercise discretion and make decisions concerning client encounters, policy recommendations, and problem-solving approaches. When empowered to manage their tasks autonomously, employees are more inclined to exhibit initiative and dedication to their positions. Competence is crucial, as staff at insurance agencies must feel equipped to achieve performance objectives, manage intricate policy queries, and adjust to changing market dynamics. Comprehensive training programs,

resource accessibility, and constructive feedback are vital for cultivating a sense of competence. Relatedness is an essential requirement, as the nature of the insurance business frequently necessitates collaboration with colleagues, clients, and stakeholders. Establishing a friendly and interconnected workplace fosters employee appreciation and cultivates a sense of belonging, enhancing cooperation and trust.

Thus, disregarding these psychological needs can result in diminished employee morale, disengagement, and heightened turnover rates—factors that directly affect an agency's efficacy and client satisfaction. By tackling BPNS among their personnel, insurance firms can cultivate a more motivated, resilient, and high-performing team.

The Component of The Basic Psychological Needs

The Basic Psychological Needs Satisfaction (BPNS) paradigm is fundamental to Self-Determination Theory (SDT), highlighting the universal psychological needs vital for human development, motivation, and well-being. Autonomy, competence, and relatedness are essential for promoting healthy functioning in diverse areas of life, such as education, employment, athletics, and interpersonal relationships. When these demands are satisfied, individuals are more inclined to experience intrinsic motivation, increased engagement, and psychological well-being. Conversely, their displeasure or neglect may result in reduced motivation, stress, and maladaptive consequences. Consequently, BPNS has been extensively investigated as a theoretical framework for comprehending human behavior, with possible applications across various domains, including organizational development and employee performance.

Autonomy is the desire to feel in control of one's actions and decisions. It incorporates the aspiration for autonomy and the capacity to make decisions consistent with one's values and interests. Research suggests that individuals are more inclined to participate in intrinsically motivated activities when they have autonomy, which results in increased satisfaction and well-being (Avcı & Güngör, 2023; Yu et al., 2019). For example, Yu et al. (2019) discovered that medical students who perceived their autonomy as being supported demonstrated increased motivation and engagement in their academic pursuits. Chen and Wu (2022) Also, emphasizes the importance of autonomy in developing mental health and psychological growth.

Competence is the desire to experience a sense of effectiveness and capability in one's endeavors. It entails the capacity to engage with the environment and the perception of mastery effectively. Research has demonstrated that the satisfaction of the competence need is associated with improved performance and reduced fatigue in various fields, such as education and sports (Sadoughi & Markoubi, 2018a). For instance, Li et al. (2019) research emphasizes that athletes who perceive themselves as competent are less susceptible to stress and exhaustion, emphasizing the significance of this requirement in high-pressure environments. Additionally, Sadoughi and Markoubi (2018b) discovered a negative correlation between academic exhaustion and competence satisfaction among medical students, suggesting that satisfying this need can alleviate feelings of inefficacy.

Relatedness concerns the necessity for social connections and the sense of being cared for by others. It indicates the aspiration to establish meaningful relationships and experience a sense of inclusion within a community. Klassen et al. (2012) Found that teachers who establish strong relationships with their pupils are more invested in their work, which implies that satisfying this need can improve professional satisfaction and effectiveness. Furthermore, Tian et al. (2018) Discovered that children's prosocial behaviors are substantially influenced by their satisfaction with a sense of relatedness at school, suggesting that satisfying this need promotes positive social interactions.

The interplay of these three requirements is essential for overall well-being. Those who report higher levels of life satisfaction and lower levels of psychological distress are more likely to report satisfaction in autonomy, competence, and relatedness (Šakan et al., 2020). In contrast, the frustration of these needs can result in adverse consequences, including burnout, melancholy, and increased anxiety (Britton et al., 2014; Liu et al., 2022). Britton et al. (2014) Have discovered that the satisfaction of basic psychological needs is inversely related to suicidal ideation in young adults, thereby emphasizing the protective role that these needs play in mental health.

In conclusion, agency performance is significantly affected by fulfilling the basic psychological needs of autonomy, competence, and relatedness, as delineated in the Basic Psychological Needs Satisfaction (BPNS) framework. Prioritizing and fulfilling these requirements within organizations or teams establishes a basis for enduring motivation, diminished stress, and adaptive performance. Conversely, disregarding these psychological needs may lead to less motivation, increased stress levels, and decreased agency efficacy. Consequently, cultivating an environment that addresses these core requirements is crucial for enhancing individual and collective performance, securing sustained success, and advancing well-being across several life domains.

Problem Statement

The absence of studies especially addressing Basic Psychological Needs Satisfaction (BPNS) within insurance firms constitutes a notable deficiency in the literature. Although an increasing number of studies investigate BPNS in fields like education and healthcare, the insurance industry is still inadequately examined in this regard. The disparity is troubling, considering the essential function BPNS serves in employee motivation, engagement, and general well-being. While numerous studies have examined psychological needs in professional settings, few have particularly focused on insurance companies. Wijerathna et al. (2023) Examine psychological elements affecting employee engagement in insurance companies; nevertheless, their research does not thoroughly explore the unique psychological needs identified by Self-Determination Theory (SDT). Moreover, Goodboy et al. (2017) Emphasize that workplace bullying might obstruct the satisfaction of basic psychological needs, resulting in diminished intrinsic motivation. Jones et al. (2020) Similarly illustrates that fulfilling these demands is a crucial determinant of professional well-being for early childhood educators. Weinstein et al. (2010) Also demonstrates that fulfilling basic needs is crucial for well-being in professional environments. However, without targeted research on insurance agencies, the distinct obstacles and potential for addressing these demands within this sector remain ambiguous.

The lack of empirical research on BPNS within insurance companies constrains the comprehension of how these demands affect employee results in this particular setting. Although research conducted by Collie et al. and Slemp et al. offers valuable perspectives on need satisfaction within educational and organizational contexts, it does not explicitly pertain to the insurance business (Collie et al., 2015; Slemp et al., 2018, 2021). Thus, it is essential to evaluate the Basic Psychological Needs Satisfaction (BPNS) to comprehend consumer behavior in the life insurance market, increase insurance penetration, and promote financial inclusion. Insurers can surmount obstacles such as mistrust or a lack of financial literacy, design products that are culturally sensitive and accessible, and cultivate a positive attitude toward life insurance by addressing these psychological needs. This can enhance Malaysia's financial system and contribute to its economic development by increasing the penetration rate. The insurance sector's long-term sustainability and broader societal engagement are guaranteed by the customization of policies to address these requirements.

Besides, the absence of focused research may result in insurance companies overlooking critical findings that could improve employee engagement and decrease turnover rates. Thus, the absence of research examining BPNS in insurance agencies constitutes a notable deficiency in the literature. Considering the significance of basic psychological needs for employee motivation and well-being, additional research is necessary to investigate how these needs are perceived and satisfied within the insurance sector in improved organizational processes and increased employee satisfaction and performance.

2. Insurance Agencies in Malaysia

Insurance agencies in Malaysia are pivotal in the financial sector, offering vital services that safeguard individuals and enterprises from diverse hazards. The Malaysian insurance business has grown substantially, propelled by governmental initiatives and heightened public awareness of the significance of insurance coverage. This response consolidates pertinent results and ideas from the literature to elucidate the present condition of the insurance sector in Malaysia, emphasizing service quality, efficiency, and the influence of psychological variables on consumers and providers.

The insurance sector in Malaysia significantly impacts the nation's economic framework, especially with its Gross Domestic Product (GDP). The correlation between insurance penetration and GDP growth is essential for

comprehending the nation's economic progress and financial stability. This response consolidates pertinent literature to highlight the significance of the insurance business in Malaysia's economy, emphasizing its GDP contribution, the problems encountered, and the prospects for future expansion. The insurance sector is essential to Malaysia's financial system, facilitating economic growth through risk management solutions and savings mobilization. Masud et al. (2019) Assert that the life insurance market is a burgeoning industry in Malaysia, substantially influencing the advancement of the overall financial system. The insurance penetration rate, the ratio of total insurance premiums to GDP, is a crucial indicator of the industry's impact on economic growth.

Fadun et al. (2023) assert that insurance penetration rates are directly linked to GDP development, indicating that the demand for insurance goods generally rises as the economy develops. This link highlights the significance of a strong insurance sector in advancing Malaysia's economic goals. The functioning of the insurance industry is intricately connected to overarching economic conditions. Bao et al. (2018) emphasize that competition in the insurance sector is escalating owing to globalization and technological progress, requiring Malaysian insurers to modify their goods and services to maintain competitiveness. Economic growth, indicated by GDP, affects consumer behavior and the demand for insurance goods, with elevated income levels generally resulting in heightened insurance consumption. The elasticity of insurance demand may fluctuate, with higher-income demographics exhibiting reduced sensitivity to income-level variations.

Thus, evaluating the psychological needs of insurance agencies in Malaysia is crucial for enhancing their contribution to economic growth and financial stability. As essential contributors to the nation's GDP via risk management and savings mobilization, these agencies must adjust to changing market dynamics, technological progress, and heightened competition. Recognizing and fulfilling their needs—improving service quality, promoting innovation, and satisfying consumer expectations—can enhance efficiency, boost insurance penetration, and meet Malaysia's economic goals. This strategy strengthens the industry's resilience and competitiveness and improves its ability to protect persons and businesses, reinforcing its essential function in the financial ecosystem.

Insurance Industry and Penetration Rate

The insurance penetration rate in Malaysia is a vital metric for assessing the industry's growth and the population's engagement with insurance products. Penetration rate is measured by the ratio of total insurance premiums to the country's Gross Domestic Product (GDP), indicating the extent and scope of insurance coverage in the economy. Comprehending the determinants of insurance penetration is crucial for refining market tactics and augmenting consumer involvement. Malaysia's insurance penetration rate is comparatively low against worldwide benchmarks. Bank Negara Malaysia reported that the overall insurance penetration rate was roughly 4.8% in 2020, below the global average of approximately 7% (Bank Negara Malaysia, 2024). This signifies a substantial chance for expansion within the sector. Contributing factors to this low penetration include insufficient awareness of insurance products, cultural perceptions of insurance, and other financial safety nets, such as government healthcare subsidies (Al-Sanaani et al., 2022).

Numerous studies have found critical elements influencing insurance penetration rates in Malaysia. Aliagha et al. (2014) Discovered that the penetration of flood insurance in Johor was affected by homeowners' risk assessment and socio-economic factors, with a documented penetration rate of 34% in specific regions. This indicates that subjective risk perception significantly influences consumers' insurance purchasing decisions. Al-Sanaani et al. (2022) Note that dependence on government healthcare subsidies results in low adoption of private health insurance, as many Malaysians perceive no necessity for supplementary coverage. The correlation between economic growth and insurance penetration is extensively demonstrated. Fadun et al. (2023) Observe that a country's GDP increases with a heightened demand for insurance products, resulting in elevated penetration rates. This association is especially pertinent in Malaysia, where increasing income and economic advancement may elevate the demand for diverse insurance products. Nonetheless, the elasticity of insurance consumption relative to income growth differs, with higher income brackets exhibiting reduced sensitivity to fluctuations in income levels (Shaifuddin, 2020).

Notwithstanding the potential for development, the Malaysian insurance business faces numerous hurdles. Inadequate financial literacy, societal views regarding insurance as an extraneous cost, and the intricacy of

insurance products impede penetration rates (Mandia et al., 2023). Nonetheless, there exists potential for enhancement. Educational programs to raise awareness of insurance advantages and product improvements customized for various demographic groups could substantially improve penetration rates. The diminishing insurance penetration rates in Malaysia for 2022 indicate a decline in industry performance (Figure 1). The total penetration decreased to 5.0% from 5.3% in 2021, with both life (-5.1%) and non-life insurance (-7.1%) sectors contributing to the decline. This downward trend indicates inadequate success in acquiring or maintaining policyholders, highlighting market expansion and customer involvement difficulties. Although somewhat exceeding the Asia-Pacific average, the diminished penetration rate highlights stagnation or inefficiency in enhancing coverage and boosting policy adoption, eliciting apprehensions over the sector's competitiveness and durability.

Figure 1: Insurance Penetration Rate for Asia-Pacific, 2024 (Source: Swiss Re Institute)

Country	2022 penetration rate			2021 penetration rate			2021-2022 evolution		
	Life	Non-life	Total	Life	Non-life	Total	Life	Non-life	Total
Macau	19.1%	1.8%	20.9%	6.4%	0.6%	7.0%	198.4%	200.0%	198.6%
Hong Kong	16.6%	2.4%	19.0%	17.3%	2.3%	19.6%	-4.0%	4.3%	-3.1%
Taiwan	8.3%	3.1%	11.4%	11.6%	3.2%	14.8%	-28.4%	-3.1%	-23.0%
South Korea	5.4%	5.7%	11.1%	5.8%	5.2%	11.0%	-6.9%	9.6%	0.9%
Singapore	7.4%	1.8%	9.2%	7.5%	1.8%	9.3%	-1.3%	0.0%	-1.1%
Japan	5.9%	2.3%	8.2%	6.1%	2.2%	8.3%	-3.3%	4.5%	-1.2%
Thailand	3.4%	1.9%	5.3%	3.4%	1.9%	5.3%	0.0%	0.0%	0.0%
Malaysia	3.7%	1.3%	5.0%	3.9%	1.4%	5.3%	-5.1%	-7.1%	-5.7%
Australia	0.9%	3.3%	4.2%	1.0%	3.5%	4.5%	-10.0%	-5.7%	-6.7%
India	3.0%	1.0%	4.0%	3.2%	1.0%	4.2%	-6.3%	0.0%	-4.8%
China	2.0%	1.9%	3.9%	2.1%	1.9%	4.0%	-4.8%	0.0%	-2.5%
New Zealand	0.8%	3.0%	3.8%	0.8%	4.0%	4.8%	0.0%	-25.0%	-20.8%
Vietnam, Philippines, Indonesia, Bangladesh	1.6%	0.7%	2.3%	-	-	-	-	-	-
Sri Lanka	-	-	-	0.6%	0.6%	1.2%	-	-	-
Asia-Pacific Average (1)	3.0%	2.0%	5.0%	3.2%	2.0%	5.3%	-6.3%	0.0%	-5.7%

Previous Studies on Basic Psychological Needs

Prior research on Basic Psychological Needs (BPNS) and their influence on business performance has highlighted the importance of satisfying these needs to improve employee motivation, engagement, and overall organizational efficacy. Studies conducted under the auspices of Self-Determination Theory (SDT) have consistently demonstrated that fulfilling employees' psychological needs for autonomy, competence, and relatedness enhances their performance and organizational commitment. This document presents a literature review of pertinent studies examining the correlation between BPNS and organizational performance.

Ngwenya and Pelsler investigated the influence of psychological capital on employee engagement, job satisfaction, and performance within Zimbabwe's industrial industry. Their research revealed that personnel with elevated psychological capital—defined by resilience, optimism, and self-efficacy—demonstrated increased engagement and job satisfaction, enhancing their performance (Ngwenya & Pelsler, 2020). This study highlights the significance of psychological needs in cultivating a motivated workforce that enhances organizational performance. Baluku et al. (2018) investigated the influence of psychological capital on entrepreneurial results, highlighting that elevated psychological capital among micro-enterprise proprietors in

East Africa improved business performance. The research emphasized that confidence, resilience, and optimism are essential for identifying and capitalizing on business possibilities, correlating with fulfilling basic psychological needs (Baluku et al., 2018). This study indicates that satisfying psychological needs can improve business success and organizational effectiveness. Mitchell et al. (2012) examined the influence of perceived organizational support, distributive justice, and motivation on responses to new information technology. Their research demonstrated that when employees' psychological needs are fulfilled, they are more inclined to interact constructively with new systems and continue utilizing them, resulting in enhanced performance outcomes (Mitchell et al., 2012). This study demonstrates how satisfying psychological needs might improve employee adaptation and performance throughout organizational transitions.

Madden et al. (2017) Investigated the correlation between psychological contracts and organizational performance in family enterprises. Their research indicated that when firms fulfill individuals' perceived commitments, it results in improved individual contributions to organizational performance. This supports the idea that fulfilling basic psychological needs is essential for cultivating favorable employee attitudes and behaviors that promote organizational performance (Madden et al., 2017). Poon et al. (2006) Investigated the correlations between self-concept traits, entrepreneurial inclination, and firm performance. Their research revealed that entrepreneurial orientation, encompassing innovativeness and proactivity, influences the connection between self-concept qualities and company performance. This indicates that satisfying psychological needs associated with self-concept can improve business performance by augmenting entrepreneurial actions (Poon et al., 2006).

Baard et al. (2004) examined a self-determination theory model that connects employees' need satisfaction to performance outcomes. Their research has shown that employees' views of managerial autonomy support forecasted the fulfilment of their intrinsic needs, which subsequently enhanced their performance assessments and psychological well-being (Baard et al., 2004). This study emphasizes the direct influence of BPNS satisfaction on organizational performance. Avey et al. examined the notion of psychological ownership and its correlation with job outcomes. Their research indicated that psychological ownership, intimately linked to fulfilling fundamental psychological needs, favorably affects organizational citizenship behaviors and overall performance (Avey et al., 2010). This suggests that cultivating a sense of ownership among employees can improve their dedication and performance.

Consequently, Basic Psychological Needs (BPNS) studies highlight their significant impact on agency performance. When agencies prioritize meeting employees' needs for autonomy, competence, and relatedness, they cultivate increased motivation, heightened engagement, and superior service performance. This alignment enhances staff satisfaction and retention while improving the agency's overall performance and competitiveness in the market. The examined literature on Basic Psychological Needs Satisfaction (BPNS) offers ideas for mitigating low insurance penetration rates by highlighting autonomy, competence, and relatedness in employee and consumer interactions. Research indicates that satisfying psychological needs boosts employee motivation, performance, and engagement, enhancing customer service and increasing trust in insurance products (Avey et al., 2010; Baard et al., 2004). Consumer-focused tactics, including intuitive platforms and culturally attuned product designs, might mitigate mistrust and financial illiteracy, promoting enhanced policy adoption (Madden et al., 2017; Mitchell et al., 2012).

Moreover, cultivating resilience, optimism, and creativity inside firms can result in customized products and compelling client engagements, addressing varied customer requirements (Ngwenya & Pelsler, 2020; Poon et al., 2006). Aligning insurance operations with BPNS principles enables organizations to augment consumer involvement, trust, and satisfaction, dramatically enhancing penetration rates and fostering industry growth. Thus, subsequent research should investigate these dynamics in greater depth, especially within insurance firms, to enhance comprehension of how BPNS influences organizational effectiveness across diverse cultural contexts and industry-specific constraints. This emphasis might assist organizations in modifying tactics that guarantee continuous expansion and enhanced client results.

3. Research Methodology

This study's methodology encompasses a library search and an extensive review of existing material. References are solely derived from the SCOPUS database to guarantee elevated academic credibility. SCOPUS was chosen for its vast interdisciplinary coverage, rendering it one of the largest and most comprehensive databases of peer-reviewed literature. It indexes many periodicals, conference proceedings, and book series, guaranteeing access to varied and high-caliber sources. Moreover, SCOPUS offers sophisticated instruments for citation analysis, author monitoring, and research trend detection, facilitating a more profound assessment of the literature's significance and influence. Its worldwide scope and focus on quality render it an optimal selection for obtaining robust and representative data for this research.

The preliminary investigation concentrated on the principal themes of autonomy, competence, relatedness, and performance. To maintain relevance, the analysis was confined to journal papers within social sciences, business, management, and accounting. Nonetheless, a weakness of this study is the only dependence on SCOPUS, which may constrain the diversity of findings and viewpoints included in the research.

4. Summary of Selected Literature

Based on the data searching in Scopus, there are 144 documents found related to 'autonomy' AND 'competence,' AND 'relatedness,' AND 'performance,' which are limited to 2014 until 2025. This paper has summarized the documents based on the following results:

TITLE-ABS-
 KEY (autonomy AND competence AND relatedness AND performance) AND PUBYE
 AR > 2013 AND PUBYEAR < 2026 AND (LIMIT-
 TO (SUBJAREA , "SOCI") OR LIMIT-TO (SUBJAREA , "BUSI")) AND (LIMIT-
 TO (DOCTYPE , "ar")) AND (LIMIT-TO (LANGUAGE , "English"))

Table 1 encompasses previous research papers completed from 2014 to 2025. Despite comprehensive studies in sectors such as education, sports, healthcare, and corporate performance, there is a significant deficiency of studies about the insurance industry. Current research on motivation, including studies on frontline employees (Jung et al., 2023) and gamification in education (Lampropoulos & Sidiropoulos, 2024), demonstrates restricted relevance to the distinct challenges faced by insurance agencies, such as elevated employee turnover, fierce competition, and sales-oriented settings. Although research on leadership and organizational success offers significant insights, Moore et al. (2024) and Spieler (2024) seldom examine the unique dynamics of insurance agencies, including agent motivation and client relations. This study gap presents an opportunity to investigate customized incentive models, the satisfaction of Basic Psychological Needs (BPNS), and ways to enhance organizational performance in the insurance sector, especially in areas such as Malaysia with low market penetration rates. Thus, addressing this study gap may yield significant insights for enhancing human capital within the insurance sector.

Table 1: Summary of selected review from 2014-2024 (Source: SCOPUS)

AUTHORS	YEAR	AREA OF STUDY	FIELD/ INDUSTRY
Annamalai et al. (2025)	2025	Higher student motivation in using ChatGPT in English learning.	Education
Peat et al. (2024)	2024	Venture obsession with agentic relationships.	Entrepreneurial
Tomer et al. (2024)	2024	MAC-based intervention on athletes.	Sport psychology

Triebner et al. (2024)	2024	High levels of stress and related mental health problems among medical students.	Medical
Avakyan et al. (2024)	2024	Flipped classroom (FC) effect on basic psychological needs and self-esteem.	Medical
Alturki et al. (2024)	2024	Affective learning involvement.	Education
Rao et al. (2024)	2024	Online video interview training program.	Job seekers
Jung et al. (2023)	2024	Motivational orientation and service climate/ strength.	Frontline employee
Deng et al. (2024)	2024	Adoption on an e-learning platform (ELP)	Education
Vishwakarma et al. (2024)	2024	Workplace bullying	Professionals in education
Kiamouri et al. (2024)	2024	Self-determined motivation and achievement goals.	Sport
Gao (2024)	2024	Motivation, mutually supportive, and functional event.	Gamification
Poupore (2024)	2024	Learner engagement and directed motivational currents (DMCs).	Education
Wang et al. (2024)	2024	Informal English learning.	Education
	2024	Facilitating the effective execution of middle managers'	Firm performance
Lampropoulos et al. (2024)	2024	Influence of gamification on students' learning outcomes and academic <i>performance</i>	Education
Raya et al. (2024)	2024	Pre-match meetings	Sport
Moore et al. (2024)	2024	Personal strengths at work in the morning are associated with different <i>performance</i> types throughout the workday.	Firm performance
Donnely et al. (2024)	2024	The direct and indirect effects of coach transformational leadership (TL) on the current lives of socio-economically	Sport

Figure 2 depicts the annual trend in the quantity of documents generated or managed from 2014 to 2025. Between 2014 and 2016, the quantity of documents remained consistently low and stable, subsequently experiencing a significant surge in 2017. From 2018 to 2021, the pattern exhibits mild changes while maintaining relative consistency. Between 2022 and 2024, there is a notable rising trend, reaching a zenith in 2024 with the maximum quantity of documents. Nonetheless, 2025 exhibits a significant decrease, indicating an abrupt reduction in document production or management since it is the beginning of the year. This chart highlights phases of expansion and contraction over the years.

Figure 2: Number of papers published in Scopus from 2014 to 2025

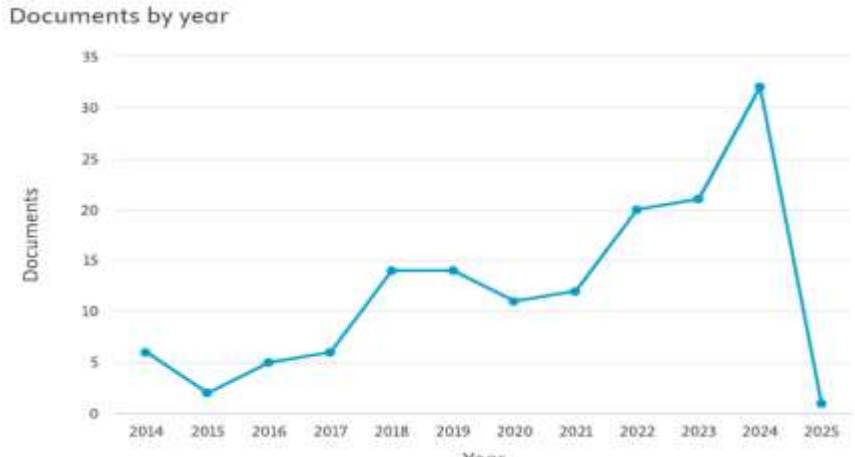


Figure 3 depicts the allocation of materials among different academic fields. The predominant share, 37.8%, is ascribed to Social Sciences, succeeded by Business and Management at 18.1% and Psychology at 12.8%. Additional significant contributions encompass Computer Science (8.7%), Arts and Humanities (4.9%), and Health Professions (3.5%). Medicine constitutes 3.1%, whilst Decision Sciences, Economics, and Engineering each provide lesser proportions, varying from 2.4% to 1.7%. The residual 5.2% is classified under the "Other" category, denoting less significant topics. This distribution underscores a significant concentration on Social Sciences, Business, and Psychology while exhibiting a more subdued emphasis on alternative disciplines.

Figure 3: Allocation of documents by subject area

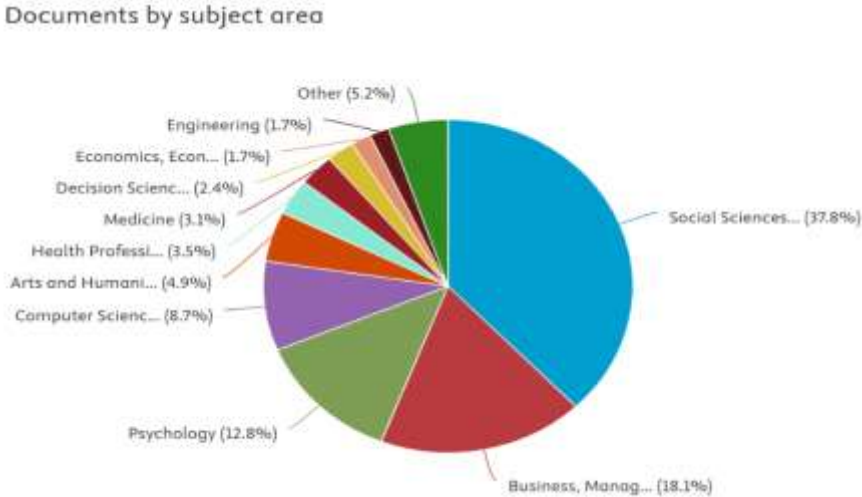
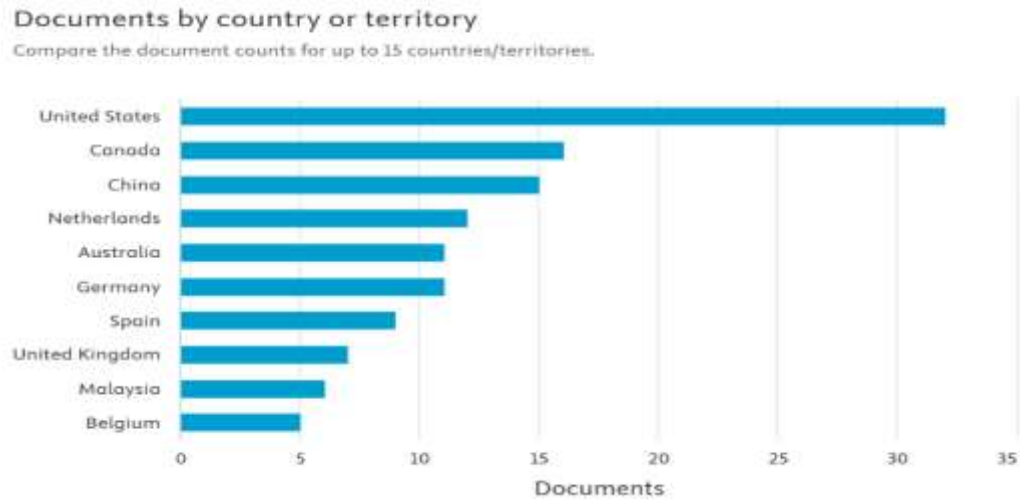
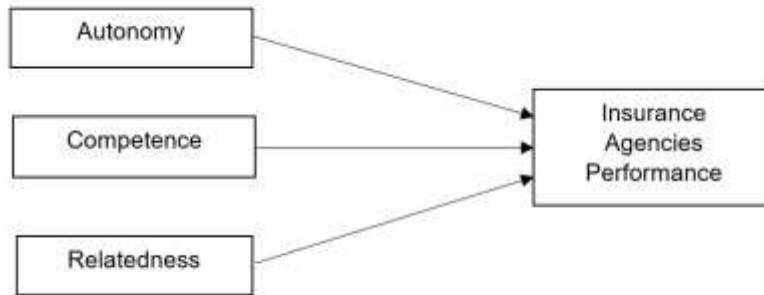


Figure 4 depicts the distribution of documents released by country or territory. The figure compares the quantity of papers generated or managed across different countries or territories. The United States dramatically surpasses others with the most significant number of documents, whereas Canada and China own comparable but lesser quantities. The Netherlands, Australia, and Germany constitute the subsequent tier, exhibiting moderate contributions. Spain, the United Kingdom, Malaysia, and Belgium provide fewer documents, completing the list. This distribution underscores the United States as a principal provider, with significant involvement from Canada and China, whereas other nations offer smaller but substantial amounts.

Figure 4: Distribution of documents released by country or territory



The Conceptual Framework of Basic Psychological Needs and Insurance Agencies Performance



The Basic Psychological Needs Theory

5. Conclusion

This study demonstrates that satisfying Basic Psychological Needs—autonomy, competence, and relatedness—are essential factors influencing employee motivation and organizational success in insurance companies. By fostering an environment that fulfills these psychological needs, insurance companies may reduce high turnover rates, enhance employee satisfaction, and bolster their competitive standing in the market. The findings demonstrate that BPNS satisfaction is essential for individual well-being and is a strategic instrument for improving organizational effectiveness. Research across diverse domains, such as education, sports psychology, business, and medicine, underscores the influence of BPNS on motivation, engagement, and performance. Research on student motivation and workplace bullying indicates that satisfying psychological needs might enhance participation and yield better outcomes (Annamalai et al., 2025; Vishwakarma et al., 2024). Implementing these concepts in insurance companies can promote employee performance, improve customer service, and increase consumer satisfaction and trust in insurance products. For insurance agencies in Malaysia, resolving BPNS helps mitigate industry difficulties such as low penetration rates and restricted consumer engagement. Insurers can provide more tailored and engaging products by emphasizing consumer competence, autonomy, and relatedness, enhancing penetration rates.

Future Research

This paper concentrates only on the theoretical part of the studies. Therefore, future research consists of empirical data and requires analysis to determine their relationship. Besides, basic psychological needs are important in the insurance industry as they will boost productivity and enhance the performance of the insurance agencies. Other than that, future studies should investigate tailored interventions that address

psychological needs in diverse organizational settings to enhance performance and maintain long-term sustainability in the insurance industry.

Acknowledgment: We appreciate the valuable comments from the editorial board and the anonymous respected referees, which have greatly improved the paper. This study is also not supported by any funding.

Declaration of Conflict of Interest: The author declares there is no conflict of interest.

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