MOTIVATIONAL STRATEGIES AND SALES FORCE PERFORMANCE IN THE INSURANCE INDUSTRY IN KENYA

BY

JAEL ACHIENG ONYANGO

A Research Report Submitted to the Chandaria School of Business in Partial Fulfilment of the Requirement for the Degree of Global Executive Master of Business Administration (GeMBA)

UNITED STATES INTERNATIONAL UNIVERSITY AFRICA

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DECLARATION

I, the undersigned, declare that this is my original work and has not been submitted to any other college, institution or university other than the United States International University in Nairobi for academic credit.

Signed: __________________________ Date: __________________________

Jael Achieng Onyango (ID NO: 650071)

This project has been presented for examination with my approval as the appointed supervisor.

Signed: __________________________ Date: __________________________

Prof. Kiriri Peter

Signed: __________________________ Date: __________________________

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Dean, Chandaria School of Business
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Special and heartfelt thanks to loving Children and parents for their confidence, encouragement and support during the preparation if this research project. Your support encouraged me to compile this project.

I also thank my supervisor Prof. Kiriri and the entire USIU-Africa for the support and encouragement I received. Your invaluable encouragement made me to compile this project.
DEDICATION
This research project is dedicated to my beloved parents and family for support.
ABSTRACT

The study aimed at looking at motivational strategies and sales performance in the insurance industry in Kenya. The study was guided by three research questions: to what extent does intrinsic motivation influence sales force performance in the insurance industry in Kenya? To what extent does extrinsic motivation influence sales performance in the insurance industry in Kenya? To what extent that does motivational strategies influence sales performance in the insurance industry in Kenya?

This study used descriptive survey design. The population of the study comprised of all the employees of the 51 insurance companies in Kenya (Insurance Regulatory Authority, 2016). The study adopted a probability sampling design. The study further adopted stratified random sampling in determination of the sample size. Out of the 8013 target population 163 participants were sampled for the study. This study used primary data collected using questionnaires. The questionnaires include both open and closed ended. A drop and pick method was adopted in distribution of the questionnaires to minimize on disruptions. The researcher selected from each branch four staff to fill out questionnaires. Pilot testing was conducted to identify mistakes in the questionnaires. Data collected was analyzed using descriptive statistics. The data analysis tool is Statistical package for Social Sciences (SPSS) and Microsoft Excel to generate quantitative reports. The analyzed data was presented in the form of tables and figures.

Regarding intrinsic motivational strategies, the study revealed that extra selling efforts in tough times is recognized by the management, employees are highly involved with the operations of the company and that reward system in the company is fair for all employees. The study further established that, years of work experience helps employees perform better at job and that the incentives given have a positive effect on sales performance. Furthermore, it was established that employees are allowed to make choices on where to do sales and that they are encouraged to work on opportunities that increase returns on their efforts.

The findings of the study on extrinsic motivation strategies indicated that effective reward mechanism leads to higher sales performance and that sales agents receive additional benefits to their salaries. The company also offers training programs to
sales personnel and that sales personnel have specialized training courses to improve sales performance. The findings of the study further indicated that working environment has a positive influence on number of sales and those sales personnel are able to interact freely with other employees.

The study concludes that the intrinsic motivational strategies contribution through the various factors had a major impact on the Sales force performance. These factors are those such as job enrichment, purpose and where the sales force needs to feel appreciated in order for them to strive and achieve the best and field coaching, feedback and appraisal, communication, training and development, nature of work and good working condition motivate sales people to large extents and insurance companies use them to different extents.

The study recommends that the sales force should undertake adequate training to make them more viable to efficiently and effectively distribute insurance products and services and that sales force is a very integral part in insurance companies who need to put strategies in place to ensure they are using the right ways to motivate the sales people to perform.
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CHAPTER ONE

1.0 INTRODUCTION

1.1 Background of the Problem

In a competitive environment, success of an organization depends on effectiveness of the sales force developing and maintaining customer relationships. Many organizations the sales force compensation costs are between 40% and 75% of the marketing budget (Rouziès, 2011). Distribution provides the basis for differentiation rather than the core service itself. The appropriate mix of delivery systems for financial services institutions is determined by the number of factors on both the supply and demand sides of the market. On the supply side factors such as regulation, technology and resultant changes in the market structure will influence the chosen methods of delivery for insurance firms while on the demand the consumer preferences and expectations are of great importance (Vida, Obadia & Kunz, 2007).

Sales management is one of the most important elements in the success of modern organizations. When major trends emerge such a shift in the economy towards small to medium sized businesses it is important for sales managers to react with new selling approaches. Management of sales force is one of the most important factors that ensure the growth of the business. In sales management Hamilton (2005) posited that motivation and supervision are two important factors. Four success factors for sales include product and application, selling skills, time and territory management and motivation among these elements only motivation is important in all kinds of selling.

Most organizations in Kenya have adopted various strategies in dealing with the challenges of globalization and liberalization. Such strategies include promotion, which deals with making the product known to the customer. The four elements of the promotional mix are advertising, publicity, sales promotion and personal selling through insurance agents (Blythe 2005). In a study by Naikuni (2004) 94.4% of insurance companies rank personal selling as the most important promotional element. The role f personal selling is to bring sales by being a link between the firm and potential customers. For personal sales to be effective the sales agents need to be motivated to go out and work themselves and bring in the results. Motivation is crucial because of the scattered location and individual nature of the sales people.
Managers use motivation in the workplace to inspire people to work, both individually and in groups, to produce the best results for business in the most efficient and effective manner. It was once assumed that motivation had to be generated from the outside, but it is now understood that each individual has his own set of motivating forces (Gachanja, 2004). Dobre (2013) a motivated and qualified workforce is essential for any company that wants to increase productivity and customer satisfaction. Desai (2016) insurance agents are sales representatives of insurance companies who earn commissions for their sales of insurance products and that commission is the core motivation and pivot which propels insurance sales representatives to work hard to earn their living. However there have been various problems in the field as far as personal development, personal sales volumes and retention of agents in the industry. Balachandar, Panchanatham and Subramanian (2010) motivation strategies contribute immensely to the promotion of the efficiency of the officers of the organizations. Insurance companies spend huge sums of money and efforts for the satisfaction of their officers so as to make them more productive.

Evaluating the sales force of a firm is an important step in the process of deciding whether and how to grow the sales team. If the existing sales force is fine and will be more than adequate to fuel future growth, the number of people can be the same and simply add some additional training or perhaps a revamped compensation package. According to a survey 60% of the insurance sales force leaves the company in less than one year (Pathak & Tripathi, 2010), which is mostly attributed to motivation or satisfaction of these employees. Predictors of sales performance are considered only relating to motivation factors and satisfaction factors of sales force in the insurance industry. Weiner (2013) performance appraisal is a motivating factor to the sale representatives who know the criteria for evolution. Any person who performs well can be praised and rises moral and productivity, whereas any person who do not meet the set standard will know beforehand and will be willing to accept criticism and when made without acrimony. It helps the sale force discover their own strength and weakness and enable themselves as other see them.

Kenya’s insurance industry is major player in the financial services sector of the Kenyan economy. Competition in the industry is very intense as there are currently 51 insurance companies in Kenya. Unlike other players the insurance industry is facing many challenged as growth trajectories in different in different parts of the world.
Most insurance companies pay people to find and bring business to them. The types of sales people in the insurance industry are sales agents who act on behalf of another. The agent can act for more than one company the companies they represent as expressed in the agency contracts give agents express powers (College of Insurance, 2016).

The sales person is the personification of the sales agent and therefore the bearing of the company’s image. The changing social business environment has altered the nature of selling insurance. Insurance products have become more complex, customers have grown more knowledgeable and sophisticated in making insurance buying decisions and competition has increased and there is need to implementing motivational strategies to improve sales force performance (Wambua, 2004).

1.2 Statement of the Problem

Several scholars and studies have been conducted on motivational strategies and sales force performance. Marumbwa, Makore and Mudondo (2013) looked at the impact of compensation initiatives on sales force performance in Zimbabwe. The study findings showed that both monetary based compensation incentives and non-monetary incentives do not necessarily influence sale force performance. However, monetary based compensation incentives directly influences sales force turnover. John, Francis and Chukwu (2012) conducted a study on improving sales performance through sales force motivation strategies: a study of pharmaceutical firms in Nigeria. The study showed that the world now is a global village, the market for pharmaceutical products are highly competitive, the only pay off is high financial reward for sales force teams and this will provide a requisite synergy to enhance performance. Balachandar, Panchanatham and Subramanian (2010) looked at the impact of job situation on the motivation of insurance companies’ officers in India. The findings showed that the extent of involvement of the officers in their duty depends on the various motivational strategies followed by the management. Top management needs to concentrate on the motivation factors such as pattern of working, chance to learn and use of abilities

All organizations want to be successful, even in current environment which is highly competitive. Therefore, companies irrespective of size and market strive to retain the best employees, acknowledging their important role and influence on organizational effectiveness (Lassk, Ingram & Mascio, 2012). Sales managers can take various
measures to motivate the sales force and boost its productivity. These measures can be in the form of sales quotas, sales contests, well-designed compensation plans and reward systems. The sales compensation plan has a greater impact on the company's results than any other single document. It impacts the behavior of the sales organization in a direct fashion. Salespeople are generally paid differently than all other functions within the company. Their performance is easily quantified and measured. As a result, their compensation is generally comprised of a base salary, and a quota or commission (Mariadoss, Milewicz, Lee & Sahaym, 2014).

Insurance companies need to realize the importance of sales force training in order to improve communication skills of the sales agents, knowledge and intellectual capabilities on insurance practices, core self evaluation for self monitoring. It is apparent that rejection chance is more than 90% in sales of insurance policies. The masses invest and saving in the financial institution can increase country economic development as well as capture resources for well mannered standards from the flow of capital among the people. In spite of the above studies and others on motivational strategies and sales force performance, there has not been one that touches on both motivational strategies and sales force performance in insurance companies in Kenya. This represents a knowledge gap which the research study sought to fill. This study sought to determine factors influencing motivational strategies and sales force performance in the insurance industry in Kenya.

1.3 Purpose of the Study

The purpose of this study was to analyse motivational strategies and sales force performance in the insurance industry in Kenya.

1.4 Research Questions

1.4.1 To what extent does intrinsic motivation influence sales force performance in the insurance industry in Kenya?

1.4.2 To what extent does extrinsic motivation influence sales performance in the insurance industry in Kenya?
1.5 Significance of the Study

1.5.1 Researchers and Academicians

The study would be of great importance to researchers and academicians as they would be able to understand the area of study on sales personnel. The findings of this study would also act as a source of empirical literature for future studies besides suggesting areas for further studies where they can study. This way, the study would help grow the amount of existing literature on motivational strategies and sales force performance.

1.5.2 The Government of Kenya

To the Government of Kenya, it is hoped that the findings of this study would inform their future policy development and implementation to ensure smooth operations in organizations and insurance sales agents development. This would help reduce the level of conflicts between employers and the sales personnel.

1.5.3 Insurance Industry

The findings of this study would also be relevant to the management teams in insurance companies in that it would guide them in motivational strategies for optimal sales performance. This would inform their internal decision making concerning sales teams’ management to manage employee turnover.

1.6 Scope of the Study

This research focused on motivational strategies and sales performance in the insurance industry in Kenya. There were 51 insurance companies in Kenya. The study was conducted in Nairobi where the headquarters for the insurance companies are situated. The researcher then selected from each branch four staff to fill out questionnaires. Out of the 8013 target population 163 participants were sampled for the study. The study was conducted in February 2017.

The researcher anticipated encountering problems of time as the research was taken in a short period which limited time for doing a wider research. However the researcher planned to counter this limitation by carrying out the research across all the departments in the branches to enable a generalization of the study findings. The researcher also foresaw that respondents would be reluctant in giving information
fearing that the information asked may be used to intimidate them or paint a negative image about them or the branch. The researcher planned to handle this problem by carrying with an introduction letter from the USIU-Africa and assured them that the information they gave would be treated with confidence and it was used purely for academic purposes.

1.7 Definition of Terms

1.7.1 Motivation

Motivation is defined as the psychological process that gives behaviour and direction (Kreitner, 2001). Motivation can be also be defined as those psychological processes that cause the arousal, direction and persistence of voluntary action that are goal directed (Reeve, 2014).

1.7.2 Motivational Strategies

Motivational strategies are consciously used not only to maintain ongoing motivated behaviour and protect it from distracting or competing action tendencies but also generate and increase employee motivation. Motivational strategies are used to increase employee involvement and to save the action when ongoing monitoring reveals that progress is slowing, halting or backsliding (Certo, 2015).

1.7.3 Intrinsic Motivation

Intrinsic motivation comes from rewards inherent to a task or activity itself - the enjoyment of a puzzle or the love of playing basketball, for example. One is said to be intrinsically motivated when engaging in an activity “with no apparent reward except for the activity itself” (Hennessey & Amabile, 2005).

1.7.4 Extrinsic Motivation

Extrinsic motivation is defined when a person is engaged in a task for instrumental reasons that is, for a reward, to avoid a punishment, to increase self-worth, or to achieve a meaningful goal. Examples of extrinsic factors are programs and inducements such as rewards, compensation, remuneration schemes, career systems, public and peers recognition (Gal, 2007). Moreover, extrinsic motivation comes from outside of the performer. Money is the most obvious example, but coercion and threat of punishment are also common extrinsic motivations (Shih, 2006).
1.7.3 Sales Force

Sales force refers to the number of salespersons employed and managed directly by an organization (Business dictionary).

1.7.4 Sales Force Performance

Sales force performance is the measure of organizational procedures that influence the activities of an employee to generate a benefit for the organization and ultimately increase the prosperity of the organization (Scott & Davis, 2015).

1.8 Chapter Summary

This chapter provided the background of the study in relation to motivational strategies and sales force performance and provided the statement of the problem. This chapter gave an overview of the research questions to be discussed and the significance of study to various stakeholders. A definition of terms used within the study has also been listed.

The next chapter evaluated the literature review on studies that had been conducted in the past that were related to this study. Chapter three reviewed the research methodology which was used to achieve the objectives of the study. It included the research design, population, sampling procedure and sample size, data collection method and data analysis. Chapter four summarized the research results and findings while chapter five concentrated on discussions, conclusions and recommendations.

CHAPTER TWO

2.0 LITERATURE REVIEW

2.1 Introduction

This chapter covers the literature review related to the study. The review is divided into three sections based on the research questions. These are does intrinsic motivation influence on sales force performance, extrinsic motivation influence on sales performance and the motivational strategies influence sales performance.
2.2 Intrinsic Motivational Strategies

Motivational strategies of employees can be characterized as intrinsic and extrinsic factors. Motivational strategies help in rewarding the people fairly, equitability and consistently as determined by the objective and goals of the organization. Management of the reward entails analysis and control of the employee remuneration for the benefits of the employees (Rainey, 2009). Motivational strategies are grouped into the intrinsic and extrinsic factors. It has been termed as critical for organizations to maintain a high level of motivational strategies if the organizations are to progress and achieve growth (Millete & Gagne, 2008).

Research suggests that there is deficiency in motivation of employees like lack of recognition, impossible quota allocation, management inability to organise sales meetings and seminars and non allotment of vacation to sales men can lead to variation in output caused by the employees themselves. In this regard the sales forces by virtue require being regularly motivated in the expectation of improved performance (Kistruck, Sutter, Lount & Smith, 2013).

Pullins (2001) intrinsic motivation is the human need to be competent and self determining in relation to the environment where one is excising their skills and capabilities. When a person adopts an intrinsic motivational orientation the internal desires are salient. When intrinsically motivated behaviour becomes rewarded or controlled the activity becomes a means to an end rather than interesting its own right. For example a sales agent who focuses on closing sales the last week of the quarter to make quota to earn a bonus.

Intrinsically motivated behaviour is performed for one’s own sake; the source of this motivation comes from doing the work itself. Sales agents are intrinsically motivated as they derive a sense of accomplishment and achievement from helping their organizations achieve their goals in order to gain competitive advantage (Ikechukwu, 2010). Intrinsically motivated employees are committed to their work to the extent which the job inherently contains tasks that are rewarding to him or her. Highly involved employees who were intrinsically oriented towards their job did not manifest satisfaction commensurate with company evaluations of performance (Akanbi, 2011).
2.2.1 Recognition and Acknowledgement

Recognition is the act of remembering who somebody is when you see them. It is the public praise and reward for somebody work. Employee recognition is the acknowledgement of junior staff by their supervisors upon completion of a task or assignment. People need to know not only how well they have achieved their objectives or carried out their work but also their achievements are appreciated.

Matsson and Dahlqvist (2013) investigated the impact of extrinsic and intrinsic rewards on employee’s motivation. The study implied that organizations should to a greater extent put effort on personal development and recognition for a well done work through the use of promotion, which is more intrinsic motivational aspect that to a greater extent should be emphasized on. Ford (2008) observed that lack of recognition is a common trend among disenchanted employees. It creates the feeling that one’s contribution does not matter. This leads to loss of innovation, withholding of energy and may also lead to sabotage.

Business research Lab (2005) observes that recognition that matters is the visible one that show how individuals’ action made a significant contribution to the operation of the organization, if a company recognizes the effort of the company. Management has the duty to re-enchant the employees so that they can offer new thoughts and remarkable energy towards the set objectives. Odukah (2016) looked at the actors influencing staff motivation among employees a case study of Coca Cola Kenya. The study showed that there is a backdrop of understanding recognition of good performance as an important aspect that raises job motivation and raises employee morale.

Njanja, Maina, Kibet and Njagi (2013) analysed the effect of rewards on employee performance. The study implied that recognition and appreciation are an integral component of a strategic reward system. The reward systems that are put in place by companies are not perfect because motivation is personal and what motivates an employee could be different from what motivated the next.

Muchai and Benson (2013) conducted a study on the effect of employee rewards and recognition on job performance in Kenya’s public sector, a case study of Nakuru water and sanitation services company ltd. Recognition of employees was identified
as one of the global engagement. Employees need feedback and positive reinforcement in order to consistently go above and beyond. The study further noted that recognizing the extra effort of employees especially in tough business climates will pay dividends with no additional costs to the organization concerned.

2.2.2 Job Enrichment and Performance

Job enrichment can be viewed as job-design strategy that aims at enhancing job content by building into it more motivating contents to the employee. This is directed at improving the essential nature of the work performed by the employee. The main reason for job enrichment is to enhance motivation by making the job so interesting and the worker so responsible that he or she is motivated simply by performing the job. Specifically, job enrichment gives employees tasks requiring higher levels of skill and responsibility and greater control over how to perform their jobs (Lunenburg, 2011).

Oldham and Baer (2015) opine that job enrichment involves expanding a job's content to provide increased opportunities for employees to experience personal responsibility and meaning at work, and to obtain more information about the results of their work efforts. Several studies have been conducted on the effect of job enrichment and employee performance. Job enrichment therefore adds new resources of satisfaction to a job which increases responsibility, independence, and control (Uduji, 2013).

Vijay and Indradevi (2015) carried out a study on job enrichment and individual performance among faculties with special reference to a private university. The questionnaire was used to collect primary data. The sample size was 56 respondents. The responses were collected from the faculties in a private university. A stratified random sampling technique was used for the survey. The study found out that there is a relationship between Job enrichment and Individual performance. Among job enrichment factors task identity contributes more towards enhancing the performance of individuals. Hence academic institution should focus on giving academic freedom to their faculty. This would enable them to utilize their skills and ability and space should be provided for the faculty to complete their, task on their own.

Lunenburg (2011) did a study on motivating by enriching jobs to make them more interesting and challenging. This study relied on empirical studies done by other scholars. The findings indicated that job enrichment works better in less complex and
small organizations. The study further established that for simple types of jobs, one job characteristic, task significance, does have a positive effect on job performance.

Akinola and Akinbobola (2014) analysed the relationship between motivational strategies and organizational performance in the food, beverage and tobacco industry. The data adopted a descriptive design. The companies implemented twelve motivational strategies for their workers for the food, beverage and tobacco industry: bonuses, commission, profit sharing, non-cash incentives were grouped under high salary and fringe benefits. Enriched job and employee stock ownership were under good welfare packages strategy. The workers also enjoyed prompt promotion on their various jobs to avoid monotony. The study concluded that use of motivational strategies had significantly improved organizational performances.

Shilpa, Ali, Sathyanarayana and Rani (2013) conducted a study on impact of job enrichment practices towards employee satisfaction at HDFC standard life insurance. The study adopted a descriptive design. Both primary and secondary data was used in this study. Primary data which was collected by preparing structured questionnaires and secondary data collected from books, company brochures, journals, annual reports, and company website. The study found out that there is significance relationship between the employee experience and job that provides many feature additional to pay such as pension, top ups and extra holidays. There is also significance relationship between the employee gender and satisfaction with the pay, the job provides any opportunity for personal growth, job provides opportunity to use employee personal talents, education and training. Majority of the employees are aware and satisfied with the job enrichment practices at HDFC standard life Insurance.

Iravane, Aslan and Mehdi (2015) examined the relationship between job enrichment and performance: a case study of nurses. This was an analytical research that was undertaken in a public hospital on 160 nurses in Tehran in 2012. The study used a questionnaire as the main instrument for data collection. The questionnaire consisted of two sections of nurses’ demographic information and job description questionnaire with 21 items. The employees’ assessment was based on official assessment and self-assessment. The study found out that there is a significant correlation between feedback from job background factors and job feedback and also between interaction
and the three factors of task identity, task importance, and job independence. However, no significance correlation was observed between other dimensions. However, there was no statistically significant relationship between job performance and job enrichment.

Aina and Omoniyi (2014) conducted a study on the effect of job enrichment schemes on selected construction workers in Nigeria. This study was conducted with primary data obtained through a sample survey conducted with questionnaire and interviews. Questionnaires from 42 project managers and 110 craftsmen from ongoing construction projects in Lagos, Nigeria were retrieved and used for this study. The study found out that the application of job enrichment as an incentive for construction workers has tremendous positive effects; these include core job enrichment effects, workers self actualization effects, peer surveillance effects, workers dissatisfaction effects, workers behavioral effects and positive time effects.

2.2.3 Purpose and Performance

In today’s organizations, the workers are asked to self-manage their activities, actions, duties and work assignments to a certain level. This requires them to use their knowledge, intelligence and experience to direct their work activities in an effort to meet the important organizational purposes. The said employees must find purpose internally so as to add value through innovation, problem solving at the work place and improvising so as to meet the conditions they encounter and realise organizational goal and the customers’ needs (Simintiras, 2011).

Lai (2011) in the study on motivation: A literature review. The paper notes that educators consider intrinsic motivation to be more desirable and to result in better learning outcomes than extrinsic motivation. In general, children appear to enter school with high levels of intrinsic motivation, although motivation tends to decline as children progress through school. The same case applies to new staff and especially sales forces since their ability to sale is as a result of their intrinsic motivation and as it wears off; the management should come up with ways to motivate them. The manager of the sales force team should attempt to motivate them by allowing them to make choices of how, where and when to do sales and also create a conducive working environment for them.
Gegenfurtner (2013) in investigating the dimensions of motivation to transfer: A longitudinal analysis of their influence on retention, transfer, and attitude change. The paper posits that while looking at creating value at the workplace, the employees must be committed to the core purpose that brought them into the organization. For the sales force within an organization, they must find a sense of meaningfulness where they find an opportunity to accomplish something of real value to both the organization. In a sense, once they feel valued and provide a real value to the organization, the sales force will be motivated to work even harder, thus generating more sales and higher earnings for the organization. At the end, they feel that the sales teams are on a path that is worth of their time and energy, hence giving the sales force teams a sense of direction and purposefulness.

Obikeze (2016) conducted a study on the effects of motivation on sales force performance in Guinness Nigeria and the mobile telecommunication network in South east Nigeria. The study adopted a survey design from both the primary and secondary areas. The study revealed that the most effective motivational tools used for sales performance in the manufacturing and service companies was the insurance scheme offered to the sales agents, commission and regular salary payment. Motivation of sales personnel improves and maintains enthusiasm at work due to the repetitive nature of a salesman job it is easy for them to be apathetic and loose interest in their work. Motivational strategies encourage the sales force to work on opportunities that are most likely to produce increasing returns on their efforts.

Once the sales force teams have a clear sense of their purpose, then according to Schunk, Meece and Pintrich (2012), the next cause of action is to choose the best way of fulfilling that purpose. The sales force staffs are intrinsically motivation by being allowed freedom to choose how best to accomplish their tasks. They use their best judgment to select their work activities, the time to handle them and scheduling their duties as per priority in such a way that seems most appropriate to them. Insurance sales forces do not have to report to the office on a daily basis, they only come in for their weekly meetings and as long as they meet their target and the organizational set target, they are good. Simintiras (2011) noted that although in some sense, intrinsic motivation exists within individuals, in another sense intrinsic motivation exists in the relation between individuals and activities. People are intrinsically motivated for
some activities and not others, and not everyone is intrinsically motivated for any particular task.

Ryan and Deci (2000) while looking at intrinsic and extrinsic motivations: classic definitions and new directions. The study noted that both the intrinsic and extrinsic types of motivation are important on both growth and developmental practices at an individual and corporate level. Furthermore, the study noted that intrinsic motivation remains an important construct, reflecting the natural human propensity to learn and assimilate. Yet in another study by Ryan and Deci (2000) on self-determination theory and the facilitation of intrinsic motivation, social development, and well-being; it also noted that whenever staff are competent in handling their assigned work tasks, their performance will reflect on it. They will be able to meet and exceed personal standards and the organizational standards and perform high quality work. Competent staffs through academic training and professional training, experience and role playing, feel a sense of satisfaction and pride. Ryan and Deci (2000) also noted that it was important for sales force to monitor and trace their progress which also serves to intrinsically motivate them. This gives them a sense of where they are, and where they are moving towards. It equally shows signs that the decisions they make is working out, which gives them confidence and motivates them to forge ahead.

Managers tend to recognize the role of intrinsic rewards in their own motivation, but often underestimate their importance for other people. In the insurance industry, as seen Chong (2013) in the mobile commerce usage activities: the roles of demographic and motivation variables. The study noted that in insurance age and educational level held significant relationships with mobile commerce usage activities and this was effected easily with well motivated sales force staffs. For mobile usage in the insurance industry in China to be effective and penetration to be increased, the study noted that sales staffs must be well motivated to learn appreciate and encourage the use of mobile applications for their clients. It is also evident that the uptake of mobile usage in the insurance industry is as a factor of the efforts of the sales force teams. Chong (2013) further mentions that to build a culture of engagement it is important to incorporate training on intrinsic motivation and employee engagement into management development programs. And again managers that understand their own intrinsic motivators and able to coach, train and model junior staff to ape their
character resulting in increased work performance at the organizational level (Chong, 2013).

2.3 Extrinsic Motivational Strategies

Motivational factors are co-independent as they rely on culture, culture, environment, society and awareness. The influence of motivation on work performance in an organizational setting should be identifies and its influence on sales performance. Most organizations apply the use of extrinsic factors in influencing the motivation of workers. Extrinsic motivation are those factors that are external to the task of the job such as pay, work condition, fringe benefits, security, promotion, contract of service, the work environment and conditions of work. According to Ajila (2001) an extrinsically motivated individual will commit to the extent that he or she can gain or receive external rewards for the job.

2.3.1 Rewards and Benefits

Rewards and benefits are a strategic tool used by managers to implement policies aimed at enhancing positive effort form employees at the work place. Every employee needs to be compensated for the work they do. Wasiu and Adebajo (2014) conducted a study on reward system and employees performance in Lagos state (a study of selected public secondary schools). The study adopted descriptive survey research design. The study targeted all teachers in public secondary schools in District II office of Lagos State. There are 21 junior and senior public secondary schools. The study relied on a questionnaire as the main tool for data collection. The study found out that workers’ reward package matters a lot and should be a concern of both the employers and employees. Workers also place great value on the different rewards given to them by their employers. Hence, when these rewards are not given, workers tend to express their displeasure through poor performance and non-commitment to their job. It is therefore imperative for the organization to consider the needs and feelings its employees and not just over look them in order to safe guard industrial harmony, because “a happy worker they say is a productive worker”. Furthermore, reward is the driving force that energizes a worker to show more commitment to work and to improve his or her productivity.
Kimiru (2012) analysed the motivation and satisfaction as functions of perception of reward. The study employed a descriptive research design. The study showed that there is a significant relationship between the sub-dimensions of work motivation and satisfaction that include work content, payment, and promotion, recognition, working conditions, benefits and personal leadership. Rewards perceived as equitable can foster job satisfaction and performance while perceived as in equitable can inhibit key work results.

Muogbo (2013) looked at the influence of motivation on employee performance. The study findings indicated that remuneration packages tend to produce higher performing workers. The study also showed that poor remuneration in relation to profits made by organization, wage differentials between high and low income earners among other things contributed to low morale, lack of commitment and low productivity. The study concludes that increase in employee motivation of any sort improves organizational performance.

Accor Mahmood (2013) established that rewards play a vital role on increasing employee rewards and change the behavior of the dissatisfied employees. A fair reward system could build job satisfaction and productive behavior in employees. Reward system also helps to improve organizational performance. Reward systems can also facilitate fulfillment of other objectives such as legal compliance, labor cost control, perceived fairness towards employees and enhancement of employee performance to achieve high level of productivity and customer satisfaction.

Musyoki (2012) determine the relationship between rewards and job satisfaction at the National cereals and produce board. The study identified that rewards should be linked to organizational success as a result of employee satisfaction. The most common types rewards of include basic pay incentives and benefits, performance based pay, development opportunities and job design. The rewards used by national cereals and produce board were basic pay, housing and medical allowances, life insurance and retirement benefits.

Jeserem (2015) conducted a study on the perceived relationship between reward management practices and employee performance at the Kenya Post Office Savings Bank. The study showed that a well rewarded employee feels that they were valued by the company and are more productive, more efficient and more willing to work
towards organizational goals than employees who are experiencing low levels of
rewards. Maire and Nick (2002) stated that a good reward system helps to improve
organizational performance and also fulfils other objectives such as labor cost control,
perceived fairness towards employees, legal compliance and enhancement of
employee performance to achieve high level of productivity and customer satisfaction.

Nelson (2012) asserts that higher rewards motivates the employees as they feel more
appreciated than their colleagues of the same qualification working in other firms and
this satisfaction would be translated to higher performance. Besides an organization
paying higher rewards that other in an industry becomes an employer of choice thus
there is competition of prospective employees who would wish to be employed by the
organization.

Jilani and Juma (2013) examined contingent rewards as a strategy for influencing
employee engagement in manufacturing companies at Williamson tea Kenya limited.
The study adopted a descriptive approach. The study found that the rewards systems
at Williamson Tea Kenya limited had negative and unfavourable effect on the
employee engagement since the procedures or regulations for the rewards and that is
mainly due to the interference from senior managers who have a say on who and what
rewards will be given. The study concluded that strategic measures should be put in
place to improve employee engagement so as to improve the performance of the
company, developments, profitability, prosperity and expansion. Team participation
approach to the implementation of employee rewards will lead to the removal of the
bureaucratic approach.

San, Theen and Heng (2012) analysed the effects of the reward strategy and
performance measurement evidence from Malaysian insurance companies. The study
showed that rewards lead to increase in both financial and non financial performance
which also enhance company’s reputation as well as increase the recruitment
possibility where more manpower will make a stronger team. Effective rewards
mechanism will shift from fulfilling employee’s basic requirement to self
actualization as they grow with the business.
2.3.2 Staff Training and Development

Staff preparing is an essential giver to individual or gathering inspiration. A fitting preparing can expand staff association in the association enhance correspondence between encourage change and be a piece of an examination plot (Yamshita, 2004). Administration of the staff preparing and improvement handle requires a harmony between the yearning of the individual and necessities of the association (Carter and Micmahon, 2005). A huge method for doing this is for troughs to examine vocation advancement and preparing with the staff with the yearly individual execution survey. Training and development is paramount in insurance companies as any other industry in the growth phase, the insurance industry has the capacity to create a large number of job opportunities. Training requirements in the insurance industry vary from the levels in the organization. People in the insurance industry may be segmented in sales, non sales and senior management board and the training programs may be designed accordingly (Vyas, 2005).

The adequacy of training employees in insurance agencies was assembled that the association takes part in employment and refresher preparing projects and coaches are chosen as the circumstance requests. Preparing offered to the staff at whatever time there is an adjustment in innovation to help workers have the information, aptitudes and capacities expected to handle the new procedure furthermore there is a need to fill the crevice via preparing more deals specialists (Hogarh, 2012).

Regardless of how computerized an association might be high profitability relies on upon the level of inspiration and adequacy of the workforce. The staff preparing is vital system for rousing specialists. A superb business relationship is of incredible significance for both specialists and firms. Consequently both have a motivating force to put resources into the match, putting resources in the process of childbirth preparing is a critical instrument for expanding profitability of the specialists henceforth the nature of the match (Manzoor, 2012).

Organisations recognize the importance of using the best practices to enhance the skills and knowledge of the workforce to have a competitive edge over other organizations competing in the market. A vital part in each organization is preparing and improvement of its employees. The effectiveness of training can be measured if the knowledge and skills of the potential employees is harnessed and developed.
Exchanging and preparing data to the potential workers inside an organisation to translate that data and information into practice with a vision to enhance the hierarchical viability and efficiency and the administration of the general population in alluded as preparing by and large terms (Gruman and Saks, 2011).

Adelere (2013) looked at the effect of staff training and development on organizational performance at a Nigerian bottling company. It was shown that staff salary should be paid as at when due so as to encourage hardworking. Employees should be trained at workshop and seminars in order not to make them outdated and to improve staff efficiency.

2.3.3 Working Environment and Performance

The work environment can be described as the environment in which people are working. It is so comprehensive with physical, psychological and social aspects. A work environment may either have a positive or negative effect on the psychological and welfare of employees (Ruchi & Surinder, 2014). Furthermore, today’s working environment differs from the past because workers today are working with technology advancement. Workers, especially in government sector also play variety of roles to full fill their working needs (Hamid & Hassan, 2010) studies have been conducted on effect of work environment on employee performance.

A study was carried out by Ruchi and Surinder (2014) on impact of work environment on job satisfaction. The area of study was Jaipur City. The study used structured questionnaires to collect data from 100 respondents. Both convenient and random sampling techniques were adopted by the study. Secondary data was collected from journals, magazines, books and internet while primary data was gathered using structured questionnaire. The study found out that employees of Dominos are basically well satisfied with these factors: work environment, duties and responsibilities, refreshment and recreation facility, grievance handling procedure, fun at workplace, health and safety facility.

Ollukkaran and Gunaseelan (2012) examined the impact of work environment on employee performance. The study adopted a descriptive research design. The study found out that training facilities, monetary package, impact of rewards and recognitions, safe working conditions and job security will influence the employee
performance. In order to improve the performance management can consult the employees before decision making to seek their suggestions. In order to rectify that the management has to encourage their employees to experiment new methods and try out creative ideas which will results a positive impact on their performance.

Gitahi (2014) did a study on effect of workplace environment on the performance of commercial banks employees in Nakuru town. The study adopted a survey design. The study relied principally on primary data which was collected using questionnaires containing mainly closed ended questions for ease of analysis. The study found out that when physical workplace factors, psychosocial factors and work life balance factors are combined, the multiple linear regression model could explain for approximately 28% of the variation in employee performance of the Commercial Banks. From the findings it can be concluded that psychosocial aspects were an important factor in boosting the performance of employees than the other two variables; (Physical aspects and work life balance aspects), in Commercial Banks in Nakuru Town.

Asiedu, Odei, Bright-afful and Akwaboah (2012) conducted a study on work environment and its impact on employee’s performance (a case study of produce buying company, Kumasi). The study adopted descriptive sample survey. Simple random sampling technique was respectively used to select the respondents for the study. Respondents for this study were fifty (50) made up of twenty-five (25) senior staff and twenty-five (25) junior staff. Structured questionnaires were used for data collection. The study found out those employers, interpersonal relationships with their managers were poor, we feeling do not exist among employees and their employers at the organization, employees have clear career advancement and a clear definition of task. Work environment also affects employees at Produce Buying Company a great deal and most of them were positive leaving little for the negativity. Based on our findings, it was recommended to the organization that periodic meetings with employees to air their grievances to management to serve as a motivating factor to the employees.

Nur zainie and Narehan (2015) did a study on relationship between workplace environment and job performance in selected government offices in shah Alam, Selangor. This study was a survey based correlation study using a simple random
sampling technique where 150 respondents were selected from 10 government offices. The findings found that two major elements in the workplace; workplace environment and job performance have a weak association. The study concludes that workplace environment and respondents’ gender may be considered as factors that influencing the level of job performance. The practice of good workplace environment may bring benefits to the organization, where it may encourage employees to produce positive behavior while at the same time preventing from disloyalty and dissatisfaction.

Mathews and Khann (2013) examined the impact of work environment on performance of employees in manufacturing sector in India: literature review. The study found out that workshop environment plays a very important role if the industry would like to maintain better productivity. There are four factors of workshop environment which has impact on employee productivity that are: lighting, noise, temperature and furniture. In order to maintain employee’s productivity, administrative office managers should organize the workshop environment based on ergonomically sound workshop in which all of the environmental aspects can be appropriate for employee.

Syutrika (2016) studied the impact of physical work environment toward employee performance at pt. bank Negara Indonesia Manado regional office. This research used causal type of research where it investigated the influence of physical work environment on employee’s performance. Most the employees are agree that the work room arranged neatly makes the employee are comfort with this arrangement. Also temperature and humidity in a room has contribution to increase the employee performance. A good air conditioner controls, not too cool or not too warm makes the employee more relax and comfort to finish their Job. A good control with the air conditioner not only give a good temperature and humidity but also makes the air flow better and eventually will increase the employee performance. The study recommends that management needs to pay attention to the Physical Work Environment so that employees feel comfortable and happy to work in the company.

Samaranayake and De Silva (2010) did a study on effect of green workplace environment on employee performance. The study was conducted with randomly selected, 30 factory staff members and 30 factory workers in an export apparel
company that has won a platinum award for leadership in energy and environmental design. The study found out that majority of employees (68.9%) mainly factory staff members, had a good understanding about the leadership in energy and environmental design practices. Employees believe that introduction of leadership in energy and environmental design created a good impact on their work lives. About 86% of employees perceive that their performance has improved after establishing the green building. The green building has rewarded the company by improving its employee performance, saving energy and resources, maintaining the market, and creating a better public image.

2.4 Chapter Summary

The purpose of the literature was to review the various factors on motivational strategies and sales force performance. The chapter discussed the influence of intrinsic motivational strategies and sales performance, the influence of extrinsic strategies on sales performance and the extent motivational strategies influence sales performance. Perspectives of different scholars and researchers were presented so as to establish what had already been done that was relevant for the study. Chapter three provides research methodology which outlines the methods that was used to collect that data, research design and how data was analyzed.
CHAPTER THREE

3.0 RESEARCH METHODOLOGY

3.1 Introduction

This chapter gives the methodology that was used in the study. It included subsections in this order: Research Design, Population and Sampling Design, Data Collection Methods, Research Procedures, Data Analysis and finally the chapter summary is given.

3.2 Research Design

This study used descriptive survey design. A descriptive research design determines and reports the way things are (Mugenda & Mugenda, 2003). Maxwell (2012) observed that a descriptive research design is used when data is collected to describe persons, organization, settings or phenomena. The design also has enough provision for protection of bias and maximized reliability (Cresswell, 2013). The research design was appropriate because as pointed out by Saunders, Lewis and Thornhill (2009) it formed a basis for sound theory and also contributed to formulation of the relevant policy for intervention. The independent variables of the study were intrinsic and extrinsic motivation strategies while the dependent variable was sales force performance. The study therefore sought to assess effect of motivational strategies on sales force performance in the insurance industry in Kenya.

3.3 Population and Sampling Design

3.3.1 Population

Target population in statistics is the specific population about which information is desired. Mugenda and Mugenda (2003) the target population is a group of elements to which the researcher wants to make inference to make conclusion of the whole population. The target population comprised of all the employees of the 51 insurance companies in Kenya (IRA, 2016). These are distributed as shown in the Table 3.1
Table 3.1: Target population

<table>
<thead>
<tr>
<th>Category</th>
<th>Population</th>
</tr>
</thead>
<tbody>
<tr>
<td>Human Resource Managers</td>
<td>510</td>
</tr>
<tr>
<td>Head of Sales Managers</td>
<td>612</td>
</tr>
<tr>
<td>Agency Managers</td>
<td>816</td>
</tr>
<tr>
<td>Unit Managers</td>
<td>2250</td>
</tr>
<tr>
<td>Sales Agents</td>
<td>3825</td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td><strong>8013</strong></td>
</tr>
</tbody>
</table>

Source: (HR Departments of Respective Firms, 2017)

3.3.2 Sample Design

3.3.2.1 Sample Frame
A sampling frame is defined as set of source materials from which the sample is selected (Turner, 2003). In this study, the sampling frame was drawn from the position in the organization. This was used so as to ensure that the sampling frame is current and relevant to the attainment of the studies objective.

3.3.2.2 Sampling Technique

The study adopted a probability sampling design since each sampling unit has a known non-zero chance of getting selected in the final sample and results generalized to the target population with a specified margin of error through statistical methods. Stratified random sampling technique was used to obtain a reasonable sample size of the study and the sampling frame was stratified into human resource managers, Head of Sales Managers, Agency Managers and sales agents. This gives the researcher assurance of representativeness comparison between strata and a deeper understanding of each stratum as well their unique characteristics.

3.3.2.3 Sample Size

According to Mugenda and Mugenda (2003) a sample refers to a subset of those entities that decisions relate to. A sample must be carefully selected to be representative of the population and the researcher also needs to ensure entails in the analysis are accurately catered for. Since the target population was 8013 this study used the normal approximation to the hyper geometric distribution formula to determine the sample size. This is given by the formula;

\[ n = \frac{NZ^2pq}{E^2(N-1) + Z^2pq} \]
Where; n= required sample size, N = population size, p and q are the population proportions (set at 0.5 for this study since it’s not known), z = value that specifies the level of confidence in this study’s confidence interval when the data is analyzed. (Used confidence of 99%, in which case z is 2.58) and E = sets the accuracy of the sample proportions. (Assuming accuracy of plus or minus 10%, then E is set to 0.10).

\[
n = \frac{8013 (2.58)^2 (0.5)(0.5)}{(0.1)^2 (8013-1) + (2.58)^2(0.5) (0.5)}
\]

\[
n = 13334.43
\]

\[
n = 163.04
\]

<table>
<thead>
<tr>
<th>Category</th>
<th>Population</th>
<th>Sample Size</th>
</tr>
</thead>
<tbody>
<tr>
<td>Human Resource Managers</td>
<td>510</td>
<td>7</td>
</tr>
<tr>
<td>Head of Sales Managers</td>
<td>612</td>
<td>12</td>
</tr>
<tr>
<td>Agency Managers</td>
<td>816</td>
<td>15</td>
</tr>
<tr>
<td>Unit Managers</td>
<td>2250</td>
<td>45</td>
</tr>
<tr>
<td>Sales Agents</td>
<td>3825</td>
<td>84</td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td><strong>8013</strong></td>
<td><strong>163</strong></td>
</tr>
</tbody>
</table>

3.4 Data Collection Methods

This study used primary data collected using questionnaires. The questionnaires included both open and closed ended in line with the objectives of the study. A five point Likert scale was used for closed ended questions. The questionnaires contained two sections. The first section sought to establish the respondent demographic data while the second section sought to establish the respondents’ opinions on the three research questions of the study.

3.5 Research Procedures

A pilot test was conducted covering employees to enable the researcher determine the respondents’ burden in filling the questionnaire and the appropriateness of the questionnaires in collecting the required data. The questionnaires was reviewed and revised accordingly to take care of the issues noted during the pilot survey.
The questionnaires were distributed to the sample respondents by the researcher using a drop and pick later method to reduce disruptions on the respondents’ routines. Personal administration had been chosen upon so as to ensure high response rate. Respondent anonymity was censured by giving questionnaires unique numbers which only the researcher understands their meaning. Only the researcher understands the codes on the questionnaires hence ensuring respondent confidentiality. A clear explanation was given to respondents as to how they are to benefit from the research. All these are aimed at ensuring a high response rate.

3.6 Data Analysis Methods

Before processing the responses, data preparation was done on the completed questionnaires by editing, coding, entering and cleaning the data. Data collected was analyzed using descriptive statistics. The descriptive statistical tools help in describing the data and determining the respondents’ degree of agreement with the various statements under each objective. To ensure that the data collected from the field make meaning.

The researcher analyzed the data using mean and standard deviation, frequencies and percentages. The data analysis tool is Statistical package for Social Sciences (SPSS) and Microsoft Excel to generate quantitative reports. The analyzed data was presented in the form of tables and figures.

3.7 Chapter Summary

Chapter three enumerates the research methodology and design. It gave a detailed analysis of the research design, population and the sampling process that was used in collecting the research data. Stratified sampling technique will be used and the population to be studied was divided into three strata. This was done to ensure the results are more representative and also give all segments a chance to participate in the study. Data analysis was done using the Statistical Package for Social Sciences. The next chapter focuses on data analysis and findings of the research obtained from the collected data in the filled out questionnaires.
CHAPTER FOUR

4.0 RESULTS AND FINDINGS

4.1 Introduction

The study sought to analyse motivational strategies and sales force performance in the insurance industry in Kenya. The data was gathered using a questionnaire designed in line with the research questions.

4.1.1 Response Rate

A total of 163 questionnaires were distributed out of which 117 questionnaires were returned giving a response rate of 72%. This response was good enough and representative of the population and conforms to Mugenda and Mugenda (2003) stipulation that a response rate of 70% and above is excellent. The finding is presented in Figure 4.1.

![Response Rate Chart]

Figure 4.1: Response Rate

4.2 General Information

4.2.1 Gender Distribution

The study sought to determine the gender distribution of the respondents. From the finding 54% of the respondents were male while 46% were female. This shows that all genders were represented thus provided a good representation for the study.
4.2.2 Age Bracket

The study sought to determine the respondent’s age bracket. From the responses, majority 50 (43%) of the respondents were in the age group between 31-40 years, 35 (30%) were between 41-50 years, 20 (17%) were between 21-30 years and 12 (10%) were over 50 years. This shows that the findings cut across all the age groups thus they provided relevant and reliable information for the study.
4.2.3 Highest Level of Education

The study sought to determine the highest level of education attained by the respondents and from the findings on majority 44 (38%) of the respondents had degree as the highest qualification, 40 (34%) had post graduate degree, 23 (20%) had diploma and 10 (9%) had certificates. This shows that the respondents had relevant knowledge thus had ease in addressing the questions and provided the correct responses for the study.

![Graph showing highest level of education](image)

**Figure 4.4: Highest Level of Education**

4.2.4 Period Working in the Insurance Company

The study sought to determine the period the respondents had been working in their respective insurance companies. From the responses 10 (9%) had between working for a period less than 1 year, 35 (30%) indicated 1-3 years, 39(33%) indicated between 4-7 years,24 (21%) indicated between 8-10 years and 9 (8%) a period of more than 10 years. This shows that the respondents had been working long enough in the insurance companies thus understand the motivational strategies used hence provided reliable information for the study.
4.2.5 Position at the Insurance Company

The respondents were required to indicate their positions in their companies. From the responses, 13 (11%) were human resource managers, 38 (32%) were agency managers, 24 (21%) were head of sales managers and 42 (36%) were unit managers. These shows that relevant positions in the companies were covered hence reliable information were collected for the study.

Figure 4.5: Period Working in the Insurance Company

Figure 4.6: Position at the Insurance Company
4.3 Intrinsic Motivation

Several statements on intrinsic motivational practices that could have influenced sales force performance were identified and the respondents were required to indicate the extent to which they agree. A five point Likert scale was provided ranging from: a scale of 1-5 where 1= strongly disagree, 2= disagree, 3= moderately agree, 4= agree, and 5= strongly agree. From the responses, mean and standard deviation were used for ease of interpretation and generalization of findings.

4.3.1 Recognition and Acknowledgement

From the finding in Table 4.1, highly involved with the operations of the company had a mean of 3.92 with a standard deviation of 1.026, rewarded by supervisors upon completion of an assignment had a mean of 3.44 with a standard deviation of 1.185, reward system in the company is fair for all employees had a mean of 3.82 with a standard deviation of 0.811, extra selling efforts in tough times is recognized by the management had a mean of 3.96 with a standard deviation of 1.008 and recognition of good performance improves morale had a mean of 3.37 with a standard deviation of 1.127.

Table 4.1: Recognition and Acknowledgement

<table>
<thead>
<tr>
<th></th>
<th>Mean</th>
<th>Std. Deviation</th>
</tr>
</thead>
<tbody>
<tr>
<td>I am highly involved with the operations of the company</td>
<td>3.92</td>
<td>1.026</td>
</tr>
<tr>
<td>I am rewarded by my supervisors upon completion of an assignment</td>
<td>3.44</td>
<td>1.185</td>
</tr>
<tr>
<td>The reward system in our company is fair for all employees</td>
<td>3.82</td>
<td>.811</td>
</tr>
<tr>
<td>My extra selling efforts in tough times is recognized by the management</td>
<td>3.96</td>
<td>1.008</td>
</tr>
<tr>
<td>Recognition of good performance improves my morale</td>
<td>3.37</td>
<td>1.127</td>
</tr>
</tbody>
</table>

4.3.2 Job Enrichment and Performance

From the finding in Table 4.2, assigned duties that require higher levels of sales skills had a mean of 3.09 with a standard deviation of 1.159, given sufficient time to complete my assigned tasks had a mean of 3.18 with a standard deviation of 1.325, years of work experience helps them perform better at job had a mean of 3.51 with a standard deviation of 1.118 and the incentives given have a positive effect on sales performance had a mean of 3.51 with a standard deviation of 1.118.
Table 4.2: Job Enrichment and Performance

<table>
<thead>
<tr>
<th>Description</th>
<th>Mean</th>
<th>Std. Deviation</th>
</tr>
</thead>
<tbody>
<tr>
<td>I am assigned duties that require higher levels of sales skills</td>
<td>3.09</td>
<td>1.159</td>
</tr>
<tr>
<td>I am given sufficient time to complete my assigned tasks</td>
<td>3.18</td>
<td>1.325</td>
</tr>
<tr>
<td>My years of work experience helps me perform better at my job</td>
<td>3.51</td>
<td>1.118</td>
</tr>
<tr>
<td>The incentives given have a positive effect on my sales performance</td>
<td>3.07</td>
<td>1.138</td>
</tr>
</tbody>
</table>

4.3.3 Purpose and Performance

As shown in Table 4.3, I am allowed to make choices on where to do sales had a mean of 3.58 with a standard deviation of 1.067, encouraged to work on opportunities that increase returns on their efforts had a mean of 3.58 with a standard deviation of 1.067, sales personnel have a flexible work schedule than other employees had a mean of 2.17 with a standard deviation of 1.077 and able to trace and monitor the number of sales they make had a mean of 1.77 with a standard deviation of 0.881.

Table 4.3: Purpose and Performance

<table>
<thead>
<tr>
<th>Description</th>
<th>Mean</th>
<th>Std. Deviation</th>
</tr>
</thead>
<tbody>
<tr>
<td>I am allowed to make choices on where to do sales</td>
<td>3.58</td>
<td>1.067</td>
</tr>
<tr>
<td>I am encouraged to work on opportunities that increase returns on my efforts</td>
<td>2.85</td>
<td>1.161</td>
</tr>
<tr>
<td>Sales personnel have a flexible work schedule than other employees</td>
<td>2.17</td>
<td>1.077</td>
</tr>
<tr>
<td>I am able to trace and monitor the number of sales I make</td>
<td>1.77</td>
<td>.881</td>
</tr>
</tbody>
</table>

4.4 Extrinsic Motivational Strategies

Several statements on extrinsic motivational practices that could have influenced sales force performance were identified and the respondents were required to indicate the extent to which they agree. A five point Likert scale was provided ranging from: a scale of 1-5 where 1= strongly disagree, 2= disagree, 3= moderately agree, 4= agree, and 5= strongly agree. From the responses, mean and standard deviation were calculated for ease of interpretation and generalization of findings.

4.4.1 Rewards and Benefits

From the responses, company rewards employees to improve performance had a mean of 2.35 with a standard deviation 1.077, sales persons are compensated for their work
had a mean of 2.42 with a standard deviation 0.985, sales agents receive additional benefits to their salaries had a mean of 2.87 with a standard deviation 1.154, company has adopted a fair reward system for sales workers had a mean of 2.43 with a standard deviation 1.373, high rewards and benefits make them feel more appreciated had a mean of 2.85 with a standard deviation 1.161 and effective reward mechanism leads to higher sales performance had a mean of 2.94 with a standard deviation 1.177.

<table>
<thead>
<tr>
<th>Table 4.4: Rewards and Benefits</th>
<th>Mean</th>
<th>Std. Deviation</th>
</tr>
</thead>
<tbody>
<tr>
<td>Our company rewards employees to improve performance</td>
<td>2.35</td>
<td>1.077</td>
</tr>
<tr>
<td>Sales persons are compensated for their work</td>
<td>2.42</td>
<td>.985</td>
</tr>
<tr>
<td>Sales agents receive additional benefits to their salaries</td>
<td>2.87</td>
<td>1.154</td>
</tr>
<tr>
<td>Our company has adopted a fair reward system for sales workers</td>
<td>2.43</td>
<td>1.373</td>
</tr>
<tr>
<td>High rewards and benefits make me feel more appreciated</td>
<td>2.85</td>
<td>1.161</td>
</tr>
<tr>
<td>Effective reward mechanism leads to higher sales performance</td>
<td>2.94</td>
<td>1.177</td>
</tr>
</tbody>
</table>

4.4.2 Staff Training and Development

From the finding in Table 4.5, company offers training programs to sales personnel had a mean of 3.52 with a standard deviation of 1.405, Sales personnel have specialized training courses to improve sales performance had a mean of 3.55 with a standard deviation of 1.155 and company sets up refresher seminars to improve sales skills had a mean of 2.37 with a standard deviation of 1.436.

<table>
<thead>
<tr>
<th>Table 4.5: Staff Training and Development</th>
<th>Mean</th>
<th>Std. Deviation</th>
</tr>
</thead>
<tbody>
<tr>
<td>Our company offers training programs to sales personnel</td>
<td>3.52</td>
<td>1.405</td>
</tr>
<tr>
<td>Sales personnel have specialized training courses to improve sales performance</td>
<td>3.55</td>
<td>1.155</td>
</tr>
<tr>
<td>Our company sets up refresher seminars to improve sales skills</td>
<td>2.37</td>
<td>1.436</td>
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</table>

4.4.3 Working Environment and Performance

From the responses in Table 4.6, working environment has a positive influence on number of sales had a mean of 3.55 with a standard deviation of 1.132, sales personnel are satisfied with the current working conditions had a mean of 2.32 with a
standard deviation of 1.407, sales personnel are able to interact freely with other employees had a mean of 2.49 with a standard deviation of 1.512, sales personnel hold regular meetings with top management to air their grievances had a mean of 2.33 with a standard deviation of 1.364 and the physical work environment is well maintained and comfortable had a mean of 2.48 with a standard deviation of 1.303.

Table 4.6: Working Environment and Performance

<table>
<thead>
<tr>
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<th>Mean</th>
<th>Std. Deviation</th>
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<tr>
<td>My working environment has a positive influence on number of sales</td>
<td>3.55</td>
<td>1.132</td>
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<tr>
<td>Sales personnel are satisfied with the current working conditions</td>
<td>2.32</td>
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<td>1.364</td>
</tr>
<tr>
<td>The physical work environment is well maintained and comfortable</td>
<td>2.48</td>
<td>1.303</td>
</tr>
</tbody>
</table>

4.5 Chapter Summary

This chapter contains the findings of data analysis. The general information of the respondents is clearly presented using Figures and Frequency Tables. The intrinsic motivational strategies are also vividly presented using descriptive statistics. There is also the extrinsic motivation strategies which are also presented by the use of means and standard deviations. Chapter Five summarizes the findings of the study; gives recommendations for theory, policy and practices; concludes the findings and opens up areas for further studies.
CHAPTER FIVE

5.0 DISCUSSION, CONCLUSIONS AND RECOMMENDATIONS

5.1 Introduction

This chapter presents the summary of the findings, discussion, conclusions and recommendations of the study based on the research questions of the study.

5.2 Summary

The purpose of this study was to analyse motivational strategies and sales force performance in the insurance industry in Kenya. To reach the purpose of this study sought to answer the following research questions: To what extent does intrinsic motivation influence sales force performance in the insurance industry in Kenya? To what extent does extrinsic motivation influence sales performance in the insurance industry in Kenya?

The study adopted descriptive research design. The population for the study consisted of all the employees of the 51 insurance companies in Kenya (IRA, 2016). This adds up to 8013 employees. The study adopted a probability sampling design. The study further used stratified random sampling technique was used to obtain a reasonable sample size of the study and the sampling frame was stratified into human resource managers, Head of Sales Managers, Agency Managers and sales agents. A sample size of 163 was used for the study from a target population of 8013 employees. The study collected primary data using questionnaires. The questionnaires included both open and closed ended in line with the objectives of the study. A five point Likert scale was used for closed ended questions. A pilot test was conducted covering employees so as to review and revise the questionnaires accordingly. The questionnaires were distributed to the sample respondents by the researcher using a drop and pick later method to reduce disruptions on the respondents’ routines. Data collected was analyzed using descriptive statistics. The researcher analyzed the data using mean and standard deviation, frequencies and percentages. The analyzed data was presented in the form of tables and figures.
The study revealed that on recognition, they are highly involved with the operations of the company, rewarded by supervisors upon completion of an assignment; reward system in the company is fair for all employees, extra selling efforts in tough times is recognized by the management and that recognition of good performance improves morale. The study found out that on job enrichment, they assigned duties that require higher levels of sales skills, give sufficient time to complete assigned tasks, years of work experience helps them perform better at job and the incentives given have a positive effect on sales performance.

Regarding to purpose, they are allowed to make choices on where to do sales, encouraged to work on opportunities that increase returns on their efforts, sales personnel have a flexible work schedule than other employees and able to trace and monitor the number of sales they make. On rewards and benefits the companies rewards employees to improve performance, sales persons are compensated for their work, sales agents receive additional benefits to their salaries, companies had adopted a fair reward system for sales workers, high rewards and benefits make them feel more appreciated and effective reward mechanism leads to higher sales performance.

The study established that on staff training and development the companies offers training programs to sales personnel, sales personnel have specialized training courses to improve sales performance and companies sets up refresher seminars to improve sales skills. The study revealed that working environment had a positive influence on number of sales, sales personnel were satisfied with the current working conditions, able to interact freely with other employees and hold regular meetings with top management to air their grievances and the physical work environment was well maintained and comfortable.

5.3 Discussion

5.3.1 Intrinsic Motivation

The respondents agreed that they are highly involved with the operations of the companies and that recognition of good performance improves morale. This finding concurs with Business research Lab (2005) that recognition that matters is the visible one that show how individuals’ action made a significant contribution to the operation of the organization, if a company recognizes the effort of the company. Involvement of employees in operations enhances their morale as they feel management cares
about them. This enhanced motivation brings about employee performance. This is consistent with Odukah (2016) who established that there is a backdrop of understanding recognition of good performance as an important aspect that raises job motivation and raises employee morale. Involving employees into organizational matters is a form of engagement which acts to increase employee performance. According to Chong (2013) building a culture of engagement it is important to incorporate training on intrinsic motivation and employee engagement into management development programs.

The respondents were in agreement that they are rewarded by supervisors upon completion of an assignment, the reward system in the company is fair for all employees and extra selling efforts in tough times was recognized by the management. This is in agreement with the finding of Njanja, Maina, Kibet and Njagi (2013) on the effect of rewards on employee performance. The study implied that recognition and appreciation are an integral component of a strategic reward system. Rewarding of employees take several forms for example bonuses, commission, profit sharing, high salary and fringe benefits are some common forms of rewarding employees. This acts to enhance the morale of the employees and therefore improving employee performance.

The respondents also agreed that they are assigned duties that require higher levels of sales skills and given sufficient time to complete assigned tasks. This finding is in line with that of Oldham and Baer (2015) that job enrichment involves expanding a job's content to provide increased opportunities for employees to experience personal responsibility and meaning at work, and to obtain more information about the results of their work efforts. The findings further concurs with Lunenburg (2011) who indicated that the main reason for job enrichment is to enhance motivation by making the job so interesting and the worker so responsible that he or she is motivated simply by performing the job. Specifically, job enrichment gives employees tasks requiring higher levels of skill and responsibility and greater control over how to perform their jobs.

They were also in agreement that years of work experience helps them to perform better at job and the incentives given have a positive effect on sales performance. This finding is in agreement with that of Shilpa, Ali, Sathyanarayana and Rani (2013) who
conducted a study on impact of job enrichment practices towards employee satisfaction at HDFC standard life insurance and established that there is significance relationship between the employee experience and job that provides many feature additional to pay such as pension, top ups and extra holidays.

The respondents agreed that they are allowed to make choices on where to do sales, sales personnel have a flexible work schedule than other employees and able to trace and monitor the number of sales they make. This finding is in line with that of Simintiras, (2011) that employees must find purpose internally so as to add value through innovation, problem solving at the work place and improvising so as to meet the conditions they encounter and realise organizational goal and the customers’ needs. The finding further concurs with Lai (2011) who studied on motivation and established that the ability of sales force to sale is as a result of their intrinsic motivation and as it wears off; the management should come up with ways to motivate them. The manager of the sales force team should attempt to motivate them by allowing them to make choices of how, where and when to do sales and also create a conducive working environment for them.

The respondents also agreed that they encourage working on opportunities that increase returns on their efforts which concurs with Gegenfurtner (2013) that while looking at creating value at the workplace, the employees must be committed to the core purpose that brought them into the organization. For the sales force within an organization, they must find a sense of meaningfulness where they find an opportunity to accomplish something of real value to both the organization.

5.3.2 Extrinsic Motivational Strategies

The respondents were in agreement that the companies reward employees to improve performance and adopted a fair reward system for sales workers hence effective reward mechanism leads to higher sales performance. This finding concurs with that of Accor Mahmood (2013) that rewards play a vital role on increasing employee rewards and changes the behavior of the dissatisfied employees. A fair reward system could build job satisfaction and productive behavior in employees. The findings further concurs with Wasiu and Adebajo (2014) who studied on reward system and employees performance in Lagos state (a study of selected public secondary schools) and established that workers’ reward package matters a lot and should be a concern of
both the employers and employees. Workers also place great value on the different rewards given to them by their employers. Hence, when these rewards are not given, workers tend to express their displeasure through poor performance and non-commitment to their job.

The study further revealed that sales persons are compensated for their work, sales agents receive additional benefits to their salaries, high rewards and benefits make them feel more appreciated and this is consistent with Muogbo (2013) that remuneration packages tend to produce higher performing workers. The findings also concurs with Musyoki (2012) who sought to determine the relationship between rewards and job satisfaction at the National cereals and produce board and established that the most common types rewards of include basic pay incentives and benefits, performance based pay, development opportunities and job design.

The respondents were in agreement that the companies offer training programs to sales personnel and sets up refresher seminars to improve sales skills. This is in agreement with Hogarh (2012) that preparing offered to the staff at whatever time there is an adjustment in innovation to help workers have the information, aptitudes and capacities expected to handle the new procedure furthermore there is a need to fill the crevice via preparing more deals specialists. The findings are also consistent with Adelere (2013) who looked at the effect of staff training and development on organizational performance at a Nigerian bottling company and revealed that staff salary should be paid as at when due so as to encourage hardworking. Employees should be trained at workshop and seminars in order not to make them outdated and to improve staff efficiency.

They also agreed that sales personnel have specialized training courses to improve sales performance which is consistent with Vyas (2005) training requirements in the insurance industry vary from the levels in the organization. People in the insurance industry may be segmented in sales, non sales and senior management board and the training programs may be designed accordingly. Provision of specialized training courses to the sales force of insurance company enhances the efficiency and effectiveness of the training programme. According to Gruman and Saks (2011) the effectiveness of training can be measured if the knowledge and skills of the potential employees is harnessed and developed.
The respondents further agreed that there was positive influence on number of sales, sales personnel were satisfied with the current working conditions and the physical work environment was well maintained and comfortable. This concurs with Nurzainie and Narehan (2015) that the practice of good workplace environment may bring benefits to the organization, where it may encourage employees to produce positive behavior while at the same time preventing from disloyalty and dissatisfaction. The finding also concurs with Ruchi and Surinder (2014) who established that the work environment can be described as the environment in which people are working. It is so comprehensive with physical, psychological and social aspects. A work environment may either have a positive or negative effect on the psychological and welfare of employees.

They also agreed that they were able to interact freely with other employees and hold regular meetings with top management to air their grievances which is in agreement with Ruchi and Surinder (2014) who found out that employees of Dominos are basically well satisfied with these factors: work environment, duties and responsibilities, refreshment and recreation facility, grievance handling procedure, fun at workplace, health and safety facility. The findings concur with Asiedu, Odei, Bright-afful and Akwaboah (2012) who conducted a study on work environment and its impact on employee’s performance (a case study of produce buying company, Kumasi) and revealed that organizations should conduct periodic meetings with employees to air their grievances to management to serve as a motivating factor to the employees.

5.4 Conclusions

5.4.1 Intrinsic Motivational Strategies

The study concludes that the intrinsic motivational strategies contribution through the various factors had a major impact on the Sales force performance. These factors are those such as job enrichment, purpose and where the sales force needs to feel appreciated in order for them to strive and achieve the best. Teamwork, where most of the Sales Force is structured in teams which means there has to be brainstorming of ideas, networking and also working together.

The study also concludes that recognition and acknowledgement, job enrichment and purpose influenced sales force desire to perform better. The consequence of not
providing intrinsic rewards to employees no matter how energetic and enthusiastic they may seem, will have a bearing on the level of commitment which, might not produce the required result in performance.

5.4.2 Extrinsic Motivational Strategies

The study concludes that field coaching, feedback and appraisal, communication, training and development, nature of work and good working condition motivate sales people to large extents and insurance companies use them to different extents.

The study has conclude that the input of the sales force was greatly valued and needed to be looked into in order to achieve the overall objectives of the companies. This can be seen through the performance of the Sales Force in relation to the overall organizational objectives. Motivation has been achieved through training of the sales force as well as getting ideas from the sales force in terms of what they need during the meetings and getting feedback from the management.

5.5 Recommendations

5.5.1 Recommendations for Improvement

5.5.1.1 Intrinsic Motivational Strategies

The sales force is a very integral part in insurance companies who need to put strategies in place to ensure they are using the right ways to motivate the sales people to perform. These include using more incentives like bonuses, contests and prizes, as they are important to the sales people. They also need to increase the recognition programs offered, as sales people are motivated when recognized by the company. They need to offer opportunities for promotions and advancement than they are currently. Sales managers should also put programs in place to accompany sales people in the field more often and finally provide more responsibility to sales people to make decisions.

5.5.1.2 Extrinsic Motivational Strategies

The study recommends that the sales force should undertake adequate training to make them more viable to efficiently and effectively distribute insurance products and services. The general believe that salesmen are born is relegated here as adequate training is reiterate and resonated among sales managers.
The study recommends that the management should evaluate employee suggestion scheme and use the feedback from the sales force to improve the organizational environment and fulfil their needs and skills. People are different and they are motivated by diverse needs, such as physiological needs, safety requirements and self-actualization needs. Thus, focusing on sales force at every level and analyzing each department of the organization will provide detailed accurate information regarding the needs of employees.

5.5.2 Recommendations for Further Studies

This study was confined to motivational strategies and sales force performance in the insurance industry in Kenya therefore further research can be conducted to determine motivational strategies and sales force performance in other industries for comparison and generalization of findings.
REFERENCES


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APPENDICES

APPENDIX I: QUESTIONNAIRE

SECTION A: General Information

1. Name of the Insurance Company (optional)

2. Gender
   - Male [ ]
   - Female [ ]

3. Your age bracket (Tick where appropriate)
   - 21 – 30 Years [ ]
   - 31 - 40 Years [ ]
   - 41 - 50 years [ ]
   - Over 50 years [ ]

4. Kindly indicate the highest level of education that you have attained?
   - Certificate [ ]
   - Degree [ ]
   - Diploma [ ]
   - Post Graduate [ ]

5. How many years have you worked in the insurance company?
   - Less than one year [ ]
   - 1-3 years [ ]
   - 4-7 years [ ]
   - 8-10 years [ ]
   - More than 10 years [ ]

6. Kindly indicate your position at the insurance company
   - Human Resource Manager [ ]
   - Agency Manager [ ]
   - Head of Sales Manager [ ]
   - Unit Managers [ ]
   - Sales Agents [ ]

SECTION B: INTRINSIC MOTIVATION

On the scale provided below, rate each statement that describes intrinsic motivational practices that could have influenced sales force performance. Using the Likert scale of 1-5 where 1= strongly disagree, 2= disagree, 3= moderately agree, 4= agree, and 5= strongly agree

<table>
<thead>
<tr>
<th>Statements</th>
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<th>2</th>
<th>3</th>
<th>4</th>
<th>5</th>
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<tbody>
<tr>
<td>Recognition and Acknowledgement</td>
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<tr>
<td>I am highly involved with the operations of the company</td>
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SECTION C: EXTRINSIC MOTIVATIONAL STRATEGIES

On the scale provided below, rate each statement that describes extrinsic motivational strategies that could have influenced sales force performance. Using the Likert scale of 1-5 where 1= strongly disagree, 2= disagree, 3= moderately agree, 4= agree, and 5= strongly agree.

<table>
<thead>
<tr>
<th>Statements</th>
<th>1</th>
<th>2</th>
<th>3</th>
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<tbody>
<tr>
<td>I am rewarded by my supervisors upon completion of an assignment</td>
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<td>The reward system in our company is fair for all employees</td>
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<td>My extra selling efforts in tough times is recognized by the management</td>
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<td>Recognition of good performance improves my morale</td>
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<td><strong>Job Enrichment and Performance</strong></td>
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<td>I am assigned duties that require higher levels of sales skills</td>
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<td>I am given sufficient time to complete my assigned tasks</td>
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<td>My years of work experience helps me perform better at my job</td>
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<td>The incentives given have a positive effect on my sales performance</td>
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<td><strong>Purpose and Performance</strong></td>
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<td>I am allowed to make choices on where to do sales</td>
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<td>I am encouraged to work on opportunities that increase returns on my efforts</td>
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<td>Sales personnel have a flexible work schedule than other employees</td>
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<td><strong>Rewards and Benefits</strong></td>
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<td>Our company rewards employees to improve performance</td>
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<td>Sales persons are compensated for their work</td>
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<td>Sales agents receive additional benefits to their salaries</td>
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<td>Our company has adopted a fair reward system for sales workers</td>
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<td>High rewards and benefits make me feel more appreciated</td>
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<td>Effective reward mechanism leads to higher sales performance</td>
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<td><strong>Staff Training and Development</strong></td>
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