

# Investigating Factors Contributing to Sales Force Motivation in the Insurance Companies in the Central Region of Ghana

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## Abstract

This study examined motivation factors that contributes to sales force motivation of independent insurance sales force in the Central Region. The descriptive survey design was used for the research. The census sampling method was employed and data was obtained through self-administered questionnaires to 146 independent sales force of insurance companies in the Central region with regional office in Cape Coast. Correlation and multiple regression techniques were used to examine the relationships between motivation factors such as recognition, opportunity for promotion, job security, job satisfaction, role clarity and organizational work settings and sales force motivation. The results revealed a strong positive relationship between recognition, opportunity for promotion, job security, role clarity, organization work settings and motivation. The results further revealed that job security was as the most significant factor, followed by opportunity for promotion and recognition respectively and, finally, role clarity. It is, therefore, recommended that sales managers should identify and design appropriate motivational packages to suit the special working needs of all sales force.

**Keywords:** Insurance companies, job security, motivation, recognition, role clarity, sales force

## 1. Introduction

Companies in Ghana today are operating in a fierce competitive environment, especially among the Insurance companies, and survival will depend on their managers' ability to understand and respond to the ever changing dynamics of the external environment. All insurance companies use the same sales agents, especially the brokers and agencies, to find and bring business to them. The difference comes in the use of direct sales forces that are tied to the company. The company that invests in direct salespeople and develops the right motivational programmes to retain the sales force loyalty will compete effectively in the changing business environment (Anderson, Hair & Bush 1992).

Sales force motivation has become critical to sales force behaviour, such as loyalty, commitment, and job performance levels, a point buttressed by Bateman and Snell (2007). Today's ever changing and increasingly competitive business environment demands a high degree of knowledge and skills in motivating the sales force to achieve results (Ingram & Bellenge 1983). Ingram, Laforge, Avilla, Schwepker and Williams (2004) posit that motivation is the arousal, intensity, direction and persistence of effort directed towards job task over a period of time. Hence, the sales manager seeks to influence the sales force to do certain activities, to work hard to reach activity goal not occasionally, but over a long period of time. Motivating the sales force is one of the most important as well as the most difficult tasks facing sales managers (Futrell 2001).

Most insurance companies are focusing on motivating their sales force through various means, including commission, sales contest, loans, bonuses and holiday packages, but whether these are satisfying enough or not is another issue. Koontz and Weihrich (2007) suggest that people are unique, have different needs, ambition, attitudes and desires for responsibility, different level of knowledge, skills and potentials. The level of motivation may differ from organization to organization and, for that matter, sales managers of insurance companies should be extremely skillful in formulating policies, rules and regulations regarding sales force motivation (Koh, Gammoh & Okoroafo 2011). Therefore, the development of a motivation package that would help ensure that sales force of insurance companies deliver result in accordance with the expectations of both management and the sales force has become crucial.

Koh *et al.* (2011) assert that insurance is risk management aimed at the prevention and minimization of loss. Insurance companies in Ghana fall within three categories, namely life insurance, non- life insurance and composite insurance, which is the combination of life and non-life insurance (Dickson 2001). The importance of insurance in every economy cannot be overemphasized. According to Andy (2009), the wellness of a country's economy is closely linked to the vibrancy of its insurance sector, and this is true about the Ghanaian economy. Insurance companies invest their funds in industries such as agriculture and commerce. Premium paid by the insured is available for loans and investments prior to when it is needed for anticipated losses. Loans and investments help generate further business activities, thereby creating more jobs and new products for consumers which, eventually, boost the country's economy. Insurances are similar to banks and capital markets as they serve the needs of business units and private households in financial intermediation (Haiss & Sumeji 2006).

A lot of research work has been carried on sales force motivation issues in most advanced countries (Malik &

Naeem 2009; Koh *et al.* 2011). However, few empirical studies, according to Koh *et al.* (2011), have been carried out on the level and factors contributing to motivation among the sales force of insurance companies in developing countries, including Ghana. Although there are varied forms of motivational packages provided by insurance companies, there is evidence of high sales force turnover and unprofessional sales force conduct such as theft and swindling. This study, however, aimed at investigating the factors that contribute to sales force motivation in the insurance companies in the Central region of Ghana.

The main aim of the study was to investigate the factors that contribute to sales force motivation in the insurance companies in the Central region of Ghana. Specifically, it sought to achieve the following objectives: Determine the level of motivation among the sales force of insurance companies in the Central region and assess the key factors that can contribute to motivation among the sales force of insurance companies in the Central region. Two research questions were set for the study: What is the level of motivation among the sales force of insurance companies in the Central Region? and What are the key factors that can contribute to motivation among sales force of insurance companies in the Central Region?

## 2. Literature Review

Mullins (1996) espouses that there are a minimum of four factors that influence performance with the most important being motivation. Motivation stimulates the movement of an individual; in fact, it is the spine upon which individuals drive towards achieving their goals and objectives. In the light of this, motivation is not what management does to workers, but the zeal that comes from workers themselves, a point supported by (Byars & Rue 2002). The interplay of internal and external forces initiates job-related behaviours and ascertains the direction, intensity and duration of motivation (Porter, Bigley & Steers 2003).

According to Boachie-Mensah (2010), motivation is a goal-directed behaviour, underlying which are certain needs or desires. He emphasized that the composite of needs and desires that stem from within individuals lead them to act so as to satisfy their needs and desires. Daft (2010), however, argues that motivation should not only be seen as an internal force, but also external or both that triggers action that persists until a certain goal is achieved. A goal is the satisfaction of a need or needs and this needs is the difference between the desired state and the actual state. There are various types of motivations that can influence a person. These include primary and secondary motivation. Primary motivation includes needs such as hunger, thirst, warmth and other primary motives, which influence a person's behaviour at a basic level. Secondary motivation, known in psychology as "learned" motivation, differs from one person to another (Bateman & Snell, 2007; George & Jones, 2010). Sales force motivation is highly imperative to the success or failure of any organization. Without a well-motivated sales force, productivity, morale, profit and service delivery will suffer. Hence, the importance of motivation in any business organization cannot be under estimated, as posited by Luthans (2011).

### 2.1 Factors Contributing to Sales force Motivation

There are many employee motivation factors that managers, including sales managers, must consider. In order to properly conduct business and gain competitive edge, employees need to be well trained and motivated. How a manager goes about this task is extremely important. However, employees must be asked on a regular basis what ignites and sustains their desire to work. Their responses may lead managers to redesign jobs, increase pay, change the working environment, or give more credit for work done. Wessler (as cited in Wright 2003) suggests that managers should avoid the assumption as to what motivates their employees. There are different factors that motivate people; everyone is not similar, as such, each factor depends on individual needs. And motivation towards better performance depends on the satisfaction of needs for responsibility, achievement, recognition and growth. Wright said both intrinsic and extrinsic motivation are influenced by many factors where elements such as reward, appreciation, job security, promotion and interesting work are the most important.

Charles and Marshall (2002) indicated "good wages" to be the most important factor in motivating hotel employees to put up their best work, and Deeter-Schmelz and Sojka (2007) perceived job security and opportunities for advancement and development as the top-rated motivators. Also, Wiley (2010) indicated that employees from diversified industries such as retailing services, manufacturing, insurance, utilities, health care and government agencies considered "full appreciation for work done" and "job security" as the second and third top factors of motivation respectively.

Various studies by researchers (Ford, Walker & Churchill 2007) have found out that recognition is held to be very important to salespeople. Malik and Naeem's (2009) investigation of top job-related motivational preferences of pharmaceutical sales force in Pakistan revealed the top three factors as pay, job security and promotion opportunity. Koh *et al.*'s (2011) empirical investigations into the antecedents of sales force motivation in the insurance industry of Singapore also revealed cultural values, personal variables and organizational work setting as key motivational factors that affect salespeople.

## 2.2 Motivation and Recognition

Motivation is essential to the performance, development and success of any salesperson, and there are several methods of motivating salespeople. One approach to enhancing motivation at work is recognizing employees for good performance. Recognition is the acknowledgement by bosses and colleagues of one's effort, skills and competencies, which is an important motivating factor for every employee. Sales force recognition is a form of non-monetary (formal and informal) reward in which sales managers acknowledge salespeople who have performed according to the company's values and principles.

As emphasized by Ingram, Laforge, Avilla, Schwegler and Williams (2004), informal recognition refers to "nice job" praises and similar public admiration and glory usually delivered in private conversation or correspondence between sales managers and salespeople, whereas the formal recognition is basically based on group competition or individual accomplishments that represent improved performance. However, formal recognition implies public recognition for accomplishment in the presence of peers and superiors. The literature describing the benefits of employee recognition, including salespeople, has argued that recognition as an incentive is often more effective than monetary rewards (Smith & Tisak 2004). Smith and Tisak hold the view that showing appreciation is a stronger motivator of performance than monetary incentives. As already stated, various studies by researchers (Ford *et al.*, 2007) have found out that recognition is held to be very important to salespeople. Similarly, in Bob Nelson's article, as cited by Adjei-Sefa (2007), the founder and CEO of Raychem Corporation, based in Menlo Park, California, had the belief that the most important factor is individual recognition being more important than salaries, bonuses/promotions. Most salespeople want to be identified with the success of their profession as well as their organization.

Salespersons are motivated by feedback and recognition for the work they do. Most sales managers think they know how to express appreciation for a job well done. Yet, research shows that sales managers rarely acknowledge appreciation for employees' work; and, when they do, it is done poorly (Futrell 2001). Motivating salespeople through recognition is a skill that any supervisor can use as long as the supervisor understands the correct method of using recognition. In a study by Ali and Ahmed (2009) the results indicate that there is a statistically significant, direct and positive relationship between recognition and work satisfaction and motivation.

## 2.3 Motivation and Promotion Opportunity

Opportunity for promotion is a highly valued reward among salespeople, especially young salespeople; it often overshadows pay as the most valued reward. Giving the increased number of young to middle-aged people in workforce, the opportunity for growth will be limited in non-growth industries. Growth industries such as financial services and direct sales offer reasonably good opportunities for advancement and promotion (Ingram *et al.* 2004). According to Ingram *et al.* (2004), employee motivation can be enhanced by providing opportunities for promotion and advancement within the organization. Managers should provide professional development and promotion opportunities, such as mentoring, training programmes, and on-the-job training, which can be a key motivator for many individuals. These activities enable staff, including salespeople, to achieve work-related and professional goals, work towards advancement in the organization, enlarge or enrich their work roles and functions, achieve greater responsibility and trust, gain recognition, and add more interest to their work.

As reported in the Quality of working life survey in the Czech Republic by the European Foundation for the Improvement of Living and Working Conditions (2007), two-thirds of the participants viewed opportunities for promotion and personal growth as very important motivational factors for them. Employees thrive on opportunities to develop and acquire new skills. Also, Ali and Ahmed's (2009) study of employees' motivation and satisfaction among 80 employees of Unilever indicated that the mean values for payment, promotion, recognition and benefits were the lowest. These mean values indicate the areas that employees were most likely to be de-motivated. Malik and Naeem (2009), in a survey of 247 salespersons from Pakistan's Pharmaceutical organizations, ranked promotion opportunities as the third top factor of motivation.

## 2.4 Motivation and Job Security

Job security is an employee's assurance or confidence that they will keep their current job. Employees with a high level of job security have a low probability of losing their job in the near future. An employee with a high level of job security will often perform and concentrate better than an employee who is in constant fear of losing a job. A lack of job security can be a source of distraction and result in excess stress and low morale that hinders an employee's overall performance. Job security can be an important motivator of performance. In order to be a motivator, however, individuals must see a connection between their performance and the retention of their jobs (Behrman, Bigoness & Perreault 2005).

However, job security seems to be obsolete now. But an alternative can be offered to employees in the form of opportunities to gain the inner security of making themselves more employable, especially when they are offered

loyalty in the form of job security (Bagshaw 2006). There are many researches that investigated and ranked the job security as a motivator to influence employees in organizations. Huddleston and Good (2007) also investigated job motivators for sales employees in Russian and Polish retail firms. The important motivation to job security with means of 4.5 and 4.9 (on a five-point scale) respectively were realized. Malik and Naeem (2009) ranked job security as the second top factor of motivational list through investigated pharmaceutical sales force in Pakistan. Also, Chao's (2011) study of sales force in the pharmaceutical industry in Chengdu China found job security as the second most important motivation factor.

### *2.5 Motivation and Job Satisfaction*

According to Futrell (2001), job satisfaction refers to feelings towards the job. If people feel fairly treated from the outcomes they receive, they will be satisfied. A satisfied salesperson is not necessarily more productive than a dissatisfied one. However, he further stressed that job dissatisfaction, aggregated across many individuals, creates sales force that is more likely to exhibit traits such as higher turnover, higher absenteeism, and lower corporate citizen, amongst others.

Job satisfaction has been one of the most studied variables in seeking to understand employee behaviours and attitudes. This has been especially true in sales research, because salesperson job satisfaction has been shown to impact a number of key job-related attitudes and behaviours such as potential turnover of salespeople (Behrman & Perreault 2007). Brown and Peterson (2007) performed a meta-analysis on salesperson job satisfaction that provides an important synthesis of research in this area. Moreover, Brown and Peterson demonstrated the consistency of several research results concerning key antecedents and consequences of job satisfaction. Importantly, they also point to certain inconclusive findings such as the role of the salesperson performance construct in the job satisfaction model. Job satisfaction is more likely to be important in behaviour-based sales management control systems (Cravens, Thomas, Ingram, LaForge & Young 2007).

Jaramillo, Mulki and Marshall (2007) have concluded that there is a positive relationship between motivation and job satisfaction. Blegen (2007) has also alluded to this fact with the finding that job satisfaction is associated with reduced work stress, organizational commitment, and communication with supervisor, autonomy and recognition. Similarly, Herzberg (1966), in his two-factor theory, argues that the content of the job has a significant influence on motivation and satisfaction, and concludes that only motivational factors can have a lasting impression on a worker's attitude, satisfaction and work performance.

### *2.6 Motivation and Organizational Work Setting*

Organizational characteristics also have a significant impact on individual values and attitudes (Badawy 1980). However, these characteristics are often ignored in cross-cultural value research (Ronen & Shenkar 1985). Hence, cross-cultural studies may be more useful by examining the influence of the organizational culture on the behaviour of workers. If individual (salesperson) and organizational goals could be integrated, then sales performance would surely increase to an optimum level.

According to Sekaran and Snodgrass (1986), when the internal structural factors of the organization are congruent with the cultural orientations of its members, then the values and behavioural tendencies of the organizational members are likely to be conducive to achieving the organization's goals. Both Sekaran and Snodgrass believe that it is much easier to manipulate the internal structure of the organization, which is probably under the control of management than trying to change the culture or the behavioural tendencies of organizational members. Ingram and Bellenger (1983) concluded that age, job tenure, income level, specific self-esteem, compensation plan base, recognition rate, and promotion opportunity rate are significantly related to reward valences (increased pay, increased job security, increased recognition, promotion, liking and respect, sense of accomplishment, and increased personal growth).

### *2.7 Motivation and Role Clarity*

Donnelly and Ivancevich (2007) contend that one of the important needs of salespeople is role clarity, thus knowing exactly what the job entails. Role clarity has a significant influence upon organizational performance. Salespeople deliver far more when they know what is expected of them and how they participate in the organization's success (Ingram, Laforge Avilla, Schwepker & Williams 2012). Role clarity refers to the degree to which required information is provided about how the employee is expected to perform his/her job (Teas, Wacker & Hughes 2001). Kelly and Hise (2004) refer to role clarity as the extent to which an individual receives and understands information required to do the job. To understand how organizational roles develop, it is particularly informative to see the process through the eyes of a new salesperson. When a new salesperson starts a job on the first day, he/she is presented with considerable information designed to communicate the organization's rules and expectations. Clearly written job description and management by objectives, and conferences that set precise goals can have important motivational effects and stimulate job satisfaction (Johnston, Charles, Futrell, Parasuraman & William 2005).



Role clarity perceived by the sales force is not only desirable in terms of closing sales, but is also linked with salesperson's job satisfaction, organizational commitment and improved performance (deRuyter, Wetzels & Feinberg 2004). Thus, clarity in roles is desirable, since it further leads to establishing job satisfaction, enhancing organizational commitment, and thereby improves the service quality of the customer-contact of the sales force. It is worth noting that sales managers should update salespeople's roles and responsibilities by reviewing job descriptions and carrying out job analyses (Levine & Sanchez, 2007). Salespeople who are clear about their roles and know what is expected of them are more likely to deliver better service quality than those who do not perceive role clarity. Donnelly and Invancevich (2007) indicate that greater role clarity can have a number of desirable consequences, including higher job satisfaction, less job tension and a reduced likelihood of sales force turnover. Considerable evidence from previous research suggests that salespeople who are not clear about their roles are unlikely to be satisfied with their jobs (Churchill, Ford, Hartley & Walker, 2007). Furthermore, Churchill et al. argue that salespeople with high role clarity are likely to be more certain about effort-to-performance linkages.

### 2.8 Age and Sex

With rapid growth in the economy and women empowerment advocacy, more women are entering the Ghanaian workforce. Previous researches suggest the important role that individual characteristics (e.g., sex, age) play in influencing salespeople motivation and performance (Jaramillo *et al.* 2007; Deeter-Schmelz & Sojka 2007). In addition, as in other industrialized countries, the trend towards feminizing the nation's industrial sales forces has spawned research studies investigating gender-related differences impacting sales force management strategies. In a study of gender differences in selling, Siguaw and Honeycutt (2007) reviewed extant findings that female sales representatives report lower job satisfaction, lower role clarity, and greater propensity to leave the organization.

The study by Siguaw and Honeycutt (2007) provides more insights and contradictory findings: (a) their overall MANOVA analysis indicated no significant differences in the dependent variables examined; and, (b) univariate ANOVA indicated some gender-related differences on a selected set of variables, via: role clarity (with male sales representatives experiencing a greater degree of role conflict and ambiguity), and female sales representatives reported engaging in a significantly higher level of customer-oriented selling than men.

Study on age and motivation shows that different work characteristics motivate older and younger workers. However, the results are mixed. Kalleberg and Loscocco (2007) found that the importance of many job features is stable across different ages, but that income and promotion opportunities are of greater concern among younger people. Gruenfeld (2007) found that older supervisors prefer jobs with greater job security, and fewer worries, tensions and troubles. On the other hand, Philips and Rush (2007) found that older workers prefer more responsibility, interesting work and attention demands, whereas younger workers prefer autonomy and social opportunities.

Rhodes' (2007) review of 185 studies reported a positive, but rigid, relationship between age and internal work motivation. Lord (2007) examined the work motivation of older knowledge workers and found that the primary reasons older workers remain active in the workforce is that they enjoy working, derive satisfaction from using their skills, gain a sense of accomplishment from the job they do and enjoy the chance to be creative. Kovach (2008) found similar group (under 30 years) of staff that give much importance of good wages, job security and promotion and growth. This reason, proposed by Kovach, is that they are new workers and are still fulfilling their basic needs.

### 3. Methodology

The study aimed at finding out the elements that affect sales force motivation in the insurance industry in the Central Region of Ghana. Since the study entailed a survey of the employees' perception of the issues, situations and processes, the descriptive survey design was deemed the most appropriate (Ary, Jacobs, Razavieh & Sorensen 2006). With a target population of the study comprising 146 independent sales force of 10 insurance companies in the Central region with branch head office in Cape Coast, the study adopted the questionnaire as the main instrument for data collection. The census method was used to capture all the elements in the population. This method was deemed appropriate and feasible, since the number of employees in the selected insurance companies was small. Again, the census was necessary, since the employees were quite different from each other. All the independent sales force employees in the 10 insurance companies were used for the study. The employees were able to provide data that assisted the researchers in examining elements which affect sales force motivation in the insurance industry in the Central region.

The employees captured to participate in the study were contacted with the help of the management of the insurance companies. The consent of the employees was sought through the administrators of the various insurance companies that they work for. A research is expected to be free from any biases and it must be scientifically sound and reported honestly, thoroughly and completely (Malhotra & Birks 2007). Participants

were informed about the purpose of the research and what objective it sought to achieve. They were encouraged to feel free and air their views as objectively as possible and that they had the liberty to choose whether to participate or not. They also had the option to withdraw their consent at any time and without any form of adverse consequence. In finding the reliability of the instrument, it was pre-tested on a sample of 30 respondents made up of independent sales force working in the insurance industry in Sekondi-Takoradi, Western region. The number of respondents used for the pilot study was sufficient to include any major variations in the population, as confirmed by Ary *et al.* (2006), that for most descriptive studies using questionnaires, a range of five to ten percent (5% - 10%) of the sample size for pilot study is sufficient. Independent sales force in the insurance industry in Sekondi-Takoradi were selected because they share similar characteristics as those in Central Region. The study area was also selected due to its closeness and easy accessibility to the researchers. The internal consistency of the instrument was calculated, using Cronbach's alpha. The Cronbach's alpha of the instrument generated was 0.877 with the help of Test Analytics for Surveys (TAFS), a tool of SPSS Predictive Analytic Software (PASW) Version 18.0. There was 100 percent response rate. The data that were collected were first grouped for editing and coding using numerical values for the variable view of the predicative Analytic Software (PASW). However, Test Analytics for surveys (TAFS) of the SPSS PASW was used for analyzing verbatim responses to close and open-ended items in the questionnaire. Both descriptive and inferential statistics were used for the study. Again, multiple regression analysis was used for the research objectives.

#### 4. Results and Discussion

##### 4.1 The level of motivation among sales force of Insurance companies

The first objective of the study was to determine the level of motivation among sales force of insurance companies in the Central region. Table 1 shows that majority (90.8%) of the respondents have more morale when they were working in the sales job. The finding is in line with the comments of Behrman *et al.* (2005), who observed that an employee's job can be a source of distraction and result in excess stress and low morale that hinders an employee's overall performance. In order to be a motivator, however, individuals must see a connection between their performance and the retention of their jobs. Similarly, Luthans (2011) posited that, without a well-motivated workforce, productivity, morale, profit and service delivery will suffer. Hence, the importance of motivation in any business organization cannot be under estimated.

Table 1: The level of motivation among sales force

Levels of Motivation	SA/A	N	D/SD
	%	%	%
I have more moral when I'm working in the sales job	90.8	6.4	2.8
I have opportunity to improve competencies through training	90.8	0.0	9.2
I receive monetary reward other than my salary	30.5	12.1	57.4
I receive appropriate recognition from my company	46.1	35.5	18.4
I have more confidence to achieve my goal with the job	64.5	23.4	12.1
I am really energized in the sales job to improve my performance	62.4	34.8	2.8
I have opportunity to attend workshops, seminars and conference	61.7	12.8	25.5
The purpose of my position makes me feel that my job is important	71.0	26.2	2.8
I am placed in an area of work of great interest	57.4	34.8	7.8
I have necessary tools to effectively carry out the sales job	51.7	23.4	24.9
I think it is not right to change the job even if I get other job in elsewhere	33.4	11.3	55.3
I receive negotiated salary / commission for my work	72.4	2.8	24.8

Where S = strongly, A = agree, D = disagree and N = neutral (n = 141)

Source: Field Data, 2013.

Again, majority (90.8%) of the respondents admitted that they had opportunity to improve their competencies through training. The finding is consistent with the views of Ingram *et al.* (2004), who posited that employee motivation can be enhanced by providing opportunities for promotion and advancement within the organization. Managers should provide professional development and promotion opportunities, such as mentoring, training programmes and on-the-job training. This can be a key motivator for many individuals. These activities enable staff, including salespeople, to achieve work-related and professional goals, work towards advancement in the organization, enlarge or enrich their work roles and functions, achieve greater responsibility and trust, gain recognition, and add more interest to their work. It is further indicated in the table that majority (61.7%) of the respondents have opportunity to attend workshops, seminars and conference. The finding supports the views of Johnston *et al.* (2005) that workshops and seminars organized by companies with clearly written job description and management by objectives conferences that set precise goals can have important motivational effects and

stimulate job satisfaction and performance.

#### 4.2 Key factors that contribute to motivation among sales force of insurance companies

The second objective of the study was to examine the key factors that can contribute to motivation among the sales force of insurance companies in the Central region. The information in Table 2 suggests that recognition was statistically significant predictor of sales force motivation. The finding that sales force recognition contributes to sales force motivation is consistent with the submissions of Smith and Tisak (2004), who hold the view that showing appreciation is a stronger motivator of performance than monetary incentives.

Table 2: Contribution of key motivational factors on sales force motivation in the insurance companies in the central region

Variables	Mean	Std. Dev.	Beta	Std. Error	t-value	p-value
Recognition	3.562	.541	.248**	.071	3.501	.001
Promotion opportunity	4.122	.468	.265**	.072	4.295	.000
Job security	3.479	.572	.468**	.059	7.632	.000
Job satisfaction	3.304	.534	-.014	.066	-.213	.832
Organizational work settings	4.046	.475	.071	.076	1.071	.286
Role clarity	4.159	.512	-.220**	.066	-3.538	.001
R		.788				
R <sup>2</sup>		.621				
Adjusted R <sup>2</sup>		.604				

Dependent Variable: Sales force motivation      \*\*p<.01      (n = 141)

Source: Field Data, 2013.

Similarly, the finding confirms that of Ford *et al.* (2007), who found out that recognition is held to be very important to salespeople's motivation. Adjei-Sefa (2007) also had the belief that the most important factor with regard to employee motivation is individual recognition being more important than salaries, bonuses/promotions. Motivating salespeople through recognition is a skill that any supervisor can use as long as the supervisor understands the correct method of using recognition. In a study by Ali and Ahmed (2009), the results indicate that there is a statistically significant, direct influence of recognition on work satisfaction and motivation. In a similar way, the beta co-efficient for promotion opportunity (Beta = .265 (.072), p = .000), job security (Beta = .468 (.059), p = .000) and role clarity (Beta = -.220 (.066), p = .001) were statistically significant predictors of sales force motivation. The results show that recognition, promotion opportunity, job security and role clarity are the motivation factors that contribute to sales force motivation in the insurance industry.

The findings corroborate that of Ingram *et al.* (2004), who posit that employee motivation can be enhanced by providing opportunities for promotion and advancement within the organization. Managers should provide professional development and promotion opportunities such as mentoring, training programmes. These activities enable staff, including salespeople, to achieve work-related and professional goals, work towards advancement in the organization, enlarge or enrich their work roles and functions, achieve greater responsibility and trust, gain recognition, and add more interest to their work. Similarly, Malik and Naeem (2009) also found in their survey of 247 salespersons from Pakistan's Pharmaceutical organizations that promotion opportunities are the third top factor of motivation to be ranked by employees.

In order of importance, the key factors that contribute to motivation among the sales force of insurance companies in the Central region were job security, promotion opportunity, recognition, and role clarity. The table further indicates that job satisfaction (Beta = -.014 (.066), p = .832) and organizational work settings (Beta = .071 (.076), p = .286) were not statistically significant predictors of sales force motivation. However, the findings that sales force job satisfaction and organizational work settings of the insurance companies not contributing statistically significant to sales force motivation are incongruent with the view of Jaramillo *et al.* (2007), who concluded that there is a positive influence between motivation and job satisfaction.

The unique proportional contribution (R<sup>2</sup>) of all the independent variables to sales force motivation was .621 with an adjusted R<sup>2</sup> of .604. This means that the six motivation factors were able to contribute, predict or explain about 62.1 percent of the variance in sales force motivation. It, therefore, means that, besides these six motivation factors identified, other factors not yet in the model have a chance of contributing or predicting about 37.9 percent to sales force motivation in the insurance industry. The result suggests that the six motivation factors alone do not contribute significantly to sales force motivation, and that they do so when other factors are

considered.

## 5. Conclusion

The findings of the study show clearly that, with regard to the level of motivation among sales force of insurance companies in the Central region, majority of them have more morale when they are working in the sales job. Most of the sales force had opportunity to improve their competencies through training. However, sales force do not receive monetary reward other than their salary even though they receive appropriate recognition from their company. Sales force in the insurance industry had more confidence in achieving their goal with their current job, because they have the opportunity to attend workshops, seminars and conference. The purpose of most of the sales force position makes them feel that their job is important. This makes them place great interest in their area of work. The companies in the insurance industry provide their sales force with the necessary tools to effectively carry out their sales job. However, sales force in the insurance industry receive negotiated salary or commission for their work.

Recognition, promotion opportunity, job security and role clarity are the motivation factors that contribute to sales force motivation in the insurance industry. These motivation factors are able to influence sales force motivation in the insurance industry. However, the most significant motivation factor that influences sales force motivation is job security. Other noteworthy motivation factors of sales force motivation are promotion opportunity, recognition and role clarity. With regard to gender difference among the sales force, in relation to their motivation factor, there was no statistically significant gender difference in the six motivation factors of male sales force and female sales force. However, male sales force seem to have high levels of recognition, promotion opportunity, job satisfaction, organizational work settings and role clarity than female sales force. Also, in relation to job security, female sales force have higher motivation than male sales force. The study further indicated that there were no significant differences in the age groups of sales force with regard to recognition, promotion opportunity, job security, job satisfaction, organizational working settings, and role clarity.

From the findings of the study, it was clear that if sales force in the insurance industry are recognized, as expected, they would, in turn, be motivated, as expected. Meaning, higher sales force recognition leads to higher sales force motivation. It is clear that if sales force in the insurance industry are given promotional opportunity and also if they are assured of job security in the company, they would be highly motivated to work in the company. Similarly, if the organizational work settings of sales force in the insurance industry are positive or high, they would, in turn, be motivated positively to a weak extent.

The main limitation of the study was the lack of comparative analysis of the factors that motivate sales force of the selected insurance companies. Also, job satisfaction should have been a mediating factor, but not an independent variable. Again, the six factors considered in this study could only contribute to 62.9 percent of the variables in sales force motivation. The following research areas are suggested for further research to add to the knowledge that this study has contributed. First, there is a need to carry out a comparative evaluation of the factors that motivate employees to perform higher in the service sector. The study indicated that, apart from recognition, promotion opportunity, job security, job satisfaction, organizational work setting and role clarity, other factors the study did not consider contribute 37.9 percent to sales force motivation in the insurance company. Therefore, further study should consider variables such as employee-commitment, compensation, retention and turnover as indicated by the literature.

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