

The copyright © of this thesis belongs to its rightful author and/or other copyright owner. Copies can be accessed and downloaded for non-commercial or learning purposes without any charge and permission. The thesis cannot be reproduced or quoted as a whole without the permission from its rightful owner. No alteration or changes in format is allowed without permission from its rightful owner.



**FACTORS INFLUENCING SERVICE PERFORMANCE
OF INSURANCE AGENTS**

ROSNANI BINTI MOKHTAR



UUM
Universiti Utara Malaysia

**MASTER OF SCIENCE MANAGEMENT
UNIVERSITI UTARA MALAYSIA
JUNE 2016**

**FACTORS INFLUENCING SERVICE PERFORMANCE
OF INSURANCE AGENTS**



By

ROSNANI BINTI MOKHTAR

Thesis Submitted to

Othman Yeop Abdullah Graduate School of Business,

UNIVERSITI UTARA MALAYSIA,

In Partial Fulfilment of the Requirement for the Master of Sciences

(Management)

PERMISSION TO USE

In presenting this dissertation in partial fulfilment of the requirements for a Post Graduate degree from Universiti Utara Malaysia (UUM), I agree that the Library of this university may make it freely available for inspection. I further agree that permission for copying this dissertation in any manner, in whole or in part, for scholarly purposes may be granted by supervisor(s) or in his absence, by the Dean of Othman Yeop Abdullah Graduate School of Business where I did my dissertation. It is understood that any copying or publication or use of this dissertation parts of it for financial gain shall not be allowed without my written permission. It is also understood that due recognition shall be given to me and to the UUM in any scholarly use which may be made of any material in my dissertation.

Request for permission to copy or to make other use of materials in this dissertation in whole or in part, should be addressed to:

Dean of Othman Yeop Abdullah Graduate School of Business

Universiti Utara Malaysia

06010 UUM Sintok

Kedah Darul Aman

Malaysia

ABSTRAK

Peranan ejen sebagai perantara antara pelanggan dan syarikat insurans adalah penting dalam industri insurans. Prestasi ejen insurans bergantung kepada kesanggupan ejen untuk berunding dengan menjelas dan meyakinkan bakal pelanggan tentang polisi insurans yang dicadangkan sama ada sistem atau skim konvensional atau Takaful. Tujuan kajian ini adalah untuk mengkaji faktor-faktor yang mempengaruhi prestasi perkhidmatan ejen insurans. Sejumlah 350 soal selidik telah diedarkan kepada ejen insurans di Utara Malaysia tetapi hanya 291 boleh digunakan untuk analisis. Korelasi dan analisis regresi digunakan untuk menganalisis semua data. Dapatan kajian menunjukkan bahawa prestasi perkhidmatan ejen adalah positif dengan keempat-empat pembolehubah bebas iaitu komitmen, motivasi, sikap dan kawalan tingkah laku. Di samping itu, daripada analisis regresi berganda yang telah dijalankan, ia menunjukkan bahawa pembolehubah sikap ejen adalah faktor yang paling kuat mempengaruhi prestasi perkhidmatan ejen. Sikap juga berkait rapat dengan langkah yang lebih global dalam menentukan prestasi dan kepuasan hidup.

Kata kunci: Prestasi, komitmen, motivasi, sikap dan kawalan tingkah laku..

ABSTRACT

The role of agents as intermediaries between customers and insurance company is important in the insurance industry. Insurance agents performance depends on the willingness of the agents to consult explain and convince potential customers about the proposed insurance policies either a conventional or Takaful systems or schemes. The purpose of this study is to investigate the factors that influenced the service performance of insurance agents. A total number of 350 questionnaires were distributed to insurance agents in Northern Malaysia but only 291 were usable for analysis. Correlation and regression analysis were used to analyse all data. The findings indicated that agents' service performance is positive related to all the four independent variables (commitment, motivation, attitudes and perceived behaviour control). In addition, from the multiple regression analysis that was conducted, it showed that agents' attitude is the strongest factor influencing agents' service performance.

Key words: Performance, Commitment, Motivation, Attitude and Perceived Behavioural Control.

ACKNOWLEDGEMENTS

In the name of ALLAH, The Beneficent, The Merciful.

My utmost gratitude to Allah for the great blessings and His will that enables me to accomplish this research paper. It has been made possible with the direct and indirect support of many individuals. The kind assistance, guidance and support given by the following parties made it an overwhelming accomplishment and I am really grateful for their contribution. My foremost thanks and wishes goes to my supervisor, Tuan Haji Mohamad Zainol Abidin Bin Adam (Senior Lecturer, College of Business, Universiti Utara Malaysia), who has always been there to provide professional advice, invaluable guidance and constructive assistance to make this study more meaningful. His expertise, continued kind assistance and comments helped greatly in the completion of this dissertation.

A special note of appreciation also goes to parent who always supported me with patience and hope. I would like to extend my appreciation to Tuan Haji Zolkifli Bin Saidin (Senior Agency Manager at Zol's Organization) as well as to all respondents, who had helped in this study. Without their help, this study would have not being completed on time. Thanks for supporting me spiritually all the way.

Thank you very much. May Allah Bless all of you.

Rosnani Mokhtar

Matric : 810002

Msc Management

TABLE OF CONTENTS

CONTENT	Page
PERMISSION TO USE	I
ABSTRAK	ii
ABSTRACT	iii
ACKNOWLEDGEMENT	iv
TABLE OF CONTENTS	v
LIST OF TABLES	x
LIST OF FIGURES	xiii
LIST OF APPENDICES	xiv
CHAPTER 1: INTRODUCTION	
1.0 Chapter Introduction	1
1.1 Background of the Study	1
1.2 Problem Statement	4
1.3 Objectives of the Study	6
1.3.1 Main Objective	6
1.3.2 Specific Objectives	6
1.4 Research Questions	7
1.5 Significant of Study	8
1.6 Chapter Conclusion	11

CHAPTER 2: LITERATURE REVIEW

2.0 Chapter Introduction	12
2.1 Definition Of Insurance	13
2.2 Demographic Factor	13
2.3 The Variables of the Study	15
2.3.1 Dependent Variable	15
2.3.2 Independent Variables	16
2.4 Performance	17
2.4.1 Service Performance	17
2.4.2 Job Performance	18
2.5 Commitment	19
2.5.1 Organization Commitment	19
2.6 Motivation	20
2.6.1 Intrinsic Motivation	20
2.6.2 Extrinsic Motivation	20
2.7 Agents Attitudes	21
2.8 Perceived Behavioural Control	23
2.9 Research Framework	24
2.10 Hypotheses Development	26
2.11 Chapter Conclusion	27

CHAPTER 3: METHODOLOGY

3.0 Chapter Introduction	28
3.1 Research Design	29
3.2 Population and Sampling	31
3.2.1 Sample Size Determination	32
3.2.2 Sampling Design	33
3.2.3 Unit of Analysis	34
3.3 Questionnaire Design	35
3.4 Measurements Of Study	36
3.4.1 Measurement of Construct	38
3.5 Data Collection Methods	43
3.6 Pilot Test	44
3.7 Data Analysis Strategy	45
3.7.1 Reliability Test	45
3.7.2 Normality Test	47
3.7.3 Descriptive Analysis	48
3.7.4 Independent Samples T-Test	48
3.7.5 One-way ANOVA	49
3.7.6 Correlation Analysis	49
3.7.7 Multiple Regression Analysis	50
3.8 Chapter Conclusion	51

CHAPTER 4: FINDINGS

4.0 Chapter Introduction	52
4.1 Normality Test	53
4.2 Reliability Test	56
4.3 Descriptive Statistics of Data	57
4.3.1 Age of Respondents	57
4.3.2 Gender of Respondents	58
4.3.3 Ethnic Groups of Respondents	59
4.3.4 Religion of Respondents	59
4.3.5 Job Position of Respondents	60
4.3.6 Office Branch of Respondents	61
4.3.7 Level of Education of Respondents	61
4.3.8 Work Duration of Respondents	62
4.3.9 Employment Status of Respondents	63
4.3.10 Income Level of Respondents	64
4.4 Mean and Standard Deviation of Collected Data	65
4.4.1 Mean and Standard Deviation of Commitment	65
4.4.2 Mean and Standard Deviation of Motivation	68
4.4.3 Mean and Standard Deviation of Agent Attitudes	69
4.4.4 Mean and Standard Deviation of Perceived Behavioural Control	70
4.4.5 Mean and Standard Deviation of Agents' Service Performance	71
4.5 Achieving The Objectives Of Research	72
4.5.1 Achieving Objective 1	72

4.5.2 Achieving Objective 2	75
4.5.3 Achieving Objective 3	82
4.5.4 Achieving Objective 4	87
4.6 Chapter Conclusion	90
CHAPTER 5 DISCUSSION, LIMITATION, RECOMMENDATION AND	
CONCLUSION	
5.0 Chapter Introduction	91
5.1 Discussion	91
5.1.1 Descriptive Analysis	92
5.1.2 Independent Samples T-Test	94
5.1.3 One Way ANOVA	95
5.1.4 Correlation Analysis	96
5.1.5 Regression Analysis	98
5.2 Limitations of Study	99
5.3 Recommendations	101
5.4 Chapter Conclusion	103
 REFERENCES	 104
 APPENDICES	 117

LIST OF TABLES

TABLE	Page
Table 3.1 Sample Size Decision	33
Table 3.2 Summary of Questionnaire Design	36
Table 3.3 Measurement Scales	37
Table 3.4 Summary of Measurement of Construct	38
Table 3.5 Commitment Construct	39
Table 3.6 Motivation Construct	40
Table 3.7 Agent Attitudes Construct	41
Table 3.8 Perceived Behavioural Control Construct	42
Table 3.9 Agents' Service Performance Construct	43
Table 3.10 Internal Consistency Measurement	46
Table 3.11 Reliability Pilot Test Results	47
Table 3.12 Pearson Correlation Coefficient Scale	50
Table 4.1 Reliability Test Result	56
Table 4.2 Age of Respondents	58
Table 4.3 Gender of Respondents	58
Table 4.4 Ethnic Group of Respondents	59
Table 4.5 Religion of Respondents	60
Table 4.6 Job Position of Respondents	60
Table 4.7 Office Branch of Respondents	62
Table 4.8 Highest Education of Respondents	62
Table 4.9 Work Durations of Respondents	63
Table 4.10 Employment Status of Respondents	63

Table 4.11	Income Level of Respondents	64
Table 4.12	Mean and Standard Deviation of Variables	65
Table 4.13	Mean and Standard Deviation (Commitment)	66
Table 4.14	Mean and Standard Deviation (Motivation)	68
Table 4.15	Mean and Standard Deviation (Agent Attitudes)	69
Table 4.16	Mean and Standard Deviation (Perceived Behavioural Control)	70
Table 4.17	Mean and Standard Deviation (Service Performance)	71
Table 4.18	Independent Sample T-Test between Genders and Agents' Service Performance	73
Table 4.19	Independent Sample T-Test between Employment Status and Agents' Service Performance	75
Table 4.20	One-way ANOVA between Age Group and Service Performance	76
Table 4.21	One-way ANOVA between Ethnic Group and Service Performance	77
Table 4.22	One-way ANOVA between Position and Service Performance	78
Table 4.23	One-way ANOVA between Office Branch and Service Performance	79
Table 4.24	One-way ANOVA between Duration and Service Performance	79
Table 4.25	One-way ANOVA between Highest Education Level and Service Performance	80
Table 4.26	One-way ANOVA between Income Level (Monthly) and Service Performance	81
Table 4.27	Summary Result of the One-way ANOVA Analysis	81
Table 4.28	Correlation between Commitment and Service Performance	83
Table 4.29	Correlation between Motivation and Service Performance	83
Table 4.30	Correlation between Agent Attitudes and Service Performance	84

Table 4.31	Correlation between Perceived Behavioural Control and Service Performance	85
Table 4.32	Summary Result of the Pearson Correlation analysis	86
Table 4.33	Regression Analysis on Model Summary	88
Table 4.34	One Way ANOVA	88
Table 4.35	Regression Analysis of Coefficients	89



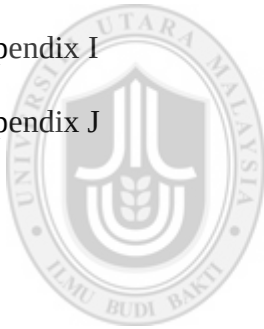
LIST OF FIGURES

FIGURES	Page
Figure 2.1 Theoretical Framework of the Research	25
Figure 4.1 Normal Q-Q Plot of Agent Service Performance	53
Figure 4.2 Normal Q-Q Plot of Commitment	54
Figure 4.3 Normal Q-Q Plot of Motivation	54
Figure 4.4 Normal Q-Q Plot of Agent Attitudes	55
Figure 4.5 Normal Q-Q Plot of Perceived Behavioural Control	55



LIST OF APPENDICES

Appendix Number	Title of Appendix	Page
Appendix A	Questionnaire	133
Appendix B	Reliability Test for Pilot Test	140
Appendix C	Normality Test	151
Appendix D	Reliability Test for Real Test	155
Appendix E	Descriptive Statistic	158
Appendix F	Descriptive (Mean and Standard Deviation)	161
Appendix G	Independent Samples T-Test	167
Appendix H	One-way ANOVA	169
Appendix I	Pearson Correlation	188
Appendix J	Multiple Regression	189



UUM
Universiti Utara Malaysia

CHAPTER 1

INTRODUCTION

1.0 CHAPTER INTRODUCTION

In this chapter, it will present an overview and background on the factor influencing service performance of an insurance agent in Malaysia. This study will discuss the significance and influence of factors such as commitment, motivation, agent attitudes and perceived behavioural control towards service performance of insurance agents.

1.1 BACKGROUND OF THE STUDY

Insurance is a policy in which an individual or entity receives financial protection or reimbursement against losses from an insurance company. The company pools clients' risks to make payments more affordable for the insured. Insurance is a risk-transfer mechanism that ensures full or partial financial compensation for the loss or damage caused by events beyond the control of the insured party. Based on the insurance contract from Life Insurance Association Malaysia (LIAM), the party which is the insurer indemnifies the other party as is known the insured against a specified amount of loss, occurring from specified eventualities within a specific time period, provided a free called premium is paid. The insurance industry was

brought under the supervision of Bank Negara Malaysia (BNM) in 1998. The close supervision of solvency and market conduct and the strengthened regulatory framework enforced in 1990s were aimed to enhance the professional standards in the industry and consumer confidence.

Insurance policies offer by insurance companies, either Islamic or conventional. Insurance contracts will be differentiated to the conventional and Islamic insurance. According Jamil Osman (2003) defined “insurance in term of Islamic which is stated as Takaful is based on the thought of Takaful that supported on three principles which is “mutual responsibility, cooperation with each other and protecting one another from any kind of difficulties, disasters and other misfortune whereby the financial contribution (premium) is based on the concept of tabarru” . Mohd. Ma’sum Billah,1999 stated that Tabarru’ word is attainable from the Arabic noun that describes the payment, donation and gift.

Meanwhile, Dorfman (2003) defined conventional insurance “as a contract in which the insurer undertakes in return for the agreed consideration premium to pay to another person the insured, a sum of money the indemnity on the happening of a specified event”. This concept generally acknowledged by Muslim jurists that “the operation of conventional insurance does not conform to the rules and requirements of the Shariah”. Investment activities of conventional insurance engage with uncertainty and interest called (Al-riba) of the conventional insurance companies which refuse to comply with the rules of the Shariah.

Ryans and Weinberg (1979) explored and study company marketing activities, that defined “sales force policies and procedures, field sales manager and salesperson characteristics, territory characteristics, and competes as the six factors affecting sales response”. Based on their study, which focused on objective, summarize that characteristics factor, distance control, non-psychological variables and terrain possible are definitely measure good predictors of sales.



1.2 PROBLEM STATEMENT

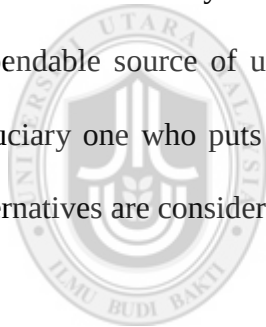
Kane & Freeman (1997) stated that “measuring service performance is the process of determining how closely a record of human behaviours or outcomes that occurred during a specified period matches the most nearly perfect records that could have been achieved during the period and then assigning it a corresponding number”.

There are many factors that influenced agent's performance in the insurance industry. Principally, it focuses when customers are concerned about service quality provided in the insurance industry. Most of the customers face problem of unfriendly service attitude delivered by insurance agents. For instance, insurance company's agents are delayed in reporting the compensation to a customer and this will make customers feel that agents are not really serious and responsible to the job and to serve the customer. According Foster (2004), Parasuraman and Zeithaml and Berry (1988) and Walker and Johson and Leonard (2006), if agents provide services that meet customer's needs, this will then lead to higher customer satisfaction level.

Agents do not serve as a client's “fiduciary,” example a trusted agent needs to put the client's interest first. They do not relate commissions or attempt to minimize them. Commissions will create an inventible conflict of interest among insurance agents and brokers while doing this business. They only focus products of companies with which they are licensed and they do not recommend or consider the possibility of a no-commission choice.

Besides that, other professional advisors such as accountants, lawyers, and “wealth managers” fail or decline to ask probing questions about life insurance proposals because they not fully understand them and they depend on the life insurance agent as a reference source of business. Many of them sell life insurance themselves, as almost all banks and brokerage firms do these days. For these reasons, a source of knowledgeable and objective advice about life insurance one who takes a fiduciary approach will be extremely hard to find.

All of these problems and conflicts with a typical life insurance agent should make it clear why more and more smart consumers recognize that the only dependable source of unbiased advice about life insurance is an advisor who is a fiduciary one who puts the client first and can assure that all the best options and alternatives are considered, regardless of the compensation impact on the advisor.



UUM
Universiti Utara Malaysia

1.3 OBJECTIVES OF THE STUDY

1.3.1 Main Objective

The main objective of this study is to determine the factors that influencing service performance of insurance agents in Malaysia.

1.3.2 Specific Objectives

The specific objectives for this study are as follows:

- a. To determine the significant difference in service performance between genders and employment status among insurance agents.
- b. To determine significant differences in service performance between ethnic group, position, office branch, education, duration and income level per month among insurance agents.
- c. To examine the relationship between commitment, motivation, agents' attitudes and perceived behavioural control towards the agent's service performance of insurance agents.
- d. To determine the influence of commitment, motivation, agents' attitudes and perceived behavioural control towards the agent's service performance of insurance agents.

1.4 RESEARCH QUESTIONS

Research questions will be developed in order to achieve the purpose of research in this thesis. To achieve the above aims and objectives, the following research questions were used to guide the study.

- a. Is there any significant difference in service performance between genders and employment status among insurance agents?
- b. Is there any significant difference in service performance between Ethnic group, religion, position, office branch, education, duration and income level per month among insurance agents?
- c. Is there any significant relationship between commitment, motivation, agents' attitudes and perceived behavioural control towards agent's service performance of insurance agents?
- d. Is there any influence between commitment, motivation, agent's attitudes and perceived behavioural control towards agent's service performance of insurance agents?

1.5 SIGNIFICANCE OF THE STUDY

It is important to conduct this study since this study can bring advantages to agents, customers, investors, public and insurance providers, because the studied factors, which are committing, motivation, agent attitude and perceived behavioural control affect service performance of insurance agents. The importance of insurance is unquestioned and has been recognized for centuries. Beyond the commercial world, insurance is vital to individuals. Lack of insurance coverage would affect individuals and families without protection from the uncertainties of everyday life. Life, health, property and other insurance coverage's are essential to the financial stability, well-being and peace of mind of the average person. Insurance is a financial product that legally binds the insurance company to pay losses of the policyholder when a specific event occurs.



UUM
Universiti Utara Malaysia

The insurer accepts the risk that the event will occur in exchange for a fee, the premium. The insurer, in turn, may pass on some of that risk to other insurers or reinsurers. Insurance makes possible ventures that would otherwise be prohibitively expensive if one party had to absorb all the risk. Advancements in medicine, product development, space exploration and technology all have become a reality because of insurance. When focusing to life insurance protection, people buy life and health insurance to protect themselves and their families from financial disaster in case of illness or death. In some instances, governments require businesses to purchase insurance. Known as financial responsibility requirements, government-mandated purchases of insurance is intended to ensure that injured parties will be compensated. Businesses also require other businesses to buy insurance. For instance, a retailer

may require its suppliers to carry product liability insurance. Similarly, hospitals may require doctors to carry medical malpractice insurance, and mortgage firms often require their clients to insure the properties used as collateral.

Distribution of insurance is handled in a number of ways. The most common is through the use of insurance intermediaries. Insurance intermediaries serve as the critical link between insurance companies seeking to place insurance policies and consumers seeking to procure insurance coverage. Intermediaries, traditionally called “brokers” or “agents” or “producers,” offer advice, information and other services in connection with the solicitation, negotiation and sale of insurance. Many professional intermediaries have developed services that go beyond the services related to the transferring of risk from the insured’s to insurers; Intermediaries now offer services such as the evaluation and implementation of alternative means of funding for potential losses, risk management strategies and claims management.

This paper will explain what an insurance intermediary is, the role of intermediaries in the insurance marketplace and the wider economy, and the services provided by intermediaries to insurance providers and consumers. It will also briefly describe the legal and regulatory regimes governing the business of insurance around the world.

As players with both broad knowledge of the insurance marketplace, including products, prices and providers, and an acute sense of the needs of insurance

purchasers, intermediaries have a unique role – indeed many roles to play in the insurance markets in particular and, more generally, in the functioning of national and international economies. Intermediary activity benefits the overall economy at both the national and international levels: The role of insurance in the overall health of the economy is well-understood. The role of insurance intermediaries in the overall economy is, essentially, one of making insurance and other risk management products widely available, thereby increasing the positive effects of insurance generally risk-taking, investment, provision of basic societal needs and economic growth.

Insurance agents are, in general, licensed to conduct business on behalf of insurance companies. Agents represent the insurer in the insurance process and usually operate under the terms of an agency agreement with the insurer. The insurer-agent relationship can take a number of different forms. In some markets, agents are “independent” and work with more than one insurance company (usually a small number of companies); in others, agents operate exclusively – either representing a single insurance company in one geographic area or selling a single line of business for each of several companies. Agents can operate in many different forms – independent, exclusive, insurer-employed and self-employed.

1.6 CHAPTER CONCLUSION

Summarize from this chapter, this study was conceptualized with the insight of research papers and specific references being made to the factor influencing service performance of Prudential insurance agents'. The objective of this study, its importance and research questions was identified and mentioned.



CHAPTER 2

LITERATURE REVIEW

2.0 CHAPTER INTRODUCTION

This chapter overview is about the conceptual framework and literature review related to the four respective objectives of the study. In this chapter, we will analyze the method how researcher works to complete their research will be going through in deeper and particularly specifically in the field that connected to determine of service performance of insurance agents. Literature review enables researcher has a better and deeper understanding about the research problem and opportunity. The chapter will be followed step by step accordingly based on review of the literature previous researchers which is research were analyzed conceptual framework is where dependent and independent variables are study about their relationship either positively or negatively and also determine the significant influence between dependent and independent variables.

2.1 DEFINITION OF INSURANCE

Insurance defined as protection from financial loss. It also related to the risk management mainly used to evade against the risk of a reliant, uncertain loss. Insure or insurance company is the firm which provides insurance products and service is known as an insurer, insurance company, or insurance carrier.

2.2 DEMOGRAPHIC FACTOR

According to Ismail (2010), demographics are the term derived from two Greek words, namely demos which mean population or people and graphic which means to draw or write. Hence, demographics can be defined as writing or a picture of the population. Demographic factors associated with human population. It includes the size, structure, distribution and state of society which reflects the change in population due to births, deaths, migration and others. Demographic analysis is guided by the community as a whole or specific groups based on characteristics such as education, income, religion, ethnicity, age and so on. Demographic factors studied in this research are focused on the role of gender, age, ethnic group, religion, position, office branch, highest education, duration, employment status and income level per month to measure factor influencing agents' service performance of insurance agents.

Level of income is indeed an important motivator for work performance. A study done by Dieleman, Cuong and Martineau, (2003) showed that work

performance is influenced by both financial and non-financial incentives. The main motivating factors for workers were appreciation by managers, colleagues and the community, a stable job, income and training.



2.3 THE VARIABLES OF THE STUDY

A variable is a result of some force or is itself the force that causes a change in another variable. There are two different types of variables in descriptive and causal research which are dependent and independent variables. Therefore, for this study, a researcher manipulates an independent variable to determine if it causes a change in the dependent variable. Dependent and independent variables are relating between each other (Zikmund et al., 2010).

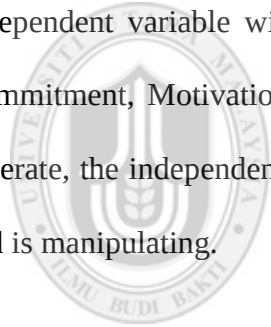
.

2.3.1 Dependent Variable

The dependent variable will be defined as the primary concerned variable of the research. Dependent variable represents the effect, outcome or output, and also will be tested to examine if it is the effect. The purpose of dependent variable by every researcher is to identify, explain and respond to the independent variables. This variable also will respond to the independent variable

2.3.2 Independent Variables

An independent variable is a variable which is believed to affect the dependent variable. This is the variable that the researcher will manipulate to see if it makes the dependent variable change. Independent variables influence dependent variables in two ways, either positively or negatively. It represents the causes of a phenomenon or they are being tested in order to verify whether they are the causes of phenomena. Researchers can choose, control or manipulate the independent variables. All this based on the perception of what are the factors that will affect the chosen dependent variables. We will conclude that independent variable and dependent variable are related to each other. If the dependent variable is being observed, then the independent variable will be present. The independent variables of this study are Commitment, Motivation, Agent Attitudes and Perceived Behavioural Control. To reiterate, the independent variable is the thing over which the researcher has control and is manipulating.



Universiti Utara Malaysia

2.4 PERFORMANCE

As stated by Ingram, Lee and Skinner (1989), performance will be measured by using the behavioral aspects such as expenses budgeting, customer relations, communication, the effectiveness of the sales presentation, effective communication and the effective management of time in carrying out selling activities. Previous study related to the marketing and organizational behavior literature has focused on the elements of salesperson performance or productivity measurement and in line with Churchill, Ford, Hartley and Walker, 1986; Bagozzi, 1978; Hafer and McCuen, 1985; and Landau and Werbel, 1995.

Dubinsky, Childers, Skinner and Gencturk, (1988) stated that performance is the manner in which the individual executes his or her tasks, responsibilities and assignments. There is no standard measure for performance.

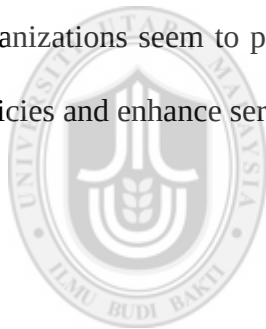
2.4.1 Service Performance

Service performance is the most widely studied criterion variable in the organizational behaviour and human resource management literature. There are three types of performance. One is the measure of production output rates, amount of sales over a given period of time, the production of a group of employees reporting to manage, and so on. The second type of measure of performance involves ratings of individuals by anyone other than the person whose performance is being considered. The third type of performance measures is self-appraisal and self-ratings.

Service performance is the most extensively studied decisive factor variable in the organizational behaviour and human resource management literature process. Performance will be distinguished to the three types of measurement

2.4.2 Job Performance

Job performance has been identified as the significant key for organizations to gain competitive advantage and superior productivity. In accordance to Vermeeren, Kuipers, and Steijn, (2009) has proved that work performance could help public organization to improve service delivery. Realizing its importance, public organizations seem to pay attention on work performance in relation to formulating policies and enhance service delivery (Leeuw, 1996).



UUM
Universiti Utara Malaysia

2.5 COMMITMENT

Commitment as an outcome in which target personal internally agrees with a decision or request from the agent and makes a great effort to carry out the request or implement the decision effectively. In accordance to Yulk (2010), determined commitment as the measurement in which objective of personal internally individual agrees with a decision or request from the client implement the decision with effective and efficient. Commitment is usually described as the most successful outcome from the perspectives of the agent who makes an influence to give the best effort.

2.5.1 Organizational Commitment

Many researchers have given attention to commitment to their studies either as a primary source of interest or as a variable (Meyer et al. (1993). In the past researches defined organizational commitment in different ways which made it difficult to generalize the studies' results. That's why Meyer et al. (1993) suggest that researchers should clearly define the type of commitment they are interested in and use measures appropriate for the intended purpose. In line with this suggestion, commitment has been studied within different domains like employees' commitment toward their employers, employment, careers, professions, etc. For this study, we want to research about organizational commitment domain such as an employees' commitment to their employers.

2.6 MOTIVATION

Motivation is a theoretical construct word used to describe behavior. It indicates the reasons for people's actions, desires, and requirements. Motivation can also describe, to behavior or what reason a person to want to repeat a behavior and vice versa. Motivation can be split into two different theories which are intrinsic or internal motivation and extrinsic as external motivation.

2.6.1 Intrinsic Motivation

Intrinsic motivation as an awareness or pleasure in the task itself, exists within the individual rather than depend on external compressions or a desire for reward. Furthermore, it was evident that the human being would engage in mischievous and interest driven behaviors in the absence of reward. We will say that intrinsic motivation as a natural motivational predisposition and is a critical element in cognitive, social, and physical development process. Human who are intrinsically motivated are more likely to engage in the task willingly as well as work to improve their skills, which will increase their capabilities while doing the task given.

2.6.2 Extrinsic Motivation

We will define Extrinsic motivation as an activity in order to achieve a desired outcome and it is the opposite of intrinsic motivation. We measure the performance that the harder question to answer is where do people get the motivation to carry out and continue to push with persistence and effective. An essentially, extrinsic motivation is important to achieve respond from person wouldn't get from intrinsic motivation.

2.7 AGENTS ATTITUDES

Attitudes will be determined as an ability to act and respond positively or negatively in the correct path of a certain idea, object, person, or situation. Secondly, it will define as cognitive related to a belief or opinions held consciously. Then the third element is conative which inclination to action is, and the forth is evaluative: positive or negative response to stimuli.

There are three methods that will be used for changing attitudes in performance interference such as:

a. Exposure Effect

This technique uses simple experiences to start the attitude structure by exposing a person to an object, perception, or person a number of times. It's fundamentally complete through positive experiences as negative experiences require revulsion, pain, or fear. As an example, if we want someone to show a smile, then the supervisors, employee's team, and leaders, need to show their consistent performance through real smiles always in front of them.

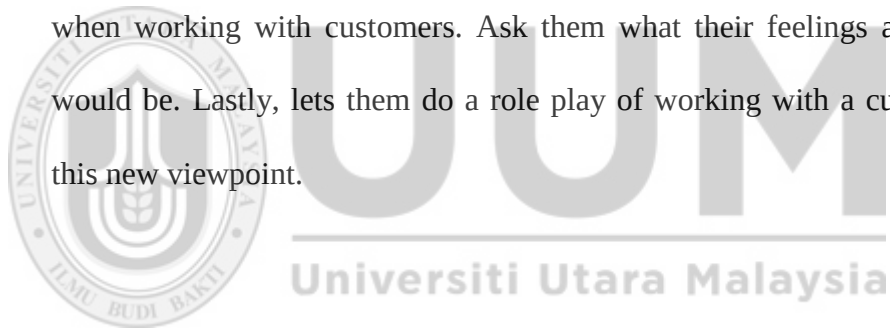
b. Persuasive Communication:

Advertisement industry always applied this technique. As an example, Camel cigarettes used information, such as how they use a superior tobacco blend, in order show how cool they are, how to persuade people through both their

cognitive and expressive sides to buy their product. This technique is based on three main characteristics which is audience, source and message.

c. Changing Viewpoints:

Almost everything we do is based upon our emotions. We will start a discussion method by asking how they're feeling is linked to their thought in mind.. A simple example for training customer service is to ask them what feelings and thoughts produce a smile, how are these feelings and thoughts interconnected. Then, ask them to take the viewpoint that they are happy when working with customers. Ask them what their feelings and thoughts would be. Lastly, lets them do a role play of working with a customer with this new viewpoint.



2.8 PERCEIVED BEHAVIOURAL CONTROL

Perceived behavioural control will be determined about people's perceptions of their ability to perform a given behaviour such as task given. Through this method, it will be affected by the perceptions of access to resources, necessary skills, and opportunities to act upon the behaviour. If a person feels to have these situational factors, they may establish the intention to complete the subscription behaviour in order to meet the task given. If an individual does not have behavioural control over the circumstances situation, he or she may not have any or less intention to perform the particular behaviour effectively

. According to Ajzen and Driver, (1992) Perceived Behavioural Control influences the person's intention to perform behaviour that related with their daily task and communication with others people. Previous studies result have demonstrated a significant association between Perceived Behavioural Control and the intention to perform or complete the behaviour activity (Ajzen & Driver, 1992 & Mathieson, 1991).

2.9 RESEARCH FRAMEWORK

The theoretical framework of this study shown in Figure 2.1. Research framework in this study illustrates that the dependent and independent variables connecting each other purposely to link an analysis (Zikmund et al., 2010; Sekaran and Bougie, 2010). Agents' service performance is the main variable that is needed to be examined in this study. There are four independent variables which are commitment (Organizational Commitment and job commitment), motivation (intrinsic motivation and extrinsic motivation), agent attitudes (role conflict and role ambiguity) and perceived behavioural control.



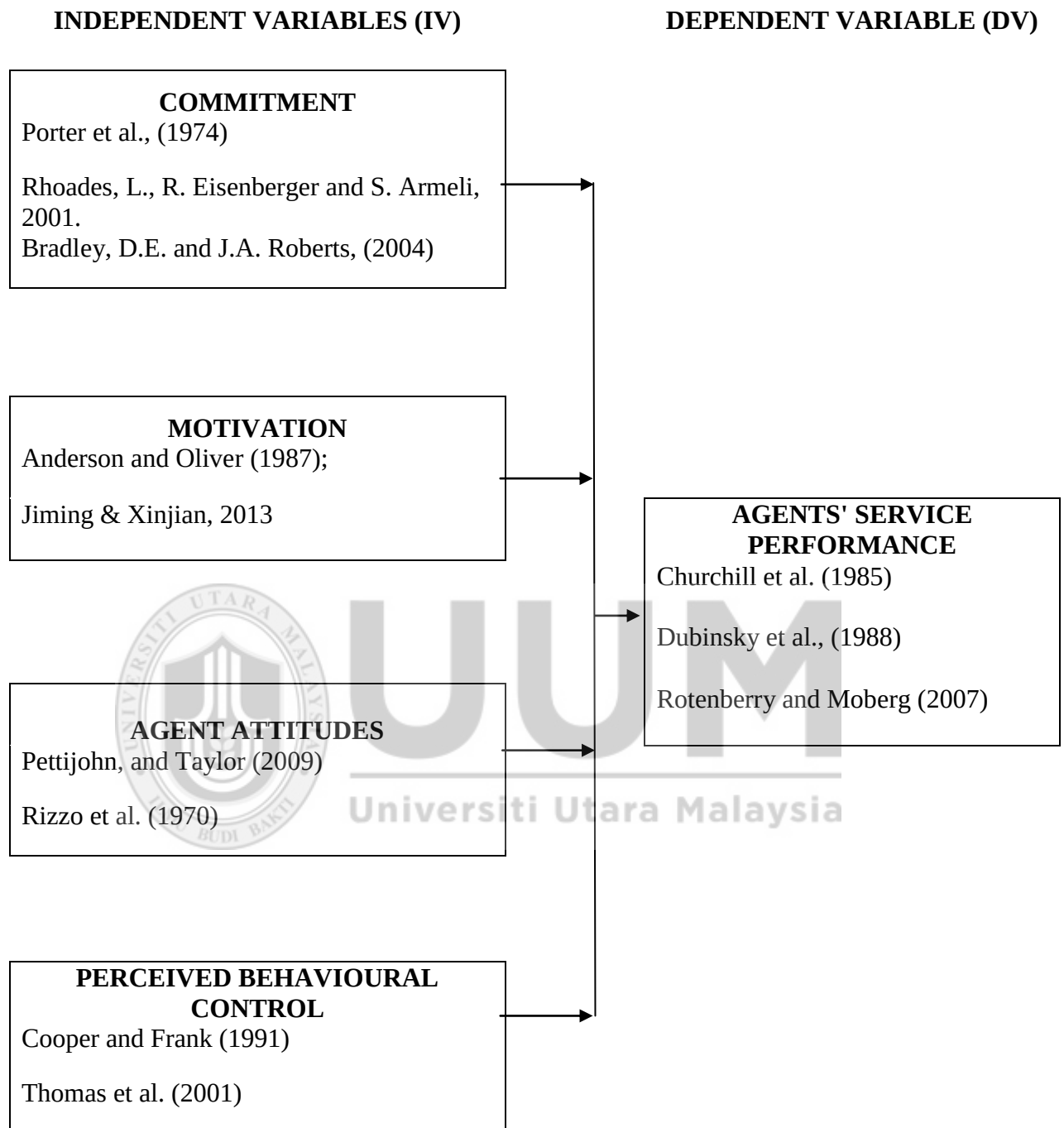


Figure 2.1:
Theoretical Framework of the Research

2.10 HYPOTHESIS DEVELOPMENT

Hypothesis refers to a statement of a proposition that has not been proved yet (Zikmund et al., 2010). Hypothesis will be tested through empirical test. It should be written in a manner so that either it will be shown to be incorrect if the hypothesis is rejected or it can be supported if the hypothesis is accepted. In this study, they are several hypotheses that have been developed. The purpose of this hypothesis is to determine the relationship among variables as well as to come out with the research questions and objective answer. The hypotheses of this study are as follows:-

Hypothesis 1

There is a significant difference of service performance between genders and employment status among insurance agents.

Hypothesis 2

There is a significant difference of service performance between age, ethnic groups, position, office branch, duration, education and income level per month among insurance agents.

Hypothesis 3

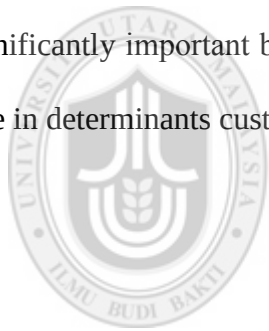
There is a significant relationship between commitment, motivation, agents' attitudes and perceived behavioural control towards the agent's service performance of insurance agents.

Hypothesis 4

There is a significant influence of commitment, motivation, agents' attitudes and perceived behavioural control towards agent's service performance of insurance agents.

2.11 CHAPTER CONCLUSION

This chapter was introduced a basic understanding of this study. They are many factors which might influence service performance towards insurance agents'. Based on these literatures, the research framework was presented in this study which shows us the relations among the variables and several hypotheses. This element is significantly important because agents' service performance play a vitally important role in determinants customer satisfaction towards insurance policy.



UUM
Universiti Utara Malaysia

CHAPTER 3

METHODOLOGY

3.0 CHAPTER INTRODUCTION

This chapter describes in more detail the procedures and methodology that were being used for data collection method and analysis will be run in this study. In order to measure the effectiveness of a research project, the selection of an appropriate research methodology is the most north worthy, essential and critical part to consider. The most important methodology selected must complement with the research questions and objectives being examined. In this study, a questionnaire survey form was distributed to examine the influence of commitment, motivation, agent attitudes and perceived behavioural control towards agent service performance among insurance agents'. It sought to describe whether there is a positive or negative relationship between commitment, motivation, agent attitudes and perceived behavioural control towards service performance among existing of insurance agents. The topic outline in this chapter is research design method, hypothesis testing, pre test, pilot test, population and sampling size, measurement scales, data collection methods technique and data analysis strategy used to analyze this thesis data.

3.1 RESEARCH DESIGN

The design of this study will defines the study type such as descriptive, correlation, semi-experimental, experimental, review, meta-analytic and sub-type for example descriptive-longitudinal case study, research question, hypotheses, independent and dependent variables, experimental design, and, if applicable, data collection methods and a statistical analysis plan. Research design is the framework that has been created to seek answers to research questions.

Research design is a blue print that enumerates the formalities and practices for assembling and analyzing the needed information accurately (Zikmund et al., (2010). Through this study, the researcher uses descriptive research which often associated with quantitative findings. A quantitative research helps the researcher to gain meaningful insights into the relationships among variables, validate relationships, finalizing results, and test the significance of the hypothesis. The quantitative research function is designed to identify the research hypothesis. As stated by Zikmund et al., (2010), it's also important to prove whether the hypotheses are correct and have the relationships and influence with the variables in this study.

The framework for this study is adopted as navigations for collecting and analyzing data. The data were collected and assembled through questionnaires and analyzed through quantitative measures where numeric values collected from the responses in questionnaires which can then be used Statistical Package for the Social Science (SPSS) and hypothesis testing (Zikmund et al., 2010).

A questionnaire survey had been utilized to collect primary data. Six-point Likert scales are used as measurement to measure all the items. Likert scales are used to measure agent responses. Six-point scale is used in this study, so that it reduces confusion to the respondents. All these items in questionnaire are answered according to range scales from the “extremely disagree” to the “extremely agree”. Through this relation, a pilot study was conducted to test the reliability of the items in the questionnaires. In order to make all the respondents understand and answer correctly what is being asked, the questions in the questionnaire were written in two languages which Malay and English.



3.2 POPULATION AND SAMPLING

According to Zikmund et al., 2010, population is the aspect of objects that the researcher is interested to be studied. Meanwhile, population sampling is the process to select a smaller group of individual from a target population for the primary purpose of statistical analysis. Lohr (2009) defined target population as the group of people were complete collections of observations related to the research were taken. In this current study, the population has been selected among insurance agents at Prudential Assurance Malaysia Berhad (PAMB).

The sample populations are existing agents' either fulltime or parttime whose name has appeared in PAMB company name list. PAMB covers a huge portion of the number of insurance agents in their company. Currently there are 11,000 Prudential agents to offer its full range of financial solutions through 43 branches nationwide. The research sampling was carried out at a few states at northern branch area at Alor Setar, Kedah, Sungai Petani, Kedah, Seberang Jaya, Pulau Pinang, Bayan Baru, Pulau Pinang and nearest branch were chosen as respondents. The reason for selecting this target sample population because all insurance agent perform similar duty no matter where they are. This means that the samples selected can be used to represent the population of insurance agents.

3.2.1 Sample Size Determination

It is essential to choose a sample when a study is conducted because this selection will be reflected in the general results. According to Krejcie and Morgan (1970), choosing the right sample size decision is definitely important because it enables a researcher to generalize the findings from the sample of the population.

Table 3.1 shows a sample size determination method proposed by Krejcie and Morgan (1970) and Roscoe (1975) rule of thumb was used to determine the sample size. There was 1100 Prudential insurance agent at the Northern area, which lead to having a study's sample size is 285 as suggested by Krejcie and Morgan (1970). However, the researcher selects a total of 350 respondents as sample size, which follows the rule of thumb set by Roscoe (1975). According to Roscoe (1975), the sample size of more than 30 and less than 500 are suitable sample measurement for a market research. Hence, in this survey, there are 350 sets of questionnaires to be distributed to respondents at Prudential insurance agent at northern area.

Table 3.1
Sample Size Decision

Population size	Number of samples
500	217
550	226
600	234
650	242
700	248
750	254
800	260
850	265
900	269
950	274
1000	278
1100	285
1200	291
1300	297
1400	302

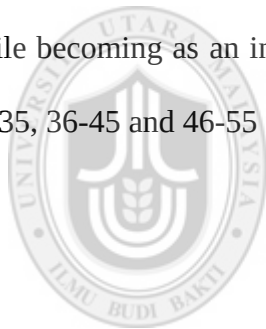
Source: Krejcie, Robert V.Morgan (1970)

3.2.2 Sampling Design

This research was conducted at Prudential Assurance Malaysia (PAMB) at Northern area. The population of the study will comprises of insurance agents in the insurance company. Questionnaires were distributed using convenience random sampling method. Convenience random sampling method will be defined as a sample selected based on conveniently of research. Furthermore, it is also refers to information collected from individual who are convenient and easy to provide it. All questionnaires will be directed to the insurance company selected randomly for distribution. The reason of choosing this sampling method because it will enable the finding of the research to be generalized.

3.2.3 Unit of Analysis

Unit of analysis phase will be described as who and what that are being studied in a research process. Evidence from the academic social science research has established a unit of analysis which is researcher specifies whether an investigation will collect data about an organization and departments, an individual, a group of organization or individual and industry. Individual selected as the unit of analysis in this thesis paper is agents' from Prudential Assurance Malaysia Berhad (PAMB) at northern area. Agents are seen as suitable respondent for this research because it will measure their service performance level, communication with customers and their satisfaction while becoming as an insurance agent. Their level of age will be group from 18-25, 26-35, 36-45 and 46-55 years old.



UUM
Universiti Utara Malaysia

3.3 QUESTIONNAIRE DESIGN

According to Zikmund et al. (2010), the questionnaires were developed in order to collect information effectively faster than interview or verbal surveys. The questionnaires will defines as the prepared set of questions itemized used by researcher to provide and collect all the information and respondents will answers based on certain variables in questionnaires (Sekaran & Bougie, 2010).

Questionnaires format questions are close-ended. Close-ended format are more easily to complete compared to open-ended questions which is required respondents to write down the answer in their own words. According to Zikmund et al., (2010), questions are particular, responses are limited and individual were asked to select an answer that closer to their view. Through this method, Researcher will gain the valuable and appropriate information simultaneously and save time in answering the questionnaire.

In this study, there are 69 questions. This questionnaire will be comprised to section A and section B. Section A contains 10 demographic questions while there are 59 questions in section B that are related to the independent variables and the dependent variable. These questions are related to commitment, motivation, agent attitudes, perceived behavioural control of service performance among Prudential insurance agents' Table 3.2 illustrate the summary of questionnaire design in this study.

Table 3.2
Summary of Questionnaire Design

VARIABLES	NO. OF ITEMS	ITEMS
Section A:		
Demographic Data	10	Section A: Item 1-10
Section B:		
Commitment	22	Section B: Item 1-22
Motivation	12	Section B: Item 23-34
Agent Attitudes	9	Section B: Item 35-43
Perceived Behavioural Control	10	Section B: Item 44-53
Service Performance	5	Section B: Item 54-58

3.4 MEASUREMENT OF STUDY

According to Hair, Bush and Ortinau (2009), measurement will be defined as the procedure to determine the total of information on the subject of person, thought and objects of interest in order to identify the problem or any opportunity in the industry. Researcher interprets and makes a conclusion through this study by using a measurement scale which will compute a research question with a predetermined number of outcomes.

Likert scale measurement will be used in this study to compute the outcome. As stated by Zikmund et al.,(2010), Likert scale will is a measurement of approach and manner that have been worked out to allow respondents give the rate based on their agreement , either extremely agree or disagree, which provide the ranking from the very negative and very positive attitude towards the topic and object. Therefore,

the questions in this study will use six point Likert scale method and respondents will responds based on their understanding toward questions. The Likert scale ranges measurement was measured using a six-point scale as shown in Table 3.3.

Table 3.3
Measurement Scales

Scales	Score
Very Strongly Disagree	1
Strongly Disagree	2
Disagree	3
Agree	4
Strongly Agree	5
Very Strongly Agree	6

Source: Zikmund *et al.* (2010)



UUM
Universiti Utara Malaysia

3.4.1 Measurement of Construct

The data in this research were analysed or evaluate by using Statistical Package for Social Science (SPSS) version 21.0. All the questions were adapted from several studies and most of the questions are reliable and capable to fulfil the objectives that have been set. It is important to achieve the objectives of this research that have been determined in research objective. Variables and the number of items are shown in Table 3.4.

Table 3.4
Summary of Measurement of Construct

Constructs	No. Of Items	Sources and Year
Commitment	22	Porter et al., (1974); Rhoades, L., R. Eisenberger and S. Armeli, 2001; Bradley, D.E. and J.A. Roberts, (2004).
Motivation	12	Anderson and Oliver (1987); Jiming & Xinjian, 2013
Agent Attitudes	9	Rizzo et al. (1970); Pettijohn, and Taylor (2009)
Perceived Behavioural Control	10	Cooper and Frank (1991); Thomas et al. (2001)
Agents' Service Performance	5	Churchill et al. (1985); Dubinsky et al. (1988); Rotenberry and Moberg (2007).

Table 3.5
Commitment Construct

STATEMENT Commitment
Bradley, D.E. and J.A. Roberts, 2004
When there is a job to be done, I devote all my energy to getting it done.
When I work, I do so with intensity.
I work at my full commitment in my entire job duties.
I strive as hard as I can be successful in my work.
I feel I should tell the client about the effect of telling about his condition has on the policy.
I feel I should inform the client about the probability of rejection of the policy.
I am comfortable with my decision of not telling my customer about the rejection of the policy.
Rhoades, L., R. Eisenberger and S. Armeli, 2001.
I would be happy to work on my organization until I retire.
Working in my organization has a great deal of personal meaning to me.
I really feel that problems faced by my organization are also my problems.
I am proud to tell others I work in my organization.
Porter et al. (1974)
I feel a strong sense of belonging to my organization
I am willing to put in a great deal of effort beyond that is normally expected in order to help my company to be successful.
I am willing to accept almost any type of work in order to keep working in this company.
My company really inspires me to perform the task to the best of my ability.
I really care about the future of my company.
I talk highly about my company to my friends as a great place to work.
My values and my company's values are similar.
I feel proud about telling others that I am part of this company.
I am extremely glad that I chose this company to work for compared to other companies.
For me, this is the best of all possible companies to work for.

Table 3.6
Motivation Construct

STATEMENT Motivation
Anderson and Oliver (1987) I feel satisfied when I do my job well. When I perform my job well, it contributes to my personal growth and company development. My job increases my feeling of self-esteem. I often receive appreciation for good work. Feedback on my job performance from the organization persuades me for more hard work. Working at this company gives me a sense of satisfaction.
Jiming & Xinjian, 2013 Recognition is an effective method of motivation. I often get bonuses for good performance. In my organization I have had opportunities at work to learn and grow. I feel proud to be a part of my organization. I earn the same as or more than other people in a similar job. My organization provides me training that enable me to learn new things.

Table 3.7
Agent Attitudes Construct

STATEMENT Agent Attitudes
Pettijohn, and Taylor (2009)
I know that I have divided my time properly.
I know exactly what is expected from clients' of me.
Rizzo et al. (1970)
I obtain clear explanation of what has to be done.
I know what my responsibilities are.
I know exactly what is expected of me.
I have clear planned goals and objectives for my job
I have to do things that should be done differently.
I receive the task with adequate resources and materials to execute it
I do things that are sometimes accepted by one person but not by another



UUM
Universiti Utara Malaysia

Table 3.8
Perceived Behavioral Control Construct

STATEMENT
Perceived Behavioural Control
Cooper and Frank (1991)
My client has full confidence in what I say
My client would not understand even if I told her.
If I disclose the relevant information, it would be difficult for me to sell the policy
Thomas et al. (2001)
I have the client's best interests in mind.
I try to suit the client's need with an appropriate policy.
I try to recommend the insurance plan best suited to the client's need
I try to sell as many policies as I can rather than satisfying a client's needs.
I stretch the truth in describing my insurance plan to a client.
I try to convince my client to buy a policy more than what is actually needed.
I make recommendations to my client based on what I think could be sold, not on the basis of my clients long-term satisfaction.



UUM
 Universiti Utara Malaysia

Table 3.9
Agents' Service Performance Construct

STATEMENT Agents' Service Performance
Churchill et al. (1985); I spend considerable time thinking about how my performance compared with those of my colleagues. I evaluate myself constantly based on my leader criteria
Dubinsky et al. (1988); I always share my achievements to my leader.
Rotenberry and Moberg (2007). I feel very satisfied when I know that I have outperformed other sales people It is very important to me if my manager sees me as a good insurance representative

3.5 DATA COLLECTION METHODS

Data were collected from the agents of Prudential Assurance Malaysia Berhad (PAMB) in northern Malaysia. Fulltime and partime agents were chosen as respondents in this study. A study sample size of 285 was recommended, but 350 were distributed by using a random sampling method with the hope to get back at least 300 usable responses for analysis. The researcher, distributed 350 sets of questionnaires at the Prudential northern branch office which is Alor Setar, Sungai Petani, Seberang Jaya, Bayan Bureau and other nearest location while they come to training. These questionnaires had been given to the agents to be completed and it takes no longer than 20 minutes. After this, the questionnaires were being collected.

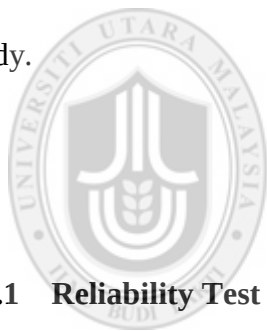
This questionnaire survey was conducted approximately for 3 week period. Out of 350 questionnaires sent out, only 320 replies were received, of which 29 were not fully answered and invalid, therefore only 291 set of questionnaires complete and will be used in the analysis.

3.6 PILOT TEST

According to Zikmund et al., 2010, pilot test gathers from the respondents which are similar to the real study. A pilot test was performed among the insurance agents at Prudential company at northern area. Pilot test function is to establish the reliability scale items in research, measurement instrumentation before the collection of the main empirical study. Forty (40) agents were picked to participate in this pilot test. The objective of the pilot test is to make sure respondents understand the questions in the questionnaire. Furthermore, it will serve as a guide to point out the potential error such as spelling, grammar before distributing real survey of questionnaires. On the other hand, it will help to reduce the risk of mistake in the real study and to improve the research survey before implementing it on a large scale. Furthermore, it helps to obtain accurate, informative and useful information.

3.7 DATA ANALYSIS STRATEGY

Questionnaire data were employed using SPSS software version 21.0. Reliability analysis was carried out or conducted to inspect validity goodness of the measure, descriptive statistics, which is to test the characteristics of individuals and Independent Samples T-test was used to describe the difference between genders, employment status and the dependent variable. Besides that, One-way ANOVA is used to determine the difference of more than three groups. Correlation analysis was exploiting to investigate or inspect the relationship between the dependent and independent variables. Meanwhile, multiple regression analysis was used to examining the influence between the dependent and independent variables in this study.



UUM
Universiti Utara Malaysia

3.7.1 Reliability Test

As stated by Sekaran and Bougie (2010), reliability measurement was conducted to examine the reliability and consistency in the study. Consistency measurement indicates how well the variables or items for measuring a conception that grouping together. Through this study Cronbrach's alpha test is conducted to test for the reliability of the instrument. The functioning of Cronbach's alpha is enables to explain the coefficient alpha values. Table 3.10 shows that the value of Cronbach's Alpha and its internal consistency scale. The correlation is weak if any alpha value is less than 0.70.

Table 3.10
Internal Consistency Measurement

Cronbach's Alpha	Internal Consistency
$\alpha = 0.9$	Excellent
$0.8 = \alpha < 0.9$	Good
$0.7 = \alpha < 0.8$	Acceptable
$0.6 = \alpha < 0.7$	Questionable
$0.5 = \alpha < 0.6$	Poor
$\alpha < 0.5$	Unacceptable

Source: Sekaran and Bougie (2010)

Table 3.11 shows the result of the reliability test of this study. After complete the pilot test, it is indicated that one of the independent variable, perceived behavioural control, the result from Cronbach Alpha's value was low, below than 0.6, which is 0.58. The researcher may require removing the item with lower correlations (Pallant, 2005). Therefore, this item was removed from the scale if there are values under the column, which is advanced than the overall alpha value. The purpose this action is to improve the alpha level. After removing the item, it shows the improvement the alpha level from 0.58 to 0.65. The result shows that the Cronbach Alpha's value obtained for both the pilot test and the real test is falling between 0.65 to 0.92. Consequently, the result of reliability and validity analysis indicate that the measure of variables is considered acceptable, reliable in this thesis, except variable perceived behavioural control is 0.653 in the consistency scales questionable.

Table 3.11
Pilot Reliability Test Results

Variables	No. of Items	Cronbach Alpha's
		Pilot Test
Commitment	22	0.91
Motivation	12	0.92
Attitudes	9	0.88
Perceived Behavioural Control	10	0.65
Agents' Service Performance	5	0.84

3.7.2 Normality Test

Normality test is exploited to illustrate a symmetrical, bell shaped curve, which has the greatest frequency scores achieved in the middle, with smaller frequencies towards the extremes (Pallant, 2005). Normality can be assessed more formally with the help of Quantile-Quantile probability plot (Q-Q plot). Standard normal distribution indicates that when the points lie approximately on the reference line in a graph.

3.7.3 Descriptive Analysis

According to Pallant (2005), the descriptive statistics purpose of the research is to investigate the data collect from sample of respondents, afterward summary, review and describe demographic statistic. This statistic explains overview of data all the way through frequency distribution, mean and standard deviation to identify differences among groups. This analysis was taken up to resolve or determine the percentage of age, ethic, position, office branch, highest education, duration, employment status and income level per month.

3.7.4 Independent Samples T-Test

As defined by Zikmund et al.,(2010), an independent samples T-test is conducted to contrast the mean score from two different groups of subjects. Through this study, a T-test was conducted to measure the differences between gender and employment status factor towards service performance. It was done to test whether there is a significant difference between the mean of male and female respondents; and significant difference between the mean of employment status partime and fulltime agent on service performance of Prudential insurance agents in this thesis.

3.7.5 One-way ANOVA

A One-way ANOVA will be determined as the analysis of the variance of values (of a dependent variable) by contrast them beside another set of values (the independent variables). One-way ANOVA is used to test from one of the independent variable with three or more groups and one dependent variable According to Griffith (2010), One-way ANOVA is an analysis tool of the hypothesis that the mean of the tested variable is equal to the analysis factor.

3.7.6 Correlation Analysis

According to Griffith (2010), correlation analysis is a statistical summarizing the strength or potency of association between two variables which is called Pearson's Correlation Analysis. Pearson correlation is a term to indicate the direction, the strength and significant association among the variables (Pallant, 2005). According to Hair et al., (2009), correlation analysis can be indicated in positive or negative. The positive correlation point out that one variable increases will lead to another factor increase too. The negative correlation show that increases one variable will lead to the other factor decrease simultaneously.

The correlation coefficients, r , range from -1.00 to + 1.00. the value of r equals -1.00 will indicates a perfect negative correlation while the value of r equals +1.00 represent a perfect positive correlation. It also represents a perfect link between two variables. However, there are no associations between two variables if r

equals 0. It has different interpretations between different authors. However, referring to Hair et al., (2009), suggest the following guidelines as shown in Table 3.12 as below:

Table 3.12
Pearson Correlation Coefficient Scale

Range of Coefficient	Description of Strength
$\pm .81$ to ± 1.00	Very Strong
$\pm .61$ to $\pm .80$	Strong
$\pm .41$ to $\pm .60$	Moderate
$\pm .21$ to $\pm .40$	Weak
$\pm .00$ to $\pm .20$	Weak to no relationship

Source: Hair et al., (2009)

3.7.7 Multiple Regression Analysis

According to Pallant (2005), multiple regression analysis is a method to measure the linear involvement connection between dependent and independent variables. Hair et al.,(2009) stated that multiple regression analysis is a statistical technique to examine the relations between more than one independent variable and single dependent variable. Therefore, researcher used multiple regressions analysis to test the hypothesis to measure the influences between dependent and independent variable. This test would determine the most significant factors that able to influence agents' service performance outcomes.

3.8 CHAPTER CONCLUSION

In the conclusion, this chapter critically discussed the research methodology that was employed in collecting data for this study. This section brief detail regarding introducing of the research design, population and sampling size, sampling size determination, measurement of variables and data collection method. Furthermore, the pilot test was conducted in this study was also mentioned.



CHAPTER 4

FINDINGS

4.0 CHAPTER INTRODUCTION

This chapter will present the result of data analysis which is in accordance with the research methodology as discussed in Chapter 3. There are many factors that influence agents' service performance. In this study, it was divided into four factors, namely Commitment, Motivation, Agent Attitudes and Perceived Behavioural Control.

Data analysis is the process to evaluate data by using analytical and logical reasoning to examine each data component. In this research, 350 sets of questionnaire were distributed. Only 320 questionnaires were returned. However, only 291 questionnaires are usable and being used in the analysis. The data of this research were presented using as follows:

The data of this research were presented using as follows:

- i. Normality Test
- ii. Demographic data of respondents
- iii. Mean and Standard Deviation;
- iv. One way ANOVA;
- v. Independent samples T-test
- vi. Correlation Analysis;
- vii. Regression Analysis

4.1 NORMALITY TEST

According to Hair et al., 2009, normality define to the shape of the data distribution division for an individual metric variable and its correspondence correlation to the normal distribution. The researcher used the result of normal Quantile-Quantile plot to determine graphically whether this data results under normality or not. Based on the Quantile-Quantile plot theory, the points is closer to the diagonal line then the data consider is normally distributed. If the points are far away from the line, the data will consider abnormally distributed.

The result of the normality test is shown in Figure 4.1 until Figure 4.5. Based on Q-Q plot results, it can be concluded that the data of this study are considered to be normally distributed. The reason is the point is closely near to the diagonal line and non-linear patterns do not occur.

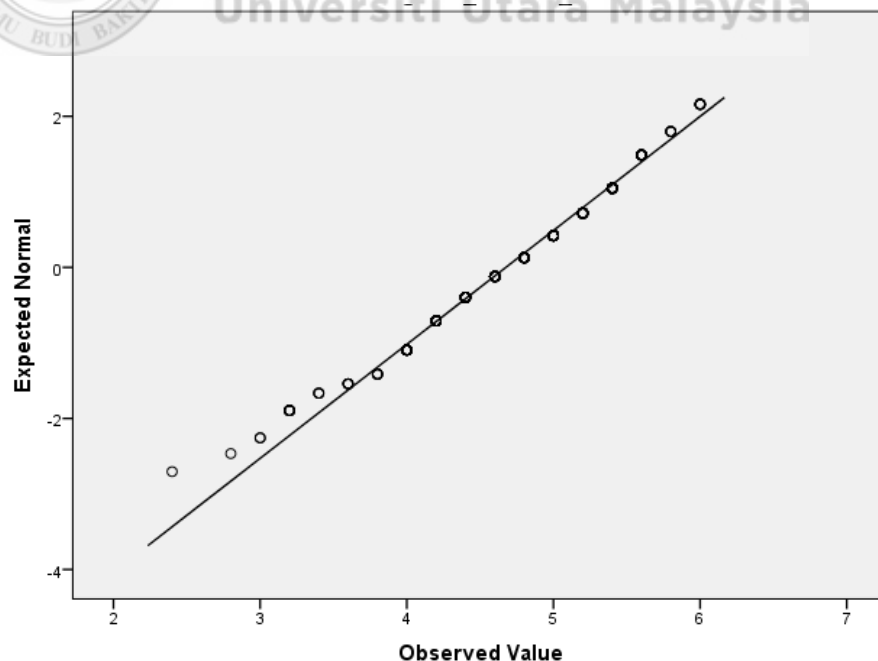


Figure 4.1
Normal Q-Q Plot of Agent Service Performance

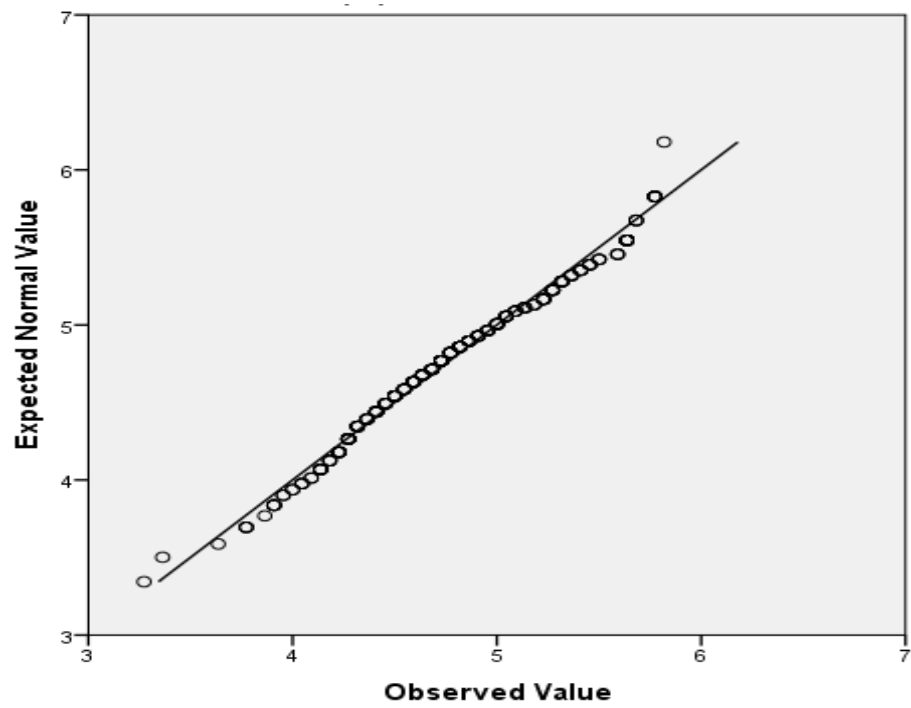


Figure 4.2
Normal Q-Q Plot of Commitment

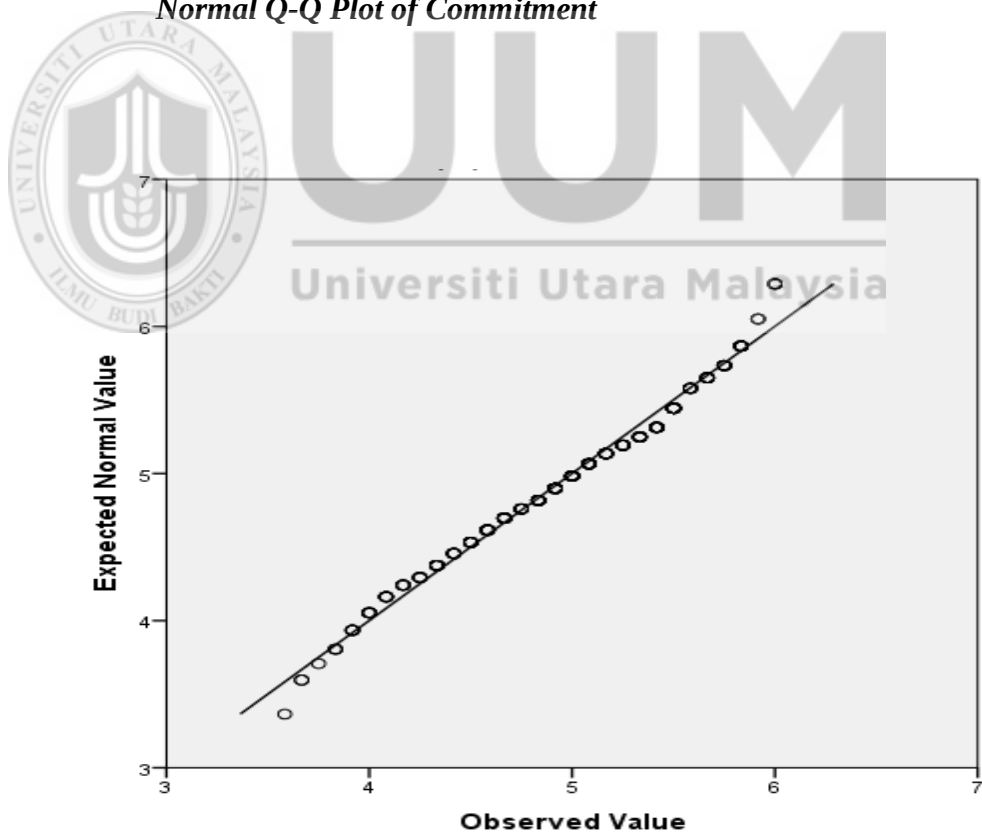


Figure 4.3
Normal Q-Q Plot of Motivation

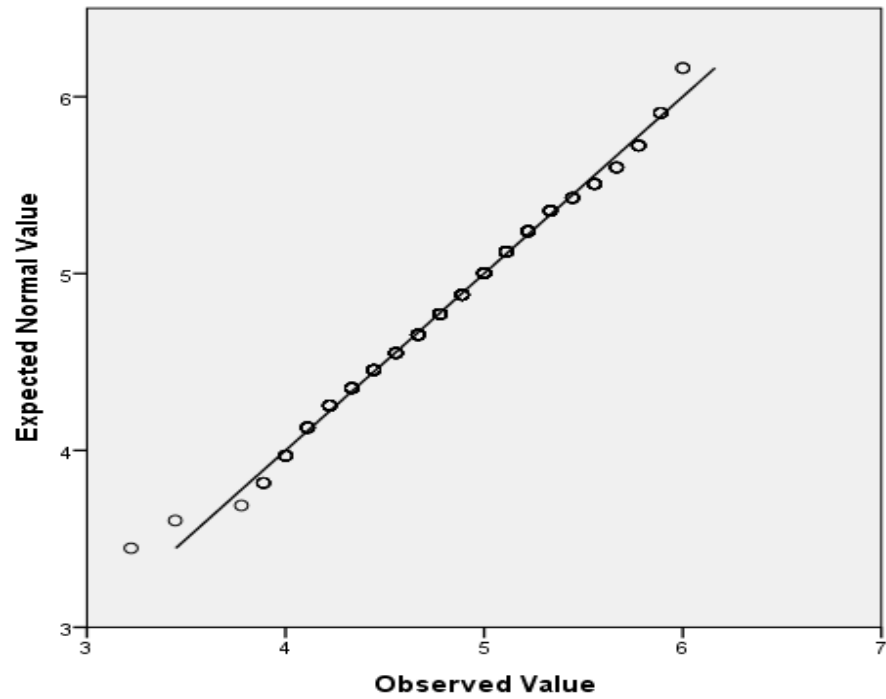


Figure 4.4
Normal Q-Q Plot of Agent Attitudes

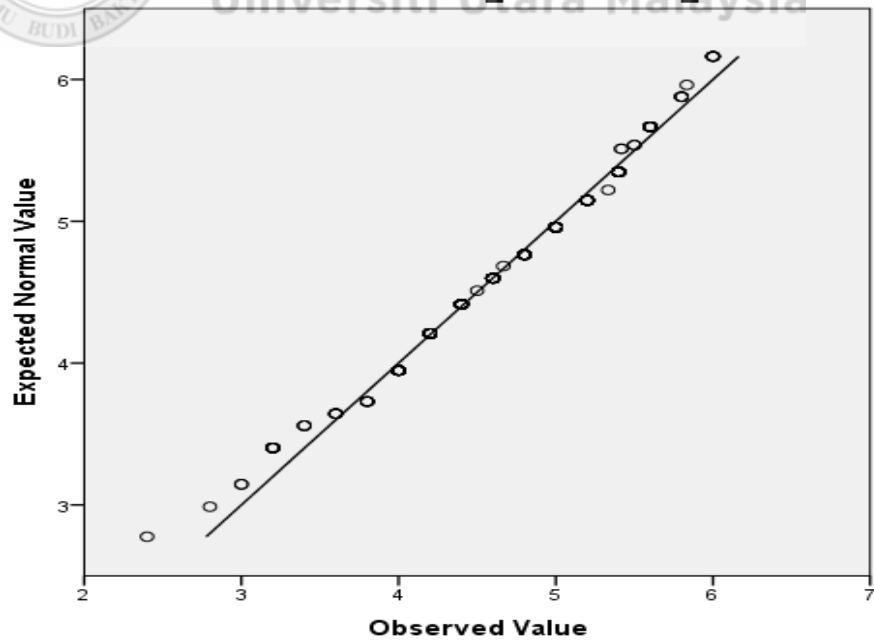


Figure 4.5
Normal Q-Q Plot of Perceived Behavioural Control

4.2 RELIABILITY TEST

The research was tested for its reliability and the result is shown in Table 4.1. There are total of 58 items measured in this study. Based on Tables 4.1 as below, each variable are measured with difference number of items. Based on the result, Perceived Behavioural Control has achieved the highest Cronbach's Alpha value at 0.94 whereas Commitment obtains the lowest Cronbach's Alpha value at 0.63. Agents' Service Performance ($\alpha = 0.92$) and Motivation ($\alpha = 0.91$), are determined as having an excellent reliability, consistency (Sekaran & Bougie et al., 2010) Meanwhile, Agent Attitudes ($\alpha = 0.83$ will consider as good reliability as their Cronbach's Alpha value have exceed 0.80.

Table 4.1
Reliability Test Results

Reliability Analysis (N=291)

Variables	No. of Items	Cronbach's Alpha (Pilot Test)	Cronbach's Alpha (Real Test)
Agent's Service Performance	5	0.84	0.84
Commitment	22	0.91	0.92
Motivation	12	0.92	0.90
Agent Attitude	9	0.88	0.84
Perceived Behavioural Control	10	0.65	0.74
Total	58		

4.3 DESCRIPTIVE STATISTICS OF DATA

Descriptive statistics are to examine, illustrate and summarize as the main feature of data collected from data quantitatively (Coakes & Steed , 2007). Thus, descriptive statistics is to assists data analysing that related to the demographic background of the respondents. It is important to gain accurate information and to identify differences among age groups, genders, race or ethnic group, religion, position, office branch, highest education of agents, duration groups as agent, employment status and income level per month range of agents.

4.3.1 Age of Respondents

The age of respondents is shown in Table 4.2. In this table, it demonstrates that the majority respondents were among the age group of 26-35 years old which is 159 respondents or 54.6%. This age group is followed by 36-45 years old and age groups 18-25 years old, making up of 87 respondents or 29.9% and 33 respondents or 11.3%, respectively. The lowest number of respondents which is only 12 respondents or 4.1% for age groups 46-55 years old.

Table 4.2
Age of Respondents

Age	No. of Respondents	Percentage
18 to 25	33	11.3
26 to 35	159	54.6
36 to 45	87	29.9
46 to 55	12	4.1
Total	291	100

4.3.2 Gender of Respondents

The gender of respondents is shown in Table 4.3. Result from this table indicates that the majority of the respondents are males with 181 respondents (62.2%). The remaining 110 respondents (37.8%) are females.

Table 4.3
Gender of Respondents

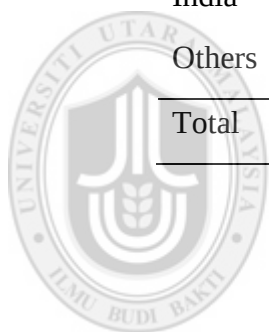
Age	No. of Respondents	Percentage
Male	181	62.2
Female	110	37.8
Total	291	100

4.3.3 Ethnic Group of Respondents

The race or ethnic group of respondents is shown in Table 4.4. The table shows that majority of the respondents are Malay which are 201 respondents (69.1%), followed by Chinese which are 59 respondents (20.3%), Indian which are 21 respondents (7.2%) and the rest are belong to others which is 10 respondents (3.4%).

Table 4.4
Ethnic Group of Respondents

Ethnic group	No. of Respondents	Percentage
Malay	201	69.1
Chinese	59	20.3
India	21	7.2
Others	10	3.4
Total	291	100



UUM
Universiti Utara Malaysia

4.3.4 Religion of Respondents

The religion of the respondents is shown in Table 4.5. Most respondents are Islam (Muslim) which is 203 respondents (69.8%), followed by Buddhist which is 57 respondents (19.6%), Hindus with 19 respondents (6.5%) and the rest are others with 12 respondents (4.1%).

Table 4.5
Religion of Respondents

Religion	No. of Respondents	Percentage
Islam	203	69.8
Buddhist	57	19.6
Hindu	19	6.5
Others	12	4.1
Total	291	100

4.3.5 Job Position of Respondents

Table 4.6 shows the position group of respondents. It shows that the highest position as Ordinary Agent which is 228 respondents (78.4%), followed by position as Unit Manager which is 41 respondents (14.1%), Agency Manager which is 16 respondents (5.5%) and the lowest as Senior Agency Manager which is 6 respondents (2.1%).

Table 4.6
Job Position of Respondents

Position	No. of Respondents	Percentage
Ordinary Agent	228	78.4
Unit Manager	41	14.1
Agency Manager	16	5.5
Senior Agency Manager	6	2.1
Total	291	100

4.3.6 Office Branch of Respondents

The branch office location of the respondents is shown in Table 4.7. Most respondents' come from branch area located at Seberang Jaya which 95 respondents (32.6%), followed by branch Sungai Petani which is 68 respondents (23.4%), Bayan Baru which is 63 respondents (21.6%), Alor Setar which is 58 respondents (19.9%) and the rest come from "others" office branch location which is 7 respondents (2.4%).

Table 4.7
Office Branch of Respondents

Office Branch	No. of Respondents	Percentage
Alor Setar	58	19.9
Sungai Petani	68	23.4
Seberang Jaya	95	32.6
Bayan Baru	63	21.6
Others	7	2.4
Total	291	100

4.3.7 Level of Education of Respondents

Table 4.8 shows us Highest level of education of Prudential insurance agents'. The result shows that highest education level of agents' have Diploma which is 126 respondents (43.4%) ,106 respondents (36.4%) are Degree agents', 40 respondents (13.7%) have SPM, 17 respondents (5.8%) have master degree and the lowest is 2 respondents (0.7%) in the others category.

Table 4.8
Highest Education of Respondents

Highest Education	No. of Respondents	Percentage
SPM	40	13.7
Diploma	126	43.3
Degree	106	36.4
Master Degree	17	5.8
Others	2	0.7
Total	291	100

4.3.8 Work Duration of Respondents

Table 4.9 shows the work duration of respondents. The majority of respondents working experience range between 1 to 5 years which is 193 respondents (66.3%), followed by working duration range from 6 to 10 years which is 57 respondents (19.6%), duration range less than 1 year which is 21 respondents (7.2%), duration range from 11 to 15 years old which is 18 respondents (6.2%) and the lowest range working duration more than 15 years which is 2 respondents (0.7%).

Table 4.9
Work Durations of Respondents

Work Durations	No. of Respondents	Percentage
< 1 year	21	7.2
1 to 5 years	193	66.3
6 to 10 years	57	19.6
11 to 15 years	18	6.2
> 15 years	2	0.7
Total	291	100

4.3.9 Employment Status of Respondents

The employment status of the respondents is shown in Table 4.10. Most respondents' work as fulltime agents' which are 225 respondents (77.3%), and the work as part time agent which is 66 respondents (22.7%).

Table 4.10
Employment Status of Respondents

Employment Status	No. of Respondents	Percentage
Fulltime	225	77.3
Partime	66	22.7
Total	291	100

4.3.10 Income Level of Respondents

Table 4.11 shows the income level group of respondents. It shows that the highest income level income range from RM1,000 to RM3,000 which is 113 respondents (38.8%), followed by income level range from RM3,001 to RM5,000 which is 70 respondents (24.1%), income level more than RM10,000 which is 53 respondents (18.2%) , income level range from RM5,001 to RM10,000 which is 46 respondents (15.8%) and the lowest income level range less than RM1,000 which is 9 respondents (3.1%).

Table 4.11
Income Level (RM) status of Respondents

Income Level (RM)	No. of Respondents	Percentage
< RM1000	9	3.1
1000 to 3000	113	38.8
3001 to 5000	70	24.1
5001 to 10000	46	15.8
>10000	53	18.2
Total	291	100

4.4 MEAN AND STANDARD DEVIATION OF COLLECTED DATA

Mean and standard deviation results of the independent variable were shown in Table 4.12 (commitment, motivation, agent attitudes and perceived behavioural control) and dependent variable namely service performance. The variable of motivation has the highest mean value which was 4.96 while the variable of Perceived Behavioural Control has the lowest mean value which was 3.56.

Table 4.12
Mean and Standard Deviation of Variables

Construct	Dimension	Mean	Standard Deviation
Independent Variables	Commitment	4.76	0.50
	Motivation	4.96	0.56
	Agent Attitudes	4.85	0.49
	Perceived Behavioural Control	3.56	0.64
Dependent Variables	Service Performance	4.68	0.66

4.4.1 Mean and Standard Deviation of Commitment

The most dominant factor for measuring commitment value is item “*When I work, I really exert myself to the fullest*” which mean value 5.29. Whereas, the item “*I am comfortable with my decision of not telling my customer about the rejection of the policy*” scores the lowest mean value is 1.75. The overall average mean for commitment value is 4.76.

Table 4.13
Mean and Standard Deviation (Commitment)

Items	Mean	Standard Deviation
When there is a job to be done, I devote all my energy to getting it done.	5.01	0.72
When I work, I do so with intensity.	5.10	0.70
I work at my full commitment in my entire job duties.	5.24	0.74
I strive as hard as I can to be successful in my work.	5.30	0.77
When I work, I really exert myself to the fullest.	5.29	0.72
I feel I should tell the client about the effect of telling about his condition has on the policy.	4.89	0.82
I feel I should inform the client about the probability of rejection of the policy.	4.70	0.81
I am comfortable with my decision of not telling my customer about the rejection of the policy.	1.75	1.31
I would be happy to work at my organization until I retire.	4.73	0.97
Working at my organization has a great deal of personal meaning to me.	5.08	0.73
I really feel that problems faced by my organization are also my problems.	4.59	0.75
I am proud to tell others I work at my organization.	4.81	0.77
I feel a strong sense of belonging to my organization.	4.82	0.81
I am willing to put in a great deal of effort beyond that is normally expected in order to help my company to be successful.	4.93	0.75
I am willing to accept almost any type of work in order to keep working in this company.	4.64	0.82

My company really inspires me to perform the task to the best of my ability.	4.96	0.78
I really care about the future of my company.	4.84	0.75
I talk highly about my company to my friends as a great place to work.	4.81	0.78
My values and my company's values are similar.	4.64	0.78
I feel proud about telling others that I am part of this company.	4.81	0.75
I am extremely glad that I chose this company to work for compared to other companies.	4.85	0.76
For me, this is the best of all possible companies to work for	4.96	0.75
Average (Commitment)	4.76	0.50



UUM
Universiti Utara Malaysia

4.4.2 Mean and Standard Deviation of Motivation

Mean and standard deviation of items measuring “Motivation” is shown in Table 4.14. The item *“I feel satisfied when I do my job well”* has the highest mean value which is 5.31. Whereas, the item *“I often receive appreciation for good work”* scored the lowest mean value which is 4.63. The overall average mean for Motivation is 4.96.

Table 4.14
Mean and Standard Deviation (Motivation)

Items	Mean	Standard Deviation
I feel satisfied when I do my job well.	5.31	0.69
When I perform my job well, it contributes to my personal growth and company development.	5.05	0.79
My job increases my feeling of self-esteem.	5.09	0.80
I often receive appreciation for good work.	4.63	1.00
Feedback on my job performance from the organization persuades me for more hard work.	4.97	0.75
Working at this company gives me a sense of satisfaction.	5.02	0.74
In my organization I have had opportunities at work to learn and grow.	5.00	0.78
I feel proud to be a part of my organization.	4.98	0.78
I earn the same as or more than other people in a similar job.	4.74	0.78
My organization provides me training that enable me to learn new things.	5.08	0.73
Average (Motivation)	4.96	0.56

4.4.3 Mean and Standard Deviation of Agent Attitudes

Mean and standard deviation scores of items measuring “Agent Attitudes” are shown in the Table 4.15. The highest mean value is 5.44 which is for the item “*I know what my responsibilities are*”. The lowest mean value is “*I have to do things that should be done differently*” which is 4.64. The overall average mean value for agent attitudes is 4.85.

Table 4.15
Mean and Standard Deviation (Agent Attitudes)

Items	Mean	Standard Deviation
I know that I have divided my time properly	4.81	0.75
I know exactly what is expected from clients’ of me.	4.99	0.72
I obtain clear explanation of what has to be done.	4.99	0.77
I know what my responsibilities are.	5.44	0.69
I know exactly what is expected of me.	4.93	0.73
I have clear planned goals and objectives for my job	5.15	0.76
I have to do things that should be done differently.	4.64	0.78
I receive the task with adequate resources and materials to execute it.	4.46	0.74
I do things that are sometimes accepted by one person but not by another	4.25	0.76
Average (Agent Attitudes)	4.85	0.49

4.4.4 Mean and Standard Deviation of Perceived Behavioural Control

Mean and standard deviation of items measuring “Perceived Behavioural Control” is shown in the Table 4.16. The item “*I try to suit the client’s need with an appropriate policy*” has the highest mean value which is 5.09. The lowest mean value is item “*I try to sell as many policies as I can rather than satisfying a client’s needs*” which is 1.92. The overall average mean for perceived behavioural control is 3.56.

Table 4.16
Mean and Standard Deviation (Perceived Behavioural Control)

Items	Mean	Standard Deviation
My client has full confidence in what I say	4.53	0.84
My client would not understand even if I told her.	2.07	1.36
If I disclose the relevant information, it would be difficult for me to sell the policy	1.99	1.25
I have the client’s best interests in mind.	4.93	0.77
I try to suit the client’s need with an appropriate policy.	5.09	0.74
I try to recommend the insurance plan best suited to the client’s need	5.18	0.80
I try to sell as many policies as I can rather than satisfying a client’s needs.	1.92	1.49
I stretch the truth in describing my insurance plan to a client.	5.08	0.96
I try to convince my client to buy a policy more than what is actually needed.	2.72	1.62
I make recommendations to my client based on what I think could be sold, not on the basis of my clients long-term satisfaction	2.10	1.53
Average (Perceived Behavioural Control)	3.56	0.64

4.4.5 Mean and Standard Deviation of Service Performance

The mean and standard deviation of dependent variable “Service Performance” is being represented in the Table 4.17 below. The item “*It is very important to me if my manager sees me as a good insurance representative*” has the highest value of mean which is 5.22. The lowest mean value is item “*I spend considerable time thinking about how my performance compared with those of my colleagues*” which is 4.02. The overall average mean for service performance is 4.68.

Table 4.17
Mean and Standard Deviation (Service Performance)

Items	Mean	Standard Deviation
I spend considerable time thinking about how my performance compared with those of my colleagues.	4.02	0.98
I evaluate myself constantly based on my leader criteria	4.46	0.92
I always share my achievements to my leader.	4.80	0.74
I feel very satisfied when I know that I have outperformed other sales people	4.88	0.87
It is very important to me if my manager sees me as a good insurance representative	5.22	0.72
Average (Service Performance)	4.68	0.66

4.5 ACHIEVING THE OBJECTIVES OF RESEARCH

This section will discuss the tests used to achieve all the objectives of this study. The results of each hypothesis will also be tabulated in this section.

4.5.1 Achieving Objective 1

Objective 1 is to determine the significant difference in service performance between genders and employment status among Prudential insurance agents.

The Independent Sample T-Test was conducted to achieve this objective. The hypothesis related to this objective is as follows:

Hypothesis 1

H1: There is a significant difference in service performance between genders (H1a) and employment status (H1b) among Prudential insurance agents'.

H1a: Gender

Independent samples T-Test between genders and Service Performance is tabulated in Table 4.17. The result shows that the mean value for male respondents (mean = 4.69, standard deviation = 0.68) is higher than the mean value for female respondents (mean= 4.67, standard deviation = 0.64). This result indicates that male respondents have a higher tendency to answer the questionnaire as compared to female respondents.

Based on Table 4.18, p-value is 0.201 (larger than 0.05) for Levene's test shows that the sample is Equal variance assumed. The results indicate that there is no significant difference in the mean scores on service performance between male and female respondents (t-value = 0.279, p = 0.780) since the value Sig is higher than 0.05. Thus, based on the analysis below, H1a is rejected.

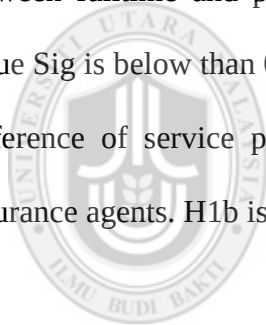
Table 4.18
Independent Sample T-Test between Genders and Agents' Service Performance

		Levene's Test for Equality of Variances		t-test for Equality of Means		
		F	Sig.	t	df	Sig. (2-tailed)
ASP	Equal variances assumed	1.642	0.201	0.279	288	0.780
	Equal variances not assumed			0.283	238.414	0.777
Agent Service Performance	Gender	N	Mean	Standard Deviation	T	Significant Value (2-tailed)
	Male	181	4.69	0.68	0.279	0.780
	Female	109	4.67	0.64		

H1b: Employment Status

Table 4.18 shows the independent samples T-Test between employment status and Service Performance. The results show that the mean value for fulltime respondents (mean = 4.74, standard deviation = 0.67) is higher than the mean value for partime respondents (mean= 4.46, standard deviation = 0.58).

Based on Levene's test result shown in Table 4.19, p-value is 0.059 (larger than 0.05) for so that the sample is Equal variance assumed. Thus, the results showed that there is a significant difference in the mean scores on service performance between fulltime and partime respondents (t-value = 2.995, p = 0.003) since the value Sig is below than 0.05. Thus, based on the analysis below, there is a significant difference of service performance between employment status among Prudential insurance agents. H1b is accepted



UUM
Universiti Utara Malaysia

Table 4.19
Independent Sample T-Test between Employment Status and Agents' Service Performance

		Levene's Test for Equality of Variances		t-test for Equality of Means		
		F	Sig.	t	df	Sig. (2-tailed)
ASP	Equal variances assumed	3.602	0.059	2.995	289	0.003
	Equal variances not assumed			2.103	121.43	0.001

		Gender	N	Mean	Standard Deviation	T	Significant Value (2-tailed)
Agent Service Performance	Fulltime		225	4.74	0.67	2.995	0.003
	Female		66	4.46	0.58		

4.5.2 Achieving Objective 2

Objective Two of this study states that there “significant difference in service performance between ethnic group, position, office branch, education, duration and income level per month among Prudential insurance agents’. One-Way Analysis of Variance (One-way ANOVA) is to determine whether there exists a significant difference among the population in this study towards Service Performance. In order to achieve Objective 2, One-way ANOVA was conducted. The hypothesis in this objective is as follows:

Hypothesis H2

H2: There is a significant difference in service performance between age groups (H2a), ethnic group (H2b), position (H2c), Office Branch (H2d), duration (H2e), education (H2f) and income level per month (H2g) among Prudential insurance agents'.

H2a: Age Groups

Based on Table 4.20, it shows that there is no significant difference between age groups towards Service Performance, which is a significant level at 0.056 ($F=2.55$, $p > 0.05$). Thus, based on the analysis above, H2a is rejected.

Table 4.20

One-way ANOVA between Age Group and Service Performance

		Sum of Squares	df	Mean Squares	F	Sig.
Service Performance	Between Groups	3.31	4	1.10	2.55	.056
	Within Groups	124.07	287	.43		
Total		127.38	291			

H2b: Ethnic Group

As depicted in Table 4.21, there is significant difference between service performance and ethnic group among Prudential insurance agents. We can see that,

significant level occur at 0.04 ($F= 2.81$, $p < 0.05$). Therefore, based on the analysis above, H2b is accepted.

Table 4.21
One-way ANOVA between Ethnic Group and Service Performance

		Sum of Squares	df	Mean Squares	F	Sig.
Service Performance	Between Groups	3.63	4	1.21	2.81	.040
	Within Groups	123.75	287	.43		
Total		127.38	291			



H2c: Position

Based on Table 4.22, it shows that there is significant difference between job position (Ordinary Agent, Unit Manager, Agency Manager, Senior Agency Manager and Others category) of agent towards service performance measurement, which is a significant level at 0.00 ($F = 8.89$, $p < 0.05$). Based on the analysis above, H2c is accepted.

Table 4.22
One-way ANOVA between Position and Service Performance

		Sum of Squares	df	Mean Squares	F	Sig.
Service Performance	Between Groups	10.83	3	3.61	8.89	.000
	Within Groups	116.55	288	.41		
	Total	127.38	291			

H2d: Office Branch

Based on Table 4.23, it shows that there is significant difference between Agents' Office Branch (Alor Setar, Sungai Petani, Seberang Jaya, Bayan Baru and others branch) towards service performance. This significant level occur at 0.00 ($F = 5.37$, $p < 0.05$). Therefore, based on the analysis above, H2d is accepted.

Table 4.23***One-way ANOVA between Office Branch and Service Performance***

		Sum of Squares	df	Mean Squares	F	Sig.
Service Performance	Between Groups	8.90	4	2.23	5.37	.000
	Within Groups	118.47	287	.41		
	Total	127.38	291			

H2e: Duration

As depicted in Table 4.24, there is a significant difference between working duration of agents and agents' service performance. Significant level result is at 0.004 ($F=3.93$, $p < 0.05$). Thus, based on the analysis above, H2e is accepted.

Table 4.24***One-way ANOVA between Duration and Service Performance***

		Sum of Squares	df	Mean Squares	F	Sig.
Service Performance	Between Groups	6.64	4	1.66	3.93	.004
	Within Groups	120.74	287	.42		
	Total	127.38	291			

H2f: Highest Education Level

Based on Table 4.25, it shows that there is no significant difference between Highest Education level (SPM, Diploma, Degree, Master Degree and others) on agents' service performance which is a significant level at 0.096 ($F=1.99$, $p> 0.05$). Therefore, based on the analysis above, H2f is rejected.

Table 4.25
One-way ANOVA between Highest Education Level and Service Performance

		Sum of Squares	df	Mean Squares	F	Sig.
Service Performance	Between Groups	3.45	4	0.86	1.99	.096
	Within Groups	123.93	287	.43		
	Total	127.38	291			

H2g: Income Level (Monthly)

Based on Table 4.26, there is a significant difference between agents' income level per month towards agents' service performance, which is significant level occur at 0.00 ($F=11.19$, $p < 0.05$). Therefore, based on the analysis, H2f is accepted.

Table 4.26
One-way ANOVA between Income Level (Monthly) and Service Performance

		Sum of Squares	df	Mean Squares	F	Sig.
Service Performance	Between Groups	17.23	4	4.31	11.19	.000
	Within Groups	110.14	287	.39		
	Total	127.38	291			

The summary of the One-way ANOVA analysis test is tabulated in Table 4.27 are as follows:

Table 4.27
Summary Result of the One-way ANOVA Analysis

Hypothesis	Accepted or Rejected
Hypothesis 2a	Rejected
Hypothesis 2b	Accepted
Hypothesis 2c	Accepted
Hypothesis 2d	Accepted
Hypothesis 2e	Accepted
Hypothesis 2f	Rejected
Hypothesis 2g	Accepted

4.5.3 Achieving Objective 3

Objective three states that the relationship between commitment, motivation, agents's attitudes and perceived behavioural control towards agent's service performance of Prudential insurance agents. The Pearson correlation analysis function was used to describe the level of strength and dissection of the relationship between two variables which is dependent variable (Agents' Service Performance) and independent variables (commitment, motivation, agent attitudes and perceived behavioural control). A Pearson Correlation analysis was conducted to achieve this objective. The Hypothesis in this objective is as follows:

Hypothesis 3

H3: There is a significant relationship between commitment (H3a), motivation (H3b), agent attitudes (H3c) and perceived behavioural control (H3d) towards Prudential insurance agents Service Performance.

H3a: Commitment

Table 4.28 represents the Pearson Correlation result between commitment and service performance among Prudential insurance agents. There is a significant relationship between Commitment and Service Performance with sig value 0.00 ($p < 0.01$, Sig. 2-tailed). Then, the positive value of Pearson Correlation with $r = 0.702$, it signifies that there are strong relationship between Commitment and Service Performance. Therefore, H3a is accepted.

Table 4.28
Correlation between Commitment and Service Performance

		Service Performance
Commitment	Pearson Correlation	0.702**
	Sig. (2-tailed)	0.00
	N	291

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

H3b: Motivation

Table 4.29 shows the Pearson Correlation result between Motivation and Service Performance among Prudential insurance agents. There is a significant relationship between Motivation and Service Performance with sig value 0.00 ($p < 0.01$, Sig. 2-tailed). Then, the positive value of the Pearson Correlation with $r = 0.601$, it signifies that there are moderate relationship between Motivation and Service Performance. Therefore, H3b is accepted.

Table 4.29
Correlation between Motivation and Service Performance

		Service Performance
Motivation	Pearson Correlation	0.601**
	Sig. (2-tailed)	0.00
	N	291

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

H3c: Agent Attitudes

Table 4.30 represents the Pearson Correlation result between Agent Attitudes and Service Performance among Prudential insurance agents. There is a significant relationship between Agent Attitudes and Service Performance with sig value 0.00 ($p < 0.01$, Sig. 2-tailed). Then, the positive value of Pearson Correlation with $r = 0.604$, it signifies that there are moderate relationship between Agent Attitudes and Service Performance. Therefore, H3c still accepted.

Table 4.30
Correlation between Agent Attitudes and Service Performance

		Service Performance
Agent Attitudes	Pearson Correlation	0.604**
	Sig. (2-tailed)	0.00
	N	291

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

H3d: Perceived Behavioural Control

Table 4.31 represents the Pearson Correlation result between Perceived Behavioural Control and Service Performance among Prudential insurance agents. There is a significant relationship between Perceived Behavioural Control and Service Performance with sig value 0.00 ($p < 0.01$, Sig. 2-tailed). Then, the positive value of Pearson Correlation with $r = 0.523$, it signifies that there are moderate relationship between Behavioural Control and Service Performance. Therefore, H3d still accepted.

Table 4.31
Correlation between Perceived Behavioural Control and Service Performance

		Service Performance
Agent Attitudes	Pearson Correlation	0.523**
	Sig. (2-tailed)	0.00
	N	291

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

Table 4.32 represents the summary of results from the all of the Pearson Correlation analysis, which have been conducted between the dimension dependent and independent variables. The result showed that all the hypothesis of this study are accepted.

Table 4.32
Summary Result of the Pearson Correlation analysis

Hypothesis	Accepted or Rejected
Hypothesis 3a	Accepted
Hypothesis 3b	Accepted
Hypothesis 3c	Accepted
Hypothesis 3d	Accepted



UUM
Universiti Utara Malaysia

4.5.3 Achieving Objective 4

Objective four states that the influence of commitment, motivation, agents attitudes and perceived behavioural control towards agent's service performance of Prudential insurance agents. Multiple regression analysis is to evaluate the link between greater than two variables in the study. It is important to examine how a dependent variable is connected to two or more than independents variables (Anderson, Sweeney and Williams, 2011). In order to achieve Objective 4, multiple regression analysis will be tested to determine the significant influence between independent variables specifically commitment, motivation, agent attitudes and perceived behavioural control towards agents' service performance. Hence, regression analysis will be used to achieve this objective.

Hypothesis 4

H4: There is a significant influence between commitment (H4a), motivation (H4b), agent attitudes (H4c) and perceived behavioural control (H4d) towards Prudential insurance agents' Service Performance.

a. Regression Analysis on Coefficient of Determination (R²)

Coefficient of determination (R²) is a statistical technique will be use to measure and explains how the variance can predict their relationship with another variable. The main focus R² is indicated the changes of the independent variables specifically commitment, motivation, agent attitudes and perceived behavioural control. Table 4.33 show the model summary of multiple regression analysis. Analysis from this table shown the value of adjusted R² was 0.655. The independent variable such as

commitment, motivation, agent attitudes and perceived behavioural control were explaining that 65.5% of the changes in the dependent variable (agents service performance) as tested in the model. So we can say that it had 65.6% of influences to the agents' service performance (dependent variable).

Table 4.33
Regression Analysis on Model Summary

Model	R	R Square
1	0.705	0.655

b. ANOVA Test

According to Hair (2009), the bigger value F-ratio, the more variance in the dependent variable. Besides, if the P-value is greater than 0.05, it indicates that the result is insignificant. However, if the P-value is below than 0.05, the result shows significant. Referring to the Table 4.32, through the regression analysis of ANOVA, the F-ratio is 64.514 and there are significant at the 0.000 level.

Table 4.34
One Way ANOVA

Model	F	Sig.
1	64.514	0.000

c. Regression Analysis of Coefficient

Regression analysis of Coefficient will be using to tests the coefficient among independent variables and dependent variable. Beta demonstrates the highest value in independent variables, the higher influence toward dependent variable. Table 4.35 shows the result of Regression Analysis of Coefficient tests. This Table showed that Beta of independent variable commitment is 0.03, motivation is 0.014, agent attitudes is 0.462 and perceived behavioural control result is 0.021. The largest beta coefficient means that the factor has the strongest contribution to influence the dependent variable (Pallant, 2005). Hence, based on this result, Agent Attitudes has the highest influence while motivation has the lowest influence on the dependent variable agents' service performance.

Table 4.35
Regression Analysis of Coefficients

Model	B	Beta	t	Significant
Constant	1.304		3.686	0.000
Commitment	0.040	0.030	0.293	0.048
Motivation	0.016	0.014	0.145	0.049
Agent Attitudes	0.623	0.462	5.417	0.000
Perceived Behavioural Control	0.022	0.021	0.342	0.733
a. Dependent Variable: Agents Service Performance				

Furthermore, the factor is a significant contribution to the influence toward dependent variable if the signed value is below than 0.05. According to Griffith (2010), if the value is above than 0.05, the factor is not contributing any significant influence on dependent variable. Based on analysis, there are three independent variables are significant influence toward agents service performance, which is

commitment value ($P= 0.048$), motivation value ($P=0.049$) and agent attitudes value ($P=0.000$). Consequently, hypothesis 4a, 4b and 4c are accepted. However, one of the independent variable, perceived behavioural control ($P=0.733$) is not a significant influence toward agent service performance. Hence, H4d is rejected.

4.6 CHAPTER CONCLUSION

All the result in this study has been obtained using a specific analytical method in Independent samples T-Test, One-Way ANOVA, Pearson Correlation and multiple regression analysis. For the conclusion, the result in this study shows that all the independent variables were significant relationship with agents' service performance and it shows that there is positive strong and moderate relationship between independent variables and dependent variable. Besides that, there are three independent variables (commitment, motivation and agent attitudes) were significant influences of agents' service performance.

CHAPTER 5

DISCUSSION, RECOMMENDATION AND CONCLUSION

5.0 CHAPTER INTRODUCTION

This chapter presents the discussion of the findings of this study. This chapter consists of four major areas (1) Discussion – summarized the respondent background information and major results from the analysis that are carried out; (2) Limitations of the study – will explain about limitation in order to recognize the limitation in the study and could be overcome and combating these limitations in the future; (3) Recommendations – explain about the recommendation to an organization to look deep into the finding and suggestion for other researcher and research topic ; and the last is (4) Conclusion – will briefly concludes about this study.

5.1 DISCUSSION

The main focuses and objective of this study is to determine the factors that influence service performance among Prudential insurance agents. This study was conducted from random sampling of partime and fulltime agents at Prudential insurance branches at the northern area. Statistical Packages of Social Science (SPSS) version 21.0 were used to analyze the data.

5.1.1 Descriptive Analysis

Demographic factors such as age, genders, ethnic group, religion, agents' position, office branch, highest education, duration in Prudential, and employment status and income level per month were used to describe the characteristic of the respondents. In terms of gender of respondents, the most of the respondents were male with 181 respondents (62.2%) and 110 respondents (37.8%) were female. In terms of age, majority of respondents are among the age group of 26 to 35 years old, which are 159 respondents or 54.6%.

Besides that, in terms of ethnic group, the result showed that the majority of the respondents are Malay (201 respondents or 69.1%), followed by Chinese (59 respondents or 20.3%), India (21 respondents or 7.2%) and rest is others category (10 respondents or 3.4%). In term of religion, majority of the respondents are Muslim (203 respondents or 69.8%), followed by Buddhist (57 respondents or 19.6%), Hindu (19 respondents or 6.5%) and the rest is others (12 respondents or 4.1%).

From the aspects of position as agent obtained from the respondents the most agent position as ordinary agent (228 respondents or 78.4%). Then, it followed by position as Unit Manager (41 respondents or 14.1%), position as Agency Manager (16 respondents or 5.5%). While, position as Senior Agency Manager 6 respondents or 2.1%. Then, we look up office branch respondents, the most respondents branch at Seberang Jaya office branch (95 respondents or 32.6%), Sungai Petani branch (68 respondents or 23.4%), followed by Bayan Baru branch office (63 respondents or

21.6%), Alor Setar branch 58 respondents or 19.9%) and the rest is the others branch office (7 respondent or 2.4%).

Then, from the aspects of the highest education level obtained from respondents, the most leading number of respondents' highest academic study are Diploma level (126 respondents or 43.3%), followed by Degree level (106 respondents or 36.4%), SPM level 40 respondents or 13.7%, Master Degree level (17 respondents or 5.8% and the rest for others academic level (2 respondents or 0.7%).

Results from the study also showed majority of respondents working duration at Prudential are around 1 – 5 years (193 respondents or 66.3%, working duration between 6 - 10 years (57 respondents or 19.6% and working duration less than 1 year (21 respondents or 7.2%). While, working duration between by 11 – 15 years (18 respondents or 6.2%), and the rest is more than 15 year (2 respondents or 0.7%).

From the aspects of employment status obtained from respondents, the most leading number of employment status of respondents is as fulltime agent (225 respondents or 77.3%) and partime agent 66 respondents or 22.7%)

. Then, the last one we look up the term of income level per month of respondents. The most leading number of income level per month is from RM1,000 – RM3,000 (113 respondents or 38.8%), followed with income level range from

RM3,001 – RM5,000 (70 respondents or 24.1%), income level more than RM10,000 (53 respondents or 18.2% , income level RM5,000 – RM10,000 (46 respondents or 15.8% and the others is income level less than RM1,000 (9 respondents or 3.1%).

5.1.2 Independent Samples T-Test

According to the analysis conducted to achieved Objective 1 by using independent samples T-Test, H1a genders is rejected. This means that there is no significant different of service performance between genders among Prudential insurance agents (t-value = 0.279, p = 0.780) since the sig value is more than 0.05. The result indicates there is no significant difference among male and female respondents in the service performance measurement. This result is similar with a study conducted by Shu-Yun Cheng et al. (2012) whose indicate that there is no preference among the gender towards performance.

Independent samples T-Test for H1b employment status is accepted, The results showed that there are significant difference in the mean scores on service performance between fulltime and partime respondents (t-value = 2.995, p = 0.003) since the value Sig is below than 0.05.

5.1.3 One Way Analysis of Variance (ANOVA)

One way ANOVA test was used to achieve Objective 2 in this study. Confirming relationship by using One Way Analysis of Variance (ANOVA), H2a is rejected. There is no significant difference among age group towards agents' service performance which is significant level at 0.056 ($F=2.55$, $p > 0.05$).

Based on the analysis One Way Analysis of Variance (ANOVA) among ethnic group (Malay, Chinese, India and Others) H2b, there is significant difference between service performance and ethnic group among Prudential insurance agents. We can see that, significant level occur at 0.04 ($F= 2.81$, $p < 0.05$). Therefore, based on the analysis above, H2b is accepted.

In addition, there is significant difference between position (Ordinary Agent, Unit Manager, Agency Manager, Senior Agency Manager and Others category) of agent on service performance measurement, which is a significant level at 0.00 ($F= 8.89$, $p < 0.05$). So, based on the analysis above, H2c is accepted.

While, office branch demographic test shown that there is significant difference between Office Branch (Alor Setar, Sungai Petani, Seberang Jaya, Bayan Baru and others branch) of agent on service performance. This significant level occur at 0.00 ($F= 5.37$, $p < 0.05$). Therefore, based on the analysis above, H2d is accepted.

Furthermore, One Way Analysis of Variance (ANOVA) tested towards Highest Education result shown there is a significant difference between working duration and agents' service performance. Significant level result is at 0.004 ($F=3.93$, $p < 0.05$). Thus, based on the analysis above, H2e is accepted.

Based on the analysis of One Way Analysis of Variance (ANOVA), it found that there is no significant difference between Highest Education level (SPM, Diploma, Degree, Master Degree and others) on agents' service performance which is significant level at 0.096 ($F=1.99$, $p > 0.05$). Therefore, based on the analysis above, H2f is rejected.

Whilst, for the income level, there is a significant difference exists among the income level per month on agents' service performance, which is significant level occur at 0.00 ($F=11.19$, $p < 0.05$). Therefore, based on the analysis, H2f is accepted.

5.1.4 Correlation Analysis

Correlation Analysis was used to achieve Objective 3. Based on the results of correlation analysis that have been conducted, it demonstrates that there is significant relationship between commitment H3a and service performance with sig value 0.00 ($p < 0.01$, Sig. 2-tailed). The positive value of Pearson Correlation with $r = 0.702$, it signifies that there are strong relationship between commitment and service performance. Therefore, H3a is accepted. This reported is supported by Knoop, R., (1995) whose indicates that commitment has positive relationship with performance.

Similarly, the result of the correlation analysis, there is a significant relationship between motivation H3b and service performance with sig value 0.00 ($p < 0.01$, Sig. 2-tailed). Then, the positive value of Pearson Correlation with $r = 0.601$, it signifies that there are moderate relationship between motivation and service performance. Therefore, H3b is accepted. The result has been proven by Silvera (2013) stated that motivational factors (Intrinsic and extrinsic) could be a useful tool for employee engagement or service field. In accordance to Macey and Schneider (2008) motivation will be defined as long term strategies that are essential to develop in order to facilitate employee engagement at work place environment.

The results of correlation analysis tested showed that there is a significant relationship between agent attitudes and service performance with sig value 0.00 ($p < 0.01$, Sig. 2-tailed). Then, the positive value of Pearson Correlation with $r = 0.604$, it signifies that there are moderate relationship between agent attitudes and service performance. Therefore, H3c is accepted.

Lastly, the result of the Pearson Correlation test on Perceived Behavioural Control toward service performance showed there is a significant relationship between perceived behavioural control and service performance with sig value 0.00 ($p < 0.01$, Sig. 2-tailed). Then, the positive value of Pearson Correlation with $r = 0.523$, it signifies that there are moderate relationship between Perceived Behavioural Control and service performance. Therefore, H3d is accepted.

5.1.5 Regression Analysis

Regression Analysis was used to achieve Objective 4, the result of regression analysis in this study shows that Beta of independent variable commitment is 0.03, motivation is 0.014, agent attitudes is 0.462 and perceived behavioural control result is 0.021. The largest beta coefficient means that the factor has the strongest contribution to influence the dependent variable (Pallant, 2005). Hence, based on this result, agent attitudes has the highest influence while motivation has the lowest influence on the dependent variable agents' service performance.

Furthermore, the factor is a significant contribution to the influence toward dependent variable if the signed value is below than 0.05. According to Griffith (2010), if the value is above than 0.05, the factor is not contributing any significant influence on dependent variable. Based on analysis, there are three independent variables are significant influence toward agents' service performance, which is commitment value ($P= 0.048$), motivation value ($P=0.049$) and agent attitudes value ($P=0.000$). Consequently, hypothesis 4a, 4b and 4c are accepted. However, one of the independent variable, perceived behavioural control ($P=0.733$) is not a significant influence toward agent service performance. Hence, H4d is rejected.

5.2 LIMITATIONS OF THE STUDY

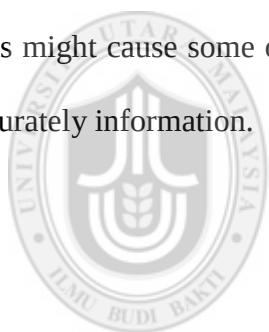
There are a few limitations or restriction that had been found or prompt in this study. This is because researchers are not able to control and adapt wholly extraneous factors when conducting research. Therefore, some limitations in the research should take note and put some effort to solve it, in order to give an opportunity for future research in this field of study.

The first limitations of this study are related to the place where the study has been conducted. This current research only distributed the questionnaires to the Prudential agents at northern area branches. Only a few Prudential insurance branches at northern area are covered in the survey, but there is still a lack of persuasion as the research is about the case in Prudential insurance company. Thus, the result can be said to barely represent the whole Prudential insurance branches at the other area such as West and East Malaysian. This is because there might be different opinions or responds of agent between the other branches.

The second limitation in this study is sample size. Through this study, a sample of 291 respondents is considered to be small. Hence, the researcher might adopt the further study by using a larger sample size and diverse location to make the result more accurately and appropriately. The large sample size is important because it will distribute across the larger population office branch and also can get the better outcome and opinion among the agents.

The third limitation is the study only focuses to agent at Prudential insurance company only. There is the lack of the time poses the difficulties to investigate in depth at another insurance company regarding agent service performance. Future research should take consideration to monitoring about agents' service performance at another insurance company. The purpose is to get the various feedback and opinion in order to improve agents' performance.

Lastly, another limitation relates to respondent privacy. Some the respondents are unwilling to mention their privacy information about their monthly income. Sometimes the answer given for monthly income level not tallies with their position. This might cause some of the questions are not answered with complete answer and accurately information.



UUM
Universiti Utara Malaysia

5.3 RECOMMENDATIONS

The result from this study expresses an empirical evidence for the relationship between Commitment, Motivation, Agent Attitudes and Perceived Behavioural Control towards agents' service performance. There are few limitations in the research process for this project and there are some suggestions and recommendations to overcome the limitation of this study.

Firstly, the place of this research study is advised to spread for the other Prudential insurance branch at Malaysia. It is important to make sure feedback or respond related agents' service performance will represent for the whole population area because different places of branches have different thinking based on their different ages, environment and thinking.

Then, limitation arising regarding sample size is also important to improve it for the further researcher. The deviation of respondents in the study should be increased or amplified to make sure that the collected responses can be oversimplify for the all branch areas. In this research, the number of respondents just consists of a number of 291 and this is small portion of existing agents at Prudential insurance company at Malaysia.

Furthermore, it is recommended that the future researchers to investigate the agents' service performance at the other insurance company. At Malaysia, we have

various operational insurance companies and it is important to get info related agents' service performance in order to improve service performance.

There are additional recommendations for improving and recover sales performance. As a manager, recruiting or employ and selecting the right person and ability required for each sales position is the most important skill of sales person skills technique for long term plan. In line of this, documenting sales methodology idea is best practices for agent and sales managers which provide a "Framework of Excellence" for improving the selling and presentation system. Once this framework accepted, the sales person process drives recruit, coaching new sales person, running training, and plan marketing technique as effective efforts and we will see the result with more improvement and efficiently.

Lastly, future researchers can include other relevant variables which may be the other determinants of service performance of Prudential insurance agents' so that the research would be more precise and accurate in finding the determinants of service performance.

5.4 CHAPTER CONCLUSION

The present study sought to offer theoretical explanation to the factor influencing service performance among Prudential insurance agents. From this study all the four independent variables which are Commitment, Motivation, Agent Attitudes and Perceived Behavioural Control have a positive relationship to Agents' Service Performance which is the dependent variable of the research. Commitment variable has a strong relationship toward agents' service performance.

Besides that, finding of the study also suggests Agent Attitudes are strongest factor that influence service performance. According to Jager & Amblard (2005) which demonstrates that the structure process of measure attitude of the agents will resolve the incidence of incorporation and difference outcome, which in turn cause a group of agents to reach approval, or to develop a number of sub agent and sharing the knowledge with the same position.

REFERENCES

- Aemenio Rego, Regina Leite, Teresa Carvalho, Carla Freire & Armando Vieira, (2004) Organizational Commitment: Toward a Different Understanding of the Ways People Feel Attached to Their Organizations, *Management Research: The Journal of the Iber Of American Academy of Management*, 2(3), 201 – 218.
- Ajzen, I., & Fishbein, M. (1980). *Understanding attitudes and predicting social behaviour*. Englewood Cliffs, NJ: Prentice-Hall, 30(1): 63-77.
- Anderson, E. & Oliver, R.L. (1987). Perspective on behaviour-based versus outcome based sales force control systems. *Journal of Marketing* 4, 76-88.
- Azman, I., Girardi, A., Mohd Nor, M.S., Muhammad Madi, A., Dousin, O., Zainal Ariffin, A., Abdul Halim, M. A & Zalina, I. (2009). Empirically Testing the Relationship between Income Distribution, Perceived Value Money and Pay Satisfaction. *Journal of Intangible Capital*, Volume, 5(3), 235-258.
- Bengtson, C., Vedin, J.A., Grimby, G. & Tibblin, G. (1978). Maximal Work Performance Test in Middle-aged Women: Results from a Population Study. *Scandinavian Journal of Clinical and Laboratory Investigation*, 38(2), 181-188.
- Blau, G. J., & Boal, K. B. (1987). Conceptualizing how job involvement and organizational commitment affect turnover and absenteeism. *Academy of Management Review*, 288-300.

Borghan, L. & Nelen, A. (2009). Learning on the Job, the Composition of Tasks and the Earnings of the Older Workers. Retrieved from:

<http://www.netspar.nl/events/2009/annual/paperborghans.pdf/>

Bootzin, R., Loftus, E. & Zajonc, R. (1983). Psychology Today: An Introduction. New York: Random House. Fifth Edition, 570.

Bradley, D.E. & J.A. Roberts, (2004). Self-employment and job satisfaction: Investigating the role of self-efficacy, depression and seniority. *Journal of Small Business Management*, 42(1): 37-58.

Brown, P. Stephen & A.P. Robert, (1994). Antecedents and Consequences of Salesperson Job Satisfaction: A Meta-Analysis. *Journal of Marketing Research*, 30(1): 63-77.

Cappelli, P. & Ragovski (1995). Self-Assessed Skills and Job Performance. NCAL Technical Reports TR94-08, January 1995. Retrieved from:

<http://www.literacy.org/PDFs/TR9408.pdf>

Churchill, GA. Jr., Ford, N.M., Hartley, S.W. & Walker, O.C.Jr., (1985), The Determinants of Salesperson Performance: A Meta-Analysis, *Journal of Marketing Research*, 7(12), 144-156.

Cook, S. & McCauley, S. (1997). How Colleagues and Customers can Help Improve Team Performance. *Journal of Team Performance Management*, 3(1), 12-17.

- Cooper, R. W., & Frank, G. L. (1991). Ethics in the Life Insurance Industry: The issues, helps and hindrances. *Journal of the American Society of CLU & ChFC*, 45, 54-66.
- Crawford, J.C., & Nonis, S. (1996). The Relationship between Boundary Spanners' Job Satisfaction and the Management Control System. *Journal of Managerial Issues*, 8(1), 125-134.
- Crosby, L.A., Evans, K.R., & Cowles, D. (1990), Relationship quality in services selling: An interpersonal influence perspective. *Journal of Marketing*, 54(3), 68-81.
- Czaja, S.J. (1995). Aging & Work Performance. *Journal Review of Public Personnel Administration*, 15(2), 46-61.
- Dieleman, M., Cuong, P.V., Vu Anh, L. & Martineau, T. (2003). Identifying Factors for Job Motivation of Rural Health Workers in Vietnam. *Journal of Human Resources for Health*, 1(10), 1-10.
- Dorfman, MS. (2003). Introduction to Risk Management and Insurance. (7th edn). Prentice Hall.
- Dubinsky, A.J., Childers, T.L., Skinner, S.J., & Gencturk, E., (1988), Impact of Sales Supervisor Leadership Behaviour on Insurance Agent Attitudes and Performance, *Journal of Risk Insurance*, 55, 132-144.

Fereshteh, G.G. and Seyed Jamal, F.H. 2007. Factors Affecting the Performance of the Agricultural Advisors in Increasing Production in the Wheat Self Sufficiency Plan (WSP) in Qazvin Province. Retrieved from:

<http://www.apec.upm.edu.my/>

Gera, R. (2011). Modelling the service antecedents of favourable and unfavourable behaviour intentions in life insurance services in India. *International Journal of Quality and Service Sciences*, 3(2), 225-242.

Hafer, J. & B.A McCuen, (1985), Antecedents of Performance and Satisfaction in a Service Sales Force as Compared to an Industrial Sales Force, *Journal of Personal Selling and Sales Management*, 3(5), 7-17.

Hair, J. F., Bush, R. P., & Ortman, D. J. (2006). *Marketing research within a changing information environment* (3rd ed.). New York : McGraw-Hill/Irwin.

Hair, J. F., Celsi, M. W., Money, A. H., Samouel, P., & Page, M. J. (2003). *Essential of business research methods*. New York: Lenn Publishing.

Ingram, T.N., K.S. Lee & S.J. Skinner, 1989. An Empirical Assessment Salesperson Motivation, Commitment and Job Outcomes. *Journal of Personal Selling & Sales Management*, IX: 25-33.

Jabroun, N. & Balakrishnan, V. (2000). *Participation and Job Performance in the Malaysian Public Service Department*. 15(2), 46-61

Jacqueline C.Landau & James D.Werbel (1995), Sales Productivity of Insurance Agents During the First Six Month of Employment. *Journal of Personal Selling and sales Management*, 6(4), 19-26.

Jamil Osman (2003). The issue of Gharar in Life Insurance. *Journal of IKIM*, 11(2), 56-64. JAMIN Report 1998, 3(5), 7-17.

Jensen, M.C. & Murphy, K.J. 1990. Performance Pay and Top-Management Incentives, *Journal of Political Economy*, 98(2) 225-64.

Judge TA., & Watanabe S. (1993). Another look at the job satisfaction life satisfaction relationship. *Journal Appl. Psychol.* 7(8), 236 - 241.

Kahya, E. 2007. The Effects of Job Characteristics and Working Condition on Job Performance. *International Journal on Industrial Ergonomics*, 37(2007), 515-523.

Kane, J. S., & Freeman, K. A. (1997). A theory of equitable performance standards. *Journal of Management*, 23(1), 37-58.

Kaur, P., & Negi, M. (2010). *A study of customer satisfaction with life insurance in chandigarh tricity*. *Paradigm*, 14(2), E1-E39. Retrieved from :

<http://search.proquest.com/docview/1021834958?accountid-50207>

Kaur, P., & Negi, M. (2010). *A study of customer satisfaction with life insurance in chandigarh tricity*. *Paradigm*,14(2),E1-E39.Retrieved from:

<http://search.proquest.com/docview/1021834958?accountid-50207>

Knoop, R. (1995). Relationships among Job Involvement, Job Satisfaction, and Organizational Commitment for Nurses. *The Journal of Psychology*, 129 (6), pp. 643-649.

Kolz, A.R., McFarland, L.A. & Silverman, S.B. (1998). Cognitive, Ability and Experience and Predictors for Work Performance. *Journal of Psychology* , 23(1), 37-58.

Krejcie, R.V. & Morgan, D.W. (1970). Determining sample size for research activities. *Educational and Psychological Measurement*, 30, 607-610.

Krueger, A.B. & Rouse, C. 1998. The Effect of Workplace Education on Earnings, Turnover and Job Performance. *Journal of Labor Economics*, 6(1), 61-94.

Larwood,L. & B. A. Guekek. (1989). Working towards a women's career development, in B. A. Gutek and L. Larwood (eds.) *Women's Career Development*. New bury Park, CA: Sage.170-183.

Lawler, E.E., (1979). "*A Model of Job Satisfaction*" (Homewood, IL: Richard D. Irwin, Inc., Compensation and Reward Perspectives, 308-313.

- Lee, Geon. & Benedict, J. (2009). "Does Organizational Performance Make a Difference to Public Employees Job Turnover in the Federal Government? Paper presented at the annual meeting of the Midwest Political Science Association 67th Annual National Conference, The Palmer House Hilton, Chicago, IL, April 02, 2009.
- Leeuw, F.L. (1996). Performance Auditing, New Public Management and Performance Improvement: Question and Answer. *Journal of Accounting, Auditing and Accountability*, 9(2), 92-102.
- Lynn, Cao & B. C. Horn. (1996). The influence of Career Stage on the Work Attitudes of Male and Female Accounting Professionals. *Journal of Organizational Behaviour*, 17(2), 135-149.
- Macey W.H & Schneider B. (2008). The Meaning of Employee Engagement. *Industrial and Organizational Psychology*, 1 (2008), 3-30.
- McElroy, J.C., Morrow., P.C., Power, M.L & Iqbal, Z., (1993), Commitment and Insurance Agents' Job Perceptions, Attitudes and Performances, *Journal of Risk and Insurance*, 60, 363-384.
- McKendall, M.A. & Margulis, S.T. (1995). People and Their Organization: Rethinking the Assumption. *Journal of Business Horizon*, 38(4) 21-28.
- Mohd. Fadzli Yusof. (1996). Brief Outline on the Concept and Operational System of Takaful Business (Islamic Insurance). Takaful (Islamic Insurance)

Mohd Ma'sum Billah (1999). Quantum of Damages in Takaful (Islamic Insurance): A Reappraisal of the Possibility of Adopting the Doctrines of Al-Diyah and Al-Daman. *Arab Law Quarterly*, Vol. 14, No. 4 (1999), pp. 339-360.

Mohd. Ma'sum Billah. (1999). *Principle of contract affecting Takaful and insurance – compared*. Part 1, in *Arab Law Quarterly*, (London)

Meyer, J. P., & Allen, N. J. (1991). A three-component conceptualization of organizational commitment. *Human resource management review*, 1(1), 61-89.

Meyer, J. P., & Allen, N. J. (1991). A three-component conceptualization of organizational commitment. *Human resource management review*, 1(1), 61-89.

Meyer, J. P., Becker, T. E., & Vandenberghe, C. (2004). Employee commitment and motivation: A conceptual analysis and integrative model. *Journal of Applied Psychology*, 89(6), 991-1007.

Mowday, R.T., L.W. Porter, and R.M. Steers, (1982), *Employee-Organization Linkages: The Psychology of Commitment, Absenteeism and Turnover*. San Diego, CA: Academic Press.

Oliver, Richard L. (1974), "Expectancy Theory Predictions of salesman's Performance" *Journal of Marketing Research*, 11, 243-253.

Palakurthi, R.R. & Parks, S.J. (2000). The Effect of Selected Socio-Demographic Factors on Lodging Demand in the USA. *International Journal of Contemporary Hospitality Management*, 12(2), 135-142.

Pallant, J (2005), *SPSS Survival Manual*. Second edition, Ligare Pty Ltd, Sydney.

Parasuraman A, Zeithaml V& Berry L.L (1988), SERVQUAL: A Multi-Item Scale for Measuring Consumer Perceptions of Quality“, *Journal of Retailing*. Spring 1988, p.12-38.

Parasuraman, A.(1997). Reflections on gaining competitive advantage through customer value. *Academy of Marketing Science Journal*, 25(2), 154-161.

Pesamaa, O. & Hair, J. F. (2007). More than friendship is required: An empirical test of cooperative firm strategies. *Management Decision*, 45 (3), 602-615.

Pesamaa, O. (2007b). Against the odds: Building inter firm commitment under trying circumstances, *Submitted to Journal of General Management*.

Pesamaa, O. (2007c). The process of interorganizational commitment, *Submitted to International Journal of Tourism Policy and Research*.

Pesamaa, O. (2008). "Ohlins Chemicals: resolving communication problems." case (in) Hair, J., et.al., (eds). *Professional Sales Management*. (Boston: Houghton-Mifflin, 2008).

Pettijohn, L. S., Pettijohn, C. E., & Taylor, A. J. (2009). Retail sales training: activities and effects on job satisfaction, organizational commitment, turnover and customer-orientation. *Marketing Management Journal*, 19(1), 46-57.

Porter, L.W. & Lawler, E.E. 1974, *Managerial Commitment and Performance*, Irwin-Dorsey, Homewood, Illinois .

Porter, L., Steers, R.M., Mowday, R.T. & Boulin, P.V. (1974). Organizational commitment, job satisfaction, and turnover among psychiatric technicians. *Journal of Applied Psychology*, 59, 603-609.

Rizzo JR, House RJ, & Lirtzman SI (1970). Role conflict and ambiguity in complex organizations. *Admin. Sci. Quart.*, 15,150-163.

Roebuck, D.B., Sighler, K.W. & Brush, C.C. (1995). Organizational Size, Company Type and Position Effects on the Perceived Importance of Oral and Written Communication Skills. *Journal of Managerial Issues*, 7(3), 77-85.

Rotenberry, P.F., & Moberg, P.J. (2007). Assessing the impact of job involvement on performance. *Management Research News* , 30, 203-215.

Ryans, A. & Weinberg, C. (1979) Territory Sales Response. *Journal of Marketing Research*, 2(4), 453-65.

Ryan,M.R, (2000). Intrinsic and extrinsic Motivations: Classic definitions and new direction. *Journal of Psychology*, 25, 54-67.

Sekaran, Uma (2003). *Research Methods for Business: A Skill-Building Approach*, 4th Edition, New York, Wiley.

Sekaran, U., & Bougie, R. (2010). *Research method for business: A skill building approach* (5th ed.). New York: John Wiley & Sons, Inc

Selltiz C, Wrightsman L S & Cook S M (1976) *Research Methods in Social Relations*. 3rd ed., New York: Holt Rhinehart and Winston.

Shaiful Anuar, K., Kamaruzaman, J., Hassan, A., Mohamad, I., Kamsol, M.K. & Norhashimah, A.R. 2009. Gender as Moderator of the Relationship between OCB and Turnover Intention. *Journal of Asian Social Science*, 6(6), 108-117.

Sharkey, B.J. & Davis, P.O.(2008). *Hard Work: Defining Physical Work Performance Requirements*. Human Kinetics Publisher, Champaign, Illinois.

Staw, & Berry M. (1997), “*Motivations in Organizations : Towards Synthesis and Redirections*” in *New Directions in Organizational Behaviour*, B.M Staw and G.R. Salancik, eds. Chicago: st Claire Press, 55-95.

Steers, R., & Porter, L. (1983). *Employee commitment to organizations*. In R. Steers & L. Porter (Eds.), *Motivation and work behavior* , 218-230).

Sujan, H. (1986). Smarter versus harder: An exploratory attributional analysis of salespeople motivation. *Journal of Marketing Research* 23, 41-49.

Thomas, R.W., Soutar, G.N. & Ryan, M.M. (2001). The selling orientation-customer orientation (SOCO) scale: A proposed short form. *The Journal of Personal Selling & Sales Management* 21, 63-69.

Torgler, B., Schmidt, S.L. and Frey, B.S. 2006. *Relative Income Position and Performance: An Empirical Panel Analysis* (April 2006). FEEM Working Paper No. 39.2006. Retrieved from:

<http://ssrn.com/abstract=889328>

Turner, J. C. (1995). The influence of classroom contexts on young children's motivation for literacy. *Reading Research Quarterly*, 30(3), 410–441.

Vermeeren, B., Kuipers, B. & Steijn, B. (2009). *A Study of HRM, Employee Attitude and Behaviour and Public Service Quality of Dutch Municipalities*. Paper presented at EGPA Conference, September 2-5 2009.

Walker, Y. and Y. Vardi, 1980. Relationship between Job, Organization, and Career Commitments and Work Outcome: *An Integrative Approach, Organizational Behavior and Human Performance*, 81-96.

Widmier, S. 2002. *The effects of incentives and personality on salespersons customer orientation*. *Industrial Marketing Management* 31, 609-618.

William, M.R. (1998). The influence of salesperson scustomer orientation on buyerseller relationship development. *Journal of Business & Industrial Marketing* ,13, 271-287.

Wu, Jiming & Lu, Xinjian (2013) "Effects of Extrinsic and Intrinsic Motivators on Using Utilitarian, Hedonic, and Dual-Purposed Information Systems: A Meta-Analysis," *Journal of the Association for Information Systems*: 3(14), 28-37.

Zaini Ahmad & D. Taylor, (2009). Commitment to independence by Internal Auditors: The Effects of Role Ambiguity and Role Conflict. *Emerald Journal*, 24, 90-105.

Zikmund, W.f., Babin, B.J., Carr, J.C., & Griffin, M. (2010). *Business Research Methods (8th ed)*. South-Western: Cengage Learning

