



MOTIVATION, SELLING BEHAVIOR, AND SATISFACTION OF SALES
AGENTS: A CASE STUDY OF AIA, BANGKOK

By
CHANAPORN LUENGRKANG

A Thesis submitted in partial fulfillment
of the requirement for the degree of

Master of Business Administration

Graduate School of Business
Assumption University
Bangkok, Thailand

August
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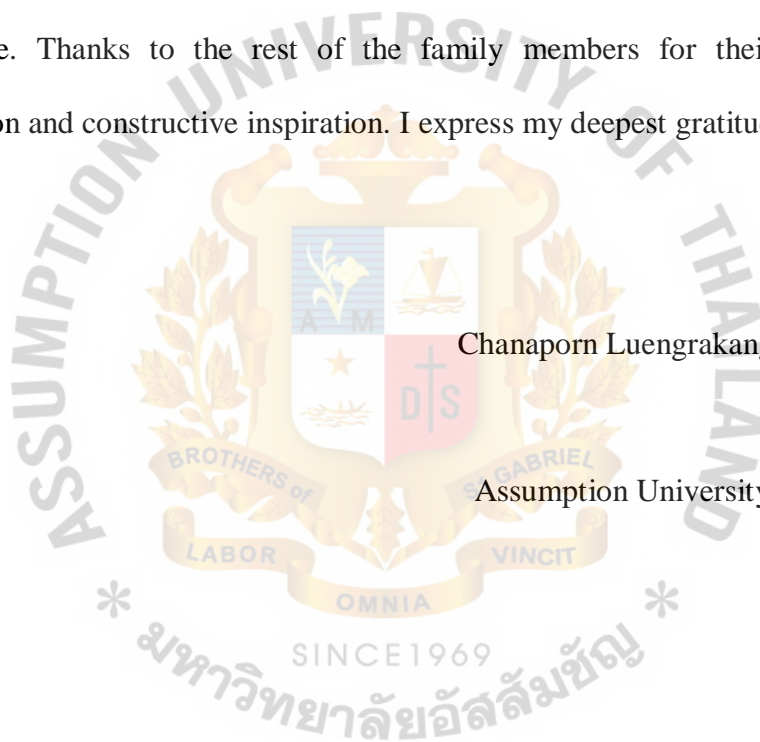
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ABSTRACT

Insurance industry in Thailand is changing rapidly. Intense competition, lowering compound reversionary bonus interest rate, increasing of insurance premium, and lowering commission makes the insurance companies concerned about how to increase sales volume and how to keep their sales growing because the insurance sales are the most important mechanism in the business. Motivation, Selling Behavior and Sales Agents' Satisfaction: A Case Study of AIA, Bangkok reveals three factors involve insurance sales which are motivation, selling behavior and job satisfaction and help to answer the research question of "what kind of motivation is needed for selling agents and supervisors that leads to effective selling behavior and job satisfaction?"

Literature review in this study focuses on selling behavior to understand what the insurance sales' activities are, motivation and job satisfaction both theories and articles which are written about salespeople's motivation and job satisfaction are also provided.

Qualitative methodology, in-depth interview, is employed in this study. Fifteen experienced insurance agents and fifteen supervisors were interviewed to explore their attitude about their job. The questions which were used for the interview were set by the literature review and protocol.

The result of the study presents insurance agents and supervisors' attitude towards their job, what motivate them and their work activities then compare the interview result with theories in literature review. The result of the study is used to define proposition and draw conceptual framework.

This study benefit to insurance companies to motivate their insurance salespeople in appropriate way that leads to good selling behavior, high performance and high satisfaction in the long run. Moreover, it is benefit to insurance salespeople in all levels to develop themselves as professionals.



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CHAPTER 1

INTRODUCTION

1.1 Introduction

In this chapter I will explore the current situation of insurance business that will lead to the statement of the problem, objective of the study, scope of the study, limitations of the study and definitions of terms

1.2 Life Insurance Situation in Thailand

In 1997, Thai economy experienced lower production and a Thai financial sector was destroyed due to business downsizing and slow business expansion. For insurance business, consumers had limited choices to buy insurance policies and were not well informed about insurance because there were a limited number of insurance companies and the insurance products and services did not vary.

The situation changed rapidly in the past few years, because of governmental support of the business. Insurance business turned out to be more competitive and bank insurance has been brought to join the business. The government also offered health insurance services. Many new international insurance companies started to expand their business in Thailand and existing local companies tended to invest their capital in strong advertising, promotions, public relations and offered new products to customers.

One of the important factors that stimulated the business was the announcement of the government on January 1, 2002 to increase the allowance of

personal tax deduction for life insurance premiums from 10,000 baht to 50,000 baht which encouraged people to buy insurances and promoted personal savings. It was clearly seen that the insurance business has expanded rapidly in all dimensions. (www.bangkokpost.com Accessed on 7th August 2004)

1.3 Situation of AIA

American International Assurance Limited (AIA) has been the market leader that has generated high production, high return of investment and high number of agents. AIA, Thailand has been operating in the country for more than 60 years. In the beginning, AIA operated with only 4 staffs, at the time of conducting this research it had 1,300 Thai staffs, 40,000 agents and 4,000 agency leaders, and is taking care of more than 2,500,000 in force policies for the Thai people. (Source: <http://www.aia.co.th> Accessed on 7th August 2004). Figure 1.1 page 3 indicated that AIA has been the market leader with 40.45% market share in 2003.

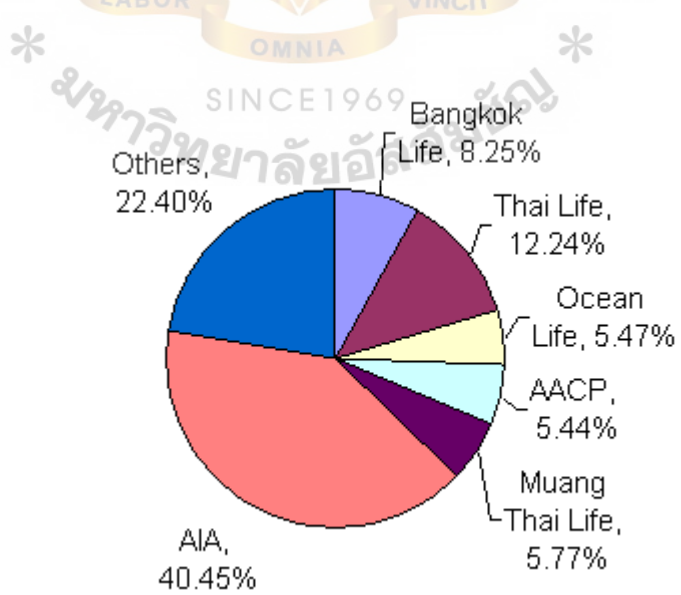


Figure 1.1: Life insurance market share in 2003

Source: Annual Insurance Report of Thailand in 2003

In Bangkok, there are 31,525 full-time agents and 6,109 supervisors, 20% of these agents and supervisors performed relatively well. Only the productions from this 20% of agents are as much as the rest of 80% able to produce (Department of Statistics, AIA. Data in August, 2004).

Many new channels were employed apart from selling by agents, for example, direct sales and on-line sales, walk-in and on-line customers were offered discounts since the firm did not have to pay commissions to agents via these channels.

Agents will have to compete with bank officers in the bank assurance services which were now offered by many bank branches. Bank officers at any level set up their sales volume in insurance products by cross-selling between banks and insurance companies.

In 2003, changes in insurance business highly impacted the American International Assurance (AIA). The most important factors were the effective work and new conditions of the Department of Insurance to control the quality of insurance agents and insurance companies, the economic crisis and low deposit interest rate and the need to adjust the commission offered to agents. Table 1.1 page 4, illustrated the lower rate of commission due to lower saving interest rate and lower returns of financial investment, that created dissatisfaction among insurance salespersons. (<http://www.matichon.co.th>, <http://www.bangkokpost.com> Accessed on 10th August 2004)

Table 1.1 AIA Commission Comparisons in 1997-2003

Unit: 1,000,000 Baht

Description/Year	1997	1998	1999	2000	2001	2002	2003
First Year Premium ¹ (Baht)	4,532.37	4,071.94	6,630.80	9,028.59	10,243.56	11,330.55	11,358.46
Commissions ² (Baht)	1,855.54	2,172.48	2,379.69	3,262.71	3,877.57	3,844.24	3,749.26
Average Commission	40.94%	53.35%	35.38%	36.14%	37.85%	33.93%	33.00%

Sources: Annual Life Insurance Report of Thailand year 1997 Table 4.1 page 33, Table 13.1 page 78. Year 1998 Table 4.1 page 35, Table 13.1 page 82. Year 1999 Table 4.1 page 32, Table 13.1 page 78. Year 2000 Table 4.1 page 32, Table 13.1 page 80. Year 2001 Table 5.1 page 36, Table 14.1 page 84. Year 2002 Table 5.6 page 36, Table 14.2 page 85. Year 2003 Table 5.1 page 37, Table 14.1 page 86. Department of Insurance, Ministry of commerce, Thailand.

Note: Average Commission = Commission / First Year Premium

1.3.1 Lower Commission

American International Assurance (AIA), with intense competition and investment situation, adjusted its strategies for its agents to attract customers. For agents, it offered new conditions with lower first year commissions to about 10-40% depending on the products sold, to motivate agents to assure that their customers pay renewal premiums. It also offered many attractive premiums such as gold, spa package and short trips instead of offering high commissions to encourage the agents to work continuously. (<http://www.aia.co.th> Accessed on 7th August 2004)

¹ First Year Premium: Premium is a regular periodic payment for an insurance policy, insurance salespersons gain commission from the first year premium and the first year premium is considered as sales agents' production.

² Commission: A fee paid to an agent for services rendered, and often calculated in percentage of the value of the deal.

1.3.2 Increasing Premium and Lowering Compound Reversionary Bonus

For customers, it launched new products every 2-3 months and premiums were raised by 15-20% while minimum guaranteed savings rates were lowered from 4% to 2%. Agents needed to put more efforts to compete with other financial products in the market. (<http://www.bangkokpost.com> Accessed on 7th August 2004)

An insurance agent's job generated high income. To get a job as an insurance agent was easy, only a license was needed but to survive and succeed was not easy. To survive in the business, agents needed to deeply understand the nature of the job and the success should be built on the qualities and ethics of individuals. These individuals would need to be wholly committed, and have the personal strength and discipline to create and develop their own customer bases. Convincing them to merely buy the products was not enough, making them appreciate the value of the services provided was as important. To help agents develop skills in order to firmly stand in the present situation, Thai Life Insurance Association provided many kinds of training for agents who wish to develop themselves such as Life Underwriter Training Council (LUTC) course from the U.S., and cooperated with many organizations and universities such as, Assumption University. Thai Insurance Institute also set up courses designed for agent supervisors and agents in Thailand (<http://www.matichon.co.th> Accessed on 8th August 2004).

1.3.3 Lessening the Number of Full-Time Agents

There was lesser number of agents who worked full-time. Only about 30% of agents in the industry were full-time employees (www.bangkokpost.net/midyear2002/insurance.html Accessed on 7th August 2004). All full-time agents were expected to give maximum time to develop the business. They complained about having to attend too many motivational and lacking meetings (Odgers, 2003). Still they had to attend because it was the rule and many insurance companies believed that it was the best way for their agents and if the agents themselves thought this was not sufficient, they could learn to develop themselves from other agents who had succeeded in and through experiences about successful selling behavior.

Learned from the past, the weakness, that of recruiting as many people as possible by not taking their qualifications into account created high turnover rate. Furthermore people who did not perform well developed negative attitudes towards the business. This, in turn, wasted both time and efforts of the companies and supervisors who trained them. To build a team that could survive, the companies should emphasize on quality not just quantity by carefully recruiting people to join the organizations, organizing training sessions and closely taking care of people to make them professionals (Lohitkul, 2003).

Although the situation was not stable and seemed difficult to reach the clients since the returns were not much higher than the deposit interest rates. Moreover, clients had to wait for at least 15 years to enjoy some returns from their investment, on the other hand, as shown below in Figure 1.2, only 15% of Thai population were insurance policyholders while another 85% were not, the business opportunity for

insurance agents was there but how to reach the other 85%? It is the question that anyone, who wants to succeed in this business, should take into consideration.

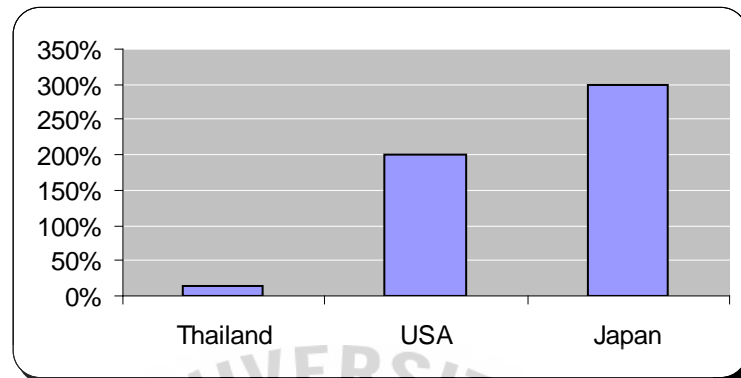


Figure 1.2 Percentages of Policy Holders, Calculated Based on the Number of National Population

Source: <http://www.doi.go.th> Accessed on 10th September 2004

1.4 Statement of the Problem

People were important resources to the company, especially insurance salespersons who generated income. The study focuses on the case study about the relationship between selling behavior and job satisfaction which was effected by motivation in the situation shown as the followings:

- Lower compound reversionary bonus interest rate
- Increased premium because of lower return on the investment.
- Intense competition in insurance business
- Lower commission
- Lesser number of full-time agents

From this research, agents should be able to learn how to adjust their behavior to succeed and yield higher production. The research question is “what kind of

motivation is needed for selling agents and supervisors that leads to effective selling behavior and job satisfaction?”

1.5 Objectives of the Study

The purpose of the study, mainly, is to explore the selling behavior of agents and supervisors in AIA, Bangkok and also their job satisfaction and motivation. How do they work in this situation and these conditions that do not allow them to reach, seek and gain from the clients as easily as they used to? The factors of selling behavior, job satisfaction, motivation of agents and supervisors and a comparison between them will be explored. The objectives of the study are:

1. In-depth explanation of what kind of motivation leads to effective selling behavior and job satisfaction of agents and supervisors.
2. Compare the differences of motivation, selling behavior and job satisfaction of agents and supervisors.
3. Recommend suitable motivation that will lead to effective selling behavior and job satisfaction of both agents and supervisors.

1.6 Scope of the Study

This research focuses on the selling behavior of American International Assurance (AIA) in Bangkok only. AIA is an insurance company that possesses a high standard of training for their agents, especially in Bangkok. There is AIA training center which allows any agent from any agency or any group in AIA to

participate in their various training programs and also the required basic trainings are given to all new agents.

As mentioned on page three that there were 20% of agents and supervisors who could generate high incomes, this group will be the subject of the research in order to understand their behavior and attitude towards the job.

The agents in this study are full-time agents that showed high commitment to the company and have possessed strong selling behavior which help clarify the research questions better than part-time agents. Moreover, agents in the supervisor level will also be the subjects so that the comparison of different behaviors of different levels of agents can be drawn.

1.7 Limitation of the Study

This study focuses on the attitudes of the agents who might have answered the questions with bias. This may deviating the actual results. The research was conducted in AIA, Bangkok, in August 2004 – June 2005. Some of the information or attitudes may be changed when time and situation change.

1.8 Significance of the Study

After completing the study, the researcher hopes that this study will make some contributions as the followings.

First of all, understanding the selling behavior of each level of agents will allow AIA to plan its strategies; designing new policies that better serve the customers, offering attractive rewards that better motivate and satisfy its agents.

Secondly, agents can learn different types of selling behavior and improve their skills accordingly.

Thirdly, agents at supervisor level can think up appropriate strategies for their subordinates.

Last but not least, any person who is interested in insurance business can learn about the successful selling behavior and apply to his/her job/business. Selling insurance is a commercial act that requires art, It does not have any specific rule and each person possesses a different selling style to reach the target.

1.9 Definition of Terms

- *Agency*: The office of an agent, or factor; the relation between a principal and his agent; the business that one person is trusted to be in concern of another person
- *Agent*: A person who is assigned to propose insurance products to potential customers. License is required to be an agent.
- *Bancassurance*: The amalgamation of assurance and banking business within a financial environment (<http://www.lse.co.uk> Accessed on 5th December 2004).
- *Commission*: A fee paid to an agent for services rendered, and often calculated in percentage of the value of the deal (<http://www.lse.co.uk> Accessed on 5th December 2004). The range of commission in AIA depends on products sold, about 10% - 50%.
- *Endowment*: A type of insurance product; the sum the insured will pay the policyholder on the due date or to the beneficiary if the policyholder dies before the due date.

- *First Year Premium:* Premium is a regular periodic payment for an insurance policy (<http://www.investorwords.com>). Agents gain commission from the first year premium and the first year premium is considered a production.
- *Full Time Agents:* Agents who have sold at least 1 policy a month, in other words, agents who work continuously.
- *Group:* Group of agencies
- *Insurance Policy:* A contract of insurance, describing the term, coverage, premiums and deductibles (<http://www.investorwords.com> accessed on 5th December 2004).
- *Insurance salespersons:* Insurance agents in all levels.
- *Job satisfaction:* Amount of positive affect that individuals have toward their jobs (Feldman & Arnold, 1983). In this research, job satisfaction will be studied to sales agents to find out their in-depth attitude about their job satisfaction.
- *Minimum guaranteed savings:* The minimum saving interest rate which is guaranteed and stated in the contract. The insured may choose to receive their dividend or deposit it back to the insurer with guaranteed minimum saving interest rate. The interest rate that the insured receives may be higher than the minimum guaranteed savings but can not be lower.
- *Motivation:* The process of arousing and sustaining goal-directed behavior (Nelson and Quick 1997). In this research motivation means the factors that stimulate selling behavior in insurance agents and supervisors.
- *Renewal premium:* Premium which is paid for the new term of policy.
- *Selling Behavior:* Selling activities of each agent or supervisor which have different proportions between each activity; prospecting, fact finding, selling,

closing deals, servicing, training and different services of insurance that they are selling.

- *Sum Insured:* Amount of money which is specified in the contract, the amount that have to be paid when the certain defined events occurred or the maximum liability amount that the insurers have to pay.
- *Supervisor:* Insurance sales supervisor who is in charge of his/her own production and also the team production.
- *Unethical Agents:* Agents who propose to customers in unethical ways; for example, selling by giving discount deducted from their own commissions, abandoned their customers or destroy other agents by vilify.

1.10 Abbreviations

- *AIA:* American International Assurance Company Limited.
- *LUTC:* Life Underwriter Training Council, an organization who sets up world wide training courses and writes textbooks about insurance. Agents who have completed this training are considered quality agents.

CHAPTER 2

LITERATURE REVIEW

2.1 Introduction

Most of the literatures that are related to this research have been reviewed. The study focuses on selling behavior, job satisfaction, and motivation. Because the insurance business sells services whose characteristics are different from tangible products that need to be presented by sales only. The study concentrate on sales agent therefore literature review in this chapter mostly focuses on the issue related to sales agents.

The literature review in this chapter will be employed as a foundation to set up a protocol which will be used as a guideline for interview.

2.2 Selling Behavior

Salespersons' behaviors include sales force activities required in the sales process and activities related to the development of ongoing relationship with customers or buyers. There is a strong relationship between the behavior of salespersons and activities that lead to customer relationship. The research found that top performing salespeople tend to initially spend more time building relationship with buyers than attempting to gain a quick sale. It appears a salesperson who spends time performing behaviors that build strong relationship with customers, will improve his/her performance (Boles, Breashear, Bellenger, & Barksdale, 2000).

Boles' research supports good selling behavior of insurance agents, because to survive in the business, the relationship between salesperson and their customers is crucial. If the relationship between the salesperson and customer is strong, customer tends to refer new customers to the agent.

Baker presents another concept, which is different from Boles'. Baker stated that not only selling behavior but also some other factors that effected sales performance.

Baker's concept explained that the behavior and the subsequent performances of salespeople are influenced by three groups of antecedents:

1. The activities of sales managers
2. Characteristics of salespeople and
3. The appropriateness of the design on sales organization

Previous Research has found that effective salesperson behavior produces superior sales force outcome which produces better sales organization performance. The result of this study could help managers to establish benchmarks which can be used to assess the status of their own sales force relative to more successful sales force (Barker, 2001).

This research shows that selling behavior, in another word, any selling activities, the action taken in seller-customer relationship, is actually the step of selling.

One of the review literatures about selling behavior led to the conclusion that knowledge of the expected behavior of salespeople, pertaining specifically to their work, is an essential requirement to a selling organization and has an impact on various facets of the overall job (Greenberg & Baron, 2003). The research shows sales-related characteristics as followings:

- negotiating with customers
- being sociable
- adjusting to different role requirement
- having risk associated with performance
- receiving salary only
- receiving commission only
- receiving salary and commission
- spending considerable time working away from an office

(Simintiras, Cadogan , & Lancaster, 1994).

These characteristic are the same as the insurance salespersons' characteristics, because for income, insurance salespersons mostly receive commission only but higher level of agents may receive both salary and commission.

One of the studies that focuses on selling behavior is “*A Study of Interpersonal Selling Behavior, Trust, Satisfaction and Future Interaction Intention In Case of Life Insurance*” by Chutathip Budsayaplakorn (2003) that is concerned about customer satisfaction and not with the salespeople but also stated about the relationship between salespeople and customers.

The research stated the interpersonal selling behavior as personal communication between salespeople and customers, salespeople persuade customers to buy something they offer that include goods, services or ideas. Interpersonal selling behavior consists of six aspects; sales-oriented behavior, customer-oriented behavior, agents' co. disclosure behavior, agents' self-disclosure behavior, transaction-oriented behaviors and relationship-oriented disclosure (Budsayaplakorn, 2003).

2.2.1 The Steps of Selling

The research about selling behavior show that selling behavior is activities that salespeople do in their jobs. Most of the activities are related to customer relationship which those activities show in the step of selling.

The seven steps of selling are:

1. Prospecting and qualifying
2. Pre-approaching
3. Approaching
4. Presenting
5. Overcoming Objections
6. Closing
7. Following-up

Each step is highly interrelated with the previous step, and the steps build on one another (Monchref & Shipp, 1997). These steps explain the steps of selling: before meeting the customer until after completing sales. The last step, closing, is the most important step that helps agents maintain good relationship with their customers which will lead to re-purchasing and referral list from customers.

Another study identified another similar process which was more practical to the agents for the stage of proposing and selling. However it was different from Monchref and Shipp's study because it did not mention follow-up (Werth & Ruben, 1992). The process is as followings:

1. Sell the appointment.
2. Get appointment with as many potential customers as possible.
3. Identify the prospect's needs.

4. Convince the potential customers that the salesperson has the best product or service to meet their needs.
5. Entice the prospect to buy now.
6. Overcome any objections.
7. Close the deal.

Selling behavior is related to sales agent's performance. Sales agent's behavior reflects his/her performance therefore sales agent's selling behavior can indicate the outcome of his/her works or performance.

Table 2.1 Summary Table of Selling Behavior Literature Review

Name	Conclusion
Boles et al., 2000	Top performing salespeople spend more time building relationship with buyers than attempting to gain quick sale
Barker, 2001	The behavior and subsequent performance of salespeople are influenced with; activities of sales manager, characteristic of salespeople and the appropriate of the design on sales organization.
Simintiras et al., 1994	Sales-related characteristics that are similar to those of insurance salesperson's.
Budsayaplakorn, 2003	Interpersonal selling behavior, stated about the relationship between salespeople and customers.
Werth & Ruben., 1992	Explain selling activity that most salespeople are taught to do
Moenchef and Shipp, 1997	The steps of selling; before meeting customer until after complete sales.
Moenchef and Shipp, 1997	7 steps of selling; before meeting customer until after completing sales.

2.3 Motivation

Definition of motivation defined as the process of arousing and sustaining goal-directed behavior (Nelson & Quick 1997). Motivation is the willingness to do something and is conditioned by this action's ability to satisfy some need for the individual. A need is a physiological or psychological deficiency that makes certain

outcomes appears attractive. This motivation process can be seen in Figure 2.1 page 17 (Robbins, 2001).

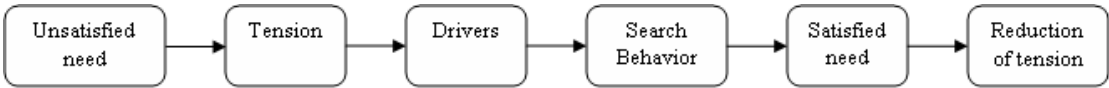


Figure 2.1 Basic Motivation Process (Robbins, 2001).

For insurance agents, figure 2.1 above explains their motivation as one has unsatisfied need, for example, one wants to have a new house so tension occurs and creates driver to search behavior to satisfy the need of wanting to have a new house. He/She meets the potential customers to yield more production and get commission, after the need is fulfilled, then the tension is diminished (adapted from Robbins' basic motivation process).

Another interesting definition of motivation is the set of processes that arouse, direct, and maintain human behavior toward attaining some goal. The definition is separated into three parts; arouse, direct, and maintain. Arouse, has to do with drive or energy behind our actions, then find out the direction or search behavior in the basic motivation process of Robbins then maintaining the behavior to meet their goal (Greenberg & Baron, 2003).

2.3.1 Motivation Theory

Motivation theories try to explain and predict observable behavior. Some motivation theories emphasize factors external to the person, or exogenous causes, a factor external to an individual that may help predict his or her behavior.

Other theories emphasize internal attributes and characteristics of the person, or endogenous processes, one of an individual's many internal attributes and characteristics that may help predict his or her behavior. Exogenous theories include reinforcement theory and goal setting, whereas endogenous theories include need theories of motivation, equity theory and expectancy theory (Nelson & Quick, 1997).

Reinforcement Theory:

Reinforcement theory uses a behaviorist approach, which argues that reinforcement condition behavior, perceives behavior as environmentally caused and that internal cognitive events are not matters for concern. What controls behavior are reinforcers – any consequences that, when immediately following a response, increase the probability that the behavior will be repeated (Robbins, 2001).

The reinforcement theory ignores the inner state of the individual and concentrates solely on what happens to a person when he or she takes some action. Because it does not concern itself with what initiates behavior, but does provide powerful means of analysis of what controls behaviors, and it is for that reason that it is typically included in the discussion of motivation. The reinforcement theory concerns the influence of past reward that is able to shape the present behavior (Robbins, 2001).

Goal Setting Theory:

This theory was introduced by Edwin Locke, stating that intentions- expressed as goal- can be a major source of work motivation. Specific goals lead to increased performance and those difficult goals, when accepted, result in higher performance than easy goals (Robbins, 2001).

The research on employee's goal indicates that goal affects worker's performance. It can be said that goal-setting is important in sales agent development..

Goal specificity: refers to the preciseness with which a goal or objective is stated. Increases in goal specificity are positively related to increases in performance. The more specifically that a goal is stated, the greater is its impact on subsequent performance.

Goal difficulty: the more difficult the goal that is set, the higher the level of performance brought about. The goals must not be so difficult and that are perceived to be unrealistically high and hence impossible to attain. In such situations, goals do not result in improved performance.

Goal Acceptance: most likely to occur when assigned goals correspond with personal aspirations. Difficult, specific goals that are accepted by an employee will therefore result in superior performance (Vecchio, 1995). In order for any goal to have a positive impact upon a person's performance on the job, it must first be accepted by that person. If people do not accept goals, do not view them as their own and as something to which they are personally committed, the likelihood of the goal influencing their behavior is almost nil. Goal acceptance requires that goals be set at realistic levels. When people have an opportunity to participate in the process of setting their own goals it decreases that likelihood that unrealistic goals will be set and increases the likelihood that realistic goals will be set and increases the degree of understanding, acceptance, and commitment to those goals on the part of those who must work to attain them (Feldman & Arnold, 1983).

Need Theories:

Maslow's Hierarchy of Need: The most well-known need theory is Maslow's hierarchy of need, specifying that there are five human needs: Physiological, safety, social esteem, and self-actualization and that are arranged in such a way that lower, more basic needs must be satisfied before higher-level needs are fulfilled, illustrated in Figure 2.2, page 20 (Greenberg & Baron, 2003). The need hierarchy theory implies that an individual will be motivated to engage in behavior which will lead to the fulfillment or satisfaction of the needs which are currently salient to that person (Feldman & Arnold, 1983).

ERG Theory: An alternative to Maslow's need hierarchy theory is proposed by Alderfer. His approach known as ERG theory is much simpler than Maslow's. Alderfer asserts that there are three basic human needs: existence, relatedness, and growth. A summary of Alderfer's ERG theory is also shown on figure 2.2 below, along with the corresponding needs proposed by Maslow.

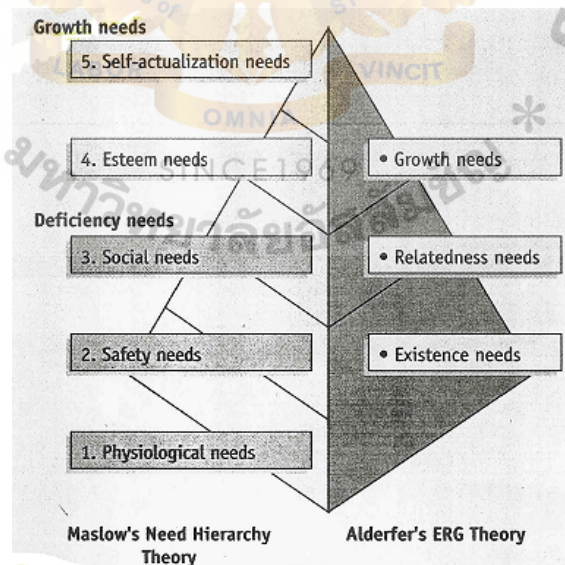


Figure 2.2 Maslow's Need Hierarchy Comparative with Alderfer's ERG Theory (Greenberg and Baron, 2003).

Theory X and Theory Y: proposed by Douglas McGregor is another need theory. Basically negative, the labeled theory X has the following characteristics.

1. Employees inherently dislike work and, whenever possible, will attempt to avoid it.
2. Since employees dislike work, they must be coerced, controlled or threatened with punishment to achieve desired goals.
3. Employees will shirk responsibilities and seek formal direction whenever possible.
4. Most workers place security above all other factors associated with work and will display little ambition.

The other basically positive, labeled theory Y has characteristics as followings;

1. Employees can view work as being as natural as rest or play.
2. A person who is committed to the objectives will exercise self-direction and self-control.
3. The average person can learn to accept, even seek, responsibility.
4. Creativity- that is, the ability to make good decisions- is widely dispersed throughout the population and not necessarily the sole province of those in management.

The nature of human beings is based on a certain grouping of assumptions and that he or she tends to mold his or her behavior toward employees according to these assumptions. Theory X assumes that lower-order needs dominate individuals. Theory Y assumes that higher-order needs dominate individuals (Nelson & Quick, 1997).

Two-Factor Theory: Sometimes also called motivation-hygiene theory, it was proposed by psychologist Frederick Herzberg. It is the belief that an individual's

relation to work is vital and that one's attitude toward work can very well determine success or failure (Robbins, 2001).

The motivation factors are the more important of the two sets of factors, because they directly affect a person's motivational drive to do a good job. When they are absent, the person will be demotivated to perform well and achieve excellence. The hygiene factors are a completely distinct set of factors unrelated to the motivation to achieve and do excellent work, the figure that illustrated factors of motivation factors and hygiene factors is shown in Figure 2.3, page 24.

- **Motivation factors:** Job satisfaction is produced by building motivation factors into a job. This process is known as job enrichment. These factors relate to the content of the job and what the employee actually does on the job. When these factors are present, they lead to superior performance and effort on the part of job incumbents. Motivation factors lead to positive mental health and challenge people to grow, contribute to the work environment, and invest themselves in the organization. The absence of these factors does not lead to dissatisfaction. Rather, it leads to the lack of satisfaction. The motivation factors are more important of the two sets of factors, because they directly affect a person's motivational drive to do a good job. When they are absent, the person will be demotivated to perform well and achieve excellence. The hygiene factors are a completely distinct set of factors unrelated to the motivation to achieve and do excellent work.
- **Hygiene Factors:** relates to context of job and may be considered support factors. They do not directly affect a person's motivation to work but influence the extent of the person's discontent. These factors cannot stimulate psychological growth or human development. They may be thought of as

maintenance factors, because they contribute to an individual’s basic needs. Excellent hygiene factors result in employees’ being not dissatisfied and contribute to the absence of complaints about these contextual considerations (Nelson & Quick, 1997).

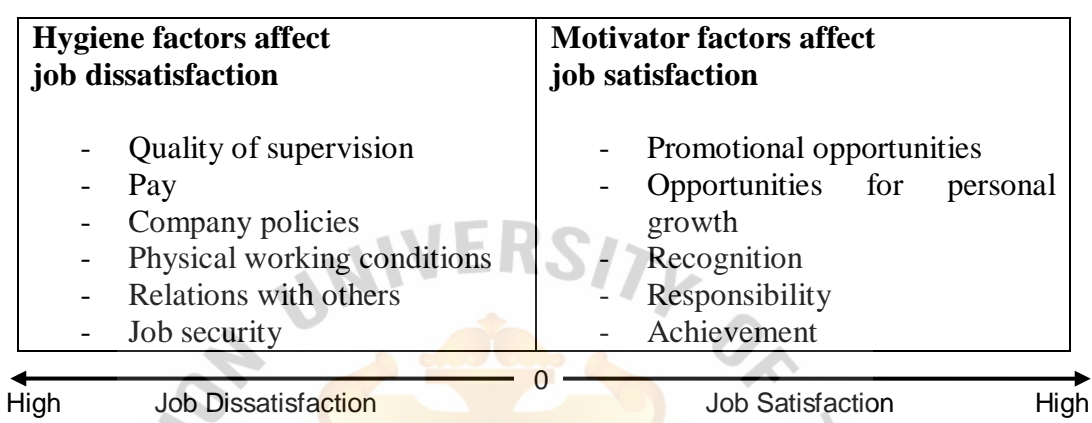


Figure 2.3 Herzberg’s Two-Factor Theory (Nelson & Quick, 1997)

McClelland’s Need Theory

McClelland identified that there were three manifest needs or acquired needs, and these were needs for achievement, need for power and need for affiliation.

Need for Achievement: A manifest (easily perceived) need that concerns individuals’ issues of excellence, competition, challenging goals, persistence, and overcoming difficulties. A person with a high need for achievement is one who seeks excellence in performance, enjoys difficult and challenging goals, and is preserving and competitive in work activities

Need for Power: A need that one is able to make impact on others, desire to influence others, the need to change people or events, and the desire to make a difference in life. Most of the successful managerial level has a high need of power

Need for Affiliation: A need that one needs to establish and maintain warm, close, intimate relationship with other people. People who have a high need of affiliation are friendly to others, easily express their feelings and expect others to do the same in return (Nelson & Quick, 1997).

Equity Theory:

The motivation of individuals in organizations is influenced by the extent to which they feel that they are being treated in a fair and equitable manner. There are two major components to the theory. First the theory specifies the factors which influence the extent to which people feel that they are being equitably treated. Second, the theory outlines the kinds of activities which individuals might be motivated to engage to restore feelings of equity when they are feeling inequitably or unfairly treated.

According to the equity theory, people are engaged in making two types of compensations. First, compare the input that they make to their job to the outcomes that they receive from the job and from the organization.

The second comparison process that contributes to a person's feelings of equitable or inequitable treatment involves the comparison be the person of his or her own ratio of outcomes to inputs to the comparable ratio of outcomes to inputs of another person known as a comparison other. A condition of perceived equity can be stated symbolically as follows, where [p] refers to the focal person and [o] refers to the comparison other.

$$\frac{\text{Outcomes}_p}{\text{Inputs}_p} = \frac{\text{Outcomes}_o}{\text{Inputs}_o}$$

When the persons perceive that the ratio of outcomes to inputs is less than that of the comparison other, people will feel unfairly or inequitably treated when they perceive that what they are receiving in outcomes from the organization in return for the inputs provided is less inputs.

On the other hand, when people perceive their ratio of outcomes to inputs to be greater than the comparable ratio for comparison others, individuals in such situation will be motivated to engage in activities which will lead to a reestablishment of perceived equity (Feldman & Arnold, 1983).

Expectancy Theory:

Expectancy theory of motivation focuses on personal perceptions. This theory represents an attempt to explain worker motivation in terms of anticipated rewards or consequences of behavior, and that they believe there are relationships between the effort they put forth, the performance they achieve, and the outcomes they receive (Vecchio, 1995; Nelson & Quick, 1997).

The key constructs in the expectancy theory of motivation are the valence of an outcome, expectancy, and instrumentality. Valence is the value or importance one places on a particular reward. Expectancy is the belief that effort leads to performance. Instrumentality is the belief that performance is related to the rewards. Valence, expectancy, and instrumentality are all important to a person's motivation. Expectancy and instrumentality concern a person's beliefs about how effort, performance, and reward are related. An expectancy model for motivation is illustrated in Figure 2.4 page 27 (Nelson & Quick, 1997).

Figure 2.4 page 27 can be applied to agents' motivation. When an agent perceives an effort, performance will occur. He or she will think about how much effort he/she will put to reach the goal so he/she performs. After performance occurs,

he or she will expect reward and perceives value of the rewards as their motivation to complete the job (applied from Nelson and Quick’s expectancy model for motivation)

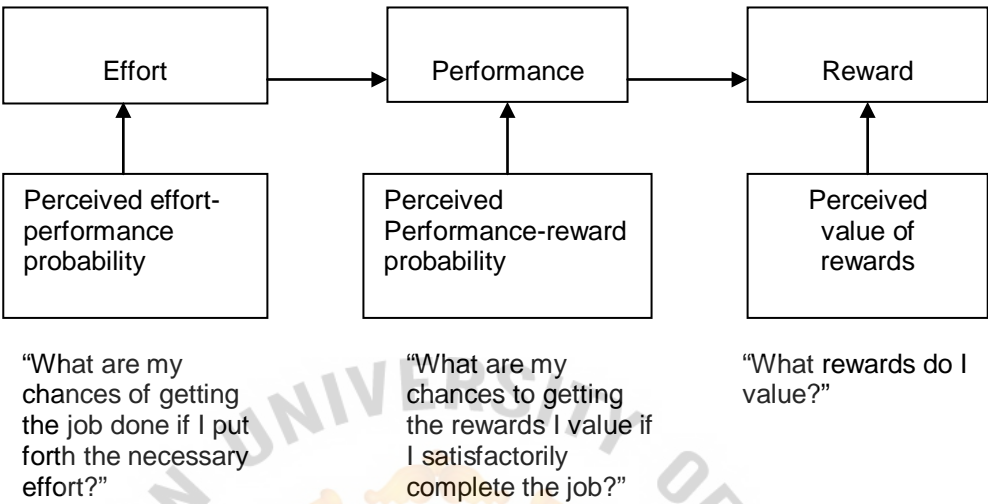


Figure 2.4 An Expectancy Model for Motivation (Nelson & Quick, 1997)

Table 2.2 Summary Table of Motivation Theory

Name	Theory	Conclusion
Skinner	Reinforcement Theory	The past reward influences present behavior
Edwin Locke	Goal Setting Theory	Goals should have specificity, not too easy or too difficult and acceptable to create motivation
Abraham Maslow	Hierarchy of Need	Five basic human needs that motivate an individual's behavior
Clayton Alderfer	ERG Theory	Three basic human needs, similar to Maslow's
Douglas McGregor	Theory X and Y	Labeled dislike of work as Theory X and comfortable of work as Theory Y
Frederick Herzberg	Two-Factor Theory	Motivation factors related to content of job that relates to job satisfaction, hygiene factors related to context of job that do not affect a person directly that relates to job dissatisfaction.
David McClelland	Need of Achievement	Need that is related to competition, challenging goals, persistence and overcoming difficulties.
Stacy Adams	Equity Theory	Factors influencing the extent to which people feel that they are being equitably treated and the kind of activities by which individuals might be motivated to maintain feeling of equity.
Victor Vroom	Expectancy Theory	Valence; what the employees value, Expectancy; what make them put effort and Instrumentality; employees fulfill with the reward

2.3.2 Motivation and Selling Behavior Articles

Motivation of salespeople's behavior and subsequent performance are conditioned by many variables. For example, it has been widely recognized that salesforce behavior and performance are influenced by many organizational factors. Such factors include the role of sales management with regard to performance feedback, compensation methods, leader consideration and power base of managers. A different source of influence is related to the degree of compatibility between the individual salesperson and the nature of the sales task. This means that salespeople need to operate under diverse situations and play different roles while performing their tasks (Simintiras *et al.*, 1994).

Motivational factors and other broad categories of variables may have antecedent effects on a salesperson's effort. These include personality characteristics (for example, competitiveness, instrumentality, and self-efficacy), role perceptions, supervisory behaviors, job characteristics, and environmental factors. Highly competitive people are especially attentive to how their performance compares with that of others. The importance they attach to exceeding the performance of others motivates them to exert high effort levels in the expectation that it will lead to winning performance. Such dynamics apparently constitute a "theory in use" (Zaltman, LeMasters, & Heffring, 1982) of sales managers, who often use sales contests to stimulate effort and boost sales.

There are three key points about motivation

1. Motivation and job performance are not synonymous. Motivation is just one of several possible determinants of job performance. Just because someone

performs well at a task does not mean that he or she is highly motivated. This person may be very skillful but not be putting forth much effort at all.

2. Motivation is multifaceted. By this, people may have several different motives operating at once.
3. People are motivated by more than just money. Surveys show that most Americans would continue working even if they didn't need the money. Although money certainly is important to people, they are motivated to attain many other goals on the job as well. Because technological advances have taken the drudgery out of many jobs, today's workers are motivated by the prospect of performing jobs that actively involve them in the success of the business and reward them for this. Today's workers also expect to be treated well by supervisors who value their employees' opportunities for growth and development and who hold clear and consistent expectations of them (Greenberg & Baron, 2003).

According to the motivation theories, motivation stimulates behavior. People are motivated by their needs and goal. People in the workplace need different kinds of motivation, depends on their characteristics, values and expectations perceived by the organization.

Most research suggested that motivation played an important role in how individuals direct their behavior in different situations, and also how they put efforts to change their behavior. Individual motivation has typically been conceptualized in terms of self-articulated goals, such as personal strivings, life tasks and personal projects. Such self-articulated goals are important, because they provide basis for the ongoing regulation of behavior. (Salmela-Aro & Nurmi, 2004)

Table 2.3 Summary Table of Motivation Articles

Name	Conclusion
Samela-Aro & Nurmi, 2004	Motivation played an important role to one's behavior and effort to change their behavior
Simintiras <i>et al.</i> , 1994	Study on salespeople who work in food, brewing and distilling, chemical and pharmaceuticals and insurance business. To motivate salespeople, there are many variables; organizational factor, compensation method, leader consideration and power base of manager.
Greenberg & Baron, 2003	Three key points about motivation: motivation and job performance are not synonymous, motivation is multifaceted and people are motivated by more than just money.
Zaltman <i>et al.</i> , 1982	Competitive environment is able to stimulate sales such as sales contest.

2.4 Job Satisfaction

There are many definition of job satisfaction;

- Emotional reactions to work experiences are inevitable. One's thinking, feeling, and action tendencies (that is, one's attitude) toward work (Vecchio, 1995)
- The amount of overall positive affect (or feeling) that individuals have toward their jobs (Feldman & Arnold, 1983).
- An individual's general attitude toward his or her job (Robbins, 2001).
- Positive or negative attitudes held by individuals toward their jobs (Greenberg & Baron, 2003).
- A pleasurable or positive emotional state resulting from the appraisal of one's job or job experience (Nelson & Quick 1997).

The keyword is attitude towards work, some definition stated both negative and positive while some stated only positive attitude. A person's level of job satisfaction is influenced by experience. Although a worker's attitudes are formed by

the job itself, communications from others can also play an important role (Vecchio, 1995).

It has been treated both as a general attitude and as satisfaction with five specific dimensions of the job: pay, the work itself, promotion opportunities, supervision and coworkers by individual may hold different attitudes toward various aspects of the job (Nelson & Quick 1997).

The most important factors conducive to job satisfaction are mentally challenging work, equitable pay, and other rewards, supportive working conditions and supportive colleagues. Employees tend to prefer jobs that give them opportunities to use their skills and abilities, be offered a variety of tasks, freedom and feedback on how well they are doing (Robbins, 2001).

The voluminous research on the causes of job satisfaction has been driven by three major perspectives (Locke, 1976).

- Industrial Engineering: work design, working conditions, and compensation plans could be harnessed together to insure high production and high employee morale.
- Human Relations Movement: more and more attention was paid to the role of the work group and the supervisor in determining job satisfaction.
- Work Itself (or growth) School: an important monograph published by Herzberg in 1959 signaled a new trend which was to refocus attention on the work itself as a determinant of job satisfaction.

In addition, minor sources of job satisfaction are; pay by money or symbol of achievement and sources of recognition, promotion, supervision, work group, working conditions (Feldman & Arnold, 1983).

Workers' physical and mental well-being appear to be correlated with job satisfaction in that more highly satisfied workers have better physical and mental health records (Vecchio, 1995).

Job satisfaction also has a strong relationship with performance; employees who receive rewards that are contingent on performance tend to perform better. The key influencing both satisfaction and performance through rewards is that the rewards are valued by employees and are tied directly to performance.

In recognition of the importance of job satisfaction, many organizations monitor employees' attitudes. There are various methods to measure job satisfaction. One of the most widely used measures comes from the Job Descriptive Index (JDI), developed by Smith, Kendall and Hulin (1969). The JDI has separate scales for satisfaction with pay, promotion, supervision, work and coworkers (Feldman & Arnold, 1983) and measures the specific facets of satisfaction by asking employees to respond yes, no or cannot decide to a series of statements describing their jobs (Nelson & Quick 1997).

The Minnesota Satisfaction Questionnaire (MSQ) is also a popular method to measure job satisfaction. This survey also asks employees to respond to statements about their jobs, using five point scales that range from very dissatisfied to very satisfy. The long form of the questionnaire takes about a half an hour to administer, and the short form only 10 minutes (Feldman & Arnold, 1983; Nelson & Quick 1997).

Pay Satisfaction Questionnaire (PSQ) is a questionnaire designed to assess employees' level of satisfaction with various aspects of their pay. The PSQ provides valid measures of such critical aspects as satisfaction with pay level, pay raises, fringe benefits, and the structure and administration of the pay system (Greenberg & Baron, 2003).

2.4.1 Job Satisfaction Article

There are many factors that affect sales agent's satisfaction. Sales agent's satisfaction is affected by performance and performance reflects his/her working behavior. Other factors are organizational factor, work group factor, supervisor factor and individual job factor which are provided by the organization to sale agents. (Yilmaz, 2002; Wilsey, 1995)

Job satisfaction, defined as the feelings an employee has about the job in general, is a global construct encompassing specific facets of satisfaction related to pay, work, supervision, opportunities, conditions, and organizational practices. Organizational research shows that employees who are experiencing job satisfaction are more likely to be productive and stay on the job (McNeese-Smith, 1995).

A review of empirical studies of job satisfaction (Locke, 1976, Lawler, 1973, Smith *et al.*, 1969) indicated that working conditions which help in attaining interesting work, reasonable workload, pay and promotion and in minimizing role conflict and ambiguity, will lead to job satisfaction (Lam, 1995).

The European Journal of Marketing explains 2 types of job satisfaction.

- *Intrinsic Job Satisfaction (IJS)* refers to an employee's satisfaction with the intrinsic, specific aspects of the job. Major components of IJS includes feelings of accomplishment received form the job, the joy of actually performing the job, perceived degree of freedom in the job, etc.
- *Extrinsic Job Satisfaction (EJS)* concerns those aspects that are outside the specific scope but still within the general context of the job. Major components of EJS include financial earnings, fair pay, benefit plans, and work conditions.

Sales performance will have a stronger effect on IJS than on EJS in some selling context and for some salespeople, whereas EJS may appear as the primary outcome of performance for others.

The research also explained about satisfaction that there is strong evidence that early- and late-career salespeople vary in terms of the degree to which performance level influences satisfaction with intrinsic and extrinsic job components. For late-career salespeople, sales performance is found to exert moderate levels of influence on both satisfaction components, regardless of the career stage indicator used. For early-career salespeople, on the other hand, the magnitudes of the standardized path coefficients linking salesperson performance to IJS and EJS are consistently smaller than those late-career salespeople (Yilmaz, 2002).

The prevailing conceptual notion is that sales performance strongly influences job satisfaction and mediates the effects of antecedent variable on job satisfaction.

To satisfy human needs, there are factors related to superior employee effectiveness which include the followings;

- Organizational Factors: relatively small size, mutual trust, and good communications
- Work Group Factors: congruent and clear goal, high cohesiveness and earnings that is commensurate with productivity.
- Supervisor Factors: supportive and considerate behavior, facilitation of the group's work, and encouragement of participation.
- Individual Job Factors: clear, challenging, attainable, and acceptable goals; variety and broad scope; a sense of contributing; adequate resources; and rewards linked to performance and responsibility (Wilsey, 1995).

One of the studies which focused on agents' job satisfaction is "The Study of the Relationship between Demographic Profile of Life Insurance Agents and Job Satisfaction" which identified job satisfaction factors as work itself, co-worker, supervisor, pay and promotion (Saksobhavivat, 2001).

Table 2.4 Summary Table of Job Satisfaction Measurement

Name	Theory	Conclusion
Smith et al., 1969	Job Descriptive Index (JDI)	The scale of satisfaction with pay, promotion, supervision, work and coworkers. Respond by yes or no or cannot decide to a series of statements describing their jobs.
Feldman & Arnold, 1983	Minnesota Satisfaction Questionnaires (MSQ)	Ask employees to respond to statements about their jobs, using a five point scale from very dissatisfied to very satisfied.
Greenberg & Baron, 1980	Pay Satisfaction Questionnaires (PSQ)	Access employees' level of satisfaction with various aspects of their pay; pay level, pay raises, fringe benefits and structure of the pay system.

Table 2.5 Summary Table of Satisfaction Articles

Name	Conclusion
Simon S.K. Lam, 1995	Working conditions of interesting work, reasonable workload, pay, promotion. Minimizing role conflict and ambiguity will lead to job satisfaction.
Yilmaz, 2002	<ul style="list-style-type: none"> - Study of salesperson performance and job satisfaction Sales performance will have a stronger effect on IJS and EJS in some selling context and for some salespeople. - Degree to which performance level influences IJS and EJS are different for late-career and early-career salespeople.
Wilsey, 1995	Factors that effect superior employee effectiveness that leads to job satisfaction; Organizational factors, work group factors, supervisor factors, individual factors.
Saksopavivat, 2001	study of the relationship between demographic profile of life insurance agents and job satisfaction

CHAPTER 3
RESEARCH PROTOCOL

3.1 Introduction

The methodology of this study is qualitative, instead of using a framework, a protocol is set as a guideline. The protocol in this study is established based on the literature review in Chapter 2.

3.2 Research Protocol

Figure 3.1, page 39 illustrated the research protocol, focusing on agents' and supervisors' motivation, selling behavior and job satisfaction, the effects of ,motivation on job satisfaction and selling behavior.

The protocol, framed by mentioned theories in Chapter 2, will be employed as the study frame to design questions asked in the interview.

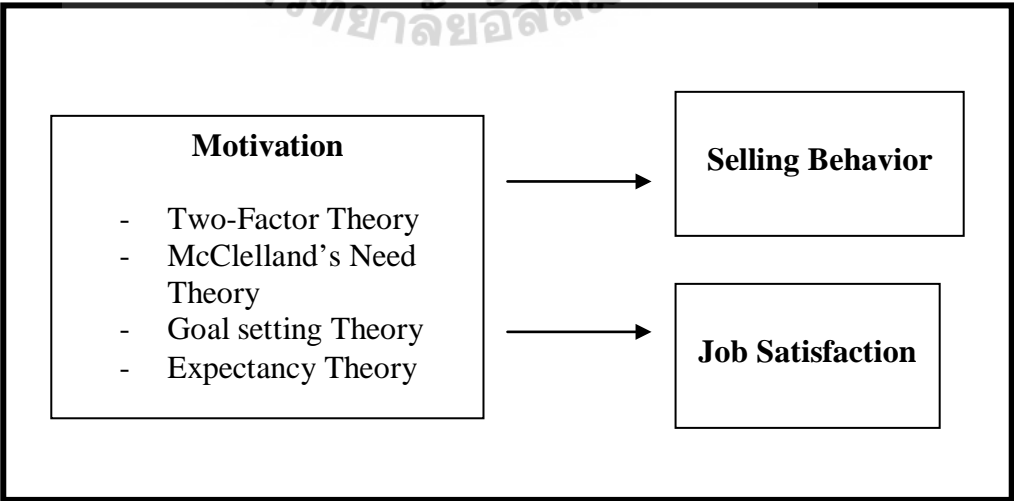


Figure 3.1 Research Protocol

Motivation

Two-factor theory showed the relationship between motivation and job satisfaction. It emphasized that the motivation factor was related to job satisfaction. The question from this theory will be “what motivates them and what lowers their motivation?”

McClelland's Need theory was distinctive in applying to agent and supervisor subjects because there were different kinds of needs that explain why people worked for their jobs and people's needs were different which might not have to be separated in many different levels like other theories. This theory explained that people with different characteristics have different needs and their characteristics can be inferred from their working styles.

Goal setting theory is also interesting because there are target, promotion, qualification that set for agents and supervisor to achieve.

Expectancy theory focused on how people expect from work and put their effort to create behavior to achieve what they expect.

Selling Behavior

From the selling behavior review literature, Barker's work shows the relationship between motivation and selling behavior, which is, the behavior of salespersons were influenced by activities of sales manager, characteristics of salespersons and the appropriate design of sales organization. The influenced factors to salesperson in this study were similar to the hygiene factor of Herzberg's; human needs also directly effected people's behavior.

Sales agents' selling behavior can be selling activities which agents do related to their job. The question to be asked is "What exactly that agents and supervisors do and what effects their behavior?".

Job Satisfaction

Job satisfaction is attitude towards work which is directly related to the job. From the literature review it is affected by motivation. Two-factor theory shows that motivation directly affected job satisfaction or dissatisfaction. Need theory, goal setting and expectancy theory explain that satisfaction could be acquired when goal are fulfilled.



CHAPTER 4

RESEARCH METHODOLOGY

4.1 Introduction

After researching most literature reviews about selling behavior, satisfaction and motivation of sales agent, the researcher found out that there is none that directly explains the relationship between those variables, so the exploratory research is suitable for this study to find in-depth information of these variables.

Qualitative study is needed in this research because it helps to understand the agents' attitudes towards their jobs and data from the interviews will be used to set up propositions, framework and explain the relationship between the three variables.

This chapter explains the concept of qualitative methodology which is employed in this study; research design, sample design, and research instruments. The interviewer designed questions that are related to selling behavior, satisfaction, motivation and attitudes of agents as the pilot study.

4.2 Qualitative Research

Qualitative research is widely used in market research, both used alone and mixed with quantitative analysis. Quantitative research explains the result in numbers; analyzing the relationship between variables while qualitative research explores the in-depth information, such as attitudes, opinions or experienced of each person, which can not be analyzed by scientific methods. Qualitative research focuses on a small number of samples; the process of selection was carefully conducted in order to grasp

views and opinions of the respondents. (Amaratunga Baldry, Sarshar, & Newton, 2002; <http://netra.rilp.ac.th> accessed on 10th February 2005)

Qualitative research is most useful to reveal the complexity of people's attitudes. Qualitative research is the best tool to explore new areas and develop hypotheses. It is very useful when researchers need to support the results from quantitative research, to validate the study, or to reinterpret quantitative data. Qualitative research is useful in market research. It produces answers to questions in many areas such as, consumer decision making, customer satisfaction, communication, development of questionnaires, etc.

Strengths and weaknesses of quantitative and qualitative research are discussed in some journals. The quantitative method, collecting data from large scale, is more economized, provides statistical proof and measures relationship among variables which are not possible in qualitative research. Qualitative research is difficult to summarize and express the results while quantitative research can be summarized and expressed the results in number, however qualitative research can give an in-depth analysis of the issue.

Most questions such as physiological factors, motivating factors, employee's capability, etc, can be evaluated by the quantitative method but to give in-depth explanation, the quantitative research is more useful. Qualitative research can analyze the complexity of in-depth information and contexts pertaining to the problem. (Amaratunga *et al.*, 2001; Ruyter & Scholl, 1998; <http://www.dsd.go.th> accessed on 10th February 2005)

4.2.1 Qualitative Data-Collection Methodology

- Focus group: conducted with 8-10 respondents or lesser.
- In-depth interview: can be conducted either in person or by phone, useful when the respondents are experts in their areas or when they are aware of their feelings on particular subjects.
- Open-ended questionnaire: distributed to a large number of respondents, useful when the options of the questions are unknown.
- Observation: use to examine the action of subjects whether they know that they are being observed or not.

(Melanson, 2004)

4.2.2 Quality of Qualitative Research

- Validity and Real-Life Context: Qualitative research gain in-depth information from interviewees which are reasons and arguments from respondents; facts from their own lives. The result will be more validity if the data collection takes place in the respondent's own environment.

- Reliability by Systematic Operation: Qualitative method is flexible since questions can be changed or improved while interviewing. The questions depend on situation, answers of respondents and real environment. These make the results reliable. (Ruyter & Scholl, 1998)

Both quantitative and qualitative research may contain bias, therefore, to eliminate bias in qualitative research, multiple resources should be employed to gather

information from each individual group that possesses different prospective on the same situation. (Melanson, 2004)

4.2.3 Benefit of Qualitative Research to the Study

In this research, qualitative research, specifically in exploratory research, will be employed. There are many justifications to this.

- To diagnose a situation: Qualitative research can demonstrate the problem that insurance agents and supervisors faced. This problem affected their selling behavior. Understanding the situation can lead to suggestions or solutions.
- To explore alternatives: Consider the best alternative when the problem occurs for example the best way to increase sales or motivate agents and supervisors.
- To discover new ideas: in-depth interview may yield new information or ideas which are related to selling behavior, motivation and job satisfaction of agents and supervisors.

(<http://netra.rilp.ac.th/~phaitoon/research/> Accessed on 10th February 2005)

4.3 Research Design

In-depth interview is the method used in this research. In-depth interview is a highly flexible method that can be used almost anywhere for producing data of great depth (King, 1994; Kvale, 1996) King defines the qualitative research interview as "an interview, whose purpose is to gather descriptions of the life-world of the interviewee with respect to interpretation of the meaning of the described phenomena". The goals of any qualitative research interview are to see the research topic from the perspective of the interviewees, and to understand how and why they come to have this particular

perspective. The guidelines below suggest the circumstances in which a research interview is best suited (King, 1994), where:

- a study focuses on the meaning of particular phenomena to the participants;
- individual perceptions of processes within a social unit are to be studied prospectively, using a series of interviews;
- individual historical accounts are required of how a particular phenomenon developed;
- Exploratory work is required before a quantitative study can be carried out; and a quantitative study has been carried out, and qualitative data are required to validate particular measures or to clarify and illustrate the meaning of the findings (Amaratunga *et al.*, 2002).

Interviewers have an important role to interview with the questions that motivate the interviewees to freely express their attitude without any bias or ascendant. The questions set are open-ended questions asking without guiding the interviewees, some answers conflict with the interviewers' ideas but the interviewers have to listen and encourage the interviewees to talk from their own feeling. (<http://netra.rilp.ac.th> accessed on 10th February 2005)

4.4 Sample Design

Sample design in qualitative research is non-probability sample that use sample frame to design the interviewee. It is not statistically representative but select by the characteristic of population. (Ritchie & Lewis, 2003; Mason, 1996)

There are two groups of subjects in the interview; agents and supervisors. The interview has to be done in two groups because the agents and the supervisors have

different selling behavior, motivation and job satisfaction due to their different responsibilities and experiences.

Thirty insurance salespersons were chosen randomly for the interview. Fifteen were full-time agents and another fifteen were also full-time agents at the supervisor level. The interview took place at the AIA agency buildings in meeting places such as, the AIA Training Center, the American International Center Building, the agents' offices and the Charter Square Building. Each interview lasted approximately 15 minutes.

Multiple resources were also employed for validity and reliability of the research which were taken 3 months after the first interview.

4.5 Research Instrument

There is no questionnaire used in the interview. The interviewer asked a set of open-ended questions, without guidelines or choices for answer. Open-ended question allows the interviewees to respond in their own words and explain their attitude related to the questions. There are two sets of the questions for agents and supervisors. The questions asked in the interviews are;

- How long have you been working?
- What product did you recently sell?
- Are there any problems related to your work?
- What do you do each day or week on your job?
- What motivates you to do your job?
- What is your goal in your career?

- Are you satisfied with your performance and your career? Why?
- Are there any problems related to your work?

The interviewees' names are not listed in the research to maintain their privacy and security since the questions asked about their attitudes towards their jobs and the company.

Pre-test was conducted, having 3 agents and 3 supervisors testing the interview questions, the researcher then improved the questions for the interviews accordingly.



CHAPTER 5

PRESENTATION OF DATA AND CRITICAL DISCUSSION OF RESULTS

5.1 Introduction

In this chapter I will present the data from in-depth interviews. The findings of the study explain selling behavior, motivation and job satisfaction of agents and supervisors and discussion on their attitudes about motivation, selling behavior and job satisfaction. The data from interviews will be used to set up proposition and conceptual framework.

5.2 Findings

The interview was conducted on 15 agents and 15 supervisors. Table 5.1 below and Table 5.2 page 46 report date, time and place of interview.

Table 5.1 Agents' Interviews Date, Time and Place

No.	Date	Time	Place
1	17/8/04	14.00-14.15	American International Center
2	18/8/04	7.30-7.45	American International Center
3	18/8/04	9.05-9.20	American International Center
4	18/8/04	10.30-10.45	American International Center
5	19/8/04	8.00-8.15	AIA Training Center
6	19/8/04	12.15-12.30	AIA Training Center
7	20/8/04	11.00-11.15	Charter Square Building
8	20/8/04	14.00-14.15	Charter Square Building
9	20/8/04	15.15-15.30	Charter Square Building
10	27/12/04	10.20-10.40	AIA Training Center
11	7/6/05	11.30-11.45	American International Center
12	7/6/05	16.30-16.45	American International Center
13	8/6/05	11.40-12.00	Jewelry Center
14	8/6/05	12.10-12.25	Jewelry Center
15	11/6/05	12.30-12.45	Thong Tara Hotel

Table 5.2 Supervisors' Interviews Date, Time and Place

No.	Date	Time	Place
1	18/8/04	8.20-8.35	American International Center
2	18/8/04	11.45-12.00	American International Center
3	18/8/04	13.10-13.30	American International Center
4	18/8/04	10.05-10.35	American International Center
5	18/8/04	11.00-11.20	American International Center
6	18/8/04	13.50-14.10	American International Center
7	19/8/04	8.45-9.00	AIA Training Center
8	19/8/04	10.20-10.35	AIA Training Center
9	20/8/4	13.05-13.20	Charter Square Building
10	20/8/04	16.00-16.16	Charter Square Building
11	7/6/05	8.10-8.30	American International Center
12	7/6/05	9.30-9.45	American International Center
13	8/6/05	10.00-10.30	Jewelry Center
14	8/6/05	14.00-14.25	American International Center
15	11/6/05	13.00-13.30	Thong Tara Hotel

5.2.1 Problems Affecting Selling Behavior

Problems Affecting Selling Behavior explained problems that agents and supervisor encountered. The problems were uncompetitive services, internal policy of promoting agent to supervisor position, unethical agents, inappropriate rewards, ineffective working process, lower commission, ineffective technical support, ineffective office staffs, and infrastructure in the office.

Uncompetitive services were the most important problem that both groups of subjects agreed. They did not know what service they should propose to their potential customers.

Internal policy of promoting agents to supervisor position was also the most mentioned problem by both agents and supervisors because they thought that agents should gain some experiences before being promoted.

Another interesting issue about what discouraged them to work and what ruined the insurance business that some of the agents and the supervisors saw eye to eye was agent's ethics. There were many agents who sold by giving discounts deducted from their own commissions. They could sell easily because of these discounts and they could easily attract customers to buy the services at lower prices. The reason insurance sales job offered high commission was because this job was not only about buying and selling but there was high responsibility involved. Moreover insurance salespersons were not given any benefit, welfare and salary so they survived on commissions only. Agents who sold by giving discounts could not stay in the business for long because they lost their incomes to discounting. Later they found out that this was not the way to earn additionally they quitted and after they quitted their customers would surely be abandoned. This created negative attitudes towards other insurance agents in the foreseeable future.

Agents and supervisors have all been confronted with customers who have been abandoned and felt very negative towards insurance salespersons. When they encountered this kind of customers, they were mistreated or verbally abused and this discouraged them. "Some poured water all over my car or some pretended to clean their house but the swept the dust towards me. They have been abandoned, but I didn't do it," Agent 2 shared his experience. Such problems with customers sometimes discouraged agents and supervisors but they could not cope with the problem and they had to tell themselves that being rejected or looked down is just a regular unfortunate situation in their lives.

It was surprise to hear sales agents say the company too many rewards. It is an interesting issue because agents and supervisors want to be motivated in different way.

Agents and supervisors were not comfortable dealing with the company because some staff were not service-minded, the company's working process was slow and created inconveniences insufficient infrastructure to facilitate their works. There is a wide variety of services in the current situation yet selling-assisted tools and materials are not being provided and technical support is also ineffective.

Because of low rate of return in financial investment, lower commission was also a problem. The company decreased commission rates but offered more rewards with lesser selling support.

Uncompetitive Services: Most of the agents needed a new interesting service to present to their customers. Agent 5 stated that "Company's services are not so attractive at the moment that it is not attractive for me to want to present to my customer. The company better launch a new attractive product so that I have something to present to my potential customers." Uncompetitive insurance condition was also a problem for agents. "There are many new insurance companies and customers now are more informed. The company's policy benefits are sometimes uncompetitive such as WP³, in AIA, the cover of WP is only offered in the main policy but does not include other riders while other companies offer to also cover riders." Agent 14 explained.

Because of unattractive service, it did not interest agents to sell to new customers. This made them lazy and they could just kept serving their current customers..

This factor was mentioned most often by supervisors because they needed something new to present to their potential customers and most of them are now more

³ WP: Waiver of Premium, an insurance clause or option allowing a policyholder who becomes disabled or seriously ill to discontinue paying the premium

informative and they stressed that they already refused better proposals of other companies. Supervisors had to defend the services to their potential customers and also had to help their subordinates in the very same problem.

Unethical Agents: Ethical problem was more mentioned more often by agents. Some agents tried to destroy selling opportunities of other agents by vilifying. They told the customers that the agents they were dealing with were bad or the services that the agents proposed were not proper. These unethical agents strongly discouraged agents who tried to be professional in the business. Supervisor 7 said “This is a big problem affects the whole business and unethical agents make people perceive that all insurance agents are one group of people they should not deal with. One day I routinely visited my customer’s house and my customer said to me ‘Do you know this agent? He told me that you always abandon your customers and suggested that I rather not refer you to any new customers’ That was a bad day for me because I try to serve all my customers as best as I can and the agent who acted like this surely can’t be in the business for long, soon customers will find out that it’s them who abandon their customers because they’re irresponsible.”

Supervisors explained that unethical situation was personal behavior and the company’s rewarding system by offering frequent sales rewards made agents work because of rewards rather than concerning about giving customers the best services.

Internal Policy of Promoting Agents to Supervisor Position: As mentioned that promoting agents to be supervisors is another interesting issue. Most agents wanted to be promoted but after they were promoted they found that being a supervisor required more skills and more selling experiences so that they could deal with their

subordinates. They thought being a supervisor added more tasks because they had to find new agents and build their own teams. There was a target to reach. This stressed them out. “I want to be a supervisor but I want to be a professional agent first. Promoting agents to be supervisors quickly gives both advantage and disadvantage. I think it is good because it presents a quick opportunity to grow in this career path on the other hand they have to work harder since they don’t have enough experiences,” Agent 15 explained. Some agents thought that it was good that the company offered progressive opportunity to them to be a supervisor in this quick manner. “To have your own unit is a good thing. It means you’re progressing. Right now I’m in the supervisor preparation program but I’m not going to be a supervisor this year, I’m not ready” Agent 5 explained.

For supervisors, they concern were worried. They thought this was a serious problem. The company pushed agents to be promoted too soon. Supervisor 12 stated “I understand that the company is an investor, they need to make profits but from my experiences I think the company is heading the wrong way. As a supervisor, I feel that supervisors don’t have important role to train or motivate agents because company offers too many rewards. Special offers may stimulate sales in the short term but create problem in the long run. Selling by because wanting the rewards makes agents sell without understanding customers’ needs. Insurance business is not like any other business. Customers don’t buy the services because they’re cheaper. They buy them because they want to be insured and the insurance agents give them just that. Rewards make agents sell at will. Most new supervisors nowadays lack knowledge about insurance, also lack morality they’re less effective”.

Ineffective Office Staffs: Services and performance of company's office staff was mentioned by agents only. Agents had to deal with company's staff on their own while supervisors had their secretaries dealing with them on their behalf. The agents voiced out about staffs and the internet system. Agent 11 talked about the problem with company staff, "I don't have any working problem but dealing with the company's staff sometimes upsets me. They work like government officers from the past, like 20 years back, they procrastinate and they're not systematic." "Problems in dealing with company's staff exist because, from what I understand, too much workload the point is the present number of staff can't handle, but I think the company is too miserly to hire new staffs," Agent 12 added. Agent 14 explained the problem about the internet system, "Since the technical support team doesn't sell, they don't know what kind of support agents want. I think it will be better if the company allow agents to comment and give opinions so the working process and office services can be improved." "The company promotes agents to log in to the system in order to support agents, but actually the system is delayed and has errors especially for universal life service which has to depend on internet in every process and the technical support doesn't seem to do their job well and also the appearance of the proposals printed from the internet are unbearable, I prefer printing a proposal from the office program rather to website," Agent 11 added.

Some of them were satisfied because they had a clear goal and had reached 80% of their expected commission. "I don't have to worry about a thing working here. I've reached 80% of the expected target since September. This year I think I can make 1,200,000 baht from FYC," Agent 6 stated.

Supervisors thought that fact that the company did not invest in technology, hoping that it would shorten the working process. The company created a website that agents and supervisors can log on to view the company's announcements, submit applications, create a proposal, etc. The company required all agents to submit application forms on-line but the internet was not provided in the office and some of important selling materials such as software to create proposals have to be bought at a high price, furthermore the conditions of services were frequently changed.

Most supervisors were tired of company's working process, especially claim process which took longer time than other companies until the customers received their claim checks.

Lower Commission: Lower commission created dissatisfaction among agents but they were able to accept it and continued working because there are other compensations from the company such as promotional opportunities and company's rewards. They, however, thought that the company able could improve in some areas, such as better services and better office supports.

For supervisors, lowering commission is not most mentioned it created some dissatisfaction but they thought income from this job was still good. They just had to adjust to the changing situation. Supervisor 15 explained that "Lower commission or company policies are not the problems as long as you work constantly. My problem is time management. Being a supervisor means handling many tasks and I have my goal to reach for."

There are two more issues that the supervisors mentioned.

Policy of Promoting Agents to Supervisor Position: The problem they were concerned with and they thought was a serious problem was the company's policy of promoting agents to be supervisors too soon.

Inappropriate Rewards: Supervisors thought that this issue affected sales performance and created problems for customers. "Selling just because of commission and rewards makes new agents only worry about sales volumes and rewards but ignore to explain policy benefits to their customers which will affected renewal premium payment," Supervisor 13 explained and added that customers were supposed to pay renewal premiums but they did not expect to pay because they bought without understanding the benefit of their policies. This also led to ethical problem.

5.2.2 Selling Behavior

Questions about selling behavior asked about activities that agents and supervisors do in their jobs and products they preferred to present to customers.

Basically, selling behavior of agents and supervisors are the same. They had to meet their customers, find potential customers, talk to customers to gain information that for fact-finding, sell by explaining about services, close the deal, serve their customers and participate in trainings.

The difference in activities between agents and supervisors was that agents did not have to recruit new agents while supervisors had to. Supervisors had to train their agents, take care of their agencies and maintain their team productions.

Once a week, AIA and their groups provide many kinds of training for agents. These activities show the steps of insurance selling;

- *Training:* Train about new product and new selling strategy and also update information that concerns the business. Most of them like training while some of them think it is too much.
- *Prospecting:* Listing the names of potential customers that they'd like to meet, making an appointment and preparing data or any material which should be presented to impress them. Most of their potential customers were from customer references who are business owners, traders and private company staffs.
- *Fact Finding:* Talk to potential customers to find out what their needs are since they are considering becoming a policyholder and use appropriate strategies to attract them.
- *Selling:* Present products to the prospect and explain the rules, regulations and conditions of the products.
- *Closing:* Close the deal, customer signs an application.
- *Servicing:* The agents spend most of their time on servicing because this is the way to impress their current customers and customers may buy more services or refer them to future customers. The way they served customers were visiting them at their houses, bringing them some presents, visiting them when they were sick, running some errands for them, collecting their premiums, working on the claim process, bringing them their claim checks, etc.

About the insurance product, there are 2 major types of products,

- *Endowments:* for customers who would like to expand their savings at low risk and reasonable returns.
- *Whole-Life:* for customers who need health and accident insurances with lower premiums.

Agents and supervisors introduced the services according to customers' needs. They analyzed the needs from fact-finding. They also had their preferable products they often introduced to their potential customers.

The product that most supervisors preferred was endowment. Supervisors spent more time on servicing than fact-finding and selling because they had higher number of customers than agents. "I don't have to spend much time on introducing the products since most customers are referrals from current customers," Supervisor 11 said.

Agents preferred endowments even though the endowments offered lower commission than whole-life. They preferred selling it because it was easily presentable since it had low risk and reasonable returns. They used endowment to approach customers and after fact-finding the deal closed might not be endowment. Customers might ask about other products and they might end up selling whole-life or endowment with other attached products, called riders, such as health or accident insurance. "Right now I sell both endowment and health insurance to customers, and the stage of fact finding is very important to understand customer's need. For children, I usually offer endowment but I mostly offer health insurance," Agent 13 explained. "AIA Endowment products, compared to products from other companies or banks are not as attractive so I offer health insurance to my customers since it is a strong competitive product," Agent 14 said.

Regarding the training, they think that sometimes it was too much. When the company expected higher sales volume, more training and meetings would be organized. Most supervisors thought that too many training sessions lessened times they could spend in selling. Supervisor 13 explained that "Too much training. Actually training for each group is once a week but when they combine the group's training

that's 3 times a week which is too much". Supervisor 11 agreed that training once a week was enough "Training is important, and training once a week can stimulate sales."

Most agents and supervisors work according to the plan. They set up their goal and plan their tasks to reach the goal. "I have to sell, attend trainings, service and entertain my agents and also teach them how to sell. I don't have to spend much time in introducing the products because most customers are referrals and the deals are easy to close. The ratio of introducing products and closing deals is about 2:1. I'll plan my tasks on Sunday, work on Monday, Tuesday afternoon, take new agents to the training, Wednesday, take care of my business (This supervisor had her own business apart from selling insurance), Thursday, do the training in the morning, Friday introduce the products and try to close deals, and do the training on some Saturdays and go to temple on Sundays," Supervisor 11 explained her weekly activities.

"My activities are mostly servicing and selling. I don't have an exact plan. For servicing and introducing the products, in a month I've to do this to 10 customers but closing deal is not a sure bet. My target is 1 million baht, a 100% higher than last year," said Supervisor 12.

"I have 2-3 appointments each day, 10 a.m., 2 p.m., and 4-5 p.m., I stick to the schedule and may have another appointment in the evening. I close 5-10 deals each month," stated Supervisor 15, who had high productivity and achieved MDRT⁴.

Agents and supervisors had their own type of customers. "I usually sell to government officers because they need additional guarantee for their welfare and savings," said Agent 1. "My friends introduced me to new customers and now I'm trying to expand my customer base to doctors," said Agent 12. Agent 14 added

⁴ MDRT: Million Dollar Round Table is an international qualification for insurance sales. The target is commission about Baht 1.9 million commissions per year from January – December.

different point of view “My client are all referrals. I won’t introduce products to people I’m not acquainted with.”

5.2.3 Job Satisfaction

The interview revealed job satisfaction in agents and supervisors. All of the agents and the supervisors were satisfied with their job because:

- Can manage one’s time
- High income
- Career advancement
- Equal chance of being highly paid and promoted
- Self development
- Love to sell
- Challenges
- Benefits to society
- Good supervisor
- Love to deal with people
- Feel like business owner
- Make people’s lives secure
- Honored
- Love to help people
- Can have anything they want

Job satisfaction that are mentioned most often were ability to manage own time and high income. Selling insurance was different from other kind of sales. They also

had equal chances of being highly paid and promoted. All agents and supervisors knew how to reach the targets if they wanted to be promoted. In addition the procedure of paying commission was clear and equally applied to every agent and supervisor. Agent 14 stated that “What satisfies me in this job are freedom and unlimited income. I don’t have to work from 8 a.m. to 5 p.m. I don’t have to wait until holidays to travel. If I work more I gain more.”

From the interview, job satisfaction of insurance agents can be divided into categories;

- *Income* from commission and a share from team members’ commissions that increased every year if they work continuously. Whose team? And the team gives each member commission when a member can close a deal?
- *The job itself*; benefits to people in society, they could help people, they could manage their own time, challenges and it made them feel like business owners.
- *Self development*, they had to adjust to the rapid changes of business.
- *Achievement*, they felt honored if they achieved qualifications and were promoted to higher levels.

Because they could manage their own time and earn high income, this created the feeling of being a business owner in agents. Agent 9 explained that “I like this job, I’m actually a company staff but I’m freedom to manage my tasks. I think there is no other job like insurance business that will make me feel like doing business without investing in inventory”

Job satisfactions in agents differed from those of supervisors' because agents appreciate the fact that they have good supervisors and the sense of being business owners.

Agents needed to be supervised, apart from training program of their group and the company, they also needed someone to encourage them and guide them personally. "I joined because of my supervisor and I survive in the business because of my supervisor too. He always takes care of his agents without pressuring them," explained Agent 3.

Supervisors' job satisfactions are similar to agents; this job was challenging, offered high income, and could manage one's own time. However they did not stress that this job made them feel like business owner since there were more rules and regulations for supervisors to follow. "I used to feel that this job makes me feel like a business owner but when I'm a supervisor there are more tasks in hand, frequent meetings and targets to reach, all these requirements," explained Supervisor 1.

5.2.4 Selling Behavior and Job Satisfaction

Selling behavior and job satisfaction are related. Agents and supervisors who worked constantly earned high commission (above 500,000 Baht per year). They had set a working plan and also had a high job satisfaction. They have to work to acquired job satisfaction because their benefit from this career counted from their work performance only.

Supervisor 4 stated, "I introduce products to ten customers a week close five deals a month, meet customers as often as I can. I earned 5 million Baht last year and

the obstacle is one thing that encourages me to succeed”. The following statements were given by supervisors:

“I have to work. I plan to meet at least 3 customers or 3 potential customers a day. This job makes me feel valuable and honored when I achieve a qualification,” explained Supervisor 6.

Supervisor 9 said “This job gives me anything I want. I’ve 2 kids with a wonderful wife, 2 houses, a brand new car and vacations every year. I only have to go out of this chair and find someone to talk to about what I’m selling.”

“Meeting customers brings joy to my life. When I meet a customer and present the products or meet someone and have a chance to introduce myself I know that I have a chance to sell, to close or to ask them to be one of my team members. I just get moving and it is not only about high income, I feel smarter when I meet more people, close the deal or not. These times are counted as benefits and good experiences in my life,” stated Supervisor 10.

“What do I like about this job? I like it because there is a chance to progress in this career path, everything goes step by step. If your performance is at this point what will you get and what are you going to get if you work more. It is the system that I think is fair, benefits are calculated from the performance only,” said Supervisor 5.

“If you work regularly, you’ll find that you gain higher income. Think about people who have high income and their income increases steadily, do you think they’ll quit their job? So, supervisors or agents who have been in the business for more than 10 years, they’ll never leave,” explained Supervisor 15.

The supervisors were satisfied if they continuously worked and the job performance obviously proved this. The job gave them anything they wanted and they would only be satisfied when they went out to work.

Agents also felt the same way, as the following examples showed.

Agent 6 stated “I feel very satisfied when I close a deal. After my customer signs an application I tell my self that ‘Hey! it is not too hard’ and it encourages me to work more.”

“I work regularly and I think a good agent should work regularly then he/she will not become lazy. Working more creates higher productivity then working will be fun because I don’t have to concern about income,” explained Agent 10.

Agent 8 stated “This job is easy, just meet someone and talk. I think anyone can do it. This job gives me higher income, compared with my friends who are as old.”

“I can work and relax at any time I want. My job is just about meeting some friends, introducing products and asking what they think about them. If they are interested I may close the deal, if not, I can ask for some referrals. By working continuously, I can have anything I want,” explained Agent 4.

Agent 10 said “Discouraged? Not for me, I feel more challenged when I meet customers who are furious and hated me at first because it makes me more proud if I can close this deal, It is not like other jobs which are boring!”

Agent 13 said “Doing this job, you’ll never be satisfied if you don’t get yourself to work. If you are not working, it’s not only zero you get but you will get minus. Therefore, when you are discouraged you still have to work because working keeps you away from uncertainty”.

“When a client signs an application, I feel like my job is complete. I don’t care about commission but I feel great that the deal is closed. If I’m not working, I’ll never get this kind of feeling, so I think I have a good job, good social life and good colleagues,” stated Agent 12.

These statements by agents showed some ideas of how to be a good agent. One must create “selling behavior.” After one meets customers or potential customers with the purpose, then the job satisfaction will occur.

When agents and supervisors worked less, their job satisfaction would lessen however they never stopped working. “I’m just working to achieve sales quota. I’m not thinking about how to boost my sales because I’m not satisfied with the job. I know if I work more I’ll gain more. I’m not going to give up this job but I just don’t want to maintain my productivity,” said Supervisor 13.

“I have to work whether I’m satisfied or not because to survive in this business one must be diligent and always search for new customers then satisfaction will follow,” stressed Supervisor 11, she revealed her idea about working, that to survive she must not stop working.

5.2.5 Motivation

There were many factors that motivated agents. Some differences were found between agents and supervisors about factors and attitudes towards these factors. From the interview, motivation factors of agents and supervisors were company’s rewards, qualification achievements, goal setting, training, new interesting services, commission and supportive supervisor which affected selling behavior of agents and supervisors.

Company’s sales rewards: company’s rewards were one interesting motivation that most of them preferred. They preferred gold necklace to having dinner in five-stars hotels or treatments in spas. Agents would be more diligent if they heard the

announcement of rewarding gold. Supervisors stressed the importance of company's rewards. This helped stimulate their agents.

Another supervisor thought that rewards could stimulate sales but should be something they were fond of or wanted to compete for. Supervisor 15 stated that "Rewarding could stimulate sales but it needed varieties, such as traveling abroad because there are many others interesting countries I'd like to visit. I think the good way to stimulate sales is to create good attitudes towards work because offering gold or other rewards is like using money to create larger sales volume which is not actually working."

On the other hand, rewarding was not as important factor to supervisors. "I think it all depends on agents. Rewarding is just a part to satisfy them and to stimulate them to work. Things can get started when they start working. Rewarding too frequently bores them," explained Supervisor 13. "It's ok that they offer gold because it's free but even if they don't I will still work. It doesn't affect my work, I still have to work anyway," Said Supervisor 14. "I work because it is my duty. I have to work but I will be more active if there are rewards offered especially gold," said Supervisor 3.

Qualification achievement: Achieving a qualification made agents and supervisors proud. It was related to the goal of working. There are many qualifications that all insurance sales agents can achieve according to their abilities to reach sales targets. There are many well-known qualifications, the most famous ones are company's summit convention and MDRT and supervisors are required higher sales target to earn the summit convention. "I want to achieve a qualification. I'm trying to achieve MDC⁵ this year and I also work for my mom and dad," said Agent 11.

⁵ MDC: Million Dollar Club, a qualification which requires 36 deals and FYP 360,000 baht a year

Goal setting: Goal is an important factor because the agents and the supervisors planned their works by setting up their goals and working according to the plan. Most of them set up their goals by the FYC⁶ they would like to reach each year. The commissions expected from each agent and supervisor was different. Supervisors expected higher commission than agents because they had been in the business longer supervisors were like incumbents company, secure and generate high income because they did not have to spend as much time introducing products as agents did since agents were like new companies in the market. “My goal this year is MDC and training gives me new ideas about my work “My goal this year is MDC and the speaker in the training I attended gives me new ideas about my work and I also got some new ideas from fellow attendants.” Agent 12 talked about goal and training.

Agent 9 stated “I’m thinking about retirement funds and imagine that I’ll travel around with my wife (laughing) I haven’t got enough for that because I have to think about my kids first”. Agents mostly set up higher commission than last year and they set up FYC based on their last year’s productivity. Most of them strongly believed that they could achieve the commission target while some were not certain. Apart from the FYC, some work for retirement saving, to build a house, to get married and to be promoted.

Training: training is a good factor to motivate agents. In AIA, agents were divided into many big groups for easy management, and each group had its own conventions apart from the company’s. The convention gave news update in insurance business, case studies, invited speakers who were successful in the business to give new

⁶ FYC: First Year Premium, counted as agents’ and supervisors’ productivity

techniques on selling and presented agents who could achieve the group's or the company's qualifications with reward or trophy to motivate other agents and create pride and honor in the agents.

For agents, training helped them gain more confidence and encouraged them to deal with customers or potential customers. There were various training programs provided in AIA, such as, product training, selling technique for each product, financial training, etc. Training was an interesting factor. Most supervisors agreed that appropriate training was beneficial. "Training is very important. Some may think that it is a waste of the time, actually it saves time but have to be appropriate, should not too much or too little time. For my team, training is set twice a month which I think is ok," added Supervisor 11 about training. "There is training once a week which I think it is ok, more than this will disturb my working schedule," added Supervisor 4.

New interesting service: Problem affected selling behavior; lack of interesting services was stressed and it was also a motivation factor. The new interesting services stimulated agents and supervisors to quickly approach potential customers. "It makes me excited and I can't wait to introduce it to my customers," stated agent 4 about launching a new product. Another agent added that products that the company now had now were not interesting enough, too long timeframe, low return, high premium and low commission. It would be very beneficial if the company was going to offer new and interesting services. New interesting services also benefited supervisors because they could convince their potential customers to be agents.

Commission: For agents, it was the main purpose they decided to join but not for all of the agents. After they worked for a period of time they earned high commission. Then,

money was not the main purpose but the need to be more productive was more important. Supervisor stressed that lower commission created some dissatisfaction but other benefits are good.

Supportive supervisors: This factor was emphasized by agents and it was confirmed by supervisors that when they were agents, supportive supervisor was one factor that motivated them. Supportive supervisors knew their agents' working styles and could offer useful advice to their agents.

5.2.6 Motivation Affected Selling Behavior and Job Satisfaction

From the interview, motivation was an important factor that affected selling behavior and good selling behavior effected job satisfaction.

Some agents and supervisors perceived that motivation such as rewards from the company did not have much effect on them since they were already satisfied whether the company offered rewards or not while agents or supervisors who earned lower commissions were dissatisfied with their jobs and needed higher degree of motivation.

Motivation that created selling behavior in supervisors were similar to motivation that created selling behavior in agents; having new interesting products, achieving qualification, attending conventions. They also preferred rewards while some were more preferable of the commission than the agents because they already earned high income.

Supervisor 7 said "What motivates me is income and self development. I also like company's rewards. I'll be excited if I know that they offer gold. I'll rush to my

customers and call my subordinates telling them ‘Hey! Gold is coming, get yourself to work quickly!’.”

“I want to win the summit club this year, and I think I can do it. I plan to introduce products to 3 or 4 potential customers a week and close at least 5 deals a month. You don’t know how honored it feels to get a qualification,” explained Supervisor 8. “I like everything about this job, apart from high income there are frequent rewards, training, qualification achievements. Training helps me develop myself and stimulate me to sell. It will be much better if new products are launched. A prospect of achieving a qualification makes me work. It’s more fun. It’s worth my effort. It is honored and I know my success’s appreciative,” added the same supervisor.

“Learning never ends in this job. I have to attend trainings to develop myself so that I feel more confident in dealing with my customers. Rewards, new products, and achieving a qualification are also good. They make me active and I enjoy working,” explained Supervisor 6.

Most of supervisors were satisfied with their jobs but they were not satisfied with their performance. The motivation that company offered directly affected selling behavior but not directly affected job satisfaction because they had to work whether they were satisfied or not. They were motivated by the motivation factor in 5.2.5 but job satisfaction would not be activated without their working.

The statements of agents’ attitudes on motivation and their goals are:

“What motivates me to work is training. Training is important, also achieving a qualification makes me proud. About rewards, sure, gold (laughing) anyone likes it, anyway, I have to work whether they offer gold or not. It is a part of my life. I have

fun, I am happy and I also earn high income. If I'm not working I won't have money then I can't travel abroad so I won't be proud," said Agent 5.

Agent 7 stated "More interesting service is what I need now but in this situation, it is not easy for the company to offer good conditions as they used to. Attending group conventions encourages me to sell because it gives new strategy to approach new customers even though the products are not that interesting."

"I like attending conventions. I attend group conventions every week since it encourages me to sell and I'll be proud if I achieve a qualification. It makes me want to go to work. It will be great if the company offers a new product or set better conditions in insurance contracts," said Agent 2.

"Unattractive services makes me lazy, actually, my target should have been higher but it is lower than last year because I don't know what to present to customers. With high competition, high objection plus lower commission so I'm not working as much as I used to," stated Agent 7.

They all agreed that motivation, such as new products, conventions, and commission, encouraged them to work and afterwards they would be satisfied and continue working.

A comparison between agents and supervisors, company's rewards affected supervisors more than agents. In fact, supervisors stressed that company's rewards was important because they could use them to stimulate their agents. When there was an announcement of new rewards they were alert and started calling their subordinates to inform about the new rewards. It meant rewards did not directly affect their sales but they motivated their subordinates.

Agents showed how motivation affected their work and satisfaction, "I want to achieve some qualifications. I want to raise my productivity but I care more about

persistence than high premium” explained Agent 11 about how motivation affected her selling behavior.

“I love to travel aboard because I can really relax. I also like gold. It raises my satisfaction but even if they don’t offer reward I still like working because I have a clear working plan and goal,” explained Agent 12 about what reward she preferred.

“Training is good. It helps manage my work. If I do not attend training I become a sluggish, it is just my habit,” told Agent 15 about how important training was and how it directly effected his selling behavior.

“Having supervisors is an important factor to push agents to work. It depends on the agents themselves as well. They should realize that it is their duty to work. They are independent workers. This is their job. A supervisor can give just guidance,” explained Agent 14 and added that to be a good agent, one depended on one’s self and the supervisor is a more important factor than any reward.

5.3 Proposition

The interview showed that selling behavior, motivation and job satisfaction were all related. The relationship can be illustrated as a framework which will be shown and explained in Figure 5.1.

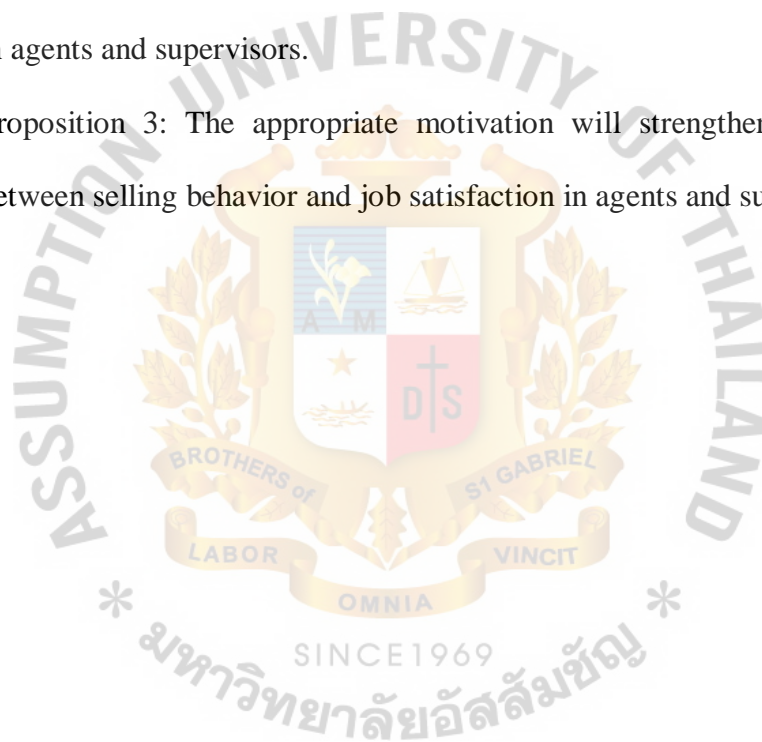
The agents were all satisfied if their selling behavior occurred because when they had selling activities they had a chance to close deals and gain high commission. The job made them feel comfortable so they were satisfied with their job but dissatisfied with their performance and think that they should be more diligent.

About motivation, appropriate motivation created selling behavior and led to job satisfaction. Agents set up their goal, mostly by setting commission targets and

qualifications they wanted to achieve, then they set up their working plan or selling behavior to reach their goals.

From the findings of in-depth interviews, the propositions can be set as followings;

- Proposition 1: The greater the contribution on selling behavior, the higher the job satisfaction in for agents and supervisors. Conversely, the less contribution of selling behavior, the lower job satisfaction in agents and supervisors.
- Proposition 2: The appropriate motivation will encourage the selling behavior in agents and supervisors.
- Proposition 3: The appropriate motivation will strengthen the relationship between selling behavior and job satisfaction in agents and supervisors.



5.4 Conceptual Framework

The conceptual framework is established to explain the interview results which were concluded in propositions. The framework can be developed and used in quantitative study for further studies.

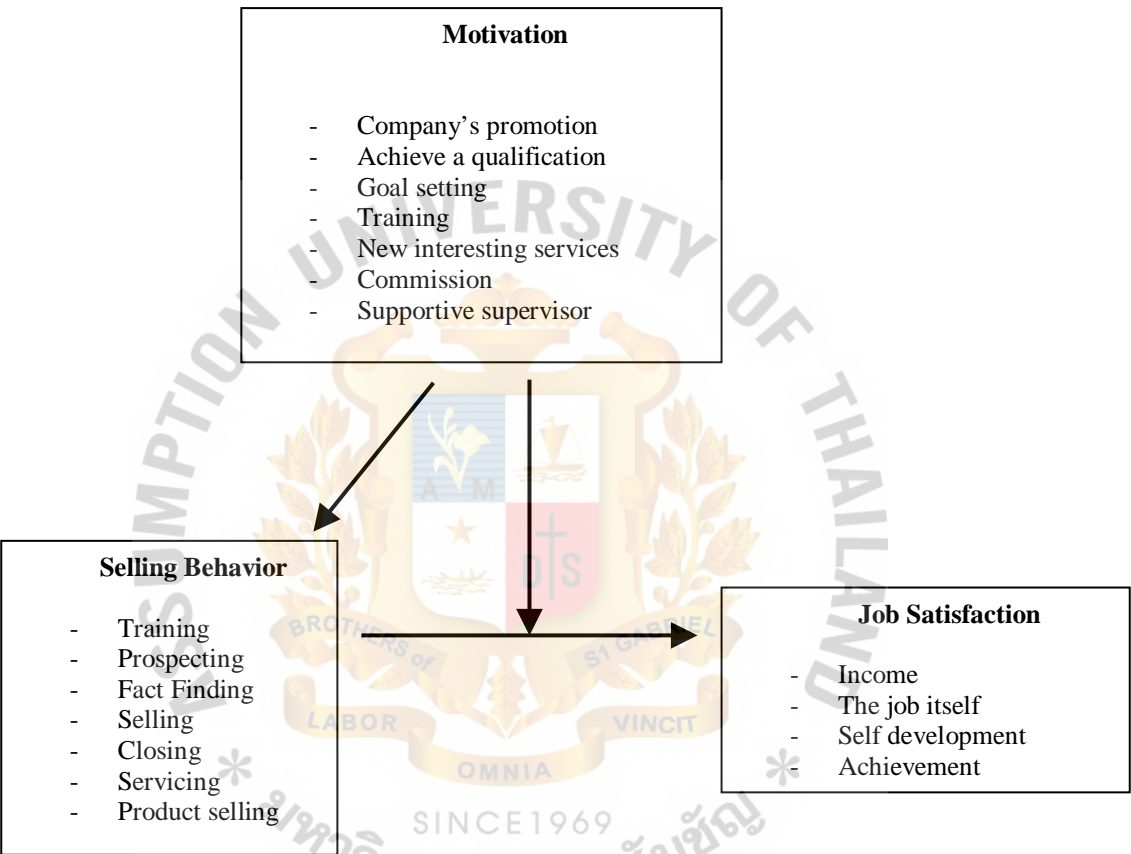


Figure 5.1 Conceptual Framework

There are many motivation factors which motivated selling behavior that leads to job satisfaction in agents and supervisors. Motivation is independent variable, consisting of company's rewards, qualification achievements, goal-setting, training, new interesting services, commission and supportive supervisors. Agents and supervisors need appropriate motivation to drive them to work.

There are two arrows from motivation factor. One arrow pointing to selling behavior represents the direct relationship between these factors. Motivation affects selling behavior and also drives agents and supervisors to work. Another arrow pointing at the relationship between selling behavior and satisfaction shows that motivation does not directly affect satisfaction.

Satisfaction is gained from selling behavior and is indirectly gained from motivation while motivation strengthens the relationship between selling behavior and satisfaction. Agent and supervisor have to work to gain satisfaction, selling behavior is directly affected by motivation, lack of motivation, less working therefore less working equals to lack of satisfaction.



CHAPTER 6

CONCLUSIONS AND RECOMMENDATIONS

6.1 Introduction

In this chapter I will present the conclusion and the recommendations of the research. A further study on the relationship between each variable is highly recommended. Each variable is analyzed based on the theories stated in Literature Review in Chapter 2, research framework and proposition are proposed in Chapter 3, and interview results are summarized in Chapter 5.

6.2 Conclusion

This research responds to the statement of the problem and accomplishes the objectives stated in Chapter 1. There are many motivation factors which motivate selling behavior that leads to job satisfaction of agents and supervisors. Even the motivation factors of supervisors of agents and supervisors are similar but they rank factors that affect them the most to the least differently.

The interview results comply with the entire proposition stated in Chapter 3.

Proposition 1: The more agents and supervisors work the higher job satisfaction gained. If they do not work, it is not just decreased income but also diminished encouragement and skills. The greater contribution to selling behavior, the higher job satisfaction gained in supervisors and the less contribution to selling behavior, the lower job satisfaction gained in supervisors and agents.

To create selling behavior, appropriate motivation is needed. Moreover, motivation strengthens the relationship between selling behavior and job satisfaction.

From the interviews, even though the satisfaction of agents and supervisors is lower, they continue working somehow the performance is not good. Therefore appropriate motivation is related to the relationship between selling behavior and job satisfaction. The relationship between motivation, selling behavior and job satisfaction of supervisors and agents also complies with Proposition 2: The appropriate motivation will encourage the selling behavior of supervisors and agents and Proposition 3: The appropriate motivation will strengthen the relationship between selling behavior and job satisfaction in supervisors and agents.

There are three parts of conclusion, motivation, selling behavior and job satisfaction.

6.2.1 Motivation

Agents and supervisors have similar motivation factors but they rank factors that affect them the most to the least differently. Motivation of agents and supervisors are both external factors such as commission, company policy, new interesting product and internal factors such as their own goal, achievement or duty. Some of them are motivated by commission, while some are motivated by their own desire to succeed. Motivation of agents and supervisors can be explained by the need theory in Chapter 2, page 21

Their motivation is very much related to the goal-setting theory on page 19. Agents and supervisors who set up clear goals will also have an explicit selling behavior and gain high job satisfaction. It means that agents or supervisors have an inspiration to succeed and have fun at work. They do not care if the company offers

frequent sales rewards or how interesting the product is because what they are concerned with is beyond those factors.

The well-known need theory, Maslow's Hierarchy of Need on page 21, can not be employed to explain agents' and supervisors' motivation. Maslow's Hierarchy of Need explains that there are five human needs and more basic needs must be satisfied before the higher-level needs. Some of agents' and supervisors' needs are the same as stated in the hierarchy of needs whereas some of them who already achieved social needs, they feel that they have also achieved the self-actualization needs and overlook the esteem needs and some of them are satisfied already at the safety need stage.

A comparison between the agents and the supervisors is drawn. Some agents who acquired social need level, think that they are successful, and so being promoted to be a supervisor is not desirable. Some supervisors who have been in the business for more than 10 years, instead of worrying about career advancement, they are more concerned about their incomes than achieving a qualification (which goes backwards to the safety need stage.)

The interview results do not comply with Maslow's theory. It explains people's needs as 5 hierarchical needs, the higher level of need will not be acquired if the present need is not yet fulfilled. It appears otherwise for agents and supervisors. Their any level of needs can be fulfilled and even a lower level is still unfulfilled, the higher level can be achieved or when they have acquired a higher level of need, they also want the lower level of need fulfilled.

The explanation to this is that insurance job has possessed many alternatives in to motivating agents and supervisors. They can be satisfied with every level of need, depending on their goal in life.

Regarding theory X and Y on page 22, agents and supervisors who are labeled theory X are actually not appropriate for this job because this job requires self management. They have to have a sense of responsibility somehow there are many theory-X people in this business. The labeled theory-X agents can not be motivated by coercion or punishment because those create bad attitudes and in turn create dissatisfaction or even cause them to walk out of the business.

Punishment is used for supervisors in some companies because supervisors will not easily quit their jobs because they have earned huge benefits and it is hard for them to change their job. There are more meetings and trainings for supervisors and they have to attend because they will be fined if there's no show. All of the supervisors do not like to be fined and they believe that it is not the way to increase the productivity. The paid fine will be used as working funds for their teams.

Another theory, similar to Maslow's, Alderfer's ERG theory on page 21 better explains agents' and supervisors' motivation. The ERG theory is more flexible though the need is separated into different levels just like Maslow's. It explains that the need to be satisfied can go back to a lower level and a certain level of need does not have to be fulfilled before moving on to the next level (Porter, Bigley, & Stress, 2003).

McClelland's need theory on page 24, explains different kind of needs, individually suitable need. The interviews also reveal that agents' and supervisors' motivation are achievement, power or opportunity to be promoted and service minded mentality. There are many factors but sales agent is not being motivated by the same factor at the same level.

Equity Theory, page 25, should also be mentioned. Since there are equal opportunities to be highly paid and promoted for every agent and supervisor in this career path. The commissions come from their sales volumes, they differ and

calculated based on the services sold. Agents and supervisors know exactly how much they will get for each service sold and also know that they have to make a certain number of first year premiums in order to be promoted.

The theory which best describes the agents' and supervisors' motivation is Herzberg's Motivation-Hygiene Theory on page 24. The development of this theory started with the description of the detailed two aspects of what is especially good and bad about the job, (Porter *et al.*, 2003). This research allows the agents and supervisors to express what they like and dislike about this job.

What leads to job dissatisfaction is the qualities of supervisor, earnings, company's policies, physical working conditions, relationship with others and job security. High level of hygiene factors do not lead to a higher job satisfaction while lower level of hygiene factors lead to job dissatisfaction.

From the interviews, the hygiene factors of agents and supervisors match the problem that in turn affects selling behavior in Chapter 5, page 47. These are commission, company policies, products, work ethics, company's staff, infrastructure in the office and technical support.

The agents and supervisors are concerned about all of those factors but at different degrees when each factor is being analyzed. Problem dealing with company's staff is stressed more often by agents than supervisors since they have to deal with company's staff by themselves while secretaries take care of this for the supervisors.

The supervisors are concerned about the company's policies more than the agents because there are more complicated processes in paying benefits for supervisors. Therefore lower earnings affect the supervisors more than the agents and there are more rules and conditions for the supervisors.

Motivation factors of Herzberg's are promotional opportunities, opportunities for personal growth, recognition, responsibility, and achievement. The existence of these factors leads to job satisfaction.

Motivation factors of the agents and supervisors are high income, equal career advancement opportunity, value of the job that they can help people, the work itself which makes them feel like business owners and they can manage their tasks and personal lives.

It can be concluded that high earning is not the only factor that motivates agents and supervisors. All of the supervisors and agents are satisfied with high income but it is not the only factor. This job is not like any other jobs. It gives them an ability to manage their own times and the chances to be highly paid and promoted. Earning and promotion are systematically established. The agents and supervisors know how much it will make out of commission and what their work performance will be.

Agents, with less number of rules and regulations, think that they have a power to make decisions and feel like they are business owners therefore they need appropriate motivation to push them further. Agents feel like business owners because they can organize their own schedule, holidays and incomes.

On the other hand, supervisors' attitudes that commission is not the main factor is clearly perceived. They want to feel belonged and need more power in decision-making and this will give them a sense of belonging. About feeling like business owner, supervisors' opinion about this is different. After they were promoted to be supervisors, they still think that this is a good business since they don't have to invest in inventory and there is no cost in this business but they think they are only half-business owners because they have follow the company policy concerning some

issues. Therefore supervisors concern more about high income than feeling like business owners. If the company takes this into serious consideration, supervisors can be motivated more.

Table 6.1 below and 6.2 page 81 show the results of this study, comparing with theories in literature review.

Table 6.1 Comparison between the Results of the Study and Motivation Articles

Name	Motivation Literature	This Study
Samela-Aro & Nurmi	Motivation played an important role to one's behavior and effort to change their behavior	Appropriate motivation can stimulate selling behavior.
Simintiras <i>et al.</i>	There are many variables to stimulate sales: value, expectancy, organizational factor, compensation method, leader consideration, and power base of manager	Some factors comply with theory: Organizational factor and compensation method are motivation factors. There are more variables in the study which are promotion, training, goal, duty, interesting services, and achievement.
Greenberg & Baron	<ul style="list-style-type: none">- Motivation and job performance are not synonymous- Motivation is multifaceted- People are motivated by more than just money	Confirm the theory <ul style="list-style-type: none">- Selling behavior is involved.- There are many factors of motivation apart from money or commission.
Zaltman <i>et al.</i>	Competitive environment can stimulate sales such as sales contest	Confirm the theory There are many contests that stimulate salespersons.

Table 6.2 Comparison between the Results of the Study and Motivation Theories

Name / Theory	Result	This Study
Edwin Locke Goal Setting Theory	Goals should have specificity, not too easy or too difficult and acceptable to create motivation	Confirm the theory - Goal setting creates motivation - High productivity required in supervisor lowers level of motivation - Agents and supervisor set up their own possible goals.
Abraham Maslow Hierarchy of Need	- Five basic human needs that motivate an individual's behavior. - Lower basic needs must be satisfied before the higher level of needs is fulfilled.	Agents and supervisors' need do not go by level of Hierarchy of Needs, - The higher level of need can be fulfilled without having to fulfill lower level of need - The lower level of need can be fulfilled after the higher level is already satisfied.
Clayton Alderfer ERG Theory	Three basic human needs, the need can be regression to a lower step and one level of need does not have to be satisfied before emerging to the next level	Confirm the theory - The needs can be regression to lower step - Lower level does not have to be satisfied before emerging to the next level
Douglas McGregor Theory X and Y	Labeled dislike of work as Theory X and comfortable of work as Theory Y	- Labeled X people are not suit to this career because this is a self management job which require high responsibility and punishment creates bad attitude - Theory Y identify good characteristic of sales agents
Frederick Herzberg Two-Factor Theory	- Motivation factors, related to content of the job and then leads to job satisfaction. - Hygiene factor, related to context of job, and then leads to job dissatisfaction	Best describes agents' and supervisors' motivation. - Motivation factor: promotional opportunities, career advancement, value of the job, the work itself, and rewards. - Hygiene factor: pay (commission), company policies, products, work ethics, company's staff, services, office staff's services, infrastructure provided and technical support
David McClelland McClelland's Need Theory	Three manifest needs: Need for Achievement, Need for Power and Need for Affiliation.	Different need suits each agent and supervisor, it creates motivation. Most of them work for a qualification (achievement), wanting to be promoted (power) and for happiness in working that they are happy to meet people (affiliation)
Stacy Adams Equity Theory	Specifies the factors which influence the extent to which people feel that they are being equitably treated and the kind of activities by which individuals might be motivated to maintain the feeling of equity	This career provides equal pays and promotional opportunities.
Victor Vroom Expectancy Theory	Consists of Valence, what the employees value, expectancy, what make them put effort and Instrumentality, employees can be fulfilled with the reward	Agents and supervisors work by setting their goal or targets and plan their work step by step to fulfill their targets.

6.2.2 Selling Behavior

Selling behavior is affected directly by motivation. Motivation in most research and theories directly affects satisfaction whereas there is selling behavior between those two variables in this study. Motivation strengthens the relationship between selling behavior and satisfaction. There are many factors that create agents and supervisors' selling behavior.

The supervisors who lack motivation still work but only to maintain their productivity.

One interesting factor is the attitude towards their job. The agents and supervisors, who have fun working and believe that this job is part of their lives, have good attitudes towards their job. They do not care about other motivation factors. They do not care about what company offers as rewards because they are happy with their jobs and they know that this job is worth working for.

As stated in Chapter 2, page 13, selling behavior is any activity of a salesperson. Selling behavior of agents and supervisors is the same but different in proportion of each activity. From the interviews the agents spend more time in introducing the products because their customer bases are smaller while the supervisors spend more time in servicing and less time in introducing the products because their customer bases are bigger. In some companies supervisors also spend more time in training, as required by their companies because their companies believe that it is one effective way to stimulate sales.

Stating in Chapter 2, page 12, about selling behavior that “it appears that a salesperson who spends time performing behaviors that build strong relationship with customers, will improve his/her performance” (Boles *et al.*, 2000). The interview

result confirms this statement. In this job, the more they introduce products the more they can close the deals. It means they have to go out meeting as many people as they can. The agents and supervisors who can survive in this business take care of their customers as if they are their relatives and they are the first whom the customers think of if they have problems. It shows that the insurance agents have to build convince their potential customers or current customers that they're trustworthy, that they can and will take care of their customers to strengthen the relationships.

It does not mean that when they go out, meet many people and they will and can close the deals easily. Relationship is most important. As mentioned, customers have to trust their agents so they have to like their agents. The potential customers do not have to like every agent who introduces the products to them. There will be someone they like and feel comfortable dealing with. This means there are some people who can sell to some groups of people. There is matching process involved. Meeting as many people as possible means looking for someone whom the agents and supervisors can talk to and get along with so that they can close the deals and if they can maintain good relationships, the same customer will buy more products.

6.2.3 Job Satisfaction

In the motivation theory, motivation directly affects satisfaction. In this study, satisfaction is affected by selling behavior. No matter what the company offers as motivation or rewards, the agents and supervisors will never be satisfied if they did not work.

From the literature review on Job Satisfaction Review Literature, page 32, relationship between job satisfaction and sales performance is that sales performance

strongly influences job satisfaction. This study confirms this idea because all of the agents and supervisors must perform to gain benefit from the company. Insurance salespersons are paid by commissions, and the only way to be paid is working. There are no salaries offered to insurance salespersons.

Selling insurance offers both intrinsic job (IJS) satisfaction and extrinsic job satisfaction (EJS). Agents and supervisors are not fully satisfied with EJS because of lower commission but they agree that this job gives them high income though a lot of effort must be put for. For IJS, all the agents and supervisors are satisfied as they enjoy their job. They feel great when they can close a deal and they are proud that they can help people.

6.3 Recommendations

The recommendations are based on information in Chapter 4, the research framework and the conclusion in this chapter. The recommendations are made for the company.

It is certain that the company would like to generate high income so they have to stimulate agents to work. By offering frequent rewards the company may be able to increase sales volume in the short term but it had to be cautious about the quality of both insurance salespersons and customers. It shows in the interview that offering too many rewards affects work ethics. Offering too many rewards makes agents work by wanting those rewards rather than feeling that working is their responsibility. This job offers high income but also requires high responsibility and the company should not create an attitude that money or reward is overly important, on the other hand, to create good attitudes and morality, the company should create a friendly atmosphere to

in workplace, this can generate high sales volume and maintain good quality of insurance salespersons in the long term.

Apart from offering frequent rewards, which is a good strategy, the company should also consider hygiene factors of the agents and supervisors which are mentioned on page 84. Pay and company's policies are important factors. Regarding pay, lower promotion brings about high dissatisfaction. The company may not be able to increase commission rate, but can offer welfare or salary or other benefits to compensate. About company's policies, the company should create a system to promote agents to be supervisors because promoting too soon creates problems about operation and dissatisfaction in supervisors. Agents, who are promoted too soon, may lack experience and focus only on sales volumes but lack ethics and may be unable to run their teams. Promoting agents too soon also affects the supervisors as more agents are required in one team. In building effective supervisors, agents need more time to gain experiences and efforts. The strict rule and strong punishment for giving own discounts in selling should be established to create good quality and good image of the company.

Launching new products is a good way to stimulate sales, and insurance sales use new services as a way to approach their customers or potential customers but whatever is launched or designed, it has to be competitive. Due to the high competition in the insurance business, the company should offer a variety of services so that there are alternatives to get customer's intention. When the new services are launched, the company should provide training courses and selling materials for agents and supervisors as quickly as possible.

Most of the agents and supervisors complain about the company's staffs that they are rude and ineffective, technical services and infrastructure provided in the

agency are not sufficient. Regarding company's staff, the level of workload is higher than the present number of staffs can handle and they can not meet deadlines and make frequent mistakes. They also lack service-minded quality and this makes it difficult for the agents in dealing with them. For technical services, the supportive team lacks knowledge about insurance and can not provide good solutions for insurance sales activities. They can not find solution when agents and supervisors have a problem logging on to the system and when they complain about the unattractive proposals' designs provided on the internet. Regarding the infrastructure, there should be infrastructure provided for insurance salespersons. The company should build the more effective and fast-moving insurance units by creating an effective database so that insurance sales agents can effectively service the customers. With the effective database, each unit can effectively search for information and meet dead lines, the company gains savings and the overall organization is efficient, internet connection and updated information for insurance sales to check correct and updated data, information about customers and products they have bought. Moreover the company should facilitate the salespersons in transferring data and sending documents via the internet.

In conclusion, to answer the research question "What kind of motivation is needed for selling agents and supervisors that leads to effective selling behavior and job satisfaction?" In answering this question, the company is recommended to concern more about supervisors' motivation since supervisors can influence agents. Agents are persuaded by supervisors to start their career as salespersons, are also given advice and encouraged by supervisors.

The recommendations for the company are

- Develop quality of services that the company staff provide and working process
- Create a core service or rider which is the strength of the company and competitive. Agents and supervisors stress that new interesting services encourage them to sell so they need a core product that differentiates them from competitors.
- Aim to develop quality agents and sales team rather than focus on offering frequent rewards which can stimulate sales in short term but creates ethic problem in the long run.
- Offer welfares to agents and supervisors, who have been working for more than 10 years, to make them secure about their job so that they can work happily and it can create a sense of belonging.
- Offering more attractive rewards, most agents and supervisors mentioned about traveling abroad, to new countries apart from Australia and China.
- Make this job a profession, equivalent to lawyer or doctor so that agents and supervisors realize that they work not only to make a living but also to protect customers' benefits.
- Build overall image of insurance business and insurance salespersons also create good attitudes towards insurance company and its agents.

Most supervisors complained about excessive training, lower commission and internal policy that promotes agent to be supervisor too soon. The appropriate motivation for supervisors should be:

- Increasing commission may not be possible for the company but the compensation should be considered lowering targets so that supervisors can

easily win the trip aboard reward more easily. Supervisors have to meet high target to achieve a trip aboard reward which they used to achieve when they were agents. Traveling aboard is the most favorite reward, second to gold but more effective than gold because when they have a chance to travel, long lasting impression will be created and they can keep the experiences as good memories in their lives.

- More benefits in building sales team.
- Building a sense of belonging and self-actualization by giving a chance to participate in creating company's policies
- Less number of meetings and cancel the fine system, meetings scheduled for supervisors are excessive and they think it is not a good way to stimulate sales and fine system makes supervisors work because they feel that it is their duty it is something they "have" to do but they do not "desire" to do and this affects their performance.
- Provide internet connection in the office and easy and effective working process so that supervisors can manage their tasks in the office.

The supervisors may have most needs fulfilled in life. They should maintain the good characteristics of a good salesperson to be a role model for the agents and try to find a new goal to stimulate work and recruit quality agents to solve problems of customers' complaints so that they can maintain high income and long referral list in the team in the long run.

For agents, their main job is to sell. The company has a policy to promote agents. It is a good way but promoting too soon creates low quality supervisors. The appropriate motivation for agents should be:

- Systematic promotion. Create criteria to be a supervisor such as working for at least 2 years, achieving at least one summit club or have at least 3 working agents in the team. Systematic promotion creates quality supervisors and prevents failure in working and team members' leaving the business eventually.
- Create more interesting rewards, because the company travel trips to the same destinations such as China and Australia are not interesting anymore.
- Agent should have a clear working plan to generate sales. The company should create a form for agents to fill their targets, stress promoting qualifications for agent to achieve and evaluate the performance in trimester. This will make agent set up their goals and their working plans then they know what they have to do to complete their plans.

From the interview, the question “what are good characteristics of the agents” was well received. The kind of persons who can work in this business should be serviced-minded, adjust and develop them to the changing situation, have a financial discipline and hold moral high ground. A good agent should have good attitudes towards services, the company and his / her own self, should have fun working rather than concerned only about income and can also accept rejections from customers. If an agent understands that being rejected is the nature of this job and creates good attitude that the rejection is an experience, learn from it and develop the sales strategies, then that agent would have fun working and the performance should be better.

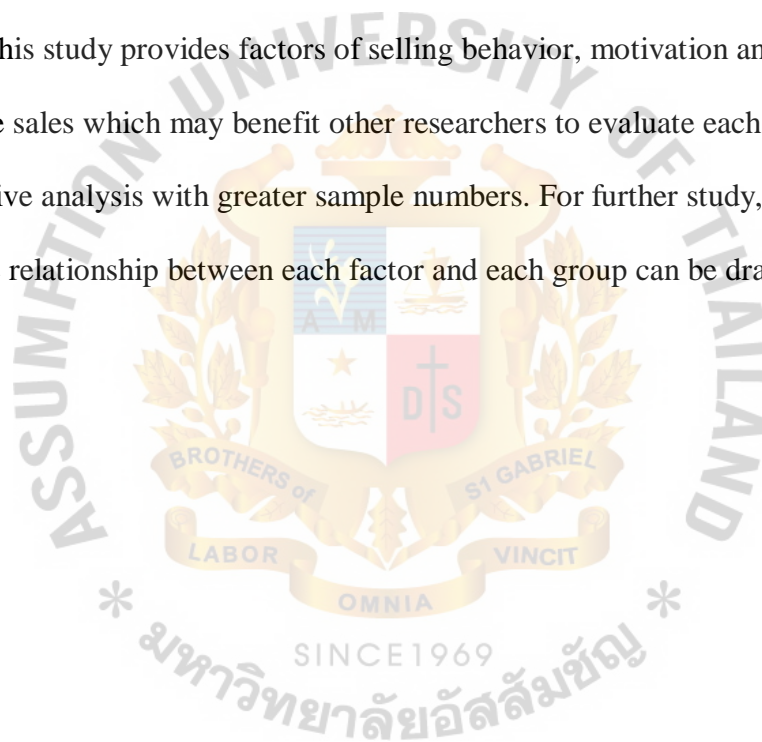
Morality is important for both agents and supervisors. They should provide all correct information to the customers, explain all the rules and conditions of the insurance contract to the customers and be responsible of customers. Selling by giving

discount is a serious problem and it affects the image of the business, the image of other agents and even image of agents who sell by giving discount.

To stimulate agents and supervisors, not only rewards but also making this career a profession and creating good image of insurance can create good attitudes towards work.

6.4 Further Study

This study provides factors of selling behavior, motivation and satisfaction of insurance sales which may benefit other researchers to evaluate each factor by quantitative analysis with greater sample numbers. For further study, the hypotheses about the relationship between each factor and each group can be drawn.



Appendix A



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3. <http://www.matichon.co.th>
4. <http://www.investorwords.com>
5. <http://www.lse.co.uk>
6. <http://www.matichon.co.th>
7. <http://netra.rilp.ac.th>
8. <http://www.dsd.go.th>



Appendix B

Agent 1

How long have you been working?

I have an experienced on this job for three years, at first, I took this job because I wanted to gain more income and to do my own business. My based customers are my friends, my co-ordinate employee and company owners. When I presented my product, I introduced myself of what I am doing and usually, they buy my product because we often meet from another job.

What do you like about this job?

I worked as an engineer officer at a construction company, my based salary is ten thousand something and it's not enough for me to spend on my expenses. Then one day, my college friend, work as an agent, proposed me to join with him. First year, I worked as a part time agent and my production was good enough to be a full-time agent. I can gain more income than I expected. So, I make a decision to work as full time on year2 until now. I am so proud that I make a right decision to work as an agent, because I have try work for three months as part time job, sell only two to three customers and my income is still much more than my previous full time job.

Are there any problems related to your work?

Previously, I feel so good about this job because my income had increased and it covered my expenses. Suddenly, I feel displeased because the company decreases agent's commission. It makes my income decrease too and when I saw my bank statement, I feel I don't want to sell any more. I have no motivation to sell. However, I still need to sell if customers want and it's better than no job. I meet few customers, each year I have only 5 customers.

What product are you selling recently?

Normally, I offer a saving type which is attractive to customers when they get paid; they can see the profit immediately. Even though I get a less commission on this type, but I need to sell because it's the easiest one that can be used to propose. Now, I'm lacking the feeling to sell because the terms of conditions are not so good and cannot attract other agents. I want to have a new service, so that I can offer to my customer. Especially, the products that can intend the customer to get a lot of profit and benefit, which if it can force me, the seller, to buy, then I am surely proud to present to my customer.

Do you have to do training?

I don't care about agent's training. I will do by my own style, I can learn by myself and I am sure that my knowledge on company services is strong.

Are you satisfied with your job?

Aside on my income, I do like this job because I can make a people secure on their living and their finance after they purchase my product. All of the services cover on protecting life and secure their family in case if they pass away or can't work. It's benefit for both of us, customers gets a secure for their living and agents get an income.

Any comments?

An agent who wanted to survive must active and always look for a customer. I knew that during this crisis, company can't offer any new product. However, I still prefer the company to offer an interesting product because if they do nothing, then surely they cannot competitive with other company. Today, they are a lot of company, even the bank, sell same product.

How much do you expect this year?

I am not expected to have a lot of income, just one thousand per year it's seem fine to me. I knew myself that I am a lazy agent (laugh) meet few customers, because I select a customer to talk too, especially from my friend. I am not good in marketing and I don't think it will be success if I present the product to unknown person. Now a day, the agents need to have a lot of connection to success on their sell.

Agent 2

How long have you been working? And how did you enter to this job?

I'm in this career for two years, since my friend who was a classmate in a special program invited me, I'm old and my kids are grown up, I have a lots of free

time so doing this I can have a chance of meeting people and I don't have to rely on my children's support, so I tried, I also like to sale.

What do you each day or week on your job? I mean the work activities.

Normally, I go to see at least 5 new customers per week, averagely 1 customer per day, each month close at least 1 case which is enough, and support 5-10 existed customers each week, For the training program, I think it's very important to have weekly because I can get some knowledge and new idea to actuate the job, would be great if the company launches some new product.

What product you are selling recently?

Most of the time I offer saving product to customers, recently offer 7/15 because it's a short period of installment for the customers and quick returns, normally should takes 20 years in return but for this program it take only 15 years.

But interesting products are very few, if they launch some new products would be very useful to sell, but the real problem is the process of the company which is not very efficiently and inconvenience for the agents, And policies of the company is unsatisfactory such as decrease the commission and deposit interest rate.

Who are your customers?

Most of my customers are business owners and merchants, from my connection.

Are you satisfied with your job?

You'd better asked me what I'm not being satisfied (laugh), It's the process of

the employees and decrease of the commission, also discount selling agent who offers the discount to the customers by deduct their own commission, the commission rate is not much now a day, If they still doing this, they are killing all of us, Some bad agents incite to customers that their agent is not good, once some agent's told the customer that I'm not a good agent, don't introduce anyone to me and I'm always left the customer, that was a bad day to me because I'm always taking good care of my customers, I think these agent will not last in this business for long, sooner or later the customer will notice that who is good or bad.

What is your goal for your carer?

I haven't achieve my goal yet, I want to have my pension, my goal is to have about 2 millions baht incomes per year, last year I just have 500,000 baht, think I'll have to be more active this year, so when I'm getting older I won't have to worry about working.

What do you think about this job?

This career is about selling, being in the market, we get when we work. To be a supervisor isn't easy, each month a supervisor must recruit new agents which is very difficult, agents who wants to be survived must like the challenging and active, the new agent will be more tired because the commission rate is low and difficult to sell and working very hard, There will be some period that easy to sell when profit of the product is more than the bank, but right now have to back to the beginning that is to concern about the coverage which is low interests, low commission, hard to sell, more companies rising, more products in the market, the customers are not concern about the company reputation but if the product is good they will buy.



Agent 3

How long have you been working?

I've been working in this field for 5 years.

How did you get into this job?

Just after my graduation, I've never been through other jobs because this job is quite good to make money, Most of my customers are friends and referrals, from my mother's connection, and self employees.

What service are you selling recently?

Right now I use saving service to get to the customers attention and I'll see what's suit to them later.

What are your working activities?

Normally, every Monday I'll make the call to the customers to make appointments, and this is a week plan, weekly I'll visit 2-3 customers, open sell for 2 customers, service 10 customers and at least have a meeting once in a week.

What do you think that the company lower commission and services are not interesting?

About the low commission rates, unattractive services are not my concern, because I'll have to sell anyway, It's my job, this job can make a lots of money unlike the other office jobs, I've never thought about changing career, I don't like sitting at the table with the documents or sitting in front of the computer making some reports to the boss, This job got none of these to do, and I don't just feel like an insurance sell person, I also help people, when they are in the need of help, I have my goal to built a house and get married, I expected the commission at 300,000 per year

What do you think that a good agent should be?

It's needed to be updated all the time to develop ourselves with the market, the most satisfaction thing is to be able to sell the products, it's not about the commission but it's a pleasure to be succeeded, it's a good job and a good society and the boss is kind to me.

Are you satisfied with your work performance?

I am still not being satisfied about my work; I have not worked hard enough and not really get to the targets, because of I am still young and also a single don't have any responsibility, I have a plan to get marry but it's still a plan, unlike those who have family, they have the clearly targets.

Do you want to make any suggestion to the company?

The company hasn't got enough employees, only one person whose taking care the computer for whole company which is a very hard job, For the staffs, the company recruits so many agents, but very week of the supports, I've got a lot of complains from the customers that the working process AIA is very slow compares to other companies such as loan and insurance policy, Others companies can get money immediately but why not AIA? I understand that to make sure is good, but how come other companies are able to make it faster? Also about changing the database always make mistake even double checked, I'd like them to add more staffs, other than this is fine and claim is very fast too.

The changing of the products very often is the obstacle too, because the customers who bought a products earlier get a different kind of conditions, when the new programs launch, the older programs will be abandoned, so when the customers want to check it can't be done, WP of other companies coverage the welfare but AIA

is not, so we can't really compete them in this point.



Agent 4

How long have you been in this career?

I have been in this career for 17 years.

How long have you been working before promoted?

I had worked for 3 years then promoted to be a supervisor.

Could you tell me about your job? How do you do your job?

There was no expectation for this job, I just wanted to try as I don't have to invest my money on it. Most of my customers are merchant, low premium but high volume, they like it when they claim by policy condition and they refer new prospect to me.

Now my work is stable. I do not have a plan. Meet 1-2 customers a day, close 3 cases a month and servicing. I don't sell much as this time because I'm lazy, I got 1 million or so last year and this year I expected 1.4 million. What have to do regularly is training, I have to do or I'll be fined. Actually there is no inspiration for me, I think it's enough because my kids are in college, one is a news reporter, I have nothing to worry about for them.

What do you like about his job?

This career provides high income. You have to work hard for only first 3 years then there is benefit for agents who work continuously for more than 2 years that is called career, it is like salary but you will be paid for the career when you work continuously only. What motivates me is income, if one gain high income other happiness will follows.

What kind of company's promotion do you like?

Company's promotion? Sure, gold. I'll be more active.

Are there any problems about training new agents?

About train new agents, I don't mind that because it is not easy to find a new agent also lower commission and unattractive service plus there are too much agent in the market. The company emphasize too much on sales volume that creates high turnover because they don't care about developing agents to be professional. The problem of supervisors is we have to be targeted which is a high target, since I'm a supervisor I have less chances to travel aboard that I got from dummy case not from agency target.

So you are not satisfied with the company policies?

I think, I'm happy with the life that healthy, no debt, clam mind that make my life happy. You don't have to reach something that it is too hard to reach. I think the company system for supervisor makes supervisor lazy because there is less challenge, harder work, more complicated but lower benefit because the company policy that promote agent too soon that makes supervisors have to find more new agents replace the promoted agents. The agent who are promoted lack of experience and lack of knowledge about company rules and condition and then they have to close their agencies. I think recruiting is selling one's image. Supervisor should have good image, gained some qualification and reached high sales volume then they are admirable and easier to control and manage their agency.

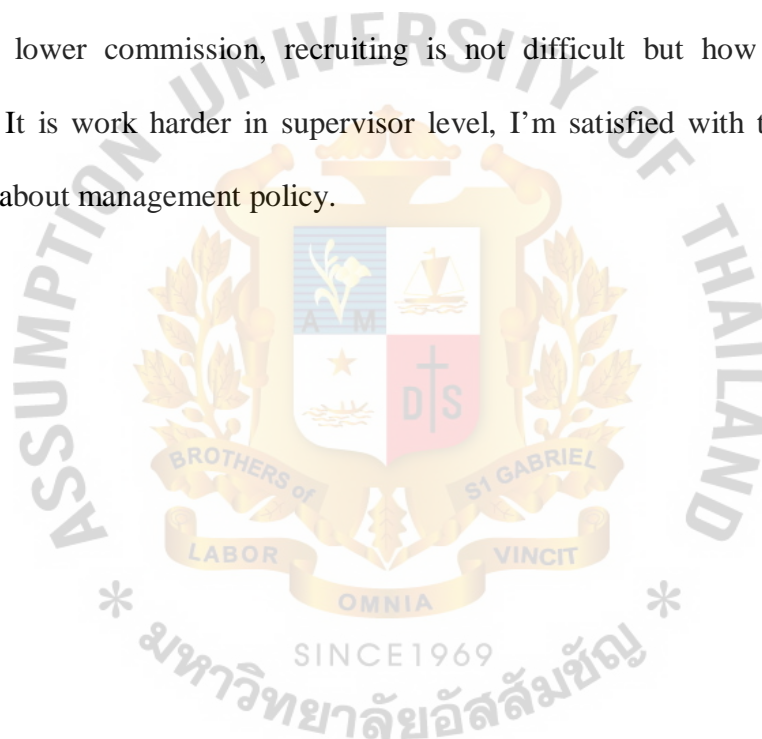
What are the supervisors' roles?

Supervisor should encourage their agents, talk to them, take care of them as they are your children. In the past, supervisors are the same as parents in the career

which is differ from present that talking by benefit that it is actually doesn't work, it is relationship involved. Thai culture we care about relationship in organization but I'm agree with the company that they are equal chance to be trained for agents.

Anything you'd like to suggest to the company?

I think the company should develop the working process and work performance of the company staffs. I understand that the back office staff have lots of work to do but it is frequent mistake. What the company offer at this moment I'm not satisfied, lower commission, recruiting is not difficult but how to keep them is difficult. It is work harder in supervisor level, I'm satisfied with this job but rather consider about management policy.



Agent 5

How long have you been working?

I have been working for 15 years, I'm working like just working on but never set up goal just work continuously.

What are you selling at the moment?

The service selling is endowment plus health and accident because it is cover every customer's need even they have to pay high premium but the benefit is high too also it is cover all of the claim issues. My customers mostly are business owner, merchant, private company staff.

Could you tell me your working activities?

Sure, I meet customer once a day, close 6 cases a month most of my customer are referral the percentage to sign the application is high. Servicing is 10 a week, have to take care about claim issue, visit them at the hospital, collect premium and training 1-2 a week. I'll have my agency meeting then go out to meet my customer.

How much do you expect this year?

I think I quite lazy but it's ok, I want to have 1 million and I think I can because it is not too high.

It means you are satisfied with your performance?

I'm satisfied with my work but I think I can do better because I want to be promoted that one thing I want to achieve so I'm not 100 satisfied.

What do you like about this job?

What kind of job that there are fully personal time while you are working, only this job gives me. I feel free when work and be myself, when I meet my customer we are talking like we are friends or relatives that makes me happy with my life. This job I can design by myself of when to work when to relax, I'm able to spend my time with my kids and my life is better too.

What do you want to suggest to the company?

The company rather provides provident funds for agents to assure them. Most of people look down on insurance sales and think everyone involve with this career should develop this career to make people perceive insurance as something benefit to society. A good agent is the same as a lawyer who have to protect their client which insurance sales should concern about this.

I think the company should launch new service also, insurance is differ from other financial institute which service the coverage but also have to compete with other financial institute by launching interesting service.

What activities do you like most?

I like when I attend training because I like learning from experience of the speaker. Training makes me develop myself, my friend or acquainted who have not met me for quite a long time all say that I've changed in better way, more dignify. I think people can change, it is nothing about karma. One more thing that stimulate me to work is career path. If I work continuously I'll se what I'll be.

Any comments?

I think AIA should create good advertisement as Thai Insurance, the advertisement that attract people, which is emotionalable and make people understand how important of insurance to their life. Good advertisement creates company's image, when the customer see company's advertisement they'll be proud so do agents.

One more thing the company should develop working process to be more effective and invite high technology to assist working process to be quick and easier.



Agent 6

How long have you been working?

I have been working for 11 years.

What did you do before being an insurance sale?

Before that I was a business owner and my friend who was a supervisor recruited me so I tried and I like it. I think this career makes me feel like business owner, no one control but myself. I have a freely time management. I think , actually, it is better than business owner, no investment, only receive the benefit, the capital for this career is time and our effort also this is a challenge job, non-stop learning and meeting various type of people that makes me experienced various type of problem. I can set my own goal, if I work, the success will come.

What service you are selling?

At this time, the suitable service is endowment. Any new product launched I'll present it to my prospect. The service terms and condition is not so good, not competitive so rather have new service to attract the market.

What are your work activities?

Working , mainly is in the market, even supervisors need to sell and meet their customers. For supervisors, if there is a chance to sell, just sell, if there is a chance to recruit, do it. The most important is servicing because it is the responsibility. Being supervisor makes me meet customer less than I used to because there are more activities for supervisors such as paper work, training, recruiting. For a week, I meet 3 prospect, close 2-3 cases is fine for me I don't have to take much time on proposing. Servicing 10 a week and meeting 1-2 a week. I don't think about changing my career.

Are there any problem related to work?

The problem is about the production is lower because of unattractive service and company policies that change too fast about recruiting, promoting and lower commission. Even the company tries to compensate but they have to understand that insurance sales do not gain income from any others sources but selling, for supervisor plus recruiting and there is no other welfare. The benefit is not attractive for new agents also because it takes long time for them to receive their first month commission.

What is your tip of working?

Working should have a goal, goal and duty is a work motivation. I have to reach my goal at 1.5 million, less than last year as the problem noticed but I'm satisfied with this career because it provides self development both physical and mental.

I work as it is my duty, I have to work anyway but will be more active if there are promotion offer specially gold.

If you have a chance to recommend to the company, what would you tell them?

I want to recommend the company about the policy, should offer more benefit to supervisors because it is harder than supervisors to achieve a qualification and rather make the faster working process such as submit the premium, there are many paper work that the agency have to do, the company should accommodate the working process and should not put too much burden to the agencies.

What do you think about this career?

I think new agent should have 2 qualifications which are diligent and tolerant, shouldn't focus on only promotion or income. Other qualifications such as social manner, intelligent that can be developed through experience. This career have to face many objection which required strong minded, have to be patient because we can't achieve honor from other but from our goodliness, if we sincere with customer we will be welcome and don't have to be ashamed.



Agent 7

How long have you been working?

I've been working this career for 16 year, it's quite a long time, I love to be an

agent.

What service are you selling?

I like offering saving program to customers because it's easy to present. What I am selling it depends on customers' need.

What do you do about your job?

Our job is to find customers as much as possible, at least meeting 1 customer per day, monthly should get 2 customers, and attend a meeting once in a week, I like meeting it helps to develop us, already 16 years but still attend the meeting regularly because the business's always changed, when we attend meeting frequently so we can update all the information.

What is your goal for your career?

My target is 500,000 baht per month, my customers are in all fields, we have to do the best and not discourage, the obstacle is only a part of our succeed, it's natural for this job to be denied, It's how can we make up our mind, because It's our job, My target is to get the stable commissions and achieve MDRT.

Are you satisfied with your job?

This job makes me feel like a business owner. I can work and relax at any time I want. My job is just meeting some friends, show my products and ask what they think about it. If they are interested I close the sell, if not, I can ask some referral. By working continuously, I can have anything I want. There's no other job that can give

us freedom to manage everything on our owns while the income is good, luckily I got good boss, he's encourage and push us to work, other then this, this job can also help the society, last year my total income is 2.8 million baht. As I gain high income so I turned to care more about the society by trying to do donation.

Are there any problems of working?

Some problems are the office employees are too slow and inconvenient process of the company, I'd like them to open some interesting courses and the programs that use for typing the forms to present to the customer is nice and easily to buy, also it has the customer's database so we don't have to waste the time calling to the company to ask.

What is your goal for your career?

I really like to go meeting abroad, for MDRT we have to absorb any expenses for the meeting ourselves but I'm willing to pay because it makes me develop myself.

What motivates you to do your job?

My goal and also new product, It makes me excited and I can't wait to present it to my customers

Agent 8

How long have you been working?

I have been working here for 7 years, My boss introduce me to the job, I think

it's a good business and I was already a customer so I tried, I was a house wife have a lots of free time, after working here I feel myself had been developed, got some new inspiration and future plan to have a house and all good things to my kids,

What encourages you to work?

Working is encouragement it's not about the promotion even without it I'll have to work anyway.

Are there any problem related to work?

Company's services are not attractive at the moment that not attractive for me to see my customer as well, the company rather launches a new attractive service then I have something to present to my prospects

What are your work activities?

Normally I go meet the customers, Weekly including sell and services 10 customers, sell about 10 - 15 customers monthly, Saving plus Rider so it's completed, My target this year is 500,000 baht, the income is stable, we do more get more.

Meeting weekly on Tuesday the full-time one, they have interesting choice, If they have the cassette I'd buy one to listen while driving (ha ha) It's encouraged me to work.

Are there any problems of working?

The problem is other than the customers sometime we'll have to face some agents which have no code of conduct, Sometime the customers are not very welcome us, they had some bad experience with the bad agents before, but we understand, we

are not going to leave them, I want those agents to take good care of their customers because if we take care of them well even they can't buy anything else from us but they can introduce us to other customers, customers are like the gold mine, I want the company to set a policy to punish those who abandon the customers.

What do you like about this job?

What I like about this job is freedom to go and to-do anything anytime, have time for the family, don't have to take leave, send the kids to school without afraid of being late to work, have time to take care my parents, but all of these have to control myself or I can get lazy.

This can let us see the world wilder, where ever you go, you meet the people you know, started with our relatives, sometime feeling down because this is the kind of job that we have to be talkative and patient, have to think that we are not selling thing, make the relation to them, but sometime have to face people with negative thinking.

Do you think you'll be a supervisor?

Able to be promoted sooner is good thing it is a work progress, Right now I'm AO but not this year, I'm not ready in this year.

What motivates you to work?

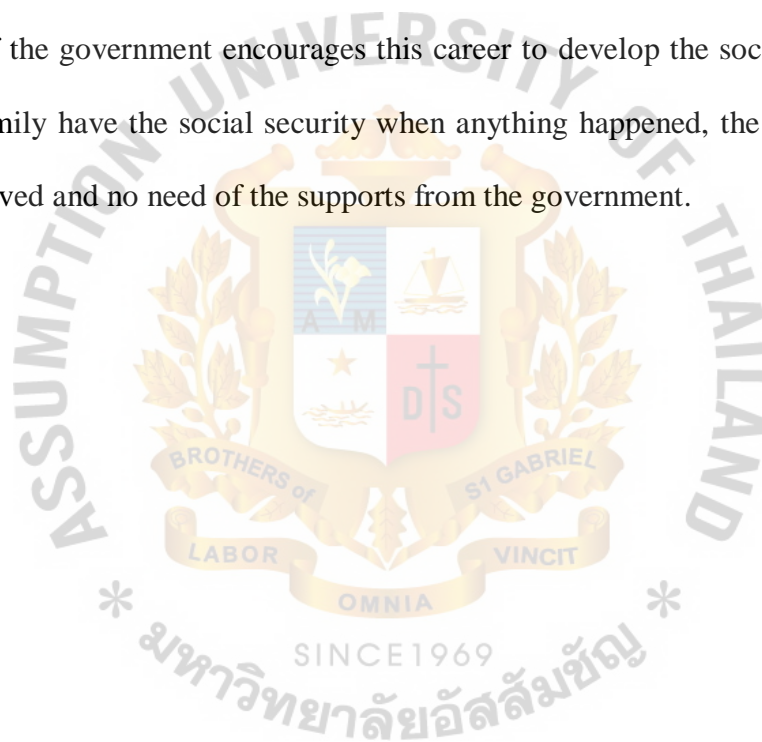
What motivate me to work is training, training is important as I said also achieve a qualification it makes me proud. For promotion, sure, gold (laugh) anyone like it, anyway, I have to work even they offer gold or not like it is a part of my life. I

feel fun, happy also I gain high income, If I'm not working I don't have money, I can't going aboard, I'll not be proud

I like attending conventions, I attend group conventions every week as it encourages me to sell and I'll be proud if I achieve a qualification that makes me want to go on in my work. I must be great if the company offers a new product or better condition of policy

What do you want this career to be?

If the government encourages this career to develop the society if the head of every family have the social security when anything happened, the rest of the family can survived and no need of the supports from the government.



Agent 9

How long have you been working?

I've worked for 8 years, having fun with it, most of my customers are business

owners because they are capable to afford

What product you are selling?

7/15 is my choice, it is suit for my customers who are rich and want to expand their savings.

What are your work activities?

Weekly meet at least 5 customers, at least close sell for 3 customers and taking care of 7-10 customers per week and meeting once a week.

Do you have a goal for your career?

Working here is nothing to worry about, my target this after September already got 80% this year I think I should get FYC about 1,200,000 so I can go to MDRT, this is a short plan, for the future plan I'd like to be a division manager in five years, I've clearly planed and do it exactly, because this is a free lance job we can arrange time for ourselves, but right now I think the products are not very interesting, low profit and not interesting conditions, it is not the same as it used to be.

What do you like about this job?

I like the freedom of this career to manage everything on my own, I'm the boss of myself and I like helping people, everything I've ever wanted I got it from working here, I feel very satisfied when I close a sale. After my customer sign an application I

tell my self that 'Hey! It is not too hard' and it encourages me to work more.

Do you satisfied with your performance?

I'm satisfied with my because I always work hard and continually, To be an agent needs to go out this is very important, so what ever happened if we still wont to work in this career we must go find the customer.

How about his job, what makes you satisfied?

We can control our time, no need for the time attendant no need to go up country during the long weekend, no limitation, Promotion does not effect me, I've never checked how much I'll be paid. I'm not thinking about being promoted because I've once being a supervisor and it was very stress because it has to be under company policy, have to reach the target and must attend the frequent meeting, I'm happier to be an agent so I closed my agency.

What part of this job that you don't like?

Sometime the customer make me worry, sometime they not understanding, and complained of what I have explained so I keep all the documents that I present to the customer to be an evidence that we have discusses about it, that's it, there are some problem but there's no big deal, too much work make more mistake that's alright.

What do you think that it is the problem?

It's hard to sell these days, the commission's less than before, Like we have to work harder to remain the same amount of income, anyway I like to continue because It's a good job, I can get other thing not only the money.

What trigger us to work is the target, meeting can trigger us too, I think the

meeting with all level of agents are important because everyone have to develop themselves and the meeting is helps, To get the qualification is good and the promotion is like a bonus.



Agent 10

How long have you been working?

I have been working here for 3 - 4 years.

Do you like this job? And could you explain why?

Sure, I like it because it give us freedom and challenging have the target that the company's set, when reached the target I'm so proud, I've been working in other fields before but I think this job can give us many thing that other jobs can't give, my customers are business owner and office employees, When we meet a lots of people it give up the experience and being sociability, Not everyone can do this job and even can do but may not be successful.

Do you set your own target? And what do you do to achieve that?

My target is 700,000 I have to work everyday, It's a duty, have to make daily plan what to do, Go out and visit customers along with service them, weekly about 10 - 15 customers, and having a seminar weekly once, This is important to do frequently because it help us to develop ourselves and will make our selling rate stable so we can be satisfied.

This job takes 3 years to be firmed, and will get the stable incomes, to talk in the business way if we invest and get the funds back in 3 years that's good, but this actually we don't have to invest much, also bonus and qualifications.

Are there any problems related to work?

Unattractive services makes me lazy, actually, my target should have been higher but it is lower than last year because I don't know what to present to customers, high competition, high objection plus lower commission so I'm not

working as much as I used to

What makes you go on working?

I'm still working here because it my duty, have customers to taking care of, the incomes are not that bad, still can serviced, More interesting product is what I need now but in this situation, it is not easy for the company to offer good conditions as they used to, so attending group conventions encourages me to sell because it provides the new strategy to approach new customers even thought the products are not interesting

I've been working for many year, Still I don't want to be a supervisor because I'm feeling like I'm not ready, being supervisor must really have high responsibility and working very hard, I think maybe after 2 years when I have more time, I'll be ready, Right now my work is not outstanding, if you want to be trusted by your underling.

Agent 11

Could you tell me about you job like how long have you been working, what do you do and so on?

I've worked here for 6 years, like other agents, meeting, sell, services weekly 10 customers, meet the customer as much as possible and try to satisfy the customer, I have to arrange time will not bring any work home, the target is 10 customers per month.

What services you are selling?

Services selling are depend on the customers both endowment and whole life also have the attached product with the main policy so when the customer wants to claim can claim everything, Customers are self employees because they can see the benefits of the insurance.

What motivates you to do your job?

The seminar is what make us feel like going to see the customers, at least once in a week, If you get the qualifications or the rewards it's a you get wings, make us wants to show to the customers that they are parts of our succeed, It's good if we can have some new products, when the company launch some make us feel like going out to see customers, when there are something to encourage us it make us feel like going out to see the customers.

Another thing of the job is the progress, it's step by step so we'll see when we get to the point what will we get, it's so clearly, don't have to a sycophant person to the boss to get the promoted, or don't have to be afraid of get cut of the salary because everything's due to the system.

Are there any suggestions to the company that you think it would stimulate you to work better?

I think the company should improve the products and sale tools, also the public relations, when agents request something should response immediately or have the answer to the agent who calls.

Also about the conditions of the products, it's not very good right now, Other companies have better conditions such as having ODP or the short term saving period or extra coverage, or can be charged by the credit card, so the customer wouldn't feel like paying too much money at a time, also the advertisement it's not really touching, we have the advantage about our reputation, we should take the advantage.

What makes you highly satisfied for this job?

I like this job as it provides me freely management, most Important is the honor, normally income and honor are not going along together, the honorable job has less income but working the career give us everything, if we succeed people will clap the their hands for us , If we have a good service and sincere we can go anywhere people will welcome us, we have more friends.

I'm satisfy with this job it gives me freedom but I'm not satisfied with my work, I need to be more diligent.

This job is easy, just meet someone and talk. I think anyone can do it. I'm lucky that I have a good supervisor who encourages me to work and this job makes me have higher income compared with my friends who are of the same age

Agent 12

How long have you been working?

I've been working here for 17 years.

What service do you present to your prospects?

Only service I present is the endowment because it is suit to customer's need, but the condition's still not very good, I like this job, good income, my wife also works the same.

Every job has an obstacle, We choose the customers with have less problems, when the company launches some products the customers will trust us, if we not sincere when we try to present something they will not buy, Right now don't have much customers because the conditions are not good, like I said it's harder to sell,

Are there any problems dealing with customers?

Customers are nice, when going to visit customer I'm feeling like visiting friend's house.

What are your target and your work activities, could you explain what are you doing?

This year I think my target is 1,000,000 Baht. About work, I visit 2 customers a day, presale 4, open sell 5, other services 5-7 customers, and the meeting weekly once, For the supervisor that will have to meeting all the time.

What is your opinion about being an agent?

One who wants to work this job need self discipline of using the money, those who're not survived because they don't know how to spend their money sometime cheating the customers, make the lost of beneficial, so have to be out of the business

and not to be trusted by the people.

If you want to work this career, you have to be double diligent and patience of other kind of jobs, nothing's free but the reward is worth it, the first year have to be extra patience.

I'm lucky that I have my wife helping me, one control the units another one go for the marketing, so we can have two ways customer bases.

Are you happy with your job?

Right now I'm ok, happy with the work, my customers are very closed no problem at all, my kid is studying in the university, to be an agent has a lot to learn, what ever they know we have to know, and what ever problem the customers have we must help them even it's not about the insurance, Don't treat them just like they are your customer but they are friends to you.

"I'm thinking about retirement funds and imagine that I'll travel around with my wife (laugh) I haven't got enough for that because I have to think about my kids first

Agent 13

How long have you been working? And how did you get into this job?

I've been working for 20 years, I hated this career at the first place, It's old

Chinese believes that It's like cursing yourself, and those who's trying to sell are cunning, so my friend who was about to set a unit invited me, I had my own business at the time with the good incomes even not so rich, the manager said to me that doing this job is like helping people, so I interested, at the beginning I was not able to sell but when I know the way to sell so I'm getting fun, It makes a good money and making me have time with the family.

How do you do your work?

I'm working regularly and I think a good agent should work regularly then he/she will not lazy. Working more create higher production then working with fun because I don't have to care about the income. I have to meet the customers everyday sometime including Saturday and Sunday, weekly 10 customers, monthly got 5-10 customers, It's very important to support the customers, when they satisfy they will buy more and introducing the others, when selling to one we will get the whole family so when visit them it's easier, other thing is the seminar weekly once sometime twice, if I have no time I'll have the cassette to listen in my car.

Are there any problems?

The problem I'm facing right now is the uninteresting products, anyway have to sell, never want to go to another company, this company's already has a lots of reputation, another serious problem is the bad agents, they give discount to the customer by decrease the insurance premium, sometime we about to close sell but the customer says buying with another agent is cheaper have much can I give the discount? So I explained and the customer wouldn't understand, but later the customer will complain about being abandoned, the agent's gone, how do I claim, It's unfair for

those who's willing to sell, we should get rid of these agents.

What is your goal for your career?

Right now I'm not selling a lot but due to my health problem, I work less than I used to. My target is 1,000,000 which is already lower than the last years, but I have to accept it because I've already worked for a long time, I've a very good relationship with the customers don't want to leave them it's my responsibility, when they trusted me, I have to take care of them.

Seemed you work so hard, have you every discouraged?

Discouraged? Not for me, I feel more challenged when I meet customers who are furious and hated me in the first place because it makes me more proud of myself if I can close this case, so, it is not the same as other kind of job that is boring! I'm intend to do this job and not afraid of being tired, 24 hours a day leave the mobile phone on like Seven Eleven, customers will be able to reach me all the time, service with sincere so we can stay for long, this job requires high moral because it's concern lives, If just looking for the benefit for self will not be survived for long.

Are there any suggestions to make to the company?

I want the company to have the rule for those agents who give the discount by decreasing the insurance premium, it's effected other good agents.

Agent 14

How long have you been working?

I have been working for 14 years. Part time for 10 years and full time for 4 years.

What service you are selling?

Now I'm sell protection, health coverage, I will sell the endowment to high potential clients, manager level, I do have a lot of official be my clients. Actually, official do not like to buy insurance, I go inside and explain the purchaser's benefit. They do buy when they feel interested with it.

What is your goal for your career?

This year I plan to earn more than last year, however, at this moment, it's tighter than last year. Last year I got 3 hundred thousand at the same time as this year, this year still at ten thousand digit. I have been decline from clients but I'm not giving up. I want to achieve MDC which require 400,000 FYC.

I want to earn more certificate, not mean I do not have, but I want to earn more, I do focus on long term type. I want to achieve a qualification, I'm trying to achieve MDC this year and I also work for my mom and dad support my niece's education and I do not have any welfare.

What is your working plan?

My work strategy, I will advance appointment with the client who introduce by someone, I go straight to official desk without any appointment. I take care for 4 years, almost had 100 clients. Any client buy a lot doesn't mean don't know, I need to explain them clearly and make them understand. I do not have any problem with

client, I do buy for my own because I aim to go on with this business and if any client don't understand product clearly, I will not let them buy my product. So, I won't care if I have to spend more time to explain to them.

Are there any problem of working?

Actually, the problem is cause by company because staff office work not efficiency at all, I always have to tack the work myself.

I don't have much problem with working but dealing with the company's staff makes me upset sometimes. They work like government officers in the past 20 years, procrastinate and are unsystematic

How about training?

For training course, enter to Namtong Pattana Liga Full time, I don't feel it's too much, easy to choose. I like new production which sell to state enterprise. I try to focus on new market which suit to products and because official's market is stuff now. I sell lower sum insure type, but if I had new product, I will go on to the new market.

Since you have been an agents for a long time, have you ever considered of being a superviaor?

I don't want to be a supervisor because it's difficult to find a new agent, by the way, I do prefer to promoted but other people see my work, they feel it's difficult and

feel that they can not do like me, afraid of no market to sell, however, I know they do have their own market, but they too afraid to upgrade their position.

Any problems about dealing with customer?

Today, I can sell not much, client need to take time to decide because of economic. Some client had an argument, then I will conclude them if they have a chance to purchase better do or else they will not be easily to purchase any more when they sick or ill.

This year, it's difficult to get gold for a reward, even though it's just a small prize but it cheers me up because of low commission. Need to work hard, take care clients, I still don't want to quit this job. I have to find a new client if I can't then I go to my old client.

What do you get from this job?

What I got from this job is I turn to be a person who is broad-minded, I can deal with any kind of objection and gain higher income too

The company had launch a new product which it's meets the demand of market, however, I do not satisfy with it because the company had no activity to make a campaign on new product or to advertise it. The agents have to follow up by themselves.

Are there any suggestions to the company or to the business?

Agent should work as full time job, because agent have to take a lot of time with it, like; go for meeting, seminar, if any new product had launch need to study and quickly sell. The agent must adapt themselves whenever any changes occure.

The company promotes agents to log in to the system in order to support agents, but actually the system is delayed and has errors especially for universal life service which has to depend on internet in every process and the technical support doesn't seem to do their job well and also the appearance of the proposals printed from the internet are unbearable, I'd prefer to print a proposal from the program at the office rather than from the web

If I want any selling I'll go to "SPEED", but I have to pay by my own. Agents have to up-to-date all the time. You just can not wait for company to contact you.

What do you think that company offers a chance to be promoted easier?

New agents promote to be supervisor, it's good, but they need to study hard or else they can't work and if they fail they will quit. For me, if I have a chance to promote to supervisor, I don't prefer to be because I need to manage my job properly before upgrade myself. If you want to upgrade to be a supervisor, you need to have a new agent, that difficult too.

Some agents who are promoted to be a supervisor, they do not happy at all because they need to have a target to sell their product. Some agent are tired, serious, not enough money to spend when they not success, but some are success if they do have a good backup. They need to work for a year then it will conclude whether they will survive or not. I want to reach some qualifications, I want to expand my production but I care much more about persistency than high premium

Agent 15

How long have you been working?

2 years.

What service you are selling?

I present the product of saving and health insurance. Need to study which type is suit to the client. If they are young, I offer saving, My clients are from friends and now I'm trying to expand my sale to doctors as my new market

What do you do for work?

I just seriously work, each week I go to see client about 15-20 clients and each month I can close my sale report with 3-5 clients. Every month, I have a shown up the work performance and do have a strategy on my work. At night time, I plan a schedule on next day. My goal this year is MDC and training gives me new ideas about my work from both the speaker and from my friends. Each week, I do have 3-5 times of meeting. It's ok to me. If I can't sell then I will go more meeting, because it can cheer me up.

What company promotion do you prefer?

I love to travel aboard, as it makes me relaxed. I also like gold, it expands my satisfaction but even if they don't offer it I still like working because I have an exact working plan and goal

You look so young, why do you get into this career?

I work here because my mom is working here too. I have unlimit of work, and this job pay me more than my previous job. My motivation is, I want to buy a new car

and house. May be it's because of I already married, that's why I work hard and I can reach 10 to 20 % from my goal.

Are you interesting to be a supervisors?

I'm interesting to be a supervisor. If we have executive manager that take good care to agent, we will go to office regularly. I like to work as administration, and would like to be a supervisor, if there had any channel, I will go. I can find the agent from my friend, I start from my basic knowledge until now, I got a lot and can expand to unknown people.

Are there any good or bad point as your mom and sister are all in this career?

As my both of my mom and sister is working here, there are both advantage and disadvantage, the disadvantage is all of the customer base who are relatives are belong to my mom and my sister. In the beginning, it's difficult to me, because I have only my friends to be my client, and they all have little salary. However the good point is that, when I do have a problem, I can ask for their help and they do support me.

What motivate you to work?

When a client signs an application, I feel like my job is complete. I don't care about commission but I feel great that the deal is closed. If I'm not working, I'll never get this kind of feeling, so I think I have a good job, good society and good colleague. Supervisors are very important, as they are able to encourage agents

I do like a promotion especially go to outbound, it's relax and strength my power to go on with the work. A lot of gold had been reward, even no gold, we still

have to work, but it's still good to have some rewards. I have fix my target, starting from very small target and then to big target.

Are you satisfied with this job?

With this job, you can manage your time, go where ever you want to go, but if you work as office staff, you have to wait until Sunday. At first, I thought that people who can be success should have their own business, that's why first time I enter here, feel not like at all. But now it's ok, I have a goal and I proud of it.

What makes me satisfied in this job are freedom and unlimited income, I don't have to work from 8 a.m. to 5 p.m., I don't have to wait until holidays to travel, for as I work more I gain more

What do you think about company's training?

There is a lot of training class, but it's depend on us, whether we will educated ourself or not. This unit had set up several meeting, mostly the instructor give us an advice, other than this we need to find out by our own.

Are there any problems of working?

The company requires online application submission, if there has any online in the office will be great, because it is faster and customer have the protection faster too.

I do not use website at all because the appearance is not attractive, not same as office program.

There are some problems in dealing with company staff but I understand that the number of staff is lower than the work load, but I think the company is too miserly to hire new staff

The outdated services will be deleted from the system automatically and when there are new conditions of the same service can create problem sometimes because when customers who own old condition insurance policy would like to know the detail or would like to see the pattern of the policy that they bought, I can't print one to them or find the information for them and I have to call the company to request the old condition which takes a long time to reach the officer. It is wasting my time, customers' and also company's staffs

Insurance type always change the condition policy, and this can make a problem with the client. Some client already purchase they do got different policy. When there is a new program launch, automatically the old program will be delete, sometimes, client want to take a look for the old program, I can't show them, I need to call to office for a question on this case. They are afraid of agents present to the client the old one and make it waste the time. Both of us have to waste a lot of time in contacting if this case is appear.

Agent 16

How long have you been working?

I worked for two years.

What are your work activities?

Each week I need to make a plan for next day at least one to two days, but mostly I plan for whole week. My job description is to take care client, visit client, expand more sell, explain the products, revise the insurance policy. I just get start on future plan because I feel my work is not so efficiency. I do like to get a lot of work, each month, at least I should had 5 clients. Before I enter here, I am an freelance that may cause me to not arrange the time correctly. I have a kid, if my kid sick or at home, I have to take a time to watch my kid.

What motivates you to do your job?

My motivation is...I'm quite weird, qualification or promotion are not effect me because my duty is working. After send my kids to school, I work and finish my work when I pick them up. I don't care how much I can do each day I think If I do something I have to make it good, if I know that I'm not doing well I'll try harder. I think this is my career and I want to success that I have to be diligent.

What do you think it is satisfied you from this career?

In this career, you'll never get your satisfaction if you don't get yourself to work, for without working it's not only zero but you will get even minus. Therefore, when you are discouraged you still have to work because working keeps you away from flightiness

What services you are selling?

Right now I sell both endowment and health insurance to customers, and the stage of fact finding is very important to understand customer's need. For children, I usually present endowment but mostly I present health insurance

What do you think about this job?

I started this job because my aunt is also working here and she recruited me. I was living abroad and have taken a financial course so I have a positive attitude with insurance. I bought my first policy because I knew that it was important to have one plus at that time my kids went to school so I have more free time while they are in school. I like the freedom from this career, I can stop working at anytime and have my personal life, working schedule is flexible that I have to stuck at the office from 8 to 5 but this job I can manage my own time plus my nature is love to take care of other, I have a service-minded.

What are the problems about working this job?

What I don't like about this job is nothing but there are something discourages me, Thai people have limited knowledge about insurance and they don't know how it is important to their lives. I don't mind the objection but if they are not even listen to me but give the objection, I would regret for them. I wish Thai people should offer themselves a chance, sometime I saw on the newspaper that a father die and leave his children suffer with the life without parents and benefit from insurance. The government support for 50,000 baht tax deduction, I think it should be better because if people have insurance, the government doesn't have to absorb the expense of health care like 30 baht or social security.

What is your working principle?

When I sell, I believe that the service is good and want to tell anyone that it is good and benefit to their lives. I'm not thinking about income because If I'm diligent and I work regularly it will create income. I think this career suit to both people who want to be part-time or full-time. It provides free time management.

Are there any training provides in your group?

Yes it is. For training, if I have time, I usually do because it is encourage me to do my work, it is a motivation that I don't have to pay.

What is your goal for your career?

By the end of this year I expect higher FYC than last year, last year I worked only 6 months and I got 360,000 this year have to be higher. Plan for future is to be promoted but have to develop myself and gain more experience, promoting agents to be promoted quicker is good like there is a alternative, agents can consider by themselves if they have enough potential that nobody can tell but themselves. For me, I want to make sure.

What do you think a good agent should be to be survive in this job?

Agent should have self-discipline, freely time management can be disadvantage. Should have service-minded, selling because attracted by company promotion should get along with explain the customer about terms, condition and benefit of the service clearly. For this group, there is low turnover, promotion is only one factor to motivate but not the main factor. Having promotion is good to both company and agents, after all depends on customers if they want or ready to buy or

not. At this moment I present any services, for universal life I'm thinking about being trained, I want to work like one stop service that able to serve all customer's need. I think being an agent have to learn and develop themselves.

Are there any suggestion to the company?

What I want to suggest is the company should update other services apart from universal life, I think company focus on this product too much while there are many interesting services that able to serve customer's need. At this time customer interesting in short-term investment but for insurance they have to wait for 15-20 years which is too long, if the company want to beat bank and other companies they should do something different because right now the existing services are not interesting. Work performance of company staff is OK but not flexible.

Agent 17

How long have you been working? And how did you enter to this career?

I have been working for 2 year or so. It was because of I was getting bored with my previous job which is a tax consultant. My boss quitted and I was not feel fun with my job. One of a past colleague proposed me to this career. I was neutral about insurance and I bough a service from that past colleague and one day she said she was making a qualification of going to China and she need my help, then we went to China together.

What motivates you to do your job?

My motivation is the career path, I'm thinking about the possibility to grow up in this career and is it suit to my nature. I think it is like propose people to expand their savings, my past job is a tax consultant now insurance consultant. I was working for about a month then I quitted my last job and started this career as a full-time agents. I think I have to learn more, personally I don't like taking to people I'm not acquainted, If I don't smile I looks unfriendly it is my weakness that I think I can adjust, this career makes me develop myself.

My supervisor helps a lot. She let me evaluate myself and discuss of what I should do to be a professional. My target is working for 2 years then prepares to be a supervisor (A0) then another 2 years is a supervisor. Actually, I think I can make it quicker but I don't want to be promoted too soon because I know my potential, I have to make sure that I have good selling skill, have enough saving and enough courage. I think my supervisor agrees with me because she doesn't try to push me to be a supervisor but giving good advice.

Having supervisors is an important factor to push agents to work and encourage agents. It depends on the agents themselves also, if they think it is their

duty that they have to work they are independent from any promotions and work as it is their career while the supervisor is a guidance

What was your pas job?

I used to be a company staff which was boring. In this career, I can see the world. When I meet my prospect or client I feel like I have self development, to be the kind of person who is more open and tough

What is your goal for your career?

I have a clear goal and clear objective in living my life, I used to feel like a government office in a private company from my last job but this job makes me more active, I have to develop myself all the time and adjust my self to different situations

I'm working for my family and saving for my retirement, after retire I expect to have 20,000 each month

What in this job that you don't like?

I don't like being targeted, it is depressed me. Company staff is one problem I understand that coordinate is one element in every organization, this company agents need to coordinate with company's staff that we have to build a relationship with them it is obvious then other companies. Company staff is less than the number of job, sometime I have to tracking the job myself.

There are many new insurance companies and customers now are more informed. The company's policy benefits are sometimes not competitive such as WP , for the AIA the cover of WP is for the main policy only and does not cover other riders while other company offer the cover of riders

Endowment products of AIA compared to others, such as other companies or banks are not adventurous so I present health insurance to customers which is the competitive point of insurance

Where are your client from?

My client are all referrals, I'll not propose to people I'm not acquainted with

What do you want to suggest to the company?

I think the technical support team are not insurance sales, they don't know what kind of support that agents want, I think it must be better if the company allow the agents to comment and suggest their opinions to the company in order to develop the working process and back office service

I think the company should update the information on the web quicker about sales contest, changing condition of services. I think agents should understand the service they are selling thoroughly. Agent who are success should evaluate oneself regularly, patient, work by plan, have a goal of working also have a self discipline. I believe that I'll be a supervisor by the end of this year.

Are you worried about recruiting as you are an AO and will be a supervisor?

About recruiting, my supervisor taught me from the beginning that I should start recruiting when I'm an agent. The problem is not about recruiting but keeping an agents and make them be professional.

What is your opinion about being an agent?

The motivation is my goal, I have my own duty. This job you can't be satisfied if you are not working, if you are not working it is not only zero you will get but

minus. Stop working makes me muddle so I have to work to eliminate that feeling. Having promotion makes me work more fun when I receive a reward, like gold I usually give them to my customers. I like it when they are a trip to places I have never been.

Are you satisfied with this job?

I'm able to manage my own time, I'm free to go anywhere I want, It is differ from company staff as they are free only on weekends or holidays. Also if I work as a company staff, my income is limited while this job provides unlimited income, it depends on my diligence only

I have never think about changing my career, I focus on what I'm doing and I work for myself. Sometime when I was discouraged, I told myself that you have to work, even I can't close a deal but I have some action on my work it is better than stop working.

How long have you been working?

I have been working for 3 years, I'm a full-time agent, SS (self supervisor).

What do you think about this job?

I think selling insurance, the income is unlimited, work more get more. Sales agent is a good job that help people expand their savings and have health and accident coverage, for me I focus on health and accident.

How did you get in to this career?

My friend recruited me, before this I was a company staff with boring job so I'm satisfied with this career.

What motivates you to work?

My motivation is do for myself, I want to success that motivates me and I through selling insurance I'm able to help people that makes me work regularly.

Training is important, as it is beneficial in encouraging and motivating me to work.

How about company's promotion?

Promotion is not much effects me, I have never focus on that, I focus on how to do my work better than last year. Most of my customers are freelance, I propose my customer by both cold canvas and referral. I want to be a supervisor but I want to be a professional agent first. Promoting agents to be supervisors quicker create both advantage and disadvantage. I think it is good that it is a chance to grow up in this career quicker on the other hand they have to work harder as they lack of experience.

Agents should have service-minded, self discipline, patient to survive in this career. Have to active and love what they are doing.

What are you working activities?

I plan my work weekly, I have a agency meeting that I have to discuss with my supervisor and other agents of what have I done each week and what I am going to do. I have to set how much FYC should I gain this year then set the target monthly. I hope I'll qualified MDRT now I've achieve MDC. If I'm qualified MDRT I'll go to the meeting at USA.

Also have to train, Training is good, it helps me manage my work as it is my habit that if I do not attend training I become a sluggard

Are you satisfied with this job?

What makes me never turn to other job is value of the job that I can make people's life secure. I'll be discouraged because of people's attitude towards insurance but this feeling will be gone when I meet someone who understand and talk to me nicely. I think what people perceive insurance is depends on insurance sales because insurance sales have to work closely with customers.

Are there any problems or obstacle of this job?

Obstacle of working, I don't think it have, obstacle is from our depress try to think that there is no problem. I'm not satisfied with company's staff, I think the company rather have more effective back office which is able to support agents in all dimension. The internet system also a problem. I think the company communicate with insurance sales by one way communication which it is not quite right.

This job makes me feel like I don't want to turn to other careers, for this job has its own value which gives most people security in life



Agent 19

How long have you been working?

I've been working for 16 years.

Could you explain what your work activities are?

I propose ten customers a week, close five cases a month, meet customers as much as I can. I gained Baht 5 million last year and obstacle is one thing that encourages me to succeed I try to meet as much as customer or prospects as I can. The service I'm selling is endowment because it is attractive, oh also there is a training once a week.

What is your selling style?

I sell anyone who I am able to propose and interesting to buy, If I meet much customer I don't have to care if some are not interesting and don't have to annoy them by frequent calling because I'll turn to new prospect then the prospect feel comfortable to talk to me because I've never push them.

How many people do you meet?

I meet 10 customers a week, close 5 cases a week. I try to meet as much as customers, last year I got 5 million, obstacle is just a part to push us to be success, what to be afraid of as long as you get paid.

The activities are meeting customers than selling because frequent visit creates relationship that customer usually use to ask about service themselves. I also do recruiting from visiting customers to be my team member. I think people know much about insurance than in the past, I don't have to explain about how it is good, also more agents in the market, customer have heard enough about insurance so it is about

who are they going to choose to take care of their policies. The company should launch interesting services and should not care about only sales volume.

Are you satisfied with your performance?

My performance have been good, I achieve qualification of travel aboard every year which I really like and proud of it and stimulate me to work.

Are there any problems related to work?

Problem of working is, I think about agency management. I want to have more agents in my team (laugh) but it is not easy. An agency needs to be targeted. What I really don't like is supervisors who lack of ethical, I think it is a problem because it effects to the business, customer perceive bad attitude to insurance, sales agents have to face prospects who don't like them at the first meet. I think we rather help to boost up the image of this career.

What I experienced is agents who sell by discount that makes customer get used to buy with discount and always ask how much discount I can give. I think it is a problem, customers don't understand that insurance sales survive by commission but some insurance sales makes customer think that premium can be discounted so they buy because it is cheaper but not because of they see the benefit of the service, after these agents get their commission, they disappear and what should customers do?

Another problem is lower commission, it is effect to both supervisors and agents. Supervisors have to put more effort to encourage their agents. I think offering too frequent promotion does not help because in the optimal it is about people's mind, If we focus on our goal, nothing can be problems.

What is your goal for your career?

My goal of work is try my best because this job if you work it worth your effort so work more and think less then you'll be fine and work happily.

What makes you satisfied working for this job?

What I like about this career is I feel free when work, I'm not feel like I'm a company staff. Just do your work and if you think it is easy, it is.



Agent 20

How long have you been working?

Have been working for 7 years, it quite a long time but still enjoy with my work because I can learn from working day by day. Being supervisor comes with more responsibility, have to take care of agent so have to manage my time well.

Are there any problem effecting to your work?

Right now there are not any serious problem, like time management it is depends on supervisors themselves to manage it.

The problem is, I think about unethical agent, discount selling, supervisor who teach their agents to be unethical agents like lying their customers, explain terms and conditions of the service differ from it should be, do not explain terms and condition to customers clearly then customers misunderstand about their services and it create problem when the claim issue occur. This career gain high income but rather not use money as motivation, for progressive people money is not the only factor good agents should have financial discipline.

How much of your target this year and what do you do to achieve that?

My target is 3 million. My working activities are meeting 3 customers each day so it is about 15 a week, I'm working everyday no holiday. Training 1-2 a week, one day is suitable for training in my opinion, 2 days is a bit too much but be optimistic, sitting still for 2-3 hours is like relaxing. Closing is 5 cases a month and take care of my customer 15-20 a week. Most of my time is in the market, training is one activity, I'll propose a person who is interesting then send them for training. On the training day I'll train new agent also.

What do you like about this job?

What do I like about this job? I like it because there is a chance for career advancement, everything are set by step. If your production is at this point what will you get and what will you going to get if you work more, it is the system that I think it is fair, benefit is counted from the performance only. It is not the same as other job that sometime you work so hard but what you get is not worth or your boss never see you and never promote and you have to compete with other to be promoted but this career you compete with yourself, high income and it is worth my effort. Honestly, Can you tell me which job could give you high income like this? How many years being a company staff for this rate of income? No. Being business owner you need a capital and no one can assure that you will not lose or set up your own benefit because there are many variables involved but insurance is different.

What motivates you to do your job?

What motivates me is training, I like group training because the atmosphere is cheering makes me want to sell. In the training will be updated news and information like this moment the company lower commission, there is a new service launched, what is the government new policy about insurance also knowledge related to insurance such as basic financial, stock market that creates more confident to talk to customer plus there is a speaker who is success in this career to speak about their experience, each of them are from different places but there is a thing is common which is success that encourage me and able to analyze of what is a good in me.

One more thing, I'll be so glad when I achieve an award, I'll show my award to my customers, my mom and dad, they'll be proud and encourage me to work, I achieve honored and proud when people clapping hand and happy with my success.



Agent 21

How long have you been working?

10 years.

What are you selling at the moment?

What I'm selling is endowment because it is interesting and sell with rider, it is like customer able to expand their saving while there are health and accident coverage. I also sell whole life depends on customers.

Who are your customers?

My customers are business owner, private company staffs, merchants, for private company staff is good for recruiting also.

What is your working plan?

I have to work, I plan to meet at least 3 customers or 3 prospects a day because the job makes me feel valuable and honored when I reach a qualification

Could you explain in detail of how many people you have to deal for each activity?

My work is meeting both existing and new prospect, recruiting, train new agents, there are many training provided for agents so supervisor don't have to waste their time for that. For myself, I meet 7-10 prospect, fact finding then sell, close 3-5 cases a month and service 10-15 a week. Training? Once a week. I expect 1 million, more than last year because I was so lazy last year. Last year I got only 370,000 only reach the company quota.

Do you think training is benefit to you?

Training is like setting fire, it motivate me to sell. For this career, learning never ends. I have to attend trainings to develop myself that make me feel more

confident to meet my customers. Promotion, new product, and to achieve a qualification are also good, and make me active and work happily

What do you like about this job?

I like this job because I'm able to manage my time and have enough personal life. I feel free like I'm a business owner than a company staff. I have more time to share with my family and I don't have to take the work at home, I'm able to separate my personal and working life.

What is your goal for your career?

I set up my own target, when I have a goal I'll set up my working plan by goal setting which is 1 million as I said also I want to be a District Sales Manager.

Are there any problems from the job?

The problem of working, I think it is from myself that not diligent enough and it haven't reached my goal, I think my performance should be better. Another problem is about unethical agent, agent who is selling by discount. It is not effects me directly but I think working should work with ethnic and moral is the way to survive in this career. Agent who are greedy and thinking only benefit will can't be in this career for long and it is like a snake spitting their poison, it cause of death and stricken other people. Unethical also create bad attitude towards insurance and insurance sales that discourage good insurance sales and new agents who lack of experience may fail or easily influenced by these unethical agents.

Another problem for the company is the way they accommodating us. Company's working process is unsystematic, internet access and effective networking

in required for more convenient and faster service. They should open their eyes and see that how far other insurance company goes. Submitting the application online is required for every agency but there is no internet access provided, does it make sense? I think company should consider about it.

Have you ever seen any big and well growing companies doing business without any investment for their staffs? I know that what the company concern is company income, lower commission is not OK, no reasonable compensation is even not OK. Actually, the felling of feel like business owner is less because there are many rules and conditions are controlling, it is like semi company staff, semi freelance. I think the company rather treats us like company staffs which are provided with welfare, now there are nothing while lower our benefit.

Agent 22

How long have you been working?

I have been working for 17 years.

What do you do for working?

Nothing much only maintain the quota. The product I'm selling is endowment and whole life depends on customers.

Who are your customers?

Most of customers are business owner and private company staff.

What do you like about this job?

I like this job because it makes me have to develop myself all the time, I have to adjust myself suit to changing situation, many thing waiting for me to learn that explore me to the world from meeting customers, see various type of people and social that makes me learn from direct experience and develop myself in every dimension also smarter.

Could you explain about what you are doing for your job?

My job have to meet customers, when I meet them, I'll talk to them for fact finding and analyze if what service is suitable for them then close the deal. After sell I have to service my customers too, this career need high commitment, service the customers 'til agents or customers pass away (laugh). You know? One policy there is at least 15 years contact, some customer I saw him since he was a kids 'til he grow up, working then he buy new service with me, that makes me proud, it is like a bound because I know the whole family.

Estimate, I meet 7 customers a week, talk to them and sell too. Close 1-2 cases a month, servicing 10 a week. The service I'm selling is both kind and training once a week.

From my work, it is not so much because it is stable so I'm looking for relaxation and maintain the quota of 700,000 because lower benefit which is not much as it used to also I work less coz I'm bored.

What do think that they are problems effecting to this career?

The problem is about unethical agents who sell by discount only minding the quantity but never mind the consequences then have to be out of this career. To be rude it is like dogs dirt on the foot path, when someone stamp on it, it spread with the footstep all around the road, it is the problem to everyone. Good agent should able to manage their financial, sell by value of the services then harassing the customers to buy is no need, if the customers understand the value of the policy and satisfied with their agents they will not give up their policies, if the customers asking for discount means they do not understand how their policies benefit to them and the problem of lapsing is following.

This is a big problem, it affects the whole business and unethical agents make people perceive all insurance agents as people who they should not deal with, one day I visited my customer's house for service as usual, and my customer said to me 'Do you know this agent? He told me that you always abandon your customer and suggested that I rather not refer you to any new customers. That was a bad day for me because I try to serve all my customers as best as I can and the agent who acted like this surely can't be in the business for long, soon customers will find out that it is them who abandon their customers because of lack of responsibility

What motivates you to do your job?

What motivates me is income also self development and I like company promotion, I'll be excite if I know that they offer gold, I'll rush to my customer and call my underling 'Hey! Gold has come, get yourself to work quickly!'

About unattractive service, do you think it is a problem?

About unattractive services, I think, actually, there are various and also interesting, should not focus on endowment only because of high competition and the company focus on promoting endowment but actually there are many interesting services depends on what to present to customer, I can sell any products depends on customer's need that how we satisfied their need, secure in life or saving but have to make sure what is suitable, if customer want to save their money but in the short term our product is not suitable so rather sell health and accident.

How long have you been working?

Have been working for 17 years, it's quite a long time.

What service are you selling?

I sell every services because each of them have their own selling point depends on customers need. Most of my customers are business owner with purchasing power, just satisfy them then they'll buy.

What is your goal for your carrer?

Work should be targeted. I want to win the summit club this year, and I think I can do it. I plan to propose 3 or 4 prospects a week and close at least 5 cases a month, you don't know how honored you feel when you get a qualification

What do you like about this job?

I like everything about this job, apart form high income there are frequent promotions, training, achieve qualification. Training makes me develop myself and stimulate me to sell, it must be better if there are new services launched. Achieve a qualification makes me work more fun like it worth my effort, it is honored and appreciate with my success

What motivates you to do your job?

Training is good, I think is suitable for once a week but sometime if they want to boost sales there may be immediate training that I don't like because I have planned my work but have to go training instead, If I don't join the training I'll be fined.

Agents do have to be fined?

Being a supervisor is differing from agent at the responsibility, we have to be targeted and there are frequent group meeting, more works to do but by good time management the more benefit will be paid. The most important is about time because new agent will be trained by company's condition and supervisors should encourage their agents because about training there are provided by the company.

The problem is encouraging agents who are not put their mind to work, it is hard to encourage preside, the company's policy has changed, new agents need to attend trainings before getting license, after they send the application they will not be paid for the commission until the customer sign free-look form which is takes time, supervisors have to explain that to their agent. I think we should have agents get the commission faster to assure them. Moreover, the services are not interesting.

Are there any problems with your job?

I don't have any problem with the company, training new agents is no problem, I'm not agreeing of promoting new agent too soon, shouldn't skip the process. In the past it was taking at least three years to be a supervisor and if an agent able to be a supervisors he/she would not leave this career, it is systematic but now there is high turnover , new supervisors have less knowledge about insurance and attitude towards the career is not good, they have limited knowledge about services. I think it is because of there are many new insurance companies and the company afraid

that the agent would leave the company because other companies offer better condition so they try to offer career advancement and leave the problem behind. I think it is not actually benefit to the company because most of customer purchase the service because of the relationship with their agents, if their agents leave this job, other agents or their supervisors will continue taking care of the customers which the relationship are not the same. The more time one agent have been in the business before they leave, the more problem will be occurred specially the lab ratio that the company have to responsible with that.

I think the company rather use the old system, agents should have strong experience before being supervisors.



How long have you been working?

I have been working for 4 years, this year is my first year being a supervisor.

Do you like this job?

I love this job and I will never turn to another job because I've gained most experience from this job and this is a good job, This job gives me anything I want, I got 2 kids with a wonderful wife, 2 houses, a brand new car and vacations every year, only by going out from this chair and finding out someone to talk about what I'm selling, it's easy.

What are your work activities?

80% of my work is in the market, the rest is meeting and train new agents. I meet customer everyday, have to work, in one week propose about 3 cases talking while fact finding close 2 cases a month and servicing 10 a week. Training is once a week. You may think only 2 cases a month is too little but there are big cases and my job is stable just taking some time with customers talk to them about anything like visiting and talking to a friend, I'm happy being this way.

What is your goal for your carrer?

I wan to build a strong team, I try to do my best. I expect 1 million this year. Problem of working is nothing just do my best and don't have to think about anything. Working in this job depends on sincere to customers, that makes them happy to see us and less objection to meet or talk to us. The tip is approaching, make the customers believe that I am their friend and trust me then it is easy to talk care of them, less

problem too and they will be happy to give us referral that is why I'm able to work for a long time. It may be hard at the beginning but later on will be better because I build a strong customer base.

Do you satisfied with this job?

I like this job because it makes me feel like a business owner, I'm able to manage my time , my life is aliquot I don't have to worry like I have to see my kids performance at school but can't absent at work from this job I can do it or if want to visit my parents and take care of them while other sibling are all busy but I'm able to set my schedule for them, if my mom wants to see a doctor or want to go anywhere it's me who able to take care of her that makes me feel like I'm appreciate the value of myself, family and social.

Are there any suggestion to the company?

What I suggest that the company should do is they rather emphasize on quality of agents than quantity. Recruiting as much as they can is good because there is more alternative but rather mind the quality and how it effect to the business in the long run as well. The company should create work consciousness and ethnic to agents, for supervisors too, they should learn how to keep their agent as well as recruiting, it is hard to find someone sign an application as an agent how much effort to put so we have to keep them in this job too. The company promotion emphasize on agents but I think rather have attractive promotion to supervisors too. Actually, I don't have any problem as I said, I'm happy with this job but I want this business develop to be better.

Promotion should not offer too often, should have sales contest because working this job you can't stop.

Do you satisfied what company offers?

Company's benefit, I think it is too much. Many reward you'll get if you do your work. Only some cases you get trophy, certificate, gold, but too much can be hurt it turns to be working without ethic like dog racing, they bait the dogs by using bone, the dogs run chasing bone. Being an agents is something more than just reward, I think offering too much promotion is like skip the process, make them only sell but don't know how to take care and service their customers.



Agent 25

How long have you been working?

I've worked for 15 years.

What makes you been working this long?

Now my job is not so interested to me, what I can say is that, I won't active and not in worked at all.

Do you mean you are not working at all?

Let's say that every Tuesday, I need to do supervisors training, or I'll be fined. I visited 2 clients a week. To keep my carrier, at least I should have one client per month. I spend most of the time on visiting my existing customers, about 10 a week.

What service are you selling?

Up to now, sell the insurance service are adverse if compare with other service, there has reason on itself, the one who buy the insurance they can have life secure and especially on financial state. Supposing if you deposit your money with bank, do you think they cover to your life secure? I don't think that they won't have that policy. When client can get their benefit from insurance policy, the seller like me will be so happy that I can do some good thing to my own client. The most valuable on this job is to show client that their life is worthy. I'm quite happy when I see my clients and offer them my service, or if I found someone that interested in my job, I will invite them to work with me. To work on this job, it's not just make you rich but it's also make you smart too, even if you can't sell but when you meet a lot of people, you can gather your benefit on study people's behavior and will have a lot of experience too. Seem you work less, what is the problem?

Today, company had a lot of change in policy and too abruptly, like; decrease commission and emphasized on sell quota, but ignore on their quality. Try to push a lot of promotion or award to agent, such as; if you can reach this quota, then you have a chance to trip oversea or you can get gold for your award. It's cause the agent to have less morality to sell the product to client

Are there any problems of running your agency?

The company pays the commission to new agent too slow. The training seminar is sound good but not all agents have a good quality from that training course. Money and promotion is their motivation to behave.

What keep you on this job?

I still go on with this job because I love it, I still willing to go to see customer, still feeling tie with my client and I plan my goal for this year is 700,000 bht, I will be satisfy if I can reach my goal. However, I can see a lot of changes in policy, a lot of condition, a lot of plan, one mane of plan have different series It causes the buyers to confusion, even confuse me too. It's hard to sell and It easy to make seller discouraging on their job.

Are there any suggestion you'd like to make?

It will be great if the company improve on management system and invest more capital.

Any suggestion for agents?

If the agents want to be successful, he or she must control themselves, the promotion or award is just add-on option. The leaders should manage the controller by themselves too.

Previously, they emphasize on professional agent but now, almost no morality on new agents. The Unit must push the new agents, teach them the regulation on sell.

There is no problem on company management system but only they need to adjust the agents' attitude

Now, the condition terms are not satisfied to our client, because buyers not focus on welfare but interesting on investment. They should promote on other benefit so the buyer can understand more.

Are you satisfied with your job?

I'm satisfied with my career, I love this career and customer commitment makes me stay in the business but this year I'm not much happy because of the rapidly changing of company's rules and regulations. It takes a longer period of time to be paid the commission that discourages new agents

I believed that main factor is, if people understand themselves and they do enjoy what they are doing, I'm sure they can reach their goal. Work should be fun, if I have fun with my job I can achieve my goal but lately I don't have this feeling.

What do you like most about this job?

Meeting customers bring the joy to my life, when I meet a customer and present my product or meet someone and have a chance to introduce myself I know that I have a chance to sell, to close or to propose them to be one of my team members, just move myself to work and it is not only to create high income but I feel

smarter when I meet more people even I close my deal or not because it is counted as a benefit of my life and good experience



How long have you been working?

I have been working for 10 years.

What service are you selling?

I'm selling educational insurance type (endowment), the buyer pays for 21 years but high in compensation. Mostly our customers are CEOs, we have no limit on selling to known or unknown clients, every client we all welcome.

What are you going to do for your job?

We do have a lot of activities to do with our agents, like; entertainment, train the agent, set up the meeting. I don't think it will be too much activity, but each activity should be set up at least one time per week. Training is important, and once a week will stimulate sales. Sometime, you can get a new idea from training not just came out from only agents who have a lot of experience that's why training is very important, somebody may think that it is a waste of time, actually it saves time but has to be appropriate, should not too much or too less. For my team, training is set twice a month which I think is ok.

What is your goal for your career?

This year, I reached my target. I can sell 3 million baht which is better than last year. Last year I had a problem with my own business, so I spent a lot of time on solving my business problem.

Are there any problems of working?

Insurance service do has some trouble, like when you have an appointment with client or agent and they don't show up, it's waste your time. Sometime if there had any accidental, we need to explain that problem to them, to let them understand clearly so that they don't have bad attitude to insurance service. If you want intend more agent, try to find the people who run their own business, this may hard to influence but they have good attitude to us. If they want to work with us, then they will work for sure with good background on marketing. I don't like new agent at all.

Also supervisor have to train and recruit new agents, it should be 20 people a month in technical but actually, propose 100 people if there are 10 join you it is considered as good.

There're some defect, some time seller explain and client don't understand clearly on the product, the seller need to be patient to explain until customer understand, or else, you will have low rate on renew insurance from your client.

What do you like about this job?

Now, we had variety types of saving account that influence people to deposit their money in saving account. There is one adage said, the buyer buy something but never use it. Today the buyer can use it apparently after they buy. I like this job because this service always offered people a good thing. Insurance sales should buy insurance too, not just only sell..

I have to work whether I'm satisfied or not because to survive in this business one must be diligent and search for new customers then satisfaction will come

You can not work here if you are not a professional. You need to gather a lot of information so that you can introduce to client any advantage and disadvantage that offer from other company. I do like promotion from my company, but now it's hard to sell. We have an economy crisis, that influence people to be save, to pay on something they have to think a lot. Agent need to be endured on their selling. I do not agree with new agent that want to be a leader after they are just starting work for a while, because, if they do, I'm surely they not survive. Company spend quite a lot of money to train new agent, even the leader also cost lot of charges. It's not easy to be agent because you have to learn before you work. To get the income, it's depended on that agent want to be in the system or if they need money they have to sell by their own. They have an expenses, consumption, gasoline and transportation expenses, but it's better if they study first before get a first performance.

What do you think it is your motivation?

I have to sell, attend trainings, do servicing and entertaining my agents and also teach them how to sell. I don't have to spend much time in proposing because most of my customers are referrals which is easy to close, and the proportion of proposing and closing is about 2:1. I'll plan my work from Sunday, work on Monday, Tuesday afternoon, take new agents to train, Wednesday, take care of my business (This supervisor has her own business apart from selling insurance), Thursday, do training in the morning, Friday propose and close sell, and do training on some Saturdays and go to temple on Sundays

I like this job, I love to meet people. I used to work as a tour guide that I could gain high income as this job but the reason why I choose this job is because this job

gives enough time for me to spend with my family while being a tour guide I had to travel a lot



Agent 27

How long have you been working?

I have been working for 18 years.

What are your work activities?

My activities mostly are servicing and selling. I don't have an exact plan. For servicing and proposing it takes about 10 a month, but closing is inaccurate. My target is about Baht1 million which is 100% higher from last year. The activities for agent are seminar and meeting, if it too much it will be influence to the work. Training once a week is ok, training gives new ideas.

What do you like about this job?

Free time management job which no need to invest and to get risk.

What motivates you to do your job?

I have work here for almost 20 years, there are no any motivation to me. I can say that this year I will get FYC lower quota from last year.

Most of people say they work because they feel like they can help other people, honored, have qualifications, etc. but I think at the optimal they work for basic factors, for money

Are there any problems effecting to your work?

I won't sell and not select any new agent because now I take care my old agent just to keep my carrier and reach the quota. I understand that as the company is an investor, they need profit in return but from my experience I think the company is going the wrong way. As a supervisor, I feel that supervisors don't have an important role to train or motivate agents because company offers too much promotion. Special offers may stimulate sales in the short run but create much problem in the long run. Selling by promotion makes agents sell without understanding customers' needs, as insurance is not ordinary service which people buy because it is cheaper but it is because they need to have a policy to protect themselves and that is the agent's offer to customers. Too much promotion makes agents sell according to their own desire. Most of the new supervisors nowadays lack knowledge about insurance, lack morality also and so their works are less effective. Today, company's management is based on promotion, the agent had to wait until advertise come out, then they can go to sell. Previously, we can sell without any advertisement. This business is not easy, not just advertise and sell, but they do need to focus on agent's capability.

Even there is high in competitive, but still don't need to offer promotion all the time.

Is it differ form the past, about company policy and working?

Compared with previous term, both of sell and management is not attractive. However, the new generation have no any choice to compare, they won't feel anything, but will know by themselves that they won't get what they should get from the company. The selling structure is not easy, first year of compensation is small

amount, even second year they can earn more but still not in large amount. When seller sell and client is not satisfy, not pay, then they lose their interest.

If clients won't continue their pay because they have a problem like, they are not satisfied with that agent, or the agent not classify to client clearly before they purchase.

The objective for agent is to induce people make them satisfy and they will do whatever inducer want.

What do you think about company's promotion?

Promotion is the short term of promoting, better make it effect in long term. In the past, the compensation is clear, the agent surely can get the will absolutely get their compensation, but today, cannot figure it out. The compensation is not clear because the agent is easily promoted. That's why old generations not satisfy but new generations will see when they reach on that point.

Sounds you are not satisfied about company's policy, are you looking for a new job?

I have not plan to do anything else aside from this job, because I don't want to make any invest or waste much time. But if you can find something else that suit to you, just do it, because you need to protect yourself, we are not employee, get no any compensation from retire. This job perform year by year, no future at all, if you have no second job, then you will not survive.

As the company promoting new agents so soon, do you have any opinion about it?

Today, supervisors have no knowledge on insurance field, no morality and low performance.

In the past, there were no frequent promotions, and agents had to put much effort to achieve a qualification and supervisors had an apparent role to push and stimulate their agents to achieve their goal but today supervisors don't have to use much potential because frequent promotions and qualifications that the company offers make it hard for supervisors to control and teach their underlings



Agent 28

How long have you been working?

15 years. I was in a financial institute before.

What are your work activities?

Every I drive my child to school and come to the office to clear my job and training but I thin it is too much training. Actually training of each group is once a week but when they combine the group's training it turns to be 3 times a week which is too much.

What motivates you to work?

My motivation on working is do because it's my responsibility, I'm not focus income. This job give me freedom and feel free to work with.

What do you think about company's promotion?

I think it depends on agents themselves. Promotion is just a part to satisfy them and to stimulate them to work, and I think it starts from themselves. Too much promotion makes them bored and it is no longer exciting

I'm working by quota, I'm not thinking about how to boot up my sales because I'm not satisfied with the job. I know if I work more I'll gain more, I'm not going to give up this career but I just don't want to maintain my production

What is your goal for your career?

My objective is just had enough money to spend, educated my child and can be retire.

Are there any problems effecting to your work?

For my satisfactory, I'm not satisfy with suddenly decrease the agent's compensation and told the agent that had too much commission. The point is, at that time, the insurance quite boom and it's easy to sell, but now, the insurance policy is decrease, new leader can't survive if there is no extension or renew or any new career

Any comments to the company for the problem you mentioned?

Company should consideration on compensation to agent, not just think that is company invested and seize it alone, other company offer much more than this. I know company had their own economy's scale, have low fix cost, should not gain much profit by decrease agent's wages. Now, we do have any bequest type anymore, short pay and low compensation. Many move to other company because they offer more.

However, offer a reward is just short term of solve the problem. Example, when patient is shock, the doctor pump by electric and add some pill when it up for a moment then it down again.

New agent can be born with new interesting product, which can competitive with other and some client not always like to purchase same place.

Company should had training course, follow up, meeting and work frequently, like; a reward for who work everyday or a transport allowance. On the first time, company should invest, so the agent won't feel disadvantage.

Selling by commission makes new agents concerned about only sales volumes but ignores to explain benefits of the policy to their customers which effect renewal premium



Agent 29

How long have you been working?

I have been working for 6 years.

What product you are selling?

I am selling whole life insurance, health insurance, endowment insurance and universal life.

What do you like about this job?

I like this job because I can see the benefit on saving, dividend or lump sum. I like the product itself and see how it's important to someone. Actually, I have a negative view on insurance line, but now, I see the opportunity, so I come in without anyone induced me.

Who are your client?

My clients are officer, computer section, because I graduate on this field, business owner, relative or recommend by someone, like; retail owner, few official because I have already selective my own client.

What is your goal for your career?

I pan to get 1.5 million baht target, but not a half way yet. Today, high competitor, my sale volume is not active at all but for positive thinking, other people can do, then why I can't do. The market is still upside not a downside and there is few representatives on insurance policy.

Are there any specific working plan to reach your goal?

Each week, I met ten client, recruit 3 people. I am be agent for three years be leader for three years, each month I get 5 customer and have work to do, my status is level 24. I plan to reach my goal and had an aim on my job. To maintain my career to MDC, I need to had customer every month for 24 months then I can get a reward to force me go on with my work.

What motivate you to do your work?

My motivation that I interesting is new product that attractive to client and condition on claim procedure. I also feel that this job can give many useful and helpful to customers, I appreciate the value of this job.

How about the company's promotion?

It's ok that they offer gold because it's free but even if they are do offer gold I will still work. It doesn't effect to my work because I still have to work anyway

What do you like about this job?

I like this career, it makes me have fun with the job, it gives me opportunities to meet people and provides them with securities in life and also I travel aboard twice a year

Are there any problems effecting to the job?

The economic situation seemed good but actually most of the customers can't afford to buy a policy. At the same period of last year I could reach more than half of

my target but this month (sigh). I know that customers really intend to buy but they just can't afford

I'm not looking for other businesses because for this job I don't have to invest compared with having my own business where I have to invest and I don't know how much I'll get in return. I still have to work but actually I'm not much satisfied with the company's policy



Agent 30

How long have you been working?

I have been working for 14 years.

What are your work activities?

I have 2-3 appointments each day, 10 a.m., 2 p.m., and 4-5 p.m., I'm working by schedule and may have another appointment in the evening. I close 5-10 cases each month

Since you have been in this career for so long, what keep you in this job?

Goal is also one of motivation factors. Every qualification about traveling aboard is my goal. I have attended all of the conventions, and if there is a business class I will reach business class, MDRT and platinum premier agent too

I think working is like a routine that I have to complete my work everyday, so working is a part of my life. For now I'm working for my family, for a new house, a new car, etc.

How do you get into this job?

I worked here because I was a client, impressive with the nice agent who proposed me to buy insurance. Actually, I do have positive thinking with the business field, when the agent induced me to join, I accept it. At that time, I have my own business, a construction office, I do have a problem about collect money from my customer and I make no profit at all, I do invest much more than it return. I will never get rich from this business. I feel interesting in work in insurance field, just work for

3-4 months, I can get a hundred thousand baht. I feel that I can do it, I already have a client in my hand, so I decided to work as a full time after for 5 months.

Are there any problems effecting to your work?

I do not have any problem when I was the agent, I have a good attitude, like to gather more knowledge. When I have any problem, I always go to executive or staff to help me solve the problem. I like to list down the problems and clear case by case.

The timing is my main problem, I do have to manage it properly and suit with my work, a lot of activities that need to take care, and my own sale performance too. My intension is to look after all my unit and be advisor assistant.

Management had to be flexible, because it's a dynamic system. The agent need to adapt themselves when there had any changes.

What do you think about lowering commission?

Lower commission or company policies are not problems as long as you work constantly, the problem for me is time management. Being a supervisor means doing many tasks and I have my goal to reach

I don't think that decrease the commission will make the agent sell difficulty. It's mean that, if you want to earn more income, you must push yourself to work harder and take good care of your old client.

What do you want to suggest to improve this career?

The problem had started when government offers tax deduction for IMF and RMF for ฿300,000 while 50,000 for insurance. Seems like give the benefit to one community, which actually, insurance is more well known financial institute that

government better support. Insurance benefit to the society it shears the government burden of supporting social security.

Promotion can be a motivation, but I want to have more selective of promoted, there is many more city that is interested to visit. They should create more promotion because the people's desire is always change. They should seriously boost the promotion, awarded the gold is like pay cash to come to the party. There should have something that can influence the agent to enjoy with the work, got the positive attitude, pay more attention to other agents. I think with what I mention before is better than push much promotion to the agent.

Promotion is able to stimulate sales but it should have more variety, such as traveling aboard, as there are many others countries which are also interesting. I think the good way to stimulate sales is to create good attitude towards work because offering gold or other promotion is like using money to gain sales volume which is not actually work

What do you think that it should be an agent's qualification?

The agents must have positive attitude with the product and company, even themselves too. They must have more faith with their work, find out whether they enjoy with it or not, better than emphasize on income. They have to understand if the client say no, they must not give up. They should think that this is the experience for them to practice and learn. If you work with happiness, I am sure your performance will be better.

If you work regularly, you'll find that you gain higher income. Think about people who have high income and their income increases steadily, do you think they'll

quit their job? So, supervisors or agents who have been in the business for more than 10 years, they'll never leave

What do you think about the company policy that emphasize on recruiting as many as they can?

To expand the market is to recruit a lot of people which is suit to our country. Thailand had full scale of citizens, but few people enter to this industry. We still have few professional, should enhance the old agent to perform more quality. We do not know whether agent had a quality or not, the agent will automatically selective by their performance on their work.

Are there any problem about training new agents?

To train the agent to be more professional is company's business and also with agents' attitude. Company have set up program training, if agents want to be success, they have to go to the class, listen and learn by their own.

Any more comments?

I want to commend to government about the right of tax's bates, don't do it just for asking on your vote selection, after they have been select, they pretend to silence. The system for educational and people's training system should be more improvement. The agents should be teaches on their etiquette and good mind on their job. Do no harm to other people.

The morality on selling, intend people to join work with. They should give the right information, today clients are very clever and smart, they more understand on

what they interesting. The agents need to explain all details of condition and limited of policy before client purchase, because if not, the client may complain.

