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"Measure of Employee Motivation in Insurance Sector in India: Scale Development and Validation."

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ABSTRACT

Post economic reforms, organizations in India have undergone unfailing experimentation with organisational performance and strategies. These changes have also influenced the concept of employee motivation in organisational setups. The study develops and validates the scale for measuring employee motivation in Indian insurance sector .The six dimensions with thirty items (5 items each) have been incorporated to study the employee motivation extensively in the insurance sector of India. The CFA results condensed the scale into 19 items and four factors defined as Intrinsic Motivators, Working Environment Motivators, Social Environment Motivators and Job Security Motivators. The study shall guide the organizations and researchers interested in understanding and captivating deeper insight of employee motivation and its influence on performance . This study is first hand examination to comprehend employee motivation dimensions in insurance sector of India.

INTRODUCTION:

The insurance sector in India is one of the booming sectors of the economy and is growing at the rate of 15-20% per annum .Together with banking sector, it contributes to about 7% of the country's GDP .The sector has completed a full circle in India from being an open competitive market to nationalization, and back to liberalized market again . Companies in India are growing vertically and horizontally bringing growth and employment opportunities. This sector is embarked with huge potential and is motivated through the back up of inland as well as foreign capital (Suman Pathak, 2010). This sector is intensively human - oriented business and in today's scenario human resources are the undoubted

differentiator (Agrawal., 2015). The present market for the insurance companies is forced to be competitive. So, the major challenge to this sector is to attract and retain better employees who are motivated enough to do a superior job and contribute effectively and efficiently under constant pressure to improve results thereby helping organizations to achieve their goals. Insurance co.'s are beginning to realize that employee retention provides a sustainable and competitive advantage that is not easily replicated by its competitors. What makes a firm best is not just the technology, bright ideas, effective strategy or the efficient use of equipment's, but also the fact that the best firms are better organized to meet the needs of their employees, by continuously taking steps to motivate them at each step in order to gain their loyalty which plays an important role in organization's long term success. The more motivated employees are, the more differentiated and successful the business will be. Motivated and enthusiastic employees are assets to an organization for increasing the quality of services and automatically contribute to the customer satisfaction and organizational performance.

Since , the insurance companies in India are highly human intensive and a huge proportion of new business performance is earned through insurance agents. It is their front line sales team that is in direct contact with their customers. This sales team can play an important role in retaining and gaining loyalty of their customers. To gain this retention and loyalty from their customers the insurance companies first need to motivate their sales force team so that they are able to give their best which is very important for the long term survival of the business. Unfortunately, many Indian insurance companies are facing challenges in attracting and retaining talent with a high attrition rate of approximately 19%, which is more than the global average of 13% (The Economic Times, October,2017). According to the report 92% of insurance companies in the country experience challenge in attracting talent while over 75% organization's face challenges in retaining high performing talent .In view of this biggest shortcoming in insurance sector of India , it has become imperative for organization's to take appropriate steps for increasing the motivation levels of their employees which in turn can be beneficial for both the organization and employees . Although, much has been published on Employee Motivation in various sectors in developed countries like USA or UK, Europe (CATHERINE R. CURTIS, 2009); (Maria Falk Mikkelsen, 2015); (Brenda L. Maka, 2001); (Michael T. Leea, 2016); (Silvia Lorincová 1, 2019); (Adam M. Grant, 2012) ; (Gong, 2016); (M. Chatzopoulou, 2015). Moreover, in developing countries like Saudi Arabia, Oman, Bangladesh ,Pakistan, Malaysia, China research on Employee Motivation is abundantly available e.g, (Saira Yousaf, 2014); (Chun-Fang Chianga, 2008); (Jalal Rajeh Hanaysha, 2018); (Araimi, 2017) ; (Tahmeem Siddiqi, 2018). Also, there are lot of instruments / scales that have been developed over time to measure employee motivation in different sectors viz; (Maier,1970; Harpaz,1990;Blunt and spring, 1991; (Kovach, 1995); Nelson,1996;Adak and Hancer,2002; Wong et al 1999; (Julia Lohmann1*, 2017); (Marylène Gagnéa, 2015).All these past studies have focused on various factors and dimensions of employee motivation across different sectors and have thereby contributed to the existing literature of employee motivation, however their findings may not be applicable to other countries as a result of cultural, economic and legal differences .Moving to the developing economy like India very few research studies have been

conducted on employee motivation in insurance sector viz (Nancy Juneja, 2016); (Sharma, 2019); (Dr Saroj Kumar sahoo, 2015); (Suman Pathak, 2010); (Anita, 2012); (Elamparuthy.D, 2014); (kaur, 2012). All these studies have recognized the significance of various factors that are considered crucial for employee motivation in insurance sector. Among these studies, some have considered the implementation of appropriate financial incentives like salary, bonus, perks etc. as an important dimension fostering motivation among employees, while some have stressed on non-financial incentives like career advancement, recognition, conducive working environment ,job security ,Team work and cooperation playing a dominant role in employee motivation .

Despite the significance of employee motivation used by organizations in various sectors, there is dearth of literature pertaining to the development of instrument on employee motivation in insurance sector in India. In view of this backdrop, the present study is going to fill that gap by developing and validating the scale on employee motivation in insurance sector of India, by taking six important dimensions or constructs in Indian context measuring employee motivation viz : Working Environment, Empowerment, Recognition, Rewards and Incentives, Job security, Teamwork and cooperation.

Motivation -Theoretical Perspective:

In today's stiff and competitive era, motivation plays an important and crucial role in developing and getting the best from the human resource of an organization. We can buy people's time, their physical presence and their muscular motions per hour, but we can't buy the devotion of their hearts, minds and souls. We can acquire these crucial dimensions only by motivating the employees completely so that they begin to fell in love with their jobs. The concept of motivation was originally derived from the word 'motive' which describes the drives, needs, wants or desires within an individual (Chaudhary, 2012). Several definitions of motivation were seen in the previous literature. (Maduka, 2014) Viewed the concept of motivation as the deliberate wish of an individual in directing his behavior towards achieving specific objectives. In other words, motivation refers the feelings of internal stimulation and willingness of an employee to complete work tasks efficiently. Furthermore, (Robbins S. , 2001) reported that motivation is represented through various drives that could energize, direct and maintain or enhance the efforts of employees. Motivation was also previously expressed as an internal/inner wish that exists within an employee to accomplish his/her tasks successfully, because they are interesting and match the interests (Hanaysha, 2016). Therefore, motivation refers to the readiness of an individual to exemplify his/her energy to achieve a certain goal for an expected reward based on the efforts and achievements. Motivation is an art with a purpose to get individuals work willingly and influencing them to behave in a certain manner to accomplish their tasks (Maduka, 2014). Motivated employees represent the foremost important aspect in determining the long-term success of an organization. Similar views were shared by (Nzuve, 1999) who described motivation as the willingness of an individual to put high levels of effort to accomplish business objectives, conditioned by the capability to fulfill some personal need. Certain scholars (Coetsee, 2011); (Robbins S. P., 2009) described motivation in the work environment as the willingness of an employee to put high

levels of effort to reach organizational goals in relation to his or her satisfaction needs. Motivation is one of the most important matters for any organization, either public or private (Muogbo, 2013); (Zameer, 2014). Particularly, to drive the success of an organization, motivation has a significant role. (Chintalloo, 2013) revealed that all organizations those including the public or private sector encounter the issue of employee motivation. In the previous literature, it is reported that a number of motivational factors can enhance the presentation of an employee in the organization. The factors include salaries and wages, job security, promotion and bonus (Zameer, 2014). Rewards is also one of the key strategies to reinforce employees' motivation to contribute their best capabilities to come up with innovation ideas that could improve the functionality of business and further increase the organizational performance, either financially or non-financially (Aktar, 2012); (Kawara, 2014). Other powerful motivators include appreciation for good performance, meaningful job, a joyful and autonomous work environment, personal growth opportunities, relationship with the supervisor and the feeling of personal accomplishment. As a result, motivated employees will exert high levels of efforts and put their full energy to accomplish the given tasks when they feel or develop trust that such efforts will be rewarded by the management.

Construction of scale:

Scaling describes the procedures of assigning numbers to various degrees of opinion, attitudes and other concepts. This can be done in two ways viz,(1) making a judgment about some characteristic of an individual and then placing him directly on a scale that has been defined in terms of that characteristic, and (2) constructing questionnaires in such a way that the score of individual's response assigns him a place on a scale .It may be stated here that a scale is a continuum, consisting of the highest point(in terms of some characteristic e.g., preference, favorableness ,etc.) and the lowest point along with several intermediate points between these two extreme points .These scale points positions are so related to each other that when the first point happens to be the highest point, the second point indicates a higher degree in terms of a given characteristic as compared to the third point and the third point indicates a higher degree as compared to the fourth and so on.Hence , scaling can be defined as a procedure for the assignment of numbers (or other symbols) to a property of objects in order to impart some of the characteristics of numbers to the properties in question(Kothari cr)

In creating our scale , we followed (Churchill Jr, 1979) paradigm for scale development , with modifications that others have suggested (Anderson, 1988); (Nunnally, 1994). The procedure in this study followed 2 steps.

1. Item generation and
2. Scale purification.

Item Generation; Literature Review and Focus groups: Item generation included reviewing the literature and conducting focus groups to find items to represent the employee motivation and then testing the initial items to refine or remove unclear items .The first stage in developing our scale involved a comprehensive literature review to identify the Employee Motivation constructs and to generate items that represented employee motivation, eg, (Maria Falk Mikkelsen, 2015); (Brenda L. Maka, 2001); (Michael T. Leea, 2016); (Silvia

Lorincová 1, 2019); (Adam M. Grant, 2012); (Nancy Juneja, 2016); (Sharma, 2019); (Dr Saroj Kumar sahoo, 2015) ; (Suman Pathak, 2010); (Anita, 2012); (Elamparuthy.D, 2014) ; (kaur, 2012).After an extensive review of literature, focus groups and in depth interviews uncovered attributes specific to Employee motivation in insurance sector in India. These methods provided a deeper understanding of a phenomenon from the employee's perspective .Further this method is effective in promoting self -disclosure of lived experiences, meanings ,standings and viewpoints through the group dynamics in interaction between participants .

Data collection and Scale purification:

Data was collected through a self-administered questionnaire measuring six dimensions of employee motivation in insurance sector in India. The six factors devised for the present study included; Working Environment (WE), Recognition (RE), Rewards and Incentives (RI), Job Security (JS), Empowerment (EM), and Teamwork and Cooperation (TC). Five items were devised under each factor based on literature review and theoretical assumptions. These items were measured on a 5 pointer likert scale ranging from 1 (strongly disagree) to 5(strongly agree).

Scale purification: For scale purification item analysis approach was used .Under it a number of individual items were developed into a test which was given to a group of respondents .After administering the test the total scores were calculated for everyone .Individual items were then analyzed to determine which items discriminate between persons or objects with high total scores and those with low scores Further, Exploratory factor analysis (EFA) was done to derive an initial factor structure and reliability assessment and Confirmatory factor analysis (CFA) to test the theoretical factor structure and assess the convergent and discriminant validity.

Reliability:

Reliability refers to the ability of a questionnaire to consistently measure an attribute and how well the items fit together conceptually, (Haladyna, 1999); (DeVon, Block, Moyle- Wright, Ernst, Hayden, & Lazzara, 2007) . Cronbach's alpha was computed for employee motivation scale and it came out to be highly desirable (0.954). Experts suggest an alpha of 0.70 is acceptable for a new instrument (De Vellis, 1991) ; (DeVon, Block, Moyle- Wright, Ernst, Hayden, & Lazzara, 2007). The alpha computed for each of the six subscales / dimensions also exceeded the minimum value which was greater than 0.70. The statistics of data analysis clearly indicates that random error needs to be minimized and the scale of measurement should be reasonably accurate. Accuracy here indicates capability of a scale or instrument to yield similar result every time under the premise that the group of respondents and prevailing conditions remain same. Reliability is therefore, utilized by a researcher to measure such ability of an instrument which yields consistent results. It reflects the degree to which an instrument is free from random error and consistently measures the underlying construct with reasonable accuracy (Churchill Jr, 1979); (Leedy, 2001); (Yang, 2007); (Hair, Black, Babin, & Anderson, 2008). Apart from overall reliability, innate consistency aspect is also put to test. The internal dimension of reliability tests scale ultimately leads to the overall construct reliability. The random error assessment is done through a simple

calculation of squaring the inter-item co-relation and subtracting each from1.00. The most appropriate method to calculate the scale reliability is through cronbach's alpha. It is a measure that can help a researcher to be sure of the performance of measurement scale. The closer cronbach's alpha is to 1, the higher the reliability. However, any value above 0.7 can be treated as reliable scale. In the scale for measurement of employee motivation the cronbach's alpha value is above 0.7 indicating that the scale is reliable. The scale reliability for each construct has been calculated to look into each dimension of scale and test its reliability. The caveat for each researcher is that reliability assesses how much a scale is free from random error which in simple terms is to measure consistency while the accuracy is tested through validity which measures the extent of systematic e

Table 1: Construct- Wise Reliability of Scales.

Sr. No	Construct	No Of Items	Cronbach's Alpha
1	Working Environment	5	.874
2	Empowerment	5	.844
3	Recognition	5	.851
4	Rewards And Incentives	5	.775
5	Job Security	5	.827
6	Team Work And Cooperation	5	.858

Validity:

The validity analysis is done to calculate the extent of systematic error. The basic premise of a measuring instrument is to accurately reproduce results and such accuracy is measured through validity analysis. (Campbell, 1959) Proposed two aspects of construct validity: convergent and divergent validity. Convergent validity is the degree to which multiple attempts to measure the same concept are in agreement. Whereas, discriminant or divergent validity examines the extent to which the group of items representing a specific construct differentiate that construct from another set of items representing some other distinct construct (Bagozzi, 1991). To test convergent validity standardized factor loading (SFL), Average variance extracted (AVE) and composite reliability (CR) are normally employed. The convergent validity has often been assessed by looking at the standardized factor loadings (SFL), average variance extracted (AVE) and composite reliability (CR). SFL reflect the amount of explained variance by an indicator in accordance to the underlying construct (Hair, Black, Babin, & Anderson, 2008); (Markus, 2012); (Byrne, 2013). Loading of .50 or more confirm the convergence of scale item i.e. the indicator is strongly related with its associated construct (Bagozzi, 1991); (Hair, Black, Babin, & Anderson, 2008); (Byrne, 2013). AVE provides the summary of overall convergence of a scale and reflects the average communality i.e. the variance captured by an instrument through all its items; (Fornell, 1981) . An AVE of less than .50 indicates that, on average, more error (i.e. systematic error) remains in measure than variance explained by the latent factor structure (Hair, Black, Babin, & Anderson, 2008), whereas a score of more than .50 affirms the higher amount of explained variance. CR indicates the internal

consistency of the instrument. Any value of .70 or higher affirms high degree of internal consistency between different scale items. The Divergent validity tests whether non germane items are in fact non germane. Exploratory factor analysis and confirmatory factor analysis have been calculated for convergent and divergent validity of construct. Measurement models and structural models have been constructed for deeper examinations. CFA has been utilized to estimate measurement adequacy. The confirmatory factor analysis (CFA) has superiority over exploratory factor analysis (EFA) as per latest literature (Rentz, Shepherd, Tashchian, Dabholkar, & and Ladd, 2002) . Further to validate the theory of this research through reality and realm of data of respondents model fit indices have been calculated e.g., Normed chi square index, goodness of fit index, adjusted goodness of fit index (AGFI), Root mean square residual (RMR) and root mean square of approximation (RMSEA) (Hu, 1995); (MacCallum, Browne, & and Sugawara, 1996); (Steiger, 2007); for absolute fit model indices. Comparative Fit Index (CFI), Tucker-Lewis index (TLI), and Normed fit index (NFI) – as indicators of incremental fit indices (Bentler P. M., 1980); (Mulaik, Van Alstine, Bennet, Lind, & and Stilwell, 1989); (Bentler P. M., 1990) ; (Hu, 1995) ; (Kline, 2005) ; (Tabachnick, 2007) ; Parsimony goodness-of-fit index (PGFI) and Parsimony Normed fit index (PNFI) – as indicators of parsimony fit indices. The present study has adopted following criteria for measurement and validation of various constructs.

Table 2: Criteria for the Measurement and Validation

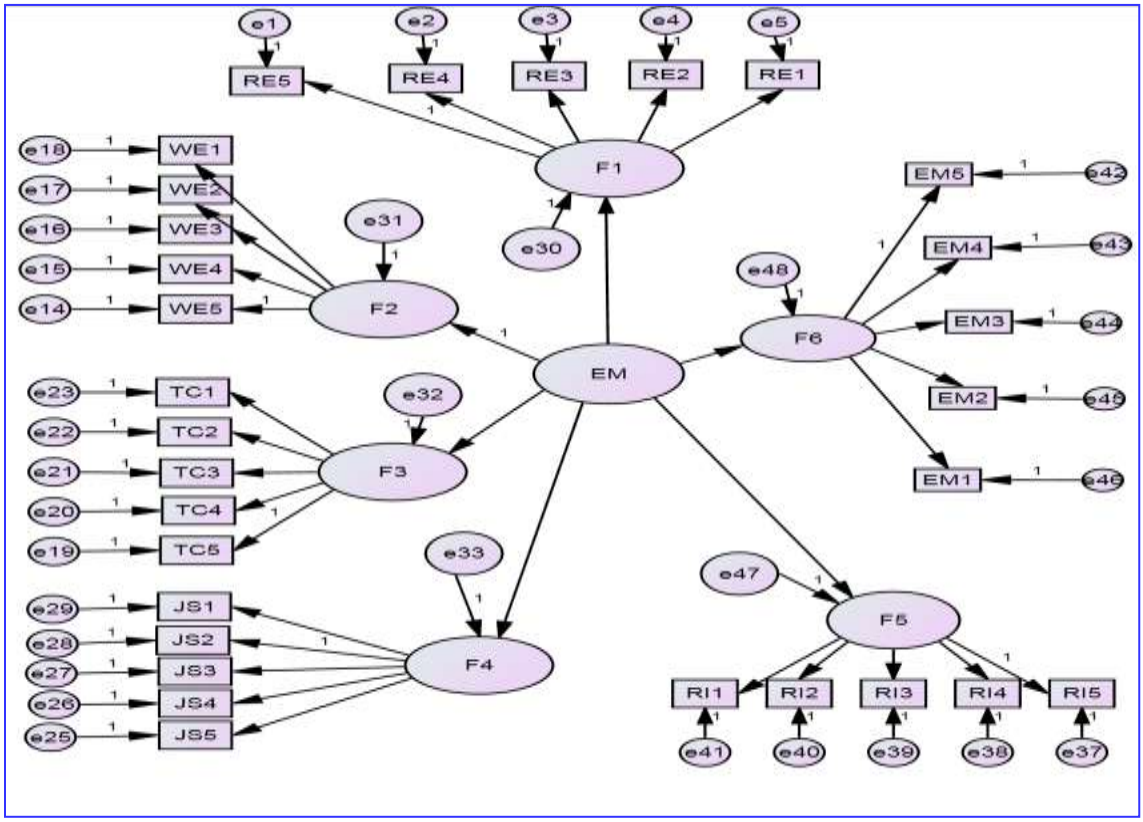
S. No	Parameter	Criteria
1	Normed Chi-square (ratio of Chi-square to degrees of freedom)	Less than 3
2	Goodness-of-Fit Index (GFI)	At least .90
3	Adjusted Goodness-of-Fit Index (AGFI)	At least .90
4	Normed Fit Index (NFI)	At least .90
5	Comparative Fit Index (CFI)	At least .90
6	Root Mean Square Residual (RMR)	Less than .10
7	Root Mean Square Error of Approximation (RMSEA)	Less than .08
8	Standardized Residuals	Less than 2.5
9	Standardized factor loadings (SFL)	At least .50
10	Average Variance Extracted (AVE)	At least .50
11	Composite Reliability (CR)	At least .70

Source: Hair et al., 2008

Employee motivation in this research has been measured using a 30- item likert scale. After applying the confirmatory factor analysis, the output values of standardized regression weights were low and few modification indices were also found. The CFI values were also low (0.799). Therefore in order to arrive at appropriate conclusions EFA was run on the data to reduce observed variables to a smaller number of factors. The assessment of appropriateness was done through variance matrix and the results indicated at par cumulative variance (61.369). The KMO measure of sampling adequacy (MSA) computed was found high enough

(.954) indicating the good enough sample used in this research.

Fig 1: Measurement Modal of Original Scale



Note: i) Six Factors as Indicated from F1 to F6 are short representations of six factors defined in original Employee Motivation scale.
ii) WE (Working Environment), RE (Recognition), EM (Empowerment), RI (Rewards and Incentives), JS (Job Security) and TC (Team Work and Cooperation).

Table (3): Modal Fit Indices of Original Scale

Default Model	RMR	GFI	AGFI	CFI	RMSEA	X^2	Df	p-value	X^2 /df
1	.054	.74	.704	.79	.096	1702.72	399	.000	4.26

Table (4): Results of Exploratory Factor Analysis for Employee Motivation

Factor	Statement	Factor	% of Variance

		Loading	
Factor 1	Individual Recognition	0.631	**17.905%**
	Respect for diverse Opinions, Ideas and people	0.506	
	Organization views Employees as Assets	0.546	
	Valued Participation	0.688	
	Appropriate compensation as per responsibilities	0.616	
	Caring Boss and Colleagues	0.617	
	Identification of Strengths and Weakness by the Organization	0.643	
	Hardworking people are Rewarded	0.681	
	Opportunity for Innovation	0.655	
Factor2	My work on the job is appreciated	0.836	**15.673%**
	All Necessary provided for job performance	0.786	
	Conducive working conditions	0.699	
	Enjoyments of quality work like in the organization	0.675	
	Open and comfortable work environment	0.582	
	Support and Team work from other departments	0.501	
	Encouragement of High achievement by reduction of fear of failure	0.521	
	Personal care from boss and colleagues	0.596	
	Timely review of compensation	0.514	

Results of Exploratory Factor Analysis for Employee Motivation Cond….

Factor	Statement	Factor Loading	% of Variance
Factor 3	Clarity of Goals and tasks	0.663	14.328%
	Periodic evaluation of work for effectiveness	0.765	
	Team work facilitation	0.730	
	Collaborative and clear Hierarchy	0.672	
	Smooth Flow of communication between Teams	0.676	
Factor4	Job security	0.717	13.462%
	Satisfaction of bonuses	0.695	
	Satisfactory Retirement benefits	0.729	
	Motivation through Insurance plans	0.578	
	Compensation and HRA are satisfactory	0.528	
	Adequate paid Leave	0.622	

Principal component analysis was employed for extracting factors. Varimax Kaiser Normalization was run and rotation converged in iterations. All the factor loadings as indicated in the matrix are greater than .506 and overall four factors with 29 items result in EFA analysis for further hypothesis testing. The first run of model fit in AMOS indicates requirement of improvement as indicated by model fit indices. A further modification lead to a nineteen item – four factor good models fit for further analysis in this research. The scale stands validated specifically for the insurance sector based on primary data obtained within Jammu and Kashmir. Six Insurance Companies were taken based on firm size and pan regional presence.

Fig 2: Final revised CFA Model for Employee Motivation

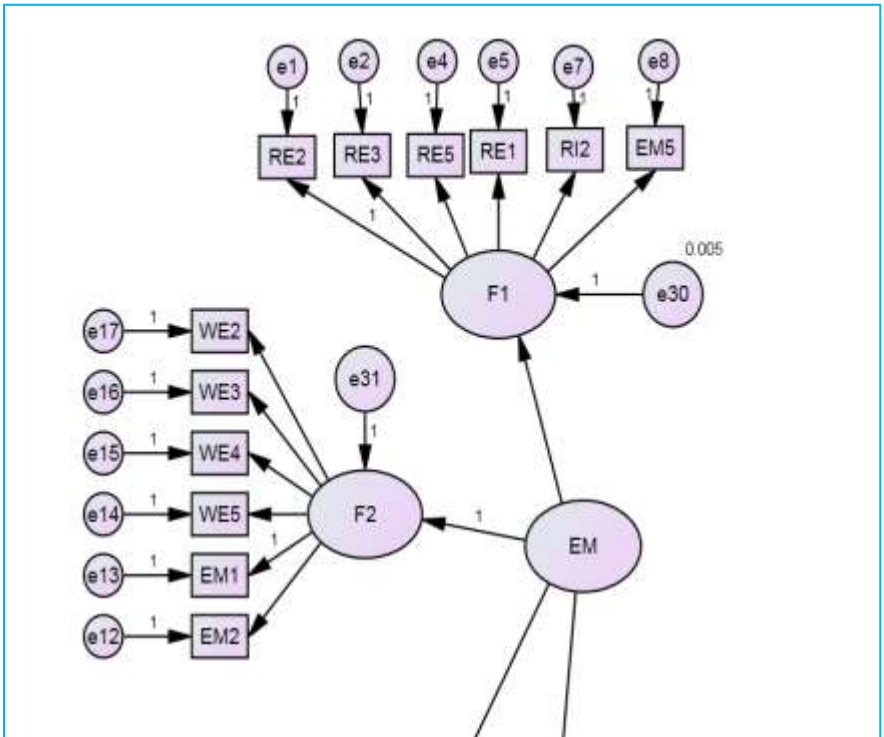


Table 5: Modal Fit Indices of Final Revised Scale

Default Model	RMR	GFI	AGFI	CFI	RMSEA	X^2	Df	p-value	X^2 /df
1	.043	.86	.831	.91	.082	503.36	149	.000	3.378

Conclusion:

The objective of this study was to develop and validate the scale for employee motivation in insurance sector in india with special reference to state of Jammu and Kashmir. The reliability and validity of scales of measure was done after studying the descriptive statistics of the data to satisfy the researcher that the scale of measure is efficient as well as effective in measuring the variables under study. While the cronbach's Alpha values for employee motivation came out to be high, the validity was put to rigorous testing of factor analysis through EFA and CFA. The employee motivation data was put to factor analysis and the factor rotation reduced the original six factors to four with 29 items. The CFA on the factors as developed under EFA produced a model-fit under 19 items which ultimately contribute to the employee motivation in present study. The 19 items under four factors become statistically relevant in the scale based on the responses data of 352. So, the above scale for employee motivation is a valid and reliable research tool and stands validated specifically for the insurance sector.

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