

UNIVERSITY OF KWAZULU-NATAL

**Investigating employee motivation techniques at RD Parsad's
Insurance Brokers**

**Sahil Dwarika Parsad
Student no: 209509906**

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Supervisor: Dr. E. Mutambara

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ABSTRACT

RD Parsad's Insurance Brokers experiences challenges such as the lack of employee engagement and low performance growth rates by employees. Low motivation levels of employees are the causes of the occurrence. The study investigated the various motivation techniques employed by RD Parsad's Insurance Brokers, explored the most effective motivation technique used at RD Parsad's Insurance Brokers, established the factors affecting employee motivation at RD Parsad's Insurance Brokers, explored motivation theories and recommended the most effective motivation technique to be used at RD Parsad's Insurance Brokers. The study was qualitative, whereby ten participants were purposively sampled from a population of twenty-eight. Structured interviews, including secondary sources such as journals and articles were used to collect data from the participants in the organisation. The study's findings revealed that employees faced issues such as unrealistic targets being set, a low basic salary, management being unapproachable, overuse of coercion by management, lack of social interaction and recognition not given to employees on high performance. The study thus recommended techniques of encouraging social interaction through social events, increasing the basic salaries of employees and recognising the performance of employees, both formally and informally.

Keywords: Motivation; training and development; incentives; motivation theories

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CHAPTER 1: INTRODUCTION

1.1 Introduction

Managers describe motivation as an important factor which improves employee performance (Pintrich, 2003). Large sums of money are spent by organisations to increase performance in their organisations, with the aim of solving the issue of employees lacking motivation (Milne, 2007). For an organisation to obtain high performance rates, it is dependent on the employee expertise, goals set for the organisation, as well as the number of employees. This study is focused on employee motivation techniques (Yurtseven, 2012). Motivated employees are more committed in reaching organisational goals. The more employees in the workplace are motivated, the higher performance will be achieved (Lindner, 1998). Traditional theories of motivation such as the Scientific theory suggest that pay motivates employees (Celik, 2011). Maslow, on the other hand, stated that employees have a hierarchy of needs required to be met, which motivates them (Jerome, 2013). Well-motivated employees are encouraged to grow in expertise and contribute more to the workforce (Pintrich, 2003). In the study, the following techniques will be analysed: the notion of offering incentives, recognising employee performance, encouraging social interaction, providing additional responsibility, encouraging team work and providing workshop training and development.

This chapter thus presents the background to the study, the focus of the study, the problem statement, purpose of study, objectives, research questions, expected outcome of study, delimitations of the study, limitations, assumptions and the study overview structure.

1.2 Background

Motivated employees allow firms an opportunity to reach a competitive advantage, as these employees are more likely to perform effectively and assist the organisations towards reaching their goals (Ismajli, Zekiri, Qosja and Krasniqi, 2015). RD Parsad's Insurance Brokers is a firm based in Durban, South Africa. The company offers financial services such as long and short-term insurance to professionals. The brokerage comprises ten administrative employees, eighteen financial advisors and three managers, which totals to thirty-one employees.

The challenges faced by the managers include the lack of engagement between employees and low performance from the organisation. The reason for the challenges emanates from the lack of employee motivation (Prentice, 2001). To address the challenges, management is faced with the responsibility of exploring effective motivation techniques in order to recommend the most effective technique to be used at RD Parsad's Insurance Brokers.

1.3 Aims

The study intends to investigate the factors affecting employee motivation, as well as the challenges related to the current motivation techniques, in order to recommend the most effective motivation technique at RD Parsad's Insurance Brokers.

1.4 Problem Statement

The employees at RD Parsad's Insurance Brokers play a key role in advising, processing policies and queries for clients who require both short and long-term insurance. In recent times, it became imperative that employees are not performing to the best of their ability. Employees are not reaching sales targets set, lack communication and have low work morale due to poor motivation techniques used by the management. When individuals display signs of low work morale and

dissatisfaction at work, it is vital that the individual's motivation levels are increased in order to assist employees in reaching their full potential (Pintrich, 2003). The study aims to investigate the various motivation techniques and recommend the most effective motivation technique to be used at RD Parsad's Insurance Brokers.

1.5 Purpose of study

This study aims to determine the most effective motivation technique that can be used by managers at RD Parsad's Insurance Brokers. Further to this, the research aims to understand the current motivation techniques used by managers. The study also determines which important motivation factors that management need to take into consideration when motivating employees.

1.6 Research Questions

- What are the various motivation techniques employed by RD Parsad's Insurance Brokers?
- What is the most effective motivation technique that RD Parsad's Insurance Brokers can adopt?
- What are the factors affecting motivation at RD Parsad's Insurance Brokers?
- What motivation technique can be considered appropriate for RD Parsad's Insurance Brokers?

1.7 Objectives

- To explore the various motivation techniques employed at RD Parsad's Insurance Brokers.
- To determine the most effective motivation technique which can be adopted by RD Parsad's Insurance Brokers.
- To establish the factors affecting motivation at RD Parsad's Insurance Brokers.

- To recommend the most effective motivation technique at RD Parsad's Insurance Brokers.

1.8 Expected outcomes of the study

The results from the study will provide information on the most effective motivation technique which can be used at RD Parsad's Insurance Brokers and other brokerages. The beneficiaries from this study will be RD Parsad's Insurance Brokers and other insurance brokerages with a similar number of employees. The managers of RD Parsad's Insurance will be able to implement the most effective technique to motivate employees. Motivated employees will lead to better work morale, ethics and higher organisational performance.

1.9 Delimitations in study

The management of the organisation in question consists of three managers: the Human resource manager, Administrative manager and the Key individual who manages the financial advisors. Managers will not be included in this study as the study is meant to find a technique that managers can use to motivate the employees. The managers are assumed to be already motivated. Qualitative, instead of quantitative methods, are used, as the information provided by employees are subjective. The reason for this is some employees may recommend an alternate solution which can be explored. The employees will not be interviewed with their colleagues. The employees will be interviewed alone in order to provide a non-threatening environment.

1.10 Limitations

All employees may not be interviewed. The reason could vary from them not being available or not wanting to be interviewed. The employees interviewed may answer

the socially correct answer in order to avoid management picking up flaws in employees' skills.

1.11 Structure of the study

This study consists of five chapters:

1.11.1 Chapter 1 – Introduction

This chapter introduces the study. The section outlines the background overview, the focus of the study, problem statement, purpose of the study, objectives, research questions, expected outcome of study, delimitation in study and the limitations.

1.11.2 Chapter 2 - Literature Review

This chapter presents the literature review aligned with the objectives. The discussion is based on the theories of motivation such as the Maslow's Hierarchy of needs theory, Herzberg Two Factor theory, ERG theory and McGregor's Participation model. The review also comprises factors affecting motivation in the organisation.

1.11.3 Chapter 3 - Research Methodology

Chapter three's aim is to outline the research design and methodology. The chapter includes the research design, data collection methods, population, sampling, the administration of the interview, data analysis, reliability, validity, ethical considerations and limitations.

1.11.4 Chapter 4 – Presentation of Findings and Analysis

This chapter presents the findings and analyses the results. The findings include details on incentives used as motivation technique, coercion in the organisation, responsiveness of employees to motivation techniques, importance of social interaction, factors affecting motivation and limitations faced by employees at the

workplace.

1.11.5 Chapter 5- Discussion

The chapter discusses the results, themes identified and links the themes to motivation theory which can be applicable to the study. The results of the discussion are linked to Chapter Two.

1.11.6 Chapter 6 – Conclusion and Recommendations

The chapter makes recommendations and concludes the discussion on the themes. The chapter comprises the findings from both primary and secondary data.

1.12 Conclusion

The chapter introduced the study and the outline of the study. In the study, the background described the area researched, current information on the situation and the history of the situation. The problem statement entailed the description of the problem addressed and is aligned with the purpose of study, which explains why the study is conducted. The objectives, research questions and expected outcome of study, were also addressed. Finally, the delimitations, limitations and assumptions were described and explained. The chapter that follows provides the literature review.

CHAPTER 2: LITERATURE REVIEW

2.1 Introduction

In any organisation, employees need to be motivated. Motivated employees often produce work of high quality, possess creative mind-sets and provide high quality services, therefore resulting in improved productivity (Ismajli *et al.*, 2015). In this view, the management ought to recognise techniques which best motivate employees in the work place (Ismajli *et al.*, 2015). RD Parsad's insurance Brokers have to understand employees in order to motivate them. This is a requirement in obtaining the maximum effort from employees, in order to be a successful insurance company (Ganta, 2014).

This study aims to highlight the motivation techniques used by RD Parsad's Insurance Brokers on the employees. The study investigates the most effective motivation technique which can be used in the brokerage, while at the same time determining the factors which affect motivation in the brokerage. Motivation theories are thus discussed in detail, in order to determine the most applicable motivation technique to use at RD Parsad's Insurance Brokers. Training and development plays an integral role in motivation techniques and are discussed prior to the theories of motivation. The theories discussed in this chapter include the Maslow's Hierarchy of Needs, Herzberg Two-Factor theory, the ERG Theory and McGregor's Participation Model, Vroom's Expectancy theory and Adam's Equity theory. The section that follows outlines the key definitions and motivation theories, along with their techniques which can be applied at RD Parsad's Insurance Brokers.

2.2 Defining key terms

2.2.1 Motivation

Motivation leads to an individual performing an action. Motivation provides an individual with energy and direction. Motivation occurs internally and pursues an individual to achieving a goal (Kroth, 2007).

Motivation is split into two types which are intrinsic and extrinsic. Intrinsic motivation entails an individual being inspired by the task at hand. The motivation involves doing activities without external inducement (Donovan, 2015, p.84). For intrinsic motivation, without any reward, a person is willing to act as long as he is interested or personally enjoys the task. The factors that promote this type of motivation is competition, recognition and enjoyment of a challenge (Richard and Deci, 2000). The opposite can be viewed with extrinsic motivation, which is influenced externally. For this type of motivation, an individual requires rewards or punishment in order to be motivated (Donovan, 2015, p.85). Extrinsic motivation is from the physical environment which also includes remuneration and fringe benefits (Richard and Deci, 2000). Amongst employees, the most motivated employees create a strong organisational culture and work relationships with others (Randall, Novotny and Larson, 2006).

2.2.2 Coercion

Coercion is an act used in order to influence an individual's behaviour, even if the individual does not want to perform the task. The use of coercion is performed through threats. The threats are actions at a workplace, which can be psychological or physical (Riasi, 2016). The concept of coercion can lead to individuals also being punished or have something removed when the desired action is not performed (Riasi, 2016).

2.2.3 Incentives

Incentives are earned by employees, based on good performance. Incentives are used to attract employees to accomplish positive results. Usually, incentives are provided as a monetary gift (Alfandi and Alkawsawneh 2004).

2.3 Training and development

A work force which contains individuals who are willing to learn and develop is a positive sign a company hired well (Govil and Kumar, 2005). Training and development assists in ensuring employees are engaged in the tasks assigned and want to acquire learn skills that will improve their performance (Khan and Khan, 2011). In the motivation theories discussed, training and development plays a major role in motivating individuals, therefore requires insight before introducing the theories (Jehanzeb and Bashir, 2013). It is through training and development that the following is obtained by employees:

- An increase job satisfaction levels

The continuous training of employees in the organisation leads to a higher sense of job satisfaction which improves motivation towards work (Govil and Kumar, 2005). The improved motivation reduces employee turnover and increases productivity, which directly improves the profitability. It also prevents competitors from taking away your best employees by offering training incentives (Jehanzeb and Bashir, 2013).

- Providing a better understanding

Each employee contributes to an organization's overall function. Employees with specific and limited scope of employment and knowledge can feel unimportant to the organisation (Jehanzeb and Bashir, 2013). Through training and development,

employees understand how the tasks assigned fit into the company's structure and goals. As a result, employees can become more motivated and enthusiastic about work as there is a better understanding on what matters to the organisation (Govil and Kumar, 2005) .

- Improvement:

Employees are usually aware if work processes or productivity can improve. Often, employees lack the resources or skills to reach the organisations full potential (Jehanzeb and Bashir, 2013). Training, braining storming and sharing knowledge can all assist in improving the quality of work (Khan and Khan, 2011).

- Career Development:

Many workers join their organizations not just to have a job but to also develop a career. Opportunities for advancement are essential to employee retention and performance (Jehanzeb and Bashir, 2013). However, if these prospects exist only in theory, workers can become deprived. Training helps employees realize their goals by giving them the education they need not only to do their jobs better but to also learn about new the aspects of business and even higher-level managerial skills they can use down the line (Govil and Kumar, 2005).

- Increase job satisfaction levels

Employees highly developed have a higher sense of job satisfaction which motivates individuals to work harder. Being motivated, productivity increases (Khan and Khan, 2011). Individuals also become more loyal to an organisation, making it difficult for competitors to entice individuals through the use of offering training incentives (Govil and Kumar, 2005).

2.4 Motivation theories

2.4.1 Maslow's Hierarchy of Needs

Maslow's theory of motivation is based on the needs of individuals which are required to be met, in order to motivate employees. The theory requires the need to know which level on the pyramid an employee is. The awareness of an individual's specific level is needed in order to provide motivation for the person's need in that specific level (Kaur, 2013). Jerome (2013) has a similar view in believing that Maslow's theory is determined by a personal judgement. In order to be motivated and perform successfully, their needs must be fulfilled in specific environments.

Lower needs are motivators which need to be satisfied before others. Once satisfied, they are no longer strong motivators (Jerome, 2013). Therefore, the next higher need becomes a motivator and the demand increases for that need to be fulfilled. It is the need which is not yet satisfied that motivates the individual (Benson and Dundis, 2003).

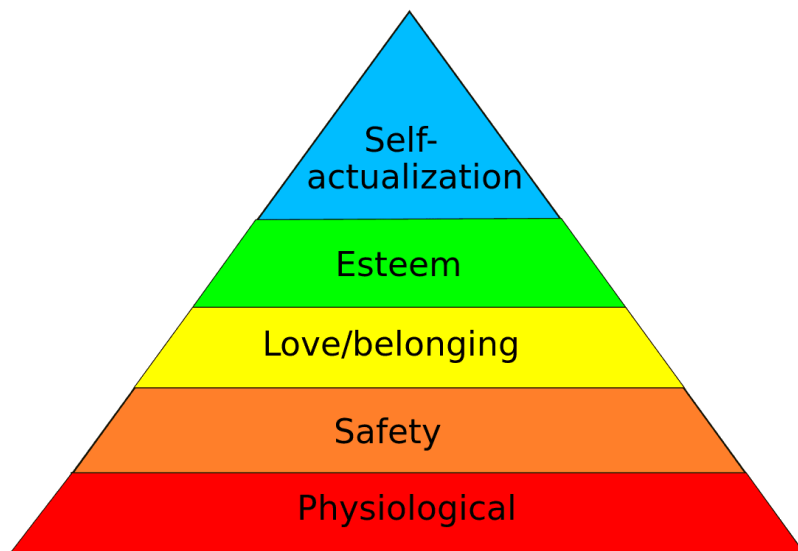


Figure 2.1: Maslow's Hierarchy of Needs Theory

Source : Juneja (2017)

The needs in the pyramid range from the lower to higher needs. The lowest to highest needs in ascending order is physiological, safety, love/esteem and self-actualisation (Benson and Dundis, 2003).

2.4.1.2 Physiological Needs

Physiological needs are the basic needs which include water to satisfy thirst, air to breathe, sex and hunger (Kaur, 2013). Similarly, Benson and Dundis (2003, p.316) mention that needs which are at the bottom of pyramid and are the most basic ones needed for survival. The salary given to employees must be able to provide them with food, air, water and shelter (Benson and Dundis, 2003). The argument raised is that an employee who is hungry will not be able to concentrate and contribute to the organisation (Kaur, 2013).

2.4.1.3 Safety Needs

Safety needs have to be met after the physiological needs are satisfied. The safety needs eliminate fear of losing employment and provides a safe environment to work in (Kaur, 2013). The need for security is inclusive of protection from both physical and emotional damage to a person. The need provides self-preservation. Kaur (2013) takes it further, stating that in a work environment, an employee must be provided with safety needs. The safety needs include job security and working in a safe environment (Kaur, 2013). Security in a workplace could also be financial factors. The type of financial factors are salaries, provision for employees' retirement and fringe benefits (Benson and Dundis 2003).

2.4.1.4 Social Needs

Once safety needs are fulfilled, there exists a social need. This entails the need for being loved by others, belongingness and friendship. For these needs to be met, employees require to be encouraged to be a part of social participation and interaction activities. For example, sports days, lunches and family picnics. Kaur (2013) adds that employees wish to share their experiences with one another, which also forms a part of human motivation. Similarly, Benson and Dundis (2003, p.316) mentions that employees are human and require the need for belongingness and friendship. This is to ensure good and peaceful work environments between one another (Benson & Dundis 2003).

2.4.1.5 Esteem Needs

This level includes needs such as being respected, obtaining a specific status, being given the attention and appreciation for work completed. If the needs are not met, employees feel inferior. The needs are known as higher needs. Esteem needs are required to be fulfilled once the lower order needs are met (Benson and Dundis 2003). To build esteem in employees, managers can reward them for high performance or even improvements in work performance. In addition, employees' roles can be broadened, giving workers responsibilities and providing training to expand product knowledge and gain confidence in the work environment (Benson and Dundis, 2003).

2.4.1.6 Self-Actualisation Needs

At the final level of the pyramid, an individual reaches full potential. At this level, individuals are valuable to the organisation. At the final level, individuals are encouraged to use creativity and become experts in their fields. All lower level needs must be met before the highest level of self-actualisation is met (Benson and Dundis, 2003).

2.4.1.7 Motivation techniques application of Maslow's Hierarchy of Needs

The application of the theory in a workplace requires all lower order needs to be met first. For any employee, they require physiological requirements first, such as salary and safety at work (Osabiya, 2015). The salary paid should meet the needs of the individual and their family, in order for them to be motivated. If the physiological needs are not met, employees cannot be motivated, as the salary will not meet the individuals' basic needs. Individuals will also be working in an unsafe environment if lower needs are not met. Employees must be paid enough to satisfy their basic needs (Benson and Dundis, 2003).

Management has to treat decisions and processes with care, when decisions of cutting costs and job reductions are made. The current employees should not feel threatened, or this will demotivate them. Management must ensure that the current employees' physiological needs can still be met, even during tough times (Benson and Dundis, 2003).

In the workplace, once the initial needs are met, then social needs follow. In reality, some employees are out-going and others are not. The main focus of this need however, is for employees to have social life within the workplace, which gives them reasons to look forward to work (Benson and Dundis, 2003). Programs and events must be provided to encourage interaction such as team building, social events and encourage team work in the organisation (Benson and Dundis, 2003).

The management must offer a workplace whereby working together is applauded, thus encouraging interactions amongst the employees. Relationships must be built so that management and employees communicate. Employees must be made known of the changes taking place in the organisation (Kaur, 2013). Also, if employees have issues, they should be able to inform the management, regarding the issue. Management delegates work to employees by giving them additional responsibilities, encouraging employees to use their skills and discretion during tasks to fulfill esteem needs. To build self-esteem, management should provide training,

job rotation and development programs for employees to gain the required skills (Kaur, 2013).

Once the lower needs are met, the upper hierarchy needs of self- esteem and self-actualisation can be met (Kaur, 2013). For esteem, employees have to be recognised for their efforts. To meet employees' esteem needs, individuals want to have added responsibility, new type of work and be rewarded (Benson and Dundis 2003). Self-actualisation is the highest level whereby employees have all their needs satisfied and now require growth. The employees at this level have a need for challenges, learning and development and increased responsibilities (Osabiya, 2015).

2.4.2 Herzberg Two-Factor Theory

Herzberg Two-Factor Theory was formed in 1959 by Frederick Herzberg. The theory is based on the fact that there are two factors influencing employees. The factors, when improved, can either create satisfaction or reduce dissatisfaction (Baah, 2011).

In the Herzberg theory of motivation, there exists two factors to motivation. The factors are motivation factors, as well as hygiene factors. Some refer to the theory as the Two Factor Theory because it consists of two factors (Alshmemri, Shahwan and Maude, 2017).

2.4.2.1 Motivation Factors

Motivation factors are those which result in satisfaction. Motivation factors lead to an improved performance in employees, as they are motivated to improve themselves (Baah, 2011).

Table 2.1: Motivation Factors

MOTIVATION FACTORS	DEFINITION
Recognition	The employees should be praised and recognised for their accomplishments by the managers.
Sense of achievement	The employees must have a sense of achievement. This depends on the job. There must be a fruit of some sort in the job
Growth and promotional opportunities	There must be growth and advancement opportunities in an organisation, to motivate the employees to perform well.
Responsibility	The employees must hold themselves responsible for the work. The managers should give them ownership of the work. They should minimise control but retain accountability.
Meaningfulness of the work	The work itself should be meaningful, interesting and challenging for the employee to perform and to get motivated.

Adapted from: Ghazi (2013)

Gagne and Deci (2015, p.332) define motivation factors as the requirement for an individual to attain personal growth and satisfaction in their job. In addition to the above factors, there is the desire for responsibility and work that provides challenges (Gagne and Deci, 2015).

2.4.2.2 Hygiene Factors

Employees in a workplace require hygiene factors, for them to be motivated. Unlike motivational factors, hygiene factors will not lead to positive satisfaction over a long period of time (Alshmemri *et al.*, 2017). Hygiene factors are however essential for employees' motivation because the absence of hygiene factors result in dissatisfaction (Alshmemri *et al.*, 2017). Hygiene factors include pay, the company policy, fringe benefits, status, working conditions, interpersonal relationships and security (Gagne and Deci 2015).

Table 2.2: Hygiene Factors

HYGIENE FACTORS	DEFINITION
Pay	The pay or salary structure should be appropriate and reasonable. It must be equal and competitive to those in the same industry in the same domain.
Company and administrative policies	The company policies should not be too rigid. They should be fair and clear. It should include flexible working hours, dress code, breaks, vacation, etc.

Fringe benefits	The employees should be offered health care plans (medi-claim), benefits for the family members, employee help programmes, etc.
Physical working conditions	The working conditions should be safe, clean and hygienic. The work equipment should be updated and well-maintained.
Status	The employees' status within the organisation should be familiar and retained.
Interpersonal relations	The relationship of the employees with his peers, superiors and subordinates should be appropriate and acceptable. There should be no conflict or humiliation element present.
Job security	The organisation must provide job security to the employees

Adapted from: Ghazi (2013)

2.4.2.3 Differences between Motivation and Hygiene factors

The difference between the two categories is that motivation involves factors which are intrinsic and hygiene involves factors which are extrinsic. Intrinsic motivational factors are those regarding the individual's emotions and are less tangible requirements of individuals. These factors provide encouragement and

empowerment to employees. Extrinsic factors refer to the terms of the basic requirements for employees such as salary, status, job security and employees' benefits. In the absence of these factors, dissatisfaction can occur (Jones and Lloyd 2005)

Motivation factors can provide improvement to job satisfaction and hygiene factors can reduce job satisfaction. Motivation factors will lead to job satisfaction and without these factors, there is no job satisfaction (Hong and Waheed, 2011). Poor hygiene on the other hand, leads to job dissatisfaction, while better hygiene factors reduce job dissatisfaction (Hong and Waheed, 2011). An individual obtains job satisfaction with motivation factors. Without motivational factors, there will be no job satisfaction. When there are poor hygiene factors, it leads to job dissatisfaction. Good hygiene factors, however, do not lead to job satisfaction. Job dissatisfaction is reduced with good hygiene factors (Jones and Lloyd, 2005).

2.4.2.4 Creating Job Satisfaction

For satisfaction to be created there should be job enlargement. Job enlargement involves offering additional responsibility to employees. It offers some control to employees, as well as them being accountable for their actions (Hong and Waheed, 2011).

Providing job enrichment is mainly based on obtaining feedback from employees and offering them challenging tasks to complete. The tasks are to be of a nature which offers opportunities for employees to grow in terms of skill and personality (Hong and Waheed, 2011).

2.4.2.5 Motivation techniques applied by the Herzberg Two-Factor Theory

Management which undermines employees and has weak relationships with them cannot motivate the employees with motivators such as financial incentives, while the demotivating factors still exist (Jones and Lloyd, 2005).

When management wishes to motivate employees, they have to first ensure that hygiene factors are removed. These factors removed will bring employees into a state where they are no longer dissatisfied (Jones and Lloyd, 2005). Once hygiene factors are removed, management will have to provide motivation factors to the employees. This is accomplished through allowing growth to employees, additional work responsibilities and providing incentives (Jones and Lloyd, 2005).

The theory also refers to forms of job enlargement, job rotation and job enrichment as techniques (Hong and Waheed, 2011). Job enlargement is expanding the job of employees horizontally. Additional tasks and responsibility are added, which makes the job more interesting and allows employees to be used to their capacity. Job enlargement is used to decrease boredom in a monotonousness task (Saleem, Shaheen and Saleem, 2012). Job enrichment is expanding the job of employees vertically, which makes the job more challenging and rewarding by offering more control to the employees. Employees are given additional responsibility as a motivation factor (Saleem *et al.*, 2012). Job rotation is when employees swap jobs within the company and eventually back to their job. Employees become motivated as they are exposed to other types of tasks, which give them experience. Employees are offered growth opportunities through job rotation (Kaymaz, 2010).

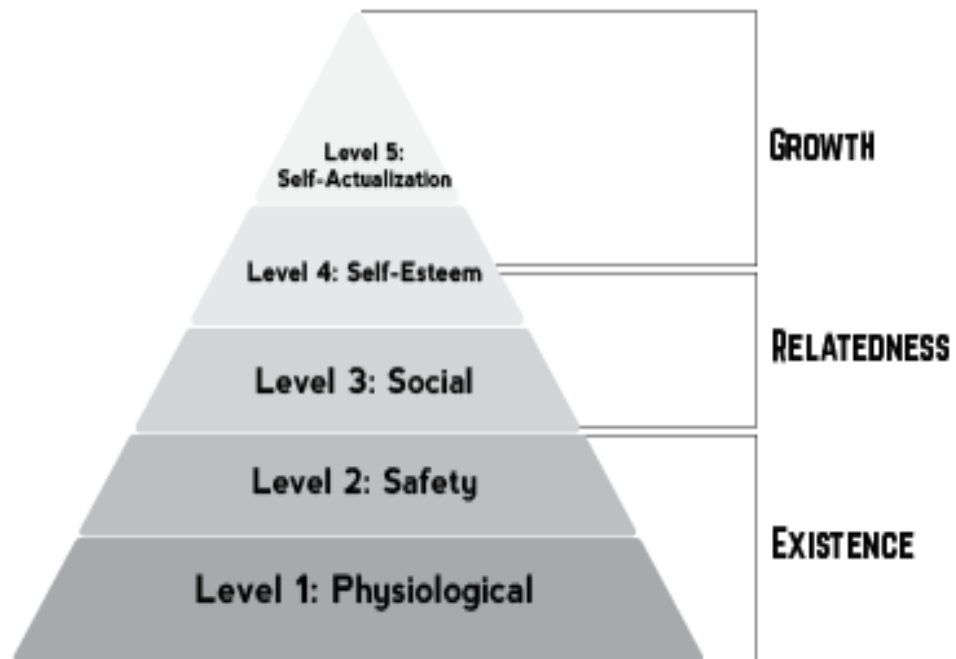
2.4.3 ERG Theory

Clayton Alderfer reformulated Maslow's Hierarchy of Needs theory. The ERG need theory, developed by Alderfer, condenses the five needs given by Maslow into three needs. The ERG theory is the Maslow's Hierarchy of Needs theory altered. Clayton Alderfer made changes based on his belief that his theory is more relevant in

today's work environment (Kian *et al.*, 2014). This theory is split into three main categories such as Growth, Existence and Relatedness. The growth comes from self-actualisation which is made up of skills, knowledge and attitudes (Kian *et al.*, 2014). Relatedness makes reference to belongingness through identifying a person within a group and their value within a group. Employees need relationships with their co-workers and superiors in order to function properly. Existence is based on physiological components such as security and emotional needs of individuals (Kian *et al.*, 2014). Nagar and Sharma (2016) believe this theory has similarities to Maslow's Hierarchy of Needs, but is different in terms of the theory by not following the hierarchy in the same manner. ERG theory contains Maslow's five basic needs converted into 3 categories as shown in Figure 2.2. Made up of Maslow's first two levels, existence needs being physiological and safety needs comprising food, water, air, security and love. Made up of the third and fourth levels, relatedness comprises all relationships with employers and colleagues at work (Nagar and Sharma 2016). Relatedness, therefore, offers feelings of recognition and the feeling of being wanted within a group. Growth in the ERG theory covers both the fourth and fifth levels of the Maslow's Hierarchy of needs. The growth therefore covers an individual's success in one's self. The desire to improve themselves and be successful (Nagar and Sharma, 2016). Nagar and Sharma (2016) believe that individuals do prioritise their needs. In a descending order, in terms of importance, they range from existence needs to relatedness needs and lastly, growth needs.

Figure 2.2 ERG Theory of Motivation

ERG THEORY OF MOTIVATION



Source: Kian *et al.* (2014)

2.4.3.1 Regression

The ERG Theory states that when a higher need category cannot be satisfied, then employees will regress towards satisfying lower category needs (Nagar and Sharma, 2016). For example, if growth needs cannot be satisfied at the workplace, individuals will then concentrate on the relatedness needs. The individuals will therefore focus on relationships with the subordinates in order to fulfil relatedness needs (Nagar and Sharma, 2016).

2.4.3.2 Motivation techniques application of the ERG Theory

In the modern work environment, the ERG theory is favourably applicable as employees have more than one need to be satisfied at a time. Employees are individuals with their own mind-sets, thus the ERG theory provides for different order of needs for different individuals (Kian *et al.*, 2014).

The ERG theory follows principles such as the frustration regression principle. This principle allows a person to regress to a lower need if the higher need cannot be fulfilled. For example, in an organisation, if management feels that employees are not skilled enough to perform new work of extra responsibilities, the employee then regresses (Kian *et al.*, 2014). The employee may regress to relatedness needs, whereby they socialise even more with other employees. The management uses techniques like that of Maslow, but do not follow a hierarchy by progressing from lower to higher needs (Kian *et al.*, 2014). The techniques used are that of Maslow's hierarchy of needs, but using the various techniques simultaneously, as all three categories can be occurring at the same time (Kian *et al.*, 2014).

2.4.4 McGregor's Participation Model

The researcher Douglas McGregor explained the theory stating that there are assumptions which can be made in motivation. The two assumptions are Theory X and Theory Y. Each set of assumptions requires specific actions taken by managers (Lawter *et al.*, 2015)

The theories are seen to represent a negative and positive view of human behaviours to work (Kopelman *et al.*, 2008). Theory X being negative and Theory Y, positive. With Theory X, the management needs to supervise employees closely. Theory Y on the other hand believes employees are able to handle responsibility (Lawter *et al.*, 2015).

2.4.4.1 Theory X:

This theory states that specific assumptions are made about their employees. These assumptions are based on management which follows an autocratic style. The assumptions are as follows:

- An individual will avoid work if he/she can, due to dislike.
- Individuals are lazy and will avoid responsibility.
- Do not follow organisational goals
- Individuals are not ambitious, they avoid responsibility and want to be directed (Lawter *et al.*, 2015).

For individuals with the above qualities, they have to be influenced by management into completing tasks. The influence can originate from rewarding employees who perform at the standard set and punishing employees who do not meet standards set. According to Kopelman *et al.* (2008), this theory works well for employees who are satisfying their physiological and safety needs. Lawter *et al.* (2015) argue that there are additional roles to Theory X, of which McGregor believed these are needed to be followed by management. The additional roles include arranging and controlling employees and resources in achieving company goals. In the theory, it is believed that management needs to control employees, or employees will take advantage of management (Kopelman *et al.*, 2008).

2.4.4.2 Theory Y

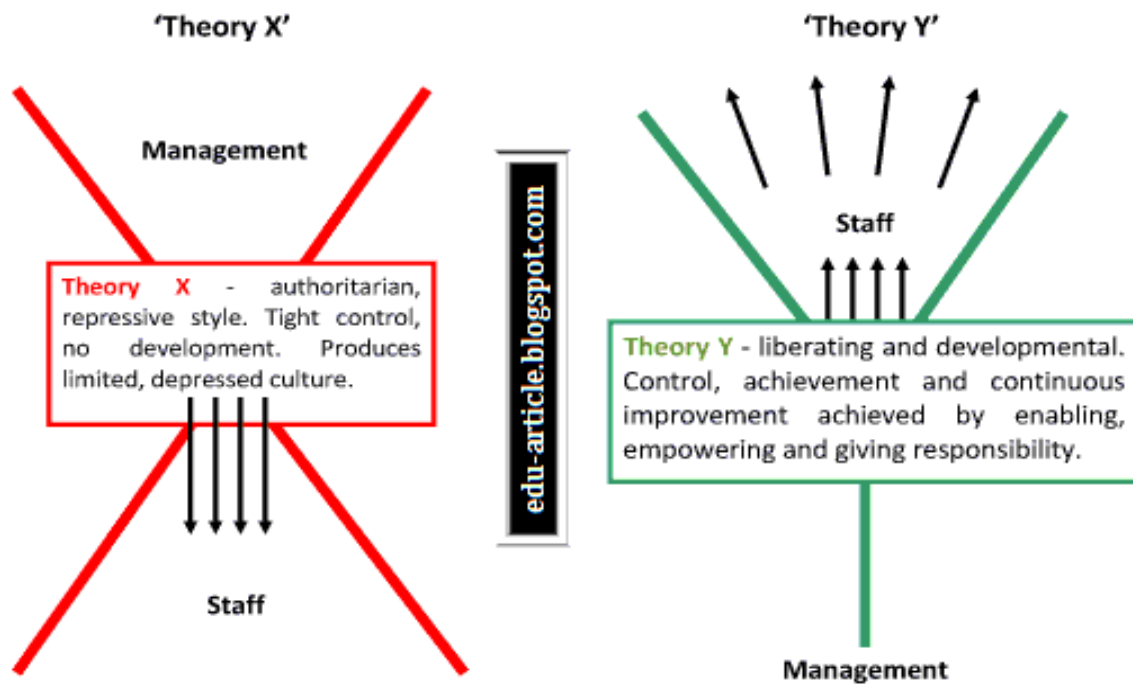
Theory Y makes the following assumptions on individuals:

- Disliking work by an individual is dependent on the work conditions, which can be controlled. Individuals may be satisfied or feel punished during work.
- Employees display self-control and self-direction and are focused on achieving the set objectives.

- Employees are committed to achieving the objectives set
- Able to control their actions and can handle responsibility given
- Contain the ability to solve problems with creative solutions (Lawter *et al.*, 2015).

Lawter *et al.* (2015, p.86) highlights that Theory Y's major problem in a workplace is ensuring that employees are committed to achieving organisational goals. In order to make employees more committed, management needs to delegate tasks, provide job enlargement and participate with employees. In addition, Lawter *et al.* (2015) add that creativity amongst employees is from the majority of the employees and not the minority. In an encouraging environment created by management, employees will be able to excel and portray innovative ideas. Management using Theory Y provides empowerment to employees, with regards to company goals being achieved. There are high levels of communication between management and employees. By applying Theory Y, employees will alert management on issues faced within the organisation, which can be corrected (Kopelman *et al.*, 2008).

Figure 2.3 Theory X and Theory Y



Adapted from: Kopelman et al. (2008)

2.4.4.3 Motivation techniques application of McGregor's Participation Model

Theory X is viewed as a theory which is more applicable for employees who have low skills and lack education. The employees are concerned about satisfying physiological and safety needs (Saleem *et al.*, 2012). The techniques applied by management can include offering direction to employees. Management also has full control over employees, decisions and procedures followed by employees (Bojadziev, Petkovska, Handziski & Barlakoska, 2016). Theory Y, on the other hand, is more applicable to employees who are educated and skilled. These employees are aware of their responsibility and have the ability to control (Bojadziev *et al.*, 2016). Bojadziev *et al.* (2016, p.202) mentions that there are instances whereby the less skilled will display more responsibility than the more skilled.

For Theory Y, management applies techniques of decentralisation, performance appraisal and job enlargement (Saleem *et al.*, 2012). Decentralisation of

management entails splitting control within the organisation. Managerial tasks are distributed to other employees who have the skill to perform those tasks (Bashir, 2015). Delegating management tasks to employees makes them handle responsibility. Employees, knowing that they have responsibilities and are trusted, become motivated (Bashir, 2015).

Performance appraisals evaluate how well employees meet their target. Employees aim to reach their appraisal targets, as with high performance appraisals they can gain an increase in their salary and promotions (Joseph, 2014). If their appraisal is low, management is able to detect their weaknesses, providing training and development to improve on the weaknesses. It is through appraisals that employees become motivated, as high appraisal often leads to benefits, while low appraisals offer improvement to their skills (Joseph, 2014). Job enlargement entails expanding the job of employees horizontally. Additional tasks and responsibility are added, which makes the job more interesting and allows employees to be used to their capacity. Job enlargement is used to decrease boredom in monotonous tasks (Saleem *et al.*,2012).

2.4.5 Vroom Expectancy Theory

The Expectancy Theory of Victor Vroom of 1964 consists of the concepts of motivation and management. The theory suggests that employee's performances are based on factors such as personality, skills, knowledge, experience and abilities (Parijat and Bagga, 2014).

The theory assumes that individuals can be motivated if they believe that there is a positive relationship between efforts and performance, the reward will satisfy an important need, favourable performance will result in a desirable reward. There are main concepts as a part of the theory such as Valence, Expectancy and Instrumentality (Lunenbug, 2011).

2.4.5.1 The Expectancy Theory

The theory states that management must discover what resources, training or supervision employees need (Lunenburg, 2011). Expectancy theory basically states that an employee's motivation is an outcome on how much an individual wants a reward (Parijat and Bagga, 2014).

2.4.5.2 Valence

Valence deals with an individual's expectations over an outcome. It is the satisfaction of what an individual expects and not necessarily the satisfaction received by the individual once goal has been achieved (Lunenburg, 2011).

2.4.5.3 Expectancy

Expectancy states that through better effort will lead to better performance (Parijat and Bagga, 2014). Expectancy is influenced by individuals containing the necessary skills and the availability of resources, information and the required support (Lunenburg, 2011).

2.4.5.4 Instrumentality

Instrumentality is whereby individuals are ensured to be rewarded in the instances of performing well managers must ensure that promises of rewards are fulfilled and that employees are aware of that (Parijat and Bagga, 2014). There are factors which have an effect on instrumentality. The factors which effect instrumentality are the performance and outcomes relationship, the belief or faith in the individuals responsible for determining which individuals receive what outcome and the simplicity of the process on who obtains what outcome.

The Vroom theory makes use of the motivational force formula which is:

Expectancy X Valence X Instrumentality = Motivational Force (Parijat and Bagga, 2014).

2.4.5.5 Motivation techniques applied by Vroom's Expectation Theory

The application of the theory occurs through the selection of rewards which suit individual's preferences. The rewards must be linked to tasks that best suit and work towards the organisations goals. It is through that link that the company will reach performance improvement (Parijat and Bagga, 2014). For example, an organisation might pay bonuses to reward excellent service or high sales. If the employees understand how the rewards, contain the ability to achieve the desired results, then the employees will exhibit the preferred employee behaviours. By the organisation also providing additional training, employee's confidence is increased and the employees will be able to be even more motivated to complete the assigned tasks (Lunenbug, 2011).

2.4.6 Adam's Equity Theory

The Adam's Equity Theory posits proposed by John Stacey Adams follows the belief that individuals see a link between performance and what they are rewarded for compared to other individuals (Al-Zawahreh and Madi, 2006). In other words, an employee gets de-motivated by the job and his employer in case his inputs are more than the outputs.

2.4.6.1 Assumptions

The Adam's Equity Theory contained assumptions with them being then following:

a) Individuals provide inputs and have expectations of outcomes .The inputs are the contributions made and the outcomes are the expected rewards.

b) To validate the exchange, an individual compares his input and outcomes with those of others and try to rectify the inequality.

2.4.6.2 Inputs and Outputs

The inputs referred to in the theory can be commitment and hard work by employees, skills, enthusiasm displayed by employees, trust in management, supporting one another, accepting colleagues, adapting and personal sacrifice(Al-Zawahreh and Madi, 2006). Outputs include security of job, reputation, responsibility, praises, a sense of achievement, sense of growth, salary and benefits. The theory suggests that management must find the correct balance. The most correct balance comprises of a balance between the inputs that an employee gives and what is received. Employees must be content on everywhere the balance lies.

The Adam's Equity Theory does contain more than just an assessment of inputs and outputs. The theory uses a 'referent'. Referent is the comparison used to explain an individual of whom a situation is compared to. The Equity does not depend only on specific inputs and outputs. The equity is also dependent on comparing one individual's ratio to another (Al-Zawahreh and Madi, 2006). Ideas are created on what a balanced ratio is by comparing an individual's or referent's situation to other individuals in a similar market. If individuals feel as if inputs receive fair outputs, then individuals are happy and motivated. If individuals feel that the ratio is not as attractive as referent others, individuals are no longer motivated and do not work well (Al-Zawahreh and Madi, 2006).

2.4.7 Motivation techniques applied by Adam's Equity Theory

Application of the theory requires an avoidance of paying too much or too less to employees. The performance and salary must be monitored to obtain a balance (Al-Zawahreh and Madi, 2006). When downsizing needs to be done, for example due to an economic crisis, then the downsizing or reduction on salary must pertain throughout the organisation. To continually motivate employees, they must be included or have a say on improving goals, plans of task implementation and given opportunities to develop their career within the organisation.

There must be communication between colleagues and superiors. Management must communicate the organisations objectives and ensure employees are aware of what they are required to do. Management evaluates employees once goals are clearly communicated. The evaluation determines the rewards such as salary increases, fringe benefits and promotions. The rewards are given through employees displaying enthusiasm, hard work, commitment and skill (Al-Zawahreh and Madi, 2006).

2.5 Criticisms of the motivation theories

2.5.1 Maslow's Hierarchy of Needs Theory

Maslow's Hierarchy of Needs theory is based on the assumption that all employees will encounter these needs in the same order. This assumption does not recognise that all employees have different personalities from one another (Kaur, 2013). For example, an employee may find a social need being of more importance than a physiological need, thus not following the set hierarchy (Kaur, 2013).

2.5.2 Herzberg Two-Factor Theory

Malik and Naeem (2013) find many flaws in the Herzberg Two Factor Theory, with the theory being based on the assumption that workers need to be happy. The theory views happy employees as those who will be more productive at work. Not all

employees are motivated by the same factors, the same going for demotivators. It is therefore an incorrect assumption that those factors are the same for all (Malik, 2013). Baah's (2011) view differs, as during his tests of the theory, he found that that individuals received job satisfaction and job dissatisfaction from both motivational and hygiene factors. In the tests, it was found that hygiene factors can also lead to satisfaction.

2.5.3 ERG Theory

The ERG theory does not specifically mention which need has to be satisfied initially. Confusion can arise due to individuals not knowing which need is most important to them. Alderfer's theory is supposed to be an improvement of Maslow's Hierarchy of Needs and have more relevance currently (Kaur, 2013, p.1063). Maslow's Hierarchy of Needs theory has been tested over many years, as compared to the ERG theory which is much more recent (Kaur, 2013).

2.5.4 Mcgregor's Participation Theory

Theory X's techniques used by management make employees feel that they are not trusted and capable of completing tasks by themselves. Management controls employees using coercion. The high use of coercion leads to employees not reaching their full potential and lacking creativity. Coercion causes this, as employees are limited into following the set techniques in completing tasks and are not allowed to use their skills and explore (Bojadziev *et al.*, 2016). Through the use of coercion, employees will go as far as to even pass the blame onto their colleagues to avoid disciplinary action on themselves (Bojadziev *et al.*, 2016). Theory Y techniques are different from Theory X, but employees are being separated in the manner in which they are treated. Two different theories and techniques are used for different employees, but the issue lies in determining which theory to use on which employees (Bojadziev *et al.*, 2016).

2.5.5 Vroom's Expectancy Theory

The theory requires active participation by management, and that all components are known or the theory will not work (Lunenburg, 2011). In practise, management must find out what employees value as rewards. Management must also accurately assess employee's capabilities and make availability of all of the right resources to help employees be successful in their jobs. Managers must also keep to promises in terms of rewards. All of this creates additional work and a burden on management.

Another weakness of the expectancy theory is when management offers certain rewards, but the employees don't view the rewards as valuable (Lunenburg, 2011). Employees perceive value in certain rewards of which management may not be aware of. Management maybe offering a reward which employees are not interested in and therefore not motivated towards achieving. For example, managers believe that an extra R1000 per month of salary should motivate an employee, but that employee might only find an increase rewarding and immediately valuable if it were at least R2000 per month.

2.5.6 Adam's Equity Theory

The theory does not take into consideration that individuals may view equity and inequity not only by the inputs and outputs but also by the system of which determines the inputs and outputs. The theory does not predict overpayment conditions and how individuals will handle overpayment conditions (Al-Zawahreh and Madi, 2006).

2.6 Comparison of the motivation theories

Motivation theories have many similarities and differences like that of Maslow's Hierarchy of Needs and Herzberg Two Factor Theory (Osabiya,2015). Kaur (2013) states similarities such as use a hierarchical scale, whereby one stage must first be

fully or largely completed before advancing to the next stage. Both specify the criteria as to what motivates individuals. Jones and Lloyd (2005) disagrees, mentioning that this is controversial, reason being individuals from different backgrounds have different perceptions. The difference in perceptions, therefore lead to individuals having different criteria's as to what is recognized as greater importance (Osabiya,2015). Herzberg's hygiene concept also links to Maslow's physiological, safety and belongingness needs. Also, Herzberg's motivator's idea links to Maslow's Esteem and Self-Actualization needs. Gagne and Deci (2015) believes Herzberg Two-Factor theory is more superior than Maslow's Hierarchy of Needs as it makes mention that improving an environment will only do so much in terms of motivating individuals in the workplace. The theory provides encouragement to employees through needing management to enrich jobs by providing opportunities, giving more responsibility and challenging work (Osabiya, 2015).

Nagar and Sharma (2016) saw the ERG theory was improvement in comparison to Maslow's Hierarchy of Needs Theory through eliminating the hierarchy and minimizing the needs from five to two needs, allowing less complexity in use of the model. Jerome (2013) argues that the ERG theory lacks relevance as an individual will always contain one a level of need which is more dominant than the other and has to be fulfilled before an individual can reach and satisfy the next need.

In the Maslow's Hierarchy of Needs Theory, individuals get motivation from something extra as compared to only financial benefits. Therefore, the broad consideration of varying factors improves motivation of individuals (Osabiya,2015). Expectancy theory on its part only displays motivation as not applying to all cases but as the understanding of whatever one wants to achieve relates to efforts on a task and performance of that task, performance and gain, gain and objective fulfilment. Expectancy Theory of motivation proves to be most sophisticated comparing to Maslow's theory in motivating employees because the effort to undertake a task will relate to the surrounding and capability to dictate the resulting

achievement of a person (Lunenburg, 2011). Maslow's Hierarchy of Needs theory has greater motivation to employees compared to the Expectancy theory. Although the theories compare in some aspects, they significantly differ in others. These two theories compare in Maslow's theory creating a base from which Expectancy theory develops from, both enabling a person to modify his or her input depending on the importance they have on the expected result after performing a task, as well as allowing an individual to establish which results are most likely to motivate them or others. Contrary to the similarities, Expectancy theory concentrates on the needs rather than the results on a particular task, where else Maslow's theory focuses on how the different needs associate with themselves and what it calls for to satisfy them and allows managers to understand the significant needs active for specific employee ensuring motivation. Expectancy theory separates effort, performance, and achievement of a certain task making it difficult and sophisticated for many individuals to explore their potentials because the effort to undertake a task will relate to the surrounding and capability to dictate the resulting achievement/performance of a person. This can be a complex process (Lunenburg, 2011). Therefore, Maslow's hierarchy of needs theory of motivation is more realistic and cheaper in motivating compared to Vroom's expectancy theory of motivation (Osabiya, 2015).

Vroom's expectancy theory is different from Maslow's Hierarchy of Needs, Herzberg Two Factor Theory, ERG and McClelland's theory in a sense of which it does not suggest what motivates employees in a company. Instead, Vroom's theory provides a process of cognitive variables that reflects individual differences in work motivation. In this model, employees do not act simply because of strong internal drives, unmet needs, or the application of rewards. Instead, they are rational individuals whose norms and perceptions have influence on their behaviour. From a management standpoint, the Expectancy theory has some important implications for motivating employees. The Expectancy theory highlights many important factors that can be done in order to motivate individuals such as changing the reward valences and the

person's effort-to-performance expectancy. Herzberg's Two-Factor theory focuses on the internal needs of employees. This theory suggests that job satisfaction and job dissatisfaction are not mere opposite of each other and controlled by a different set of factors (Lunenburg, 2011). On the other hand, Vroom's Expectancy theory focuses on outcomes. Osabiya (2015) states the Herzberg Two Factor theory is more practical as a manager could apply Herzberg's Two-Factor theory to gain a better understanding of the key factors, which motivates majority of the organization's employees as well as the causes for their job dissatisfaction. Lunenburg (2011), however states that in addition to the application of Herzberg Two-Factor theory, managers can also benefit from Vroom's theory by understanding how an employee's goals influence his or her efforts – the link between efforts, performance, and outcome.

2.7 The most effective motivation technique

An effective motivation technique is one that produces the best results. This technique offers the most desired outcome to employees. To offer best results, the most effective technique offers benefits which outweigh its drawbacks (Gardner and MacInture ,1991). Based on the criticisms and comparisons, Maslow's Hierarchy of Needs theory contains the least criticisms and most benefits. The theory assists managers the most, in understanding the employees' behaviour as it fulfils their needs at different stages. With the technique, employees are offered the correct financial and non-financial rewards for performance (Kaur, 2013). The theory is the least complicated and easy for managers to apply in their organisation. The technique fulfils both emotion and physical needs of employees. The theory has proved itself the most effective technique, being one of the oldest and still relevant in the current society (Kaur, 2013).

2.8 Factors affecting motivation

2.8.1 Salary

Employees value money, thus making it an important factor in motivating employees. Researchers suggest that there is a correlation between the salary earned by employees and the result obtained at the workplace. The higher the salary, the more effort put into their tasks. Apart from money, there exist tools used by management, such as rewards, which contributes to influencing employees. The rewards can consist of promotions, bonuses, infringement benefits and promotion, which also act as motivators (Odukah, 2016).

2.8.3 Skill Development

An organisation needs to provide an opportunity of learning in the workplace. The workplace must facilitate programmes, thus providing learning opportunities to employees. The skills obtained from these activities help an employee to grow, making them confident to take on tasks. The skills gained will also allow the organisation to improve performance (Gupta and Subramanian, 2014).

2.8.4 Relationships between management and employees

Employees need to work with one another in order to achieve the company goals. It is vital that employees work well together and respect one another. Good relationships will result in employees assisting colleagues when help is needed. The occurrence of this ensures that employees are working towards benefiting the company and motivates employees to push each other to give their best effort. Good relationships make employees look forward to work, thus completing their tasks better (Odukah, 2016).

2.8.5 Management Leadership Style

Management plays a significant role in motivating employees, as they determine the consequences of actions, be it negative or positive consequences. Motivating employees would require an open relationship between management and employees, whereby management considers opinions of employees when making major decisions. It is crucial that there is a mutual respect between employees and management (Gupta and Subramanian, 2014).

2.8.6 Work environment

The environment in which employees work determines their motivation. Factors that influence motivation in the working environment include the hours worked, the resources provided and the hygiene at the work place (Odukah, 2016). Bad conditions will make employees less motivated, as they fear for their physical wellbeing at the work place (Odukah, 2016).

2.8.7 Responsibility

Given responsibility at work makes employees feel as if management has faith and trust in them. This motivates them as managers trust them and their expertise at certain tasks. On the other hand, the lack of given responsibility can make employees feel worthless in the organisation (Gupta and Subramanian, 2014).

2.8.8 Difficulty of Work

The increase in workload or difficulty of tasks can stress employees, making them not feel motivated. The workload or difficulty will require more time and resources, which may not be manageable for the employee (Gupta and Subramanian, 2014). Similarly, if employees are given monotonous tasks, they can feel worthless and not

trusted by management to take on bigger tasks. There needs to be a balance (Gupta and Subramanian, 2014).

2.8.9 Job stability

Organisations must ensure that employees have a sense of security at the workplace for them to be motivated. When appreciation is shown for employees' efforts, they get a sense of stability regarding their jobs, as they know that the management is happy with their efforts (Odukah, 2016).

2.9 Conclusion

Management ought to formulate motivation techniques which are effective on employees, but the challenge has been selecting the most effective techniques for the majority of the employees. In this chapter, various motivation techniques were reviewed, highlighting the motivation theories and the key motivation factors. The key concepts were defined and these include motivation, incentives and coercion. Furthermore, the chapter included the disadvantages or criticism of applying certain motivation theories along with their techniques, which provides a challenge on the most effective techniques to apply. Based on the review, it is evident that management has challenges in selecting the most effective techniques due to issues faced on each. The literature review thus suggests that techniques used from Maslow's Hierarchy of Needs theory is highly recommended to be implemented on employees. The next chapter presents the research methodology for the study.

CHAPTER 3: RESEARCH METHODOLOGY

3.1 Introduction

In the prior chapter, the literature confirmed the importance of motivation techniques on employees at an organisation and discussed motivation theories, the important factors that determine motivation, motivation theories and its techniques which can be applied. The literature confirmed that determining the most effective motivation technique for the organisation is affected by a range of factors, which managers have to address. This chapter describes the research methodology, which is the process of collecting data, with the purpose of making a decision. The next section covers the following: the research design, data collection methods, the population, sampling strategy, data analysis, reliability and validity, ethical considerations and limitations of the study.

3.2 Research Design

The research design entails the planning the research processes or procedures with the objective of gaining valid results (Ryan, Coughlan and Cronin, 2009). The types of design and methods includes exploratory, explanatory and descriptive. Exploratory designs aim investigate and explore the study researched in detail but does not provide final answers in terms of conclusive evidence (Cobb and Forbes, 2002). Exploratory designs aim to find out more and develop an understanding (Williams, 2007). This study is done when there is not much information available on similar topics. Casual designs seek to reveal whether or not one variable causes another variable to change (Cobb and Forbes, 2002). Descriptive designs aim to provide a description of events or situations. The data used are either qualitative or quantitative (Williams, 2007). As a method which is used to discover results on the specific problems at hand, research methodology is used. The problem being referred to is the research problem. To solve the problem, there are various methods

which can be used. To obtain accurate results, the researcher must work systematically. There are two main types of research which can be performed, they are quantitative research and qualitative research (Williams, 2007).

Ontology is a study of reality and all that exists in reality. Areas of which ontology explores is existence, cause and effect, space and time, objects and their properties (Ferreira *et al.*,2014). Ontology investigates what sorts of things exist and how things come into being. Epistemology is a study or theory of knowledge and how one can achieve it. The concept of Epistemology is aimed at finding out what comprises of knowledge. The concept comprises of an argument between rationalism and empiricism (Dai and He, 2017). With rationalism, the concept states that knowledge can be attained by reasoning alone. Empiricism on the other hand believes that the only way knowledge can be gained is through experience (Dai and He, 2017). The most distinctive difference between the two concepts is that ontology attends to what is true. On the other hand, epistemology attends to finding out that truth (Ferreira *et al.*,2014). Ontology is the nature of reality, whereas epistemology is based on the relationship between the person and reality. Ontology is concerned with identifying the overall nature of existence of a particular phenomenon. When we seek answers to our research questions, we are referring to a particular type of knowledge that exists external to the researcher (Ferreira *et al.*,2014). On the contrary, epistemology is about how we go about uncovering this knowledge (that is external to researcher) and learn about reality (Dai and He, 2017). Epistemology is internal to the researcher, it is how they see the world around them (Dai and He, 2017). In this study, the concept of epistemology was used due to the study requiring new knowledge gained through finding out the truth.

Quantitative research method is used to measure numerical data. The data are obtained through the use of surveys and questionnaires. This method deals with numbers, usually has an independent and dependent variable, is a more scientific approach than qualitative, contains a large sample size and population, and collects numerical data (Williams, 2007). Qualitative research cannot be expressed

numerically and aims to discover the how and why of a particular phenomenon through an exploratory approach. The use of qualitative research was suitable for this research as the research investigates a subjective matter based on opinions and interpretations, in an effort to explore the phenomena open ended questions need to be asked during interviews, motives and patterns need to be observed which would go unnoticed in standardised approaches (Cobb and Forbes, 2002). Qualitative research was also selected due to the study making use of methods such as individual interviews and the use of a small sample size of only 10 employees.

3.3 Data Collection Methods

Data collection is the process of obtaining information on the topic researched. The methods used to collect data are split into two sources. They are primary and secondary sources. Primary research involves obtaining information directly from the source (Williams, 2007). In the case of this study, the researcher obtained information regarding the topic. There are different types of primary research such as interviews, questionnaires, focus groups and surveys (Cobb and Forbes, 2002).

3.3.1 Interviews

Interviews are performed by a researcher through collecting data, through asking questions to the respondents. The data can be collected through physically listening to respondents, their recordings or both methods. The interviews can either be structured, semi structured, in-depth or focused group discussions (Rahi, 2017). For structured interviews, the researcher has all questions and their specific order to be asked. Semi structured interviews involve some planned questions and others which the researcher can alter as the interview progresses. The two types of interviews are personal and telephonic interviews (Rahi, 2017). Personal interviews entail face to face questions whereby the interviewer questions the interviewee. Telephonic

interviews are performed when the interviewer asks questions to the interviewee over the phone (Rahi, 2017).

3.3.2 Questionnaires

Questionnaires are a written or printed format of questions designed by the researcher for the respondent. Questionnaires can be mailed, emailed or physically handed to the respondents to answer. Questionnaires contain questions and a choice of answers from which the respondent selects his or her preferable option (Rahi, 2017).

3.3.3 Focus Groups

Focus groups are whereby discussions occur. These discussions are sessions within a group, whereby specific topics are discussed. The discussions take place at a selected location and a certain time. The discussions are unstructured but hope to obtain honest answers and opinions from the participants (Rahi, 2017).

3.3.4 Surveys

Surveys are similar to interviews but performed vaguely in terms of surveys containing restricted or limited questions on the topic in order for the respondents to answer quicker (Ryan *et al.*, 2009)

For this study, data were collected through primary and secondary sources. The primary source entailed direct interaction with employees through interviews. The interviews were structured. The benefit of personal interviews is that the interview is able to obtain responses from the interviewee (Rahi, 2017). The questions are prepared prior to the interview, in order to obtain opinions from the sample, with all answering the same questions. The interviewees are able to give the interviewer

detailed responses. For further explanation of the questions, the interviewer will be able to provide details.

3.3.5 Secondary sources

Secondary sources are data obtained from magazines, newspaper and online articles, journals and textbooks (Williams, 2007). For this study, the secondary sources of data were collected from online journals and textbooks.

3.4 Population

Population is a collection of individuals for which the sample for the study is drawn. The population size is large, therefore, the use of resources is high and it will be time consuming to research the whole population (Rahi, 2017). Researchers use samples from the population to investigate. Mindful of the fact that qualitative studies rely on the experience of participants, the exclusion criteria based on experience were considered appropriate (Ryan et al., 2003). The research population contain a similar characteristic between one another for them to be considered as a population (Rahi, 2017).

The participants selected for this particular research were employees of RD Parsad's Insurance Brokers. There is a population size of twenty-eight employees, but only ten of the employees were selected for this study. The target population included those employees who had served a minimum of ten years of employed services in RD Parsad's Insurance Brokers. The most experienced were targeted due to them being knowledgeable about the motivation techniques used by management at the organisation (Rahi,2017).

3.5 Pilot Study

A pilot study is smaller version of the research. Fewer subjects can be used in comparison to full research and a smaller range of participants may be selected (Kimerlin and Winterstein 2008). For example: One department as opposed to all departments for the study. The pilot study assists in identifying any procedure issues, improved approaches and ideas prior to the main study. It permits a thorough check of the planned statistical and analytical procedures, giving an opportunity to evaluate the usefulness on data. The pilot study discovers any unclear items in questionnaires.

In all two employees were conveniently selected from RD Parsad's Insurance Brokers. The employees selected were not part of the main study. The pilot study was conducted on the 17th of June 2017 to investigate the understanding of the interview questions by employees of RD Parsad's Insurance Brokers. The participants were interviewed, with interviews ranging between fifteen to twenty minutes as anticipated. On the whole, participants did not show any signs of difficulty in answering the interview questions. The pilot study assisted in identifying which languages to be used when conducting the interviews for main data collection. No changes were made due to the positive response.

3.6 Sampling

3.6.1 Definition of Sample

A sample is a specific number of individuals selected from the population. The sample contains similar characteristics to that of the population (Etikan and Bala 2017). Sampling is the process used to choose a sample to represent the population. One of the main reasons of using a sample instead of using the entire population is the lack of resources (Etikan and Bala, 2017). The sample in the study was selected

in accordance with the participants' knowledge and experience within the organisation (Etikan and Bala, 2017).

3.6.2 Types of Sampling

Sampling methods are divided into two main types which are probability non-probability. Probability sampling is whereby every member of the population has an equal chance of being selected. It is beneficial to limit biasness (Etikan and Bala, 2017). In non-probability sampling, all individuals are not given an equal opportunity in order to be selected as a sample. This approach is subjective. The researcher decides to use judgement on how individuals are selected. The types of non-probability sampling are convenience, quota and purposive sampling (Etikan and Bala, 2017).

Convenience sampling is mostly used by researchers as it is easy to access the sample population, which also saves money and time (Rahi, 2017). Quota sampling is whereby the researcher makes sure that there is an equal amount of individuals being represented based on a quota (Rahi, 2017). Purposive sampling is a type of sampling whereby the subjects are selected for a given purpose by the researcher. The individuals are selected because the subjects are most suitable for the research (Etikan and Bala, 2017). Purposive sampling was thus used due to the fact that information is obtained from individuals who offer experience and knowledge on motivation techniques which are employed at the brokerage.

3.7 Administration of the interviews

The management of RD Parsad's Insurance Brokers was contacted and informed of the research. The directors were given a permission form to sign, if satisfied with the study being performed at the organisation. Upon agreement, the selected participants were chosen. The participants were selected based on a requirement of

minimum of ten years working experience at the organisation. The participants selected were offered a consent form asking permission to conduct interviews with the participants. The participants who agreed were given a date of which interviews were to be conducted. A week prior to interviews, participants were emailed as a reminder of the date and time of interviews. Participants were interviewed in the organisations conference room, with the area being restricted to other employees on the day of interviews. The location of the conference room ensured interviewees of a quiet area with minimum distractions, also being an area of which participants were familiar with. Ten participants were interviewed on the 14th of September 2017 as planned. Each interview lasted fifteen to twenty minutes. The information from the interview was recorded by being written down by the research on a hard copy. Structured questions were asking during the interviews. The questions asked during the interviews allowed the participants an opportunity to provide their input on the motivation techniques currently used in RD Parsad's Insurance Brokers and their recommendations on what should be changed.

3.8 Data Analysis

In an attempt to analyse the data, thematic analysis was performed. Thematic analysis is usually used in qualitative research (Rahi, 2017). It was used in this research to discover patterns amongst the sample. Thematic analysis allowed the researcher to investigate and analyse themes that emerged from the conversations (Rahi, 2017).

After interviews were performed, the data were transcribed by the researcher. The data obtained were analysed through thematic analysis. Thematic analysis pursues an essentialist or realist approach. The approach describes the participants' experiences (Braun and Clarke, 2006). The thematic approach is an inductive type of discovering themes and providing codes for the themes (Braun and Clarke, 2006). Following thematic analysis involve stages which are transcribing, reading, re-

reading, providing features or coding, finding themes, defining themes and finally, writing a report (Braun and Clarke, 2006).

3.9 Reliability and Validity

Over a time period, the results determined should represent the population. If the same results can be produced each time, the instrument used for research is reliable. Reliability is more suitable for quantitative studies. In qualitative studies, to determine reliability, the researcher has to ensure research is trustworthy (Kimerlin and Winterstein 2008). Validity in research relates to the accuracy of elements measured in surveys which are performed. Validity determines the ability and accuracy of the instrument used to measure (Leung, 2015). Researchers argue that validity is not applicable to qualitative research. Validity can be determined by the perception of the researcher, which makes it difficult to be accurate (Leung, 2015). The instrument used to collection data in the research was the interviews. If the questions asked in the interview are bias, this can affect the data's trustworthiness. The interviewer can affect the responses of the interviewee by the interviewer just being present (Leung, 2015). To counteract the issues that may occur, the researcher must ensure that the participants fully understand the topic researched. The interviewer must also build trust with interviewees, to ensure that the interviewees are in a safe environment and they will not be judged based on the responses given.

In the study, the sample size used was ten employees. The information collected from the sample may not reflect the true opinion of the entire population. To ensure accuracy, the data collected were interpreted carefully, ensuring the research provided a true reflection of the population. Being a qualitative study, reliability and validity are determined by the dependability, credibility, transferability and conformability (Leung, 2015). To achieve dependability, the interviews were performed in the offices, making the environment the same, with all the participants treated in the same manner.

Dependability requires the situation to be repeated in the same context, in order to obtain similar results (Leung, 2015). Credibility is based on whether the research is true and accurate. It is determined by the confidence of the researcher's truth in the findings (Leung, 2015). This happens by the researcher ensuring that the findings are based on experiences and insights from the employees, as well as their experiences with the organisation.

Transferability must demonstrate that the findings can be applied to similar situations and populations (Leung, 2015). The study demonstrated transferability by aligning the investigation with the ability to be applied to other brokerages with similar characteristics. Conformability has to ensure no biasness and provides neutrality in the data obtained from the research (Leung, 2015). The study achieved conformability through ensuring that the findings are based on the experiences of the participants and an audit trail which accounts for the data analysis was followed for all participants.

3.10 Ethical Considerations

Ethical considerations are issues to be followed when conducting research. There must be procedures followed to ensure information is protected and respondents are fully aware of reasons for research and possible consequences (Kimerlin and Winterstein, 2008). All research which takes place must be performed in a manner that provides highest ethical consideration.

Individuals who participated in the study signed the consent form and briefing letter. There was verbal communication with participants and the consent form signed was proof of participant's voluntary consent to take part in the study. Participants were fully informed of the objectives, and the fact that they could withdraw from the study at any time. Participants were informed that their responses were confidential and used for purposes of improving the organisation. Participants were not harmed in

any manner during the study, meaning that the research was pursued in the most comfortable way.

When asking RD Parsad's Insurance Brokers directors for permission to conduct the study, a permission letter was sent to the director who signed to give approval. The permission letter was explained to the director in terms of the nature of the study and the steps taken in ensuring confidentiality. On completion of the study, the researcher ensured that the information from interviews remains confidential and anonymous. Saunders et al. (2012) stated that harm can be done on participants through asking sensitive questions or interviewing in an uneasy environment. The interviews were held in a stress free environment, with participants offered to stop interviews at any time they felt uncomfortable. The ethical considerations taken to account ensured that the research done was reliable and valid.

3.11 Limitations

Qualitative research allows for researched inputs from various researchers (Kimerlin and Winterstein 2008). Data were absorbed from many sources, but the researcher was not able to include all information possible (Leung, 2015). This increases chances of the data being biased. Data from interviews are also self-reported, hence, cannot be one hundred percent accurate, as the data are based on their opinions (Leung, 2015).

The sample size consisted of only ten participants. The small sample may not be a real reflection of the entire population. The population may have given a different perspective on motivation techniques. A larger sample size would make the data more reliable (Leung, 2015).

3.12 Conclusion

This chapter explained the methods by which this study was conducted. The study used qualitative research methods, with structured interviews in order to collect data. The research was conducted in order to obtain validity and reliability, while researching the objectives. The chapters to follow will discuss the findings of the study.

CHAPTER 4: FINDINGS AND ANALYSIS

4.1 Introduction

The chapter analyses the findings which emerged from the interviewees. The findings are based on the most effective motivation technique used RD Parsad's Insurance Brokers. The research was performed to fulfil the aim of the study, which was to explore the various motivation techniques at RD Parsad's Insurance Brokers, to determine the most effective motivation technique at RD Parsad's Insurance Brokers and to establish the factors affecting motivation at RD Parsad's Insurance Brokers. This chapter comprises the presentation of findings and analysis, The findings and analysis of data is carried out in the phase of interviews. The interviews are based on the results of the sample selected and are a qualitative interpretation. Thematic analysis technique was used to analyse the gathered information. The interview responses analysed provided the themes gathered from the study. The themes were: Incentives as a reward, exploring coercion at the organisation, the responsiveness of employees to the motivation techniques, the importance of interaction, limitations faced by employees at the workplace and recognition at work.

The themes selected were based on the responses of participants in the interviews. The study made use of descriptive quotes in order to display the experiences of the participants in the most effective manner. In order to ensure all identities used to remained anonymous, pseudonyms were used.

The sample size of ten employees at RD Parsad's Insurance Brokers were interviewed. The employees were interviewed the same day in order to decrease the chances of questions being discussed with one another. The ages of participants for the study range from 34 to 52 years old. The sample selected were the longest serving employees at the organisation. The experience of participants in the study range from 10 to 18 years.

Figure 4.1 Gender of participants

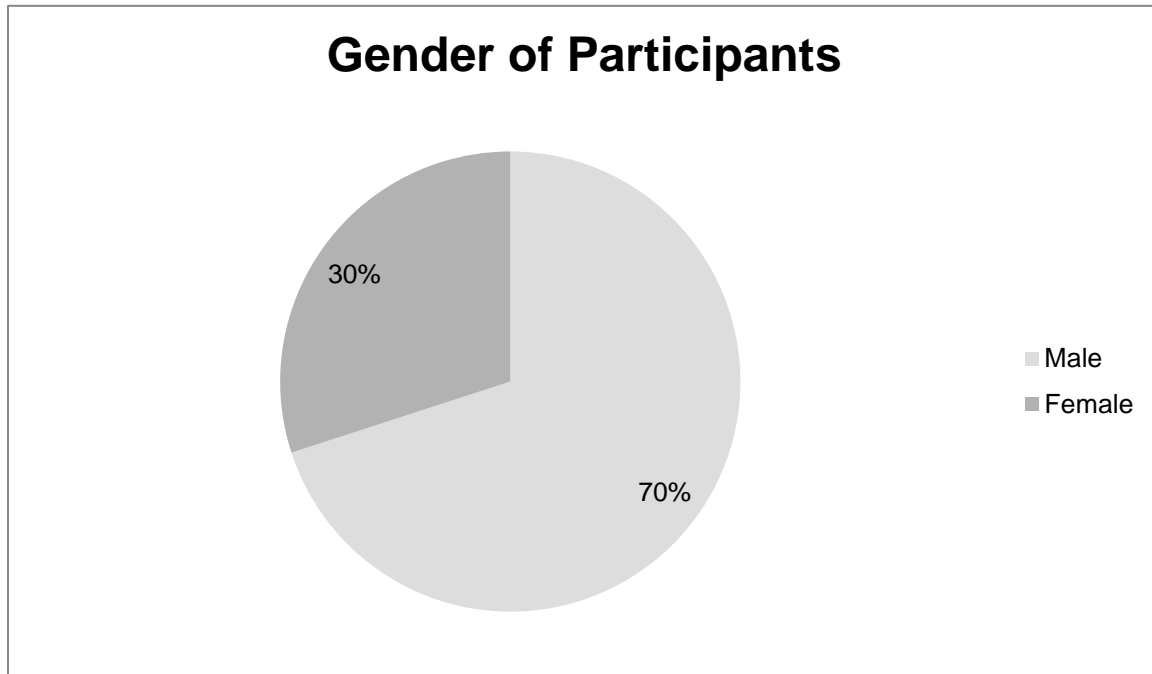


Figure 4.1 above represents the participants in the study. There were seven males and three females who participated. The majority comprised males, with seventy percent participation and female participation was thirty percent. Having males and females participate allowed for a fair representation of both genders' input in the discussion.

4.2 Results based on the study

4.2.1 Results based on objective one: To explore the various motivation techniques employed by RD Parsad's Insurance Brokers:

Table 4.1: The themes for objective one

OBJECTIVE THEMES	ONE - Incentives as a reward - Exploring Coercion at the organization
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The objective aimed at determining the current motivation techniques used by RD Parsad's Insurance Brokers. In order to explore this objective, three questions were asked during the interview.

Question 1: Could you please explain the motivation techniques used by managers at RD Parsad's Insurance Brokers?

Question one was aimed at obtaining an understanding of the techniques used by managers in this organisation.

It emerged that the most common technique used by the managers was offering incentives to the employees. The theme is explained below.

Theme One: Incentives as a reward

This theme provided insights into the most common motivation techniques used by the management at RD Parsad's Insurance Brokers. The participants made mention of two techniques used by the management as a way of motivating them. Participant 1 mentioned management making use of training and development to motivate them. Training and development offers an employee additional knowledge about their jobs, making them experts in their field, if applied accurately. Participant 1 narrated that *"The motivation technique used by management which strikes me is the training we receive annually"*.

The majority of the participants mentioned that they received incentives when they reached their targets and face consequences when targets are not met. They said that they are given monthly targets which they are required to meet. If targets are met, they are rewarded with incentives in form of remuneration. The participants obtain commission based on their sales targets. Participant 4 mentioned that, *“Management uses the technique of rewards given to us when we reach their goals. The harder we work, the more rewards we receive”*. The administrative departments are also rewarding in the same manner. They obtain additional remuneration based on their services provided to clients, by the ratings they receive from the clients. Participant 6 stated that,

“We receive incentives on the basis of our service rating that clients receive. This technique is applied well by management for the reason of us receiving a reward to having patience with clients and receiving financial rewards for doing so”.

Question 2: In your view, explain the aspects that managers are not performing correctly in order to motivate employees?

Question two provided information on what the managers are doing wrong in an attempt to motivate employees.

Using thematic analysis, it was discovered that the management play an authoritative role on the employees. Managers make use of coercion often, which is not always beneficial to the organisation.

Theme Two - Exploring coercion at the organisation

Coercion is a power of punishing and removal of something if the instructions given are not performed (Riasi, 2016). Participants do complain of coercion used when targets are not met. The participants' main concern was the lack of security in the income when targets are not met. Participant 7 stated,

“Incentives motivates me, but when not achieved, I am stressed as I cannot meet my basic expenses to live at times. Not receiving the additional income for not meeting targets is a form of punishment used by managers”.

4.2.2) Results based on objective 2: To determine the most effective motivation technique used by RD Parsad’s Insurance Brokers.

Table 4.2: The themes for objective two

<p>OBJECTIVE TWO THEMES</p>	<ul style="list-style-type: none"> - The responsiveness to techniques of motivation - Importance of interaction
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The second objective researched was to explore what positives and negatives come out of the management’s current techniques. Knowing the two, management will be able to determine what technique should be the most effective. Three interview questions were developed to explore this objective.

Question 4: Out of all motivation techniques employed by managers, which one do you consider the best and why?

The question determined if there are techniques currently performed, which are adequate to motivate employees.

Question 6: Describe the actions of your manager that you respond to most effectively?

The question aimed at explaining what actions by management influence employees to perform tasks most effectively.

Questions four and six led to one theme, which was to explore the responsiveness of participants to techniques of motivation employed by the managers.

Theme 3: The responsiveness to techniques of motivation

This theme was vital in order to determine the type of environment and techniques that employees are most responsive too. The theme outlined which of the current techniques used by management is most effective and the type of environment that employees wish to work in.

The participants felt responsive to the techniques which encouraged growth to them, even beyond their line of work. Overall, they requested that management offers support in addition to the training. But they are content with the management's techniques of training and development, even though it is not enough. Participant 6 stated that, *"Training offered to us motivates us to perfect our skills and approach work with confidence without restricting us to the company"*. Management offers employees to attend training and obtain certificates within their scope of work. They are not bound into further contracts with the organisation, even though the training is at the organisation's expense. Every employee obtains some sort of training annually. Training benefits employees by increasing job satisfaction, maintaining knowledge, determining what employee weaknesses are, and becoming confident at performing tasks.

Question 5: Discuss the working environment you consider to be best at RD Parsad's Insurance Brokers?

Question 5 sought information on the type of environment that the participants wished to work in.

Theme 4: Importance of interaction

The respondents mentioned that the current working environment can be restricted at times. They pointed that company encourages training, but does not attend to their other concerns, such as interaction with one another. Participant 8 stated,

“We work in an environment whereby we work in a rigid atmosphere. Work is expected to be done without any colleagues providing assistance”.

The environment displayed is a negative one, whereby there is too much of focus on competing with one another and too less focus on working together to reach the company goals.

4.2.3) Results based on objective three: To establish the factors affecting motivation at RD Parsad’s Insurance Brokers

Table 4.3: The themes for objective three

OBJECTIVE THREE THEMES	<ul style="list-style-type: none"> - Limitations faced by employees at the workplace - Recognition at work
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The objective aimed to explore the specific reasons that restricted employees from being motivated at work.

Question 7: Could you please explain the factors that are holding you from completing your tasks?

The question sought to explain the internal or external factors that restricted employees from completing their tasks.

Question 9: Could you please list the actions, behaviour, or workplace events, which limit your workplace motivation?

The question determined a list of actions or occurrences which affected motivation at work.

Theme 5: Limitations faced by employees at the workplace

This theme explored the most common factors and actions that limit employees to reach their potential and be motivated. After conducting interviews, it emerged that the participants were faced with specific factors which have a negative effect on their motivation at work. The common limitations occur from job security and poor communication. Participant 10 said that,

“The lack of communication at work is a major issue. We are the last to know of changes that affect us. This makes me lose faith in management and a feeling of lack of trust. Some employees know more than others, making some of us feel less important than others”.

Employees in sales earn a basic plus commission and administrative and para planners earn a basic plus monthly commission, based on the service provided. It was indicated by their responses that the majority of the employees were not content with this arrangement. The participants mentioned that in some instances they cannot meet their basic needs because of their low basic. This also impacts on their job security. Participant 1 made mention that,

“My basic income is not enough to meet my basic monthly requirements. This limits me as i do not feel confident knowing that if targets are not met, I will not earn any incentives”.

The participants are afraid that they are at risk of losing their jobs if targets are not met. The participants seem to lack job security.

Actions which limit workplace motivation include situations whereby managers set unattainable goals and then discipline employees for not meeting them. Participant 3 said, *“Management sets targets which keep increasing. Targets become impossible to meet, at instances”*. This issue again comes from the lack of communication and interaction between the managers and the employees. The lack of interaction limits this. In this view, the managers should request feedback from employees in general.

Question 8: Explain to me how you ensure that your personal level of motivation is high on a daily basis.

This question sought to understand what motivated the participants out of work, with the hope that it could be incorporated into work, in order to keep the motivation levels high.

Theme 6: Recognition at work

Employees do not have to be motivated by management only. There are other ways in which participants can personally motivate themselves. By management knowing how participants motivate themselves, they would be aware of what they or the organisation is doing that counteracts their personal motivation. Participant 10 narrated that,

“If I know what’s expected of me, I research as much as I can on the issue. Obtaining information not necessarily from management, but from external sources. So, when the task arises, I am prepared to take it on”.

These statements confirm that the participants want to be shown appreciation at work. Praising employees gives them a feeling of respect and value at work.

4.3 Conclusion

This chapter presented and analysed findings based on the questions asked during interviews for respective objectives. Out of the ten interview questions asked to ten participants, six themes emerged. The questions were organised according to the study objectives with the final objective being a part of the final chapter. The following chapter discusses the themes identified.

CHAPTER 5: DISCUSSION

5.1 Introduction

Employees play an integral part to the smooth running of an organization. The chapter discusses the most effective motivation technique to be used at RD Parsad's Insurance Broker. This discussion considers how motivation of employees can be reached through the application of the correct motivation theories. Results from the previously presented research are discussed. The discussion explores each theme presented in the findings and analysis, and how motivation theories can be applied in order to improve motivation in the organization.

Theme 1 analysed incentives as a reward. Based on results, participants made mention of incentives being preferential. The Hertzberg Two-Factor theory is in agreement with the current techniques that for an individual to be motivated, motivation factors must be fulfilled to result in satisfaction. Growth and opportunities are offered in the theory, which is aligned with incentives which the organization provides (Alshmemri *et al.*, 2017). Apart from the Hertzberg Two-Factor theory. The Vroom Expectancy theory is also in agreement with incentives as a reward. According to the Expectancy theory, an individual's motivation and subsequent effort are significantly higher when compensation is based on performance, due to both an increased expectancy about the effort–outcome relationship and an increased valence of the outcome (Lunenburg, 2011). Based on theories, incentives seem to drive employees into working harder to achieve objectives that employees are rewarded for.

Participant 7's statement on Theme 2 is in agreement with Maslow's Hierarchy of Needs, whereby Maslow states that physiological needs have to be met to motivate an employee but fulfilling the lowest category needs: food, air, water and sleep (Kaur, 2013). The low basic salary paid to employees stresses them and management's continuous warnings when targets are not met, add to the stress.

Management is not paying employees a basic salary high enough. Not all employees are content with most of income being in the form of commission with a low basic salary. Coercion also limits employees, as it does not allow room for creativity in the workplace (Riasi, 2016, p.150).

Based on Participants 6 response referring to Theme 3, providing training to employees will play a vital role. Maslow's Hierarchy of Needs is in agreement with the importance of training as the theory suggests that the fourth level of the pyramid be fulfilled, which is esteem needs. Esteem needs include providing training and development, including giving employees' responsibilities and support, as well as accomplishing the responsibilities if needed (Leung, 2015). In McGregor's participation model, it is stated that employees who fall under Theory Y are empowered by management in terms of support, to achieve the company goals (Lawter *et al.*, 2015). McGregor's Participation model is not in full agreement with training and developing all employees, as the theory views Theory X employees as individuals who are more interested in satisfying physiological and safety needs, and not wanting to reach new heights through development and training. According to Kopelman *et al* (2005), Theory X works well for individuals who wish to satisfy just physiological and safety needs.

In Theme 4, Participant 8 discussed the importance of interaction in the workplace. It was mentioned that the workplace place does not currently promote social interaction which negatively impacts team work in achieving goals. The issue with social interaction could have been avoided with the use of the Herzberg Two-Factor theory, which encourages relationships between peers and subordinates (Kaur, 2013). Maslow's Hierarchy of Needs could have also solved the issue by ensuring the need and love, and belonging being fulfilled (Kaur, 2013). Social participation encouraged employees working together (Kaur, 2013).

Theme 5 explored limitations that employees face at work. One of the limitations was the fear of losing one's job. The Herzberg Two-Factor theory and Maslow's

Hierarchy of Needs theory addresses this on the basis that job security needs have to be fulfilled (Kaur, 2013).

For Theme 6, Participant 10 applauded the idea of being recognized for efforts at work. The use of the ERG theory is in agreement as it draws from Maslow's Hierarchy of Needs theory, in the level 4 and level 5 need labeling it growth (Kaur, 2013). The growth ensured that individuals are given appreciation for the work. This can be in the form of announcing achievements publicly at work, or compliments to individuals (Kaur, 2013). Vroom's Expectancy Theory can also be applied as within the theory, the concept of instrumentality states that a person receives the desired outcome when the expected performance is met. One of the expected outcomes is a sense of accomplishment and recognition, thus making all theories mentioned theories applicable.

5.2 Conclusion

This chapter discussed the themes by contrasting and comparing how different motivation theories can be applied in order to motivate employees at RD Parsad's Insurance Brokers. The following chapter describes the summary, conclusion and recommendations of the study.

CHAPTER 6: CONCLUSIONS AND RECOMMENDATIONS

6.1 Introduction

In the previous chapter, themes were discovered based on the three objectives in the study. The fourth objective will be discussed in this chapter, as involves the recommendations of the study. The themes were analysed from the results which originated from the participants' responses. The objectives of the study were:

- To explore the various motivation techniques employed by RD Parsad's Insurance Brokers.
- To determine the most effective motivation technique used by RD Parsad's Insurance Brokers.
- To establish the factors affecting motivation at RD Parsad's Insurance Brokers.
- To recommend the most effective motivation technique that RD Parsad's Insurance Brokers can adopt.

In view of the above objectives, this chapter provides a summary of the findings, conclusions and recommendations of the research study. The chapter displays findings from the literature review and findings from the study based on themes from the objectives. Also included in the chapter are the recommendations for the organisation.

6.2 Findings from the study

6.2.1 Summary of the findings

The summary of findings discusses the results obtained. This is based on the participants' experiences of the motivation techniques used by their managers.

Objective one

Results from interviews based on objective one displayed two themes which were “Incentives as a reward” and “Exploring coercion at the organisation”. The incentives being referred to are in the form of remuneration. The results obtained from the participants indicated that incentives are currently a common motivation technique used by management at the organisation. The participants found it to be a common technique which works well in the organisation. The participants were also content with the technique but found an issue of overuse of coercion whenever incentives as a technique are implemented. When the targets to obtain incentives are not reached, employees face consequences of being punished. Punishment in terms of not receiving commission and receiving written warnings eventually, if not meeting set targets. The objective is therefore, in agreement with the literature on motivation theory of using incentives as a technique.

Objective Two

Findings from objective two included the themes of, “The responsiveness to techniques of motivation” and “The importance of interaction”. The theme highlighted the importance of training and development, as well as social interaction in the workplace. The technique found to be the most effective by the participants was one that develops and trains them to improve their expertise. The training offered by the organisation motivates employees to work harder, improves their skills and expands the employees’ knowledge. Participants lack social interaction in the workplace with other workers and management because feedback is not appropriately provided. In agreement with literature, training and social interaction are of importance (Kaur, 2013). There are necessary gaps which need to be fulfilled, thus making the current motivation techniques not being effective.

Objective 3

Objective three investigated two themes which were, “Limitations faced by employees at the workplace” and “Recognition at work”. After conducting the interviews, the main factors identified which determined motivation was recognition

at work, job security and communication. The participants indicated that those factors should be addressed by the management. On the contrary, recognition at work was not a common factor investigated in the literature review.

6.3 Conclusion

Based on the findings, the study concluded on the following:

- Employees of RD Parsad's Insurance Brokers are opposed to the issue of setting unattainable targets.
- Incentives as a form of payment are not the best choice to motivate employees. Employees' basic salary is too low for them to make a living, as they are expected to meet the targets.
- The atmosphere in which the employees worked is not a conducive one. Employees are unhappy with the fact that the managers cannot be easily approached. Employees are not given an opportunity to provide feedback on several issues.
- the management does not encourage social interaction at work. This leads to a highly competitive environment, with employees not interacting with each other to achieve company goals.
- Employees are not recognised for their efforts, which makes them lose confidence and not feel worthy by management.

6.4 Recommendations

Based on the findings of this study, it can be concluded that a low basic salary and a high commission based on meeting targets is not working well with the employees. The employees' income fluctuates greatly, with the majority of them unable to meet their basic needs. As a recommendation, the management ought to restructure the employees' monthly earnings. The basic salary must be increased to ensure that the basic needs of the employees can be satisfied. Commission earned should be

available, but at a smaller amount than the current commission. The change should imply less pressure on the employees, in order to assist them in concentrating on their work.

Programs must be implemented by the managers, which promote interaction amongst the employees and the managers. The benefits of social interaction will be stronger relationships amongst both the managers and the employees. With these strong relationships, there would be more interaction at work, ensuring that employees provide assistance to each other. Employees will no longer be afraid of approaching managers on issues regarding their work. Interactions and relationships can be encouraged through social events with employees and the company volunteering at community events, presenting an opportunity for employees to work together to accomplish organisational goals.

The importance of recognition is that it encourages employee engagement, increases loyalty of employees to the company and establishes a supportive workforce. It is recommended that all employees be eligible for obtaining recognition. Employees must be made aware of what actions by employees are recognised. As a recommendation, recognition given should be done on a daily basis, both formally and informally. Informally, the management should offer words of encouragement, praising employees in public and providing constant motivation, even on employees who are not performing. This creates a positive environment.

To recognise individuals formally, employees who perform can be recognised through forms of rewards. The rewards can be a company celebration, whereby employees receive trophies or they receive additional incentives such as an overseas trip. Other examples of giving recognition to employees can be emailing employees, which infuse confidence in them, taking the high performing employees out for lunch, showing appreciation by giving performing employees additional leave. As presented, there are techniques recommended which have to be implemented

jointly to solve the challenges faced by the employees and the organisation as a whole.

6.5 Limitations

There were several limitations faced by the researcher in conducting this study:

- All of the participants responded to the interview within one day, as agreed with management. The challenge was that the participants did not make interview appointments on time due busy work schedules, even though the management allocated times for all. The participants had to be reminded that interviews had to be conducted on the day.
- The participants were initially hesitant to provide full disclosure to their responses, the participants were concerned about confidentiality and feared victimization. To overcome this, participants were assured of confidentiality.

6.6 Scope for Further Research

This study was limited to, and is mostly relevant to one insurance brokerage only, which is RD Parsad's Insurance Brokers. The study will have to be performed in other insurance brokerages in KwaZulu-Natal, in order to make recommendations which would be more applicable to all insurance brokerages in KwaZulu-Natal.

6.7 Conclusion

The chapter focused on finding a link between the objectives and findings, listing the challenges faced in the organisation, making recommendations and determining what is required in future to make the study more applicable to the general insurance industry in KwaZulu-Natal.

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Appendix A: Interview Schedule

INTERVIEW SCHEDULE

10 participants will be interviewed within a week dependent on the schedule of employees at the time. Date of interviews will be between 4th – 8th September. The location of interviews will be at the business premises.

Below are the questions to be asked during the interviews.

To explore the various motivation techniques at RDP Insurance.

- 1) Could you please explain the motivation techniques used by managers at RD Parsad's Insurance Brokers?
- 2) In your view, explain the aspects of which managers are not performing correctly in order to motivate employees?
- 3) Explain the roles managers play in your personal motivation at the workplace ?

To determine the most effective motivation technique at RDP Insurance.

- 4) Out of all motivation techniques employed by managers, which do you consider the best and why?
- 5) Discuss the working environment you consider to be the best at RD Parsad's Insurance Brokers?
- 6) Describe the actions of your manager that you respond to most effectively?

To establish factors effecting motivation at RDP Insurance.

- 7) Could you please explain the factors that are holding you back from your tasks?

- 8) Explain to me how you ensure that your personal level of motivation is high on a daily basis?
- 9) Could you please list actions, behaviours, or workplace events, limits your workplace motivation?

Appendix B : Consent Letter

Informed Consent Letter 3C

**UNIVERSITY OF KWAZULU-NATAL
GRADUATE SCHOOL OF BUSINESS AND LEADERSHIP**

Dear Respondent,

MBA Research Project

Researcher: Sahil Dwarika Parsad (031- 468 25 30)

Supervisor: Dr Emmanuel Mutambara (031-260 81 29)

Research Office: Ms P Ximba 031-2603587

I, **Sahil Dwarika Parsad an MBA student, at the Graduate School of Business and Leadership**, of the University of KwaZulu Natal. You are invited to participate in a research project entitled 'Investigating employee motivation techniques at RD Parsad's Insurance Brokers.

The aim of this study is to: Understand and predict the most effective motivation techniques to be used on employees in RD Parsad's Insurance Brokers.

Through your participation I hope to understand the preference of employees in terms of motivation techniques. Employees will be given an opportunity to inform management on their personal motivation techniques which will motivate them most

effectively. The results of the focus group are intended to contribute to the insurance brokerage on motivation techniques that should be used on employees.

Your participation in this project is voluntary. You may refuse to participate or withdraw from the project at any time with no negative consequence. There will be no monetary gain from participating in this survey/focus group. Confidentiality and anonymity of records identifying you as a participant will be maintained by the Graduate School of Business and Leadership, UKZN.

If you have any questions or concerns about completing the questionnaire or about participating in this study, you may contact me or my supervisor at the numbers listed above.

The survey should take you about 15 minutes to complete. I hope you will take the time to complete this survey.

Sincerely

Investigator's

signature _____

Date _____

This page is to be retained by participant

**UNIVERSITY OF KWAZULU-NATAL
GRADUATE SCHOOL OF BUSINESS AND LEADERSHIP**

MBA Research Project

Researcher: Sahil Dwarika Parsad (031 468 25 30)

Supervisor: Dr Emmanuel Mutambara (031 260 81 29)

Research Office: Ms P Ximba 031-2603587

CONSENT

I.....(full names of participant) hereby confirm that I understand the contents of this document and the nature of the research project, and I consent to participating in the research project.

I understand that I am at liberty to withdraw from the project at any time, should I so desire.

SIGNATURE OF PARTICIPANT

DATE

.....

This page is to be retained by researcher

APPENDIX C: Approval letter

APPROVAL LETTER

RD PARSAD'S INSURANCE BROKERS

FSP: 11079

ADDRESS: 244 MARINE DRIVE, BLUFF, DURBAN

TEL: 031 461 23 22

FAX: 031 462 32 85

WEBSITE: WWW.RDPINSURANCE.CO.ZA

I, Rajesh Dwarika Parsad, the sole director of RD Parsad's Insurance Brokers, is aware and approve of Sahil Dwarika Parsad's research study on Motivation in RD Parsad's Insurance Brokers.