CHAPTER – 7
FINDINGS & SUGGESTIONS OF THE STUDY

INTRODUCTION:

PART 1 – SALES FORCE ENVIRONMENT

It is noticed that there is a positive opinion altogether on the sales force environment in LIC. The opinion with respect to various aspects of sales force environment were obtained and duly analysed. The analysis revealed the following:

1. The development officers and sales agents believe that, in the recent years, the management has taken sufficient steps to eliminate motivation hurdles in the cooperation which may lead to rapid growth of LIC in future. They are also of the view that managers believe the sales force as an integrating device.

2. Of the sampled, only half of the respondents were fully satisfied with the statement that management function style is 100 per cent people oriented. However, the sales agents were not as satisfied as that of development officers.

3. Majority of the respondents (59.1 per cent) opined that managers use the system of performance appraisal as a tool for feedback to sales force in the organization. The development officers were more satisfied with this statement than the sale agents.

4. It is observed that 58.7 per cent of the respondents were highly satisfied with the frequency of assessment of training needs by the managers. From the cross tabulation results, it is identified that more number of sales agents were highly satisfied than the development officers.

5. It is pertinent to observe that majority of the respondents (57.7 per cent) were highly satisfied with the management for inculcating a feeling in sales people that the organization is theirs and they are the members of family when they work. This sort of feeling is much more in sales agents than in development officers.

6. The results showed that merely 49 per cent of the respondents feel that the atmosphere is friendly and people trust each other in the organization. It is
also noticed that majority of the sales agents (55.2 per cent) were highly satisfied in this respect as compared to development officers (42.7 per cent).

7. Of the sampled, just 42.8 per cent were highly satisfied regarding the opportunity given to sales force to discover and use own capabilities and potential in work. There is also a significant observation this issue that the sales agents derived more satisfaction than the development officers.

8. Nearly half of the respondents (49.5 per cent) were highly satisfied with setting the examples by the seniors for juniors to follow. It is surprising to observe that 57.1 per cent of sales agents were highly satisfied as compared to the development officers who were highly satisfied to the extent of only 41.7 per cent.

9. The respondents who were highly satisfied with respect to the clarity of their tasks they are expected to perform were 53.4 per cent. It is also found that majority of the sales agents (60 per cent) were clear about their tasks than the development officers.

10. The respondents, in particular, the development officers, are not so free to communicate their problems and difficulties to the higher officials due to bureaucratic setup and rigid rules.

11. The training in LIC does not make the respondents, especially development officers, to be competent and resourceful.

12. Half of the respondents were highly satisfied with respect to the clarity of working norms and stands in LIC. However, the sales agents were not as much satisfied as that of development officers in this regard.

13. Majority of the respondents (52.4 per cent) were highly satisfied regarding faith in sales force by higher officials, sales agents have lot of faith in higher officials in contrast to the development officers.

14. It is appreciating to observe that most of the respondents (54.3 per cent) were highly satisfied with the appreciation of good performance and special achievement by higher officials. It is to note that some amount of dissatisfaction lies with the development officers as compared to the sales agents in this respect.
15. The top managers have good inclination to develop the skills as majority of the respondents are permitted to attend training programmes. It is perceived that great amount of satisfaction lies with sales agents as 60 per cent of them are permitted by the top managers to attend the training programmes as judged against the development officers.

Part II - SALES FORCE SUB SYSTEMS IN LIC

The functioning of sales force as a subsystem in LIC is not optimistic. Neither the development officers nor the sales agents are satisfied with the existing practices in LIC. Various issues like appraising system, training programmes, growth opportunities, encouragement of creative ideas, change and development and a few other are critically evaluated. The results are summarized below:

1. Only 45.2 per cent of the respondents were highly satisfied with respect to the statement 'system appraising sales force is based on objective assessment, but not on favourism'. The satisfaction levels of sales agents (49.5 per cent) are more when compared to the satisfaction levels of development officers.

2. A reasonable percentage (47.6 per cent) of the respondents was highly satisfied as regards to their adoptability to the changing procedures and regulations through training programmes. The sales agents are not satisfied as much as that of the development officers in this issue.

3. Majority of the respondents (46.2 per cent) are satisfied with the recognition given to the development of sales force in the organization. However, the development officers are not satisfied as that of sales agents.

4. The respondents' satisfaction over the opportunities for advancement in LIC is only 45.2 per cent.

5. A disappointing fact is that most of the respondents are not satisfied with the availability of growth opportunities to every sales person in the organization; especially the sales agents' satisfaction is very poor.
6. Only 43.3 per cent of the respondents believe that the training programmes will develop the inherent skills. This belief is more with the development officers than the sales agents.

7. It is discouraging to observe that only 18.8 per cent of the respondents are highly satisfied with the interest taken by senior sales force in juniors and help them learn in their job. Very little percentage (6.7 per cent) of the sales agents has faith in senior sales force.

8. The creative ideas are not encouraged and rewarded up to the expectations of the respondents. The development officers are not much satisfied in this regard as compared to the sales agents.

9. It is surprising to observe that many of the respondents are not ready to welcome the change and development, especially the sales agents.

10. It is disappointing to notice that the growth and development opportunities are not of high degree in LIC. Sales agents are not so happy with the growth and development opportunities.

Part III – SALES FORCE ATTITUDE ON SALES PRACTICES IN LIC

The attitude of sales force on sales practices in LIC is discouraging. The attitude is not satisfactory towards different traits such as opinion on change in attitude, timely reward system, relationship, leadership, appreciation etc. The following results are arrived after a detailed study of such attributes.

1. It is apparent from the analysis that only half of the respondents were highly satisfied and believing that the training programmes have changed their attitude and improved their knowledge. The development officers are not satisfied as much as that of sales agents.
2. Approximately half of the respondents are highly satisfied with respect to whether the superiors consider development as an important decision. The development officers are not as confident as that of sales agents about their superiors’ approach towards development.

3. It is discouraging to see that the respondents do not believe that the affiliation to the organization makes them proud as only 41.3 per cent of the respondents are highly satisfied.

4. The study reveals that majority of the respondents are not satisfied as regards to the reward system, particularly the development officers.

5. A good number of respondents are not satisfied with the appraisal system, in particular, the development officers.

6. Only half of the respondents were of the opinion that their job makes them highly content. The development officers are better satisfied in this issue as compared to the sales agents.

7. Around half of the respondents are highly satisfied with the relationship among the employees in the organization. Sales agents are more satisfied than the development officers in this issue.

8. The efforts made by the management to ensure well being of employees are not so satisfactory. Sales agents are better satisfied than the development officers in this regard.

9. The efforts of managers to recognize the employees are able to satisfy to the extent of 41.3 per cent of the respondents. The development officers are reasonably satisfied (44.7 per cent) than the sales agents in this aspect.

10. The leadership provide by the top management was able to satisfy 46.2 per cent of the respondents. The sales agents are highly satisfied (61 per cent) than the development officers regarding this facet.
11. A reasonable percentage (45.2 per cent) of the respondents is highly satisfied regarding the degree of appreciation by the management. The sales agents are well satisfied (57.1 per cent) than the development officers in this regard.

12. More than half of the respondents (54.8 per cent) are highly satisfied with respect to whether the managers are impartial, unbiased and objective towards all the sales people. Sales agents are highly satisfied (61 per cent) in this concern than the development officers.

13. Nearly half of the respondents are highly satisfied as regards to the opinion on the training is an important development function. The response in case of sales agents is more than the case of development officers.
SUGGESTIONS

Following are the suggestions offered:

Part I

1. Even though the overall opinion on the sales force environment in LIC is positive, still the LIC has to concentrate on improving certain areas like management function style, developing the friendly atmosphere, discovering the capabilities of sales force, and developing the good rapport with higher officials. This can be done by modifying the existing sales force management practices in consultation with both the development officers and the agents.

2. In order to develop friendly atmosphere, the LIC may conduct interactive type sessions to the respondents. It may use several positive incentives like offering valued opportunities, welcoming creative ideas etc., to increase the effort of sales force which in turn creates an impression in their minds that their capabilities are duly recognized.

3. The higher officials of LIC should build a sound employee relationship strategy besides maintaining good communication with the sales force as the development officers in particular dissatisfied in this regard. The problems of sales force should be properly addressed and resolved. Modifications if needed should be incorporated from time to time in the rules rather keeping them rigid.

4. Training is crucial for organizational development as it helps to enhance the skills, capabilities and knowledge of employees for doing a particular job. Training process moulds the thinking of employees and leads to quality performance of employees. But the training in LIC does not make the respondents, especially development officers, to be competent and resourceful. There is a need to amend the present training methods so as to be compatible with private sector programmes. Training methods may be altered to strengthen the employee engagement matching the right competencies and skills with right job and to cover the areas of memory improvement, team building, motivation and decision making abilities.
5. The training has to move from traditional training to training of the latest technological upgradation. The fastest growing technology tool—Internet, active methods like case study, business games, and simulations have to be used by the LIC to motivate the sales force. Also the training focus has to shift from mere knowledge development to more of skill enhancement and creating an attitude for service.

6. Evaluating the salespeople is an important process in the sales force management function. This process requires good feedback. Management gets information about salespeople in several ways. This appraisal increases the motivation level of the employees. They can be effectively used for planning purposes and to identify the problems and obstacles affecting employee’s performance. But the system appraising sales force is able to satisfy only half of the respondents. LIC may think of multiple sources and methods of assessment and feedback. By procuring the confidential reports about the performance, paired comparison or group assessment may be carried to ensure fair and equity.

7. Even though the belief of sales force about the performance appraisal as a tool for feedback is satisfactory, still there is a need to bring awareness among the sales force, in particular, the sales agents. Frequent conduct of meetings with the sales force would enhance the better understanding about the performance appraisal concepts and facilitates a scope to make them believe that it is a tool of feedback.

8. The managers may increase the frequency of assessment of training needs. This could be done based on the performance appraisal results. As the satisfaction of development officers in this respect is low, it is suggested to give due consideration to this training needs. Accordingly the training schedules may be prepared.

9. Relevant importance is to be given to inculcate a feeling that the organization is theirs and they are the members of family when they work. It can be achieved by conducting formal gatherings once in a month, a picnic once in six months and formal meetings once in a month to appreciate the better performers. It also provides a good environment to communicate their problems freely with each other and with the superiors.
10. The sales force shall also be given ample opportunities to discover and use own capabilities and potential in work. The opportunities may be provided either by establishing a committee on creative ideas or by arranging boxes in the office premises so that the employees can drop their innovative ideas. The worthy ideas are to be given importance.

11. There is a general tendency in every organization that the junior employees follow their seniors. As such there is a great amount of responsibility on the shoulders of seniors to set examples to their juniors. But in LIC, the environment is not optimistic as only half of the respondents are highly satisfied in this respect. There is a need to educate the senior employees in terms of sincerity, commitment, goal setting and handling the complex situations. The awareness shall also be created among the seniors that their juniors will watch their functioning closely.

12. What to do, when to do, who to do and where to do are the most important aspects of planning of any task since it gives clarity. The LIC has to be more precise in designing the tasks as only half of the respondents have clarity of their tasks. Continuous monitoring of higher officials and clarifying the doubts timely would help LIC to solve the problem of clarity of the tasks of employees.

13. The information pertaining to the working norms and stands in LIC shall be informed to the sales force clearly. Often the problems persist due to lack of clarity of working norms. Hence, the LIC may conduct awareness camps as and when some complex norms are introduced rather than simply sending circulars.

14. The higher officials of LIC may assign some critical responsibilities to the sales force to gain their confidence. Such responsibilities may include organizing marketing campaigns, conducting training sessions etc. This helps to enhance the faith in sales force by higher officials.
Part II

15. As the organizational climate of sales force sub-system of LIC which includes availability of growth opportunities, interest taken by the senior officials, scope for change and encouragement for creativity is very poor, immediate corrective measures as mentioned below may be taken.

➢ Find the strengths of each member of the sales force. The higher officials should be able to determine the strengths and weaknesses of each individual team member. And the reports may be given to respective employee along with suggestions. This makes the sales force to feel that the higher officials are taking keen interest on every employee.

➢ Find their motivation levels. Unfortunately, motivating an entire team is not a one size fits all solution. Some may be motivated by monetary gains, while others would rather work towards another tangible goal. The key is having something tangible that has a high perceived value. No one wants to put in extra effort to win something that they could get elsewhere. Hence identification of motivation levels help in designing better growth opportunities to the existing sales force and also to plan and implement the change process.

➢ Provide individual help. Some team members may need additional guidance and support in order to perform at their peak level. The superiors have to monitor team members to see if anyone is having difficulty in meeting his goals. Since it's easier to work with existing sales staff than train someone new, this is a great technique to utilize.

16. The LIC has to be more careful regarding the system appraising sales force. Scope shall be given to favourism or nepotism. Since not even half of the respondents were highly satisfied, the LIC has to adhere to its policies strictly. The services of the officers with enough talent and experience may be availed if needed.

17. The training programmes intended to make the sales force adoptable to the changing procedures and regulations are not yielding productive results. Hence, the LIC may take precautions while deputing the trainers and shall
ensure that the trainers are properly trained. The LIC may also direct the trainers to conduct tutorial classes during the training sessions to enable the sales force to clarify their doubts.

18. The LIC has to provide enough scope for the career advancement as the respondents' satisfaction is poor. Promotions, increments, transfers, awards and rewards may help LIC to increase the satisfaction to create an impression that the services of respondents are duly recognized.

19. Change and development are the two important elements for success in the present days of competition. But the LIC failed to make their employees ready to adopt to the changes for development. The LIC may conduct more number of orientation programmes to its sales force and explain the benefits of change in long-term perspective.

Part III

20. As only half of the respondents were highly satisfied and believed that the training programmes have changed their attitude and improved their knowledge, there should be more participation from the top level management in implementation of training and development programmes. The management may counsel the respondents and shall explain the significance of the programmes.

21. The services of sales force in LIC are not constantly recognized and rewarded for their performance. Numerous competitions all year round promote healthy competition amongst agents and recognition for their efforts. Obviously the best performers expect awards and rewards. Even though there are certain policies in LIC regarding this issue, but not followed to the extent needed. Hence there is a huge amount of dissatisfaction among the sales force. The LIC has to strictly adhere to the policies laid down in this case.

22. The LIC has to develop a human resource strategy to ensure that the objectives set are mutually supportive so that the reward and payment systems are integrated with employee training and career development plans.

23. The sales force of LIC has to believe that the affiliation to the organization makes them proud. To achieve this, the LIC has to impart the sense of
belongingness among the sales force by making them to participate in various events like sports, games, seminars, social service activities etc., on behalf of the LIC.

24. The present appraisal system of LIC is to be reviewed by constituting a committee of experts since majority of the respondents were not satisfied. The opinion of the sales force in respect of modifications may be obtained by the committee and it can be evaluated thoroughly.

25. Formal and informal gatherings at least once in a month or two help to build good relation among the employees of LIC.

26. Substantial effort is to be made by the LIC to ensure well being of employees. Employee welfare amenities like, quarters, transport, medical facilities etc., may be offered in this context.

27. Leadership changes from person to person and from organization to organization. The success of leadership depends on framing and execution of policies. The leadership of the top management in LIC is able to satisfy only a few of the respondents. Therefore, there is a need to review the existing practices of leadership and identify the weak areas.