RESEARCH METHODOLOGY

Chapter - III
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3.1. Introduction
3.2. Statement of the problem
3.3. Research Questions
3.4. Objectives of the study
3.5. Assumptions of the study
3.6. Hypotheses
3.7. Delimitations of the study
3.8. Definition of key terms
3.9. Experimental Research
  3.9.1. Variables
3.10. Phases in Experiment
  3.10.1. Minimizing Experimental Threats
  3.10.2. Internal validity of the Experimental Design
  3.10.3. Artificiality of the Experimental Setting
  3.10.4. Placebo-Hawthorne Effect
3.11. Sample for the study
3.12. Construction of the tools
  3.12.1. Reflection of the successful professionals on professional competence
  3.12.2. Successful aspects of professional competence
  3.12.3. Description of the tools
  3.12.4. Achievement Motivation scale
  3.12.5. Scoring Procedure
3.13. Validation of the tools
  3.13.1. Reliability
3.14. Data Collection
3.15. Scheme of Data Analysis
CHAPTER - III
RESEARCH METHODOLOGY

3.1. INTRODUCTION

This chapter describes the procedure adopted to conduct the Experimental Research. Considering the implications of the Research, the research design is prepared. Besides, the research methodology is drawn suitably so as to achieve the objectives of research. This chapter includes rationale for the study, objectives, hypotheses, delimitations, phases of experiment, collection of data etc. These are dealt with under separate subheadings in the following paragraphs.

3.2. STATEMENT OF THE PROBLEM

Development of the LIC (Life Insurance Corporation) and LIC Agency depends on the quality of business. Quality of business depends upon the competent agents who possess good combination of knowledge, understanding, problem solving abilities and communicative skills, etc.

This made the investigator to proceed to develop some strategies to raise the level of motivation through some motivational intervention strategies on optimizing professional competence among the LIC agents. Hence the problem in the present study is stated as:

"EFFECT OF MOTIVATIONAL INTERVENTION STRATEGIES ON OPTIMIZING PROFESSIONAL COMPETENCE AMONG LIC AGENTS"
3.3. RESEARCH QUESTIONS

The research poses the following questions which elicit definite direction to undertake the research process.

1. What is meant by professional competence of LIC agents?
2. How can it be evaluated?
3. Would this evaluation be useful to the agents of LIC?
4. How far would it be useful for LIC agents?
5. Does competence enhance efficiency of LIC agents?
6. What are Motivational Intervention Strategies?
7. Does motivation enhance competence of LIC agents?
8. Do motivation Intervention Strategies affect the professional competence of LIC agents?
9. If so, to what extent the efficiency is operational?

3.4. OBJECTIVES OF THE STUDY

1. To identify and explain the educational, economic, professional and demographic profile of the LIC agents.
2. To identify the various aspects of professional competence of LIC agents.
3. To identify the level of professional perception of the LIC agents towards attaining professional competence.
4. To identify the level of professional competence of the LIC agents.
5. To identify the level of achievement motivation of LIC agents.
6. To design and implement motivational strategies to the LIC agents to optimize the professional competence.

7. To identify the effect of the application of motivational intervention strategies on professional competence.

In order to fulfill the above objectives the following assumptions are formed.

3.5. ASSUMPTIONS OF THE STUDY

1. LIC agents could be motivated through motivational intervention strategies.

2. LIC agents could be motivated to achieve the necessary professional competence.

3. Level of motivation could be increased through motivational intervention strategies.

4. There is significant correlation between the achievement motivation and professional competence among LIC agents.

5. It is possible to design and develop certain motivational strategies to enhance the level of achievement.

6. It is possible to enhance the professional competence of LIC agents through motivational strategies.

7. The professional competence of LIC agents can be enhanced with the help of Motivational Intervention Strategies.
3.6. HYPOTHESES

The investigator framed the following hypotheses relating to the present study.

1. There will be significant mean difference between the pre-assessment and post assessment scores on professional perception of LIC agents.

2. There will be significant mean difference between the pre and post assessment scores on Professional Competence of LIC agents.

3. There will be significant mean difference between the pre and post assessment scores on achievement motivation of LIC agents based on enhancement in the sum assured.

3.7. DELIMITATIONS OF THE STUDY

1. This investigation is limited only to the Development Office of LIC, Karaikudi Branch, Tamil Nadu.

2. Only 20 LIC agents were selected for the investigation.

3. This study is limited to only the LIC agents of Karaikudi Branch (Tamil Nadu).

3.8. DEFINITION OF KEY TERMS

a. Effect

According to Webster’s Dictionary, “Effect” means ‘the power to bring about a result’.
b. Intervention

According to Oxford Dictionary, ‘intervention’ means ‘interference’

c. Strategy

The art of planning skill in managing any affair.

d. Competence

Competence is the demonstration of knowledge, skills and attitudes required to perform a given task or act. Competence is transformation of inborn / innate qualities and concealed / hidden-strength of the individual into an application (utility).

Motivation

Motivation is an internal force or energy or need which initiates, sustains, directs and regulates the behaviour of the learner.

3.9. EXPERIMENTAL RESEARCH

The research design gives holistic structure of the research procedure. It provides planning on selection of samples, data gathering devices, type of Research, Research tool, data analysis techniques in relation to the objectives of research.

Experimental research provides a systematic and logical method for answering the research questions. The experimental research can be effectively applied within the period, where significant factors (or)
variables can be controlled to some degree. It is one among the best methods to establish the cause and effect relationship between variables.

3.9.1. VARIABLES

The present investigation is an attempt to determine the “Effect of Motivational Intervention Strategies on Optimising Professional Competence among the LIC Agents” and to estimate the extent of relationship between selected variables.

A. Motivation is the independent variable.
B. Competence is the dependent variable

1. Gender

Study is conducted with both male and female LIC agents.

2. Maturation

Investigation is carried out within the duration of 3 months.

3. Age

LIC agents of the different age group have been chosen. (25-52)

4. Qualification

Study is conducted with LIC agents who have completed their SSLC, HSC / Diploma holders, Graduates and Post Graduates taken as the sample of the study.
3.10. PHASES IN EXPERIMENT

Phase - I

A. Sample:

As it will be useful and effective to enhance competence of the LIC agents with their readiness to accept the training strategies, the investigator selected 20 agents randomly working for Karaikudi Branch of LIC in Tamilnadu randomly.

Phase - II

Identifying the various aspects of Professional Competence of LIC agents.

Phase - III

Identifying Motivational Intervention Strategies.

Phase - IV

Constructing and validating tools to assess Professional Perception and Competence of LIC Agents.

Phase - V

a) Conducting a pre-assessment test to assess the level of motivation.

b) Assessing the competence of LIC Agents by administering the tool developed by the investigator.
Phase -VI
Implementing the motivational strategies designed by the investigator among the LIC agents for a period of 3 months.

Phase -VII
a) Conducting post-test on motivation and professional perception and competence of the LIC agents.

Training programme for the LIC agents

<table>
<thead>
<tr>
<th>Week</th>
<th>Objective</th>
</tr>
</thead>
<tbody>
<tr>
<td>1st</td>
<td>Goal setting</td>
</tr>
<tr>
<td>2nd</td>
<td>Self-Confidence</td>
</tr>
<tr>
<td>3rd</td>
<td>Communication skills</td>
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<tr>
<td>4th</td>
<td>Subject Knowledge</td>
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<td>5th</td>
<td>Healthy attitude towards policy holders</td>
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<td>6th</td>
<td>Future visions</td>
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<tr>
<td>7th</td>
<td>Positive thinking</td>
</tr>
<tr>
<td>8th</td>
<td>Good relationship</td>
</tr>
<tr>
<td>9th</td>
<td>Adoption of special strategies</td>
</tr>
<tr>
<td>10th</td>
<td>Frequent contact with customers</td>
</tr>
<tr>
<td>11th</td>
<td>Attending training programmes organized by LIC</td>
</tr>
<tr>
<td>12th</td>
<td>Self-Evaluation</td>
</tr>
<tr>
<td></td>
<td>Self- Appreciation</td>
</tr>
</tbody>
</table>

The programme was conducted in a continuous and informal manner by the investigator.
3.10.1. MINIMIZING EXPERIMENTAL THREATS

Internal Validity

Internal Validity means the changes observed in the dependent variables are due to the effect of the independent variable, not to any other unintended variable.

History

This threat is eliminated due to the fact that no unexpected events occurred during the experimentation.

Selection

As this experiment is concerned with only one group of people and no control group is involved, this threat was nullified.

Statistical Regression

All the subjects were selected on the basis of their output. All the subjects were assigned to the same group. So this threat is eliminated.

Testing

The effect of one test upon the scores of a subsequent test is called testing threat. No formal testing was conducted to the subjects. As the experiment is conducted informally the subjects were not more sensitised towards testing.
Instrumentation

This threat was overcome by motivation and professional development of the agents.

Mortality

This threat did not happen because subject loss did not occur.

Motivation

A number of factors were associated with the passage of time because of irregularity in subject scores. This type of motivation threat didn’t occur because of the total duration of the study was 12 weeks i.e., 3 months.

Selection, Motivation, Interaction

The researcher could not overcome this threat because the subjects selected were not similar in all respects.

Interaction effects of Selection Biases and the Experimental Treatment:

The effect of some selection factor of interact groups interacting with the experimental treatment is responsible for this threat. As the sample is selected randomly, this threat was minimized.

Experimental research enables the researcher to go beyond description and production, beyond identification of relationships to partial determination of what cause them. The immediate purpose of experimentation is to predict events in the experimental setting. The
ultimate purpose is to generalize the variables relationships so that they may be applied to a wider population of interest. Based on the above advantages of experimental research, the investigator had adopted an experimental design for present investigation.

The investigator had employed one group, pre test post-test design.

Pre-test | Treatment | Post-test

The investigator assessed the level of motivation and Professional Competence of LIC agents. Then the investigator provided the treatment of Motivation Intervention Strategy (MIS) to LIC agents. Then he assessed the level of achievement motivation and the various aspects of Professional Competence.
3.10.2. INTERNAL VALIDITY OF THE EXPERIMENTAL DESIGN

Internal Validity means the changes observed in the dependent variables are due to the effect of the independent variable, not to any other unintended variable.

3.10.3. ARTIFICIALITY OF THE EXPERIMENTAL SETTING

Interview, motivation process are all the routine process of the LIC agents, moreover they were experimented in an informal way and thereby this threat has been eliminated.

3.10.4. PLACEBO - HAWTHORNE EFFECT

Knowledge of participation in an experiment may introduce the extraneous variable of bias in favour of experimental group. As it was not informed to the subjects that the study has been undertaken for Ph.D. and thereby this threat has been eliminated to the maximum.

Motivational intervention Strategies are arrived based on the literature and self-reports of the Successful agents. The Motivational intervention strategies that are followed in the study include the following activities.

1. Motivational Speech by successful agents.
2. Quoting the Names of successful agents
3. Motivating speech by Academic and Non-academic experts.
4. Conversation between LIC agents with successful achievers.
5. Presentation of slogans, brochures of LIC agents.
6. Expression of slogans, brochures by LIC agents
7. Writing of means to achieve the goals. (Setting goals for 1 year)
8. Time schedule and self-monitoring the activities.
9. Presentation of Documentary films on LIC.
10. Viewing the International, National level marketing’s of LIC through CD’s.
11. Rewards and recognition in the form of token gifts.

3.11. SAMPLE FOR THE STUDY

a) Location
The present investigation was carried out in LIC of India, Karaikudi Branch, Sivaganga District Madurai Division.

b) Selection of the sample
20 LIC agents working under the different development officers of the LIC Karaikudi Branch were selected randomly for the study.

To this group of agents, Achievement motivation scale (Beena Shah, 1986) and Competence Assessment Scale (developed by the investigator) were administrated to measure the level of motivation and competence of LIC agents. Pre-test, followed by Treatment and Post-test was administrated to the sample.

The Professional Perception and Competence of LIC agent is assessed on the basis of the profile of agents, sum assured, no of policies, premium, renewal commission, club member position and qualification etc.
Motivational intervention strategies are designed on the basis of (1) Definition of motivation (2) Theories of motivation (3) Achievement motivation and (4) Successful agents’ Report. The Effect of Motivational intervention Strategies on enhancing Professional Competence is assessed in terms of No of policies, the service, the Income, position of club members and Sum Assured.

3.12. CONSTRUCTION OF THE TOOLS

The term professional competence is a broader term. The basic components of professional competence are identified with the help of review of related studies, and interview with the successful agents. Ten successful LIC agents were interviewed and they were requested to express the required abilities to function successfully as LIC agents. The basic requirements to become successful LIC agents were arrived at and the basic components were identified towards the construction of Professional Competency tool.

3.12.1. REFLECTION OF THE SUCCESSFUL PROFESSIONALS ON PROFESSIONAL COMPETENCE

Successful agents reflect on their profession to find out what type of behaviour was successful and unsuccessful with their customers. This process is helpful to find out the characteristics of professionally competent LIC agents. This reflection was also noted during the interaction with the LIC agents. During the interaction, the researcher gathered many useful information. In addition to that, the researcher conducted an informal interview with the LIC agents with the help of motivating questions in order to develop the research tools.
3.12.2. SUCCESSFUL ASPECTS OF PROFESSIONAL COMPETENCE

1. Ability to speak according to context.
2. Friendly Behaviour
3. Goal Setting
4. Self-confidence
5. Communication skills
6. Subject knowledge
7. High Self-Esteem
8. Healthy attitude toward policy holders
9. Future vision
10. Interest
11. Sincerity
12. Loyalty
13. Sustained Effort
14. Positive Thinking
15. Socio-linguistic characteristics
16. Good Relationship
17. Risk-taking behaviour
18. Involvement
19. Commitment
20. Time fixation
21. Adopting special strategies
22. Self-Evaluation
23. Self-Appreciation
24. Sociability
25. Interest in job
26. Good Human Relationship
27. Patience
28. Building good rapport with customers, sending invitation
29. Creating aims among customers
30. Planning work
31. Frequent contact with customer
32. Felicitating or facilitating the customer
33. Family Support
34. Meeting / Encouragement from Higher officials
35. Attending Training programmes organized by LIC
36. Attending meetings conducted by LIC
37. Friends’ support.
38. Flexibility in moving to different places

Each component is converted into a question form to assess the ‘presence’ and ‘absence’ of the behaviour regarding the component among the subject. Thus the questionnaire is used to assess the professional competence of the LIC agents to arrive in ‘yes’ or ‘no’ option.
3.12.3. DESCRIPTION OF THE TOOLS

Totally 38 items are formulated in the questionnaire which is divided into two parts, (1) Professional Perception, (2) Professional Competence.

'A scale to assess professional competence' is arrived incorporating the basic concepts which are required for the successful LIC agents. 14 items are included in assessing the Perception of LIC agents on Professional Competence and 24 statements are included in assessing the Professional Competence of LIC agents.

3.12.4. ACHIEVEMENT MOTIVATION SCALE

To measure the level of Achievement Motivation, the investigator used the Achievement Motivation Scale (AMS) constructed and validated by Beena Shah. This scale consists of 4 dimensions; viz., need for academic success, need for vocational achievement, need for social achievement and, need for skill achievement. Each dimension has 10 items. Each item has three alternatives (a,b,c) to be chosen.

The Achievement Motivation Scale is a three-point scale, consists of 40 items. Each statement is followed by three alternative responses. Weightage 1,2 and 3 are respectively awarded for alternatives (a), (b), (c) irrespective of any statement the scale value lies between 40 and 120 (33-100 in percentage).
3.12.5. SCORING PROCEDURE

The scale to assess the Professional Competence of LIC agents consists of two parts, 1) Perception of LIC agents on Professional Competence, 2) Professional Competence of LIC agents. The first part consists of 14 questions with two-point scale of ‘Yes’ or ‘No’ options. In positive statement for the response yes ‘1’ score is awarded and for the responses of ‘No’ 0 score is awarded and for negative statements, negative scoring is awarded. The part II consists of 24 questions on 4 point Scale, Never, Sometimes, Great Extent and Always. The scores are awarded according 1,2,3 and 4.

3.13. VALIDATION OF THE TOOLS

The tool consists of 38 items each represents an important dimension of professional competence, was subjected to expert’s opinion. Thus the tool was prepared on the basis of review of related studies and interview with the successful LIC agents, it is said to possess the content validity. Thus the important characteristics of a successful LIC agents are incorporated in the tool.

The tool is validated by consulting the experts. Each statement is checked and validated. After experts’ opinion the items in the tool are formulated. The tool consists of 26 positive items and 12 negative items.
Ex: Positive items
1. I do not express my anger, feelings to my policy holders.
2. I make an attempt to successfully implement my future plans

Ex: Negative Items
3. It is becoming difficult to get completely involved with my job.
4. My family atmosphere prevents me from successfully completing my assignments.

3.13.1. RELIABILITY
The reliability of the tool is arrived by KR 20 and the reliability co-efficient is found to be 0.6.

The scale value lies between 40 and 120 (33-100 in percentage). The co-efficient of reliability are varying with time intervals between 0.77 to 0.87. The reliability of tool was established by Split-Half method and it was found to be 0.73.

3.14. DATA COLLECTION
The treatment in the form of Motivational intervention Strategies are provided for a period of 3 months i.e. twelve weeks. Each activity was planned for a week. Before the first activity, pre-assessment on Professional Perception Achievement Motivation and professional competence was done. After the 3rd month on completion of 12 weeks post-assessment of Achievement Motivation, professional competence and professional perception were assessed with the help of tools. The scores were recorded.
3.15. SCHEME OF DATA ANALYSIS

In order to find out the level of Achievement Motivation, Professional Perception of LIC agents, professional competence, and the effect of Motivational intervention Strategies on enhancing the professional competence, the following statistical analysis were adopted.

(1) Descriptive Analysis
(2) Correlation Analysis
(3) Differential Analysis.