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Abstract

This article is a summary of key study done on a group of AIA insurance agents (Choomthong 24K26). It focused on raising awareness of career goals of insurance agents. The study was based on three main factors; performance, excellence and self-development. The respondents of this study were 33 AIA agents who were selected according to their overall performance. Two main methods were used to collect data: interview and questionnaire. Data gathered through questionnaires were collected twice during the study period, firstly before ODI and secondly, after ODI while interview was only done after the ODI phase. There were various theories which aided in understanding the key factors behind the study. These were; whole brain, AIDA model, Ice-berg, Self-mastery model, Kurt Lewin’s theory of change, Kotter’s eight stages of change and lastly which was selected to guide in the ODI process was AI (Appreciative Inquiry). These theories gave an understanding on how the performance, self-development and excellence of an individual can be improved. Data analysis was done through the use of mean, standard deviation and the Wilcoxon matched-pair signed rank test. The alternative hypothesis for the study was that there is an impact of ODI on the performance, excellence and self-development of insurance agents. It was evident from the comparison of Pre and Post-ODI result of the data analysis that there was an improvement in the career goals of insurance thus the alternative hypothesis was accepted.

Keywords: performance, excellence, self-development, individual development plan, career path setting, competency, recruitment.
Introduction

Insurance companies day by day have to deal with issues related to their agents if it is not agent’s retention, commission, then it can as well be their performance when it comes to selling insurance policies. Even with the emergence of new intermediaries such as bank (bank assurance), agents still remain to be the core intermediaries between insurance companies and their clients. This is basically because, unlike other intermediaries, agents have the ability to create deep and strong relationship with clients as a result, trust and loyalty is generated between clients and insurance companies. Due to such factors, insurance companies have to closely monitor the performance of their agents so as to ensure that it is in accordance to the set standards. In Thailand the insurance industry is dominated mostly by life insurance with AIA insurance company leading the market in this sector. AIA Company has a total of around 2000 in Thailand who serve a vast number of clients all over the country. These agents are guided and managed by supervisors. Supervisors are AIA insurance agents who have risen in their career ladder and have been promoted by AIA. In order to improve the performance of its agents, the supervisors are supposed to motivate and generate necessary changes. Taking this study for example, the agents in question are not performing well and lack a clear direction for their career as insurance agents, to improve their situation, a campaign on raising awareness on career goals is underway so as to create a positive mindset.

Objectives of the study

1. To determine current situation of career goals and achievement levels of insurance agents in terms of performance, excellence and self-development.

2. To design and implement ODI that will improve career goals and achievement levels in terms of performance, excellence and self-development.

3. To measure the effect of ODI on the career goals and achievement level in terms of performance, excellence and self-development.

4. To compare the difference between pre ODI and post ODI on career goals and achievement levels in terms of performance, excellence and self-development.

5. To design an IDP process for career goals and achievement levels of insurance agents in terms of performance, excellence and self-development.
Research questions

1. What is the current situation of career goals of insurance agents in terms of performance, excellence and self-development?

2. What appropriate ODI can be designed and implemented to give awareness to raise career goals of insurance agents in terms of performance, excellence and self-development?

3. What is the impact of the ODI on giving awareness to raise career goals of insurance agents in terms of performance, excellence and self-development?

4. What is the difference between pre ODI and post ODI on giving awareness to raise career goals in terms of performance, excellence and self-development?

Research hypotheses

Ho: There is no difference between pre ODI and post ODI on giving awareness to career goal in terms of performance, excellence and self-development.

Ha: There is a difference between pre ODI and post ODI on giving awareness to career goal in terms of performance, excellence and self-development.

Review of Literature

Quite a number of theories and models could be used to analyze this study. The selected ones for these articles are Kurt Lewin’s theory of change, the Self-mastery model and Appreciative Inquiry (AI). The Self-mastery model was used to explain the current situation of insurance agents and the main problem at hand while Kurt Lewin’s theory was used to bring out effective ways in which the change process for the insurance agents should be carried out in order to make it successful.

The theory which was integrated in the ODI was Appreciative Inquiry (AI) since it best examines both the negative and positive side of the situation at hand; this is so because AI in this study had been correlated with SOAR which is a good tool in emphasizing on the strength while not leaving out the weakness of the insurance agents. AI with the aid of SOAR gave alternative solutions to solving the problem at hand which
is slow growth pace, negative attitude, low morale among and lack of clear career goals among the insurance agents.

Generating change through mindset awareness

Providing information about the need to change can be quite crucial since everything that has to be said or done has to be practically felt and proven to be effective. Effective awareness creation depends greatly on how reliable an organizational channel of communication is. Prior to the communication process it is advisable to understand the mindset of people towards a particular change. Before asking agents to become supervisors, it is better to understand what they believe about supervision and why they were being hesitant to be supervisors. Figure 1 is a theoretical frame model expressing the current situation on the attitude of agents towards supervision.

![Figure 1. The Self-Mastery Model](image)

Source : A Dean and A.A. Linda, Beyond Change Management.

The Self-mastery model shows that the results we create in our environment are affected by our mindset and life style. Our attitudes, feelings, behavior, actions and results are founded in our mindset. Our results is not just affected by our internal factors or our mindset but also by external factors.

The insurance agents in this study showed a negative attitude towards supervision, thus most of them did not want to be supervisors and as a result they failed to progress in their career path ladder. Some of the insurance agents who have been agents for ten years or over now should have become supervisors, recruiting agents and training them and
managing them, but that was not the case. They were still agents who were being
managed. All this is due to lack of a positive mindset and attitude. Insurance agents were
evasive of huge responsibilities and were reluctant to try even some of the simplest
supervisor responsibilities. This negative attitude made some of them to be less hard
working and have lost their passion for the job since they do not seem to feel a self-
fulfilling purpose from their career. Thus, this study focused on improving the mindset
through raising the career goals and achievement levels of insurance agents.

Kurt Lewin’s model

![Kurt Lewin Change Model](Source: www.playgameonlinefree.com)

*Figure 2. Kurt Lewin’s change model*

This model illustrate the processes to be followed when making and managing
change in an organization. There are three main phases in the model: unfreeze, freeze and
refreeze.

Unfreeze phase

In this phase there ought to be a need for change event created. At times it is hard
for people to change when they are asked to. People need to feel a need for change for
them to be willing to change. Effective communication is very vital at this stage since
people will want to know how the change would affect them.

“The 'unfreezing' of the present level may involve quite different problems in different
cases. All port ... has described the 'catharsis' which seems necessary before prejudice can
be removed. To break open the shell of Complacency and self-righteousness it is
sometimes necessary to bring about an emotional stir up” (Lewin, 1947a: 229)

Below are some ways to make the unfreezing phase effective
• Create an understanding for the need to change by doing an analysis and diagnosis of the problem and showing how bad the current situation is.
• Break down the existing status quo by letting the people see how beneficial the change will be.
• Help people understand why none of the old ways should continue.
• Be honest and open to the people concerning the change. (www.change-management-consultant.com/kurt-lewin.html)

Change phase

This phase is also known as the transition phase. This is where the actual change begins to take place. The change phase is quite crucial since if it is not well managed, people always tend to go back to their old ways at this stage. This is naturally due to fear and uncertainty towards the new change. It is therefore very important to take note of people’s reactions and to come up with ways to help them overcome their fears or discouragements. Being open to negotiations, challenges and resistance is another way to make this phase successful since it will provide a way to identify any possible obstacle to the change.

Refreezing phase

Making sure that a good change remain is very important, that is what the refreezing phase is all about. In this phase the new change is implemented but there could be still uncertainties about it from people. Creating an environment for its fully acceptance, can include coming up with new ways to manage people or even rewarding and appreciating them for their effort in coping up with the change. The new behavior must be, to some degree, congruent with the rest of the behavior, personality and environment of the learner or it will simply lead to a new round of disconfirmation (Schein, 1996).

Kurt Lewin’s theory of change management has continued to gain popularity and favor in many organization in this 21st century. This is because it is viewed as very easy to adapt and cope up with, Hendry (1996: 624) commented: Scratch any account of creating and managing change and the idea that change is a three-stage process which necessarily begins with a process of unfreezing will not be far below the surface.
Appreciative Inquiry (AI)

Planning for performance improvement using SOAR

Improving the performance of individuals within an organization can be a hectic process. This is because dealing with humans requires a diverse set of qualities running from technical, psychological to communication skills. For this change in performance to take place successfully, a plan has to be laid that will lead to its implementation.

Planning is time consuming, exhausting and requires a lot of analysis to be done on some of the organization’s aspect. It is therefore necessary for a planning process to be effective and worth the effort put in it. While planning for a specific thing, it is important that the goals strategies of an organization are also aligned to the planning process. Plans that are connected to personal development and evaluation should be in line with organization’s plan, goals and strategies. For a planning process to be more effective it needs to be dynamic and flexible; it can be revised time to time.

A normal planning process usually begins with the articulation of a vision, creating missions and setting up goals and objectives. Another common planning activity is analyzing an organization’s SWOT. However, of recent, Appreciation Inquiry (AI) Methodology has been used by many successful organizations in establishing a planning process. AI uses a “4-D’s” approach (Stavros and Cooperrider, 2003). The 4-D does include:

a) Discovery: Focusing on the positive parts of an organization such as excellent moments, core values and best practices.

b) Dream: Creating a vision of achievable possibilities, make people see how the future would be and how they can achieve it

c) Design: Building up a structure, process and relationships to support the dreams. Activities may include, getting the right team, right tools, methods and appropriate place.

d) Destiny: Make sure there is an effective and motivating plan that will ensure the desired outcome is attained. This can include setting up meetings to check on how individuals are faring on in the implementation process and make adjustment in the plan if needed.
For AI to be effective, it has to be used together with SOAR. This is because unlike SWOT, which focuses more on the negative, SOAR, shines more light on the positive while at the same time brings out the places that need to be adjusted. SOAR can simply be defined as a “profoundly positive approach to a strategic thinking and planning that allows an organization to construct its future through collaboration, shared understanding and a commitment to action.” (Stavros and Hinrich, 2009)

In conjunction with the SOAR analysis, AI focuses on maximizing what organizations do well, creates energy and excitement and pushes individuals and organizations towards optimal performance. This is because SOAR creates and aligns purpose and value as they relate to work activity thus aiding to make individuals in an organization participative.

SOAR is used to steer up participation among individuals in an organization, this is because they can contribute not only at the present, but also in the future plans of an organization. It is essential in sorting out confusions in an organization when methods or approaches to be used are not clear. It also generates knowledge from hidden aspects in an organization, this might be talents which have not been discovered yet it could bring growth and improvement in an organization. The 4-D cycle of AI guides the process of “Growing talent for inclusion” (Cooperrider and Srivatsa, 1987)

In relation to this study, AI in conjunction with SOAR was useful in ensuring that the specified objectives were met. The focus group in question needed to analyze SOAR in order for them to identify their strength. This brought out ideas on how they could improve on their strength, in return improving their general performance in their work and self-development. Their improvement would lead to growth both for themselves and the entire organization as a whole.

With AI’s 4-Ds as a reference, it essential to urge the focus group to check on their previous best outcome and moments such as successfully closing an insurance deal. This could simply be the discovering stage in which the agents end up reviewing their past star moments which their significances might have been underestimated or rather neglected. Making the agents access their previous best performances will boost their confidence and shines the light on their capabilities. In the absence of a previous successful encounter, the discovery aspect will be focused on the core value of an agent.
This will help the agents to reflect on what their strongholds are and create structures to aid them in making them useful especially in their work-related activities.

Coming up with a dream is not the main remedy in a life on individual, building it and making it happen is. This is why when it comes to self-development, excellence and performance, creating a clear vision, communicating goals and establishing reliable strategies are the key factors in fulfilling dream. Insurance agents, just like everyone else have a dream and a desire to be successful therefore providing guidance on how they can create a vision to act as a road map for their career dream realization path is the most important thing. As a way of support leaders (supervisors), have to encourage agents to create vision to act as a foundation in which they will build their dreams on. Leaders support can be expressed by revising and analyzing agents’ vision to make sure they are attainable and in line with the goals, vision and mission of the group.

Once the vision and underlying strategies are established, agents will be guided and advised on the right tools to use in building up their dream. In the designing of structures, leaders have to ensure that there are enough people and resources needed by agents to make their dreams come true. Social activities such as seminars, workshops, sports and contests will be appropriate in providing opportunities agents to put their talents, attributes and gifts in action thus developing their social skills and further fostering self-development which in return encourages self confidence that boosts both performance and excellence.

In order to ensure that agents do not give up on their dreams. It is only reasonable for a support mechanism to be put in place, this can be a rewarding system where the best performing and improving agents will be awarded for the extra effort they usher into their work which definitely improves their performance, fosters their self-development and increases their excellence.

**Appreciation Inquiry process**

The AI process contains six stages as listed and explained below:

a) Demographics: find individuals to participate, in this case the focus group will be the most appropriate group. Determine the way and how often meeting will be
carried out. The meeting should at least begin with a one large summit followed by a series of small meetings.

b) Materials: create an interview questionnaire or guide that will help in gathering information on strength, perspective, and aspirations of the focus group.

c) Session: make the focus group to participate in discovering the factors that create the organization’s greatest successes. Ask questions that generate image of possibility and potential. The focus should me more on what is wanted rather than what is not wanted. Aspiration and desired results that creates a compelling vision of the future with reference to the past success. At this stage, threats and weaknesses are not discussed in details but reframed.

d) Record: Summarize the focus group’s positive core, which is its total of unique strengths, resources, capabilities and assets.

e) Analyze: Sort the gathered information and identify opportunities. Set up goals in connection with the found opportunities and create measures that will aid in tracking the focus group success.

f) Follow up: Plan the appropriate actions to be taken and implemented for each created goal.

**Methodology**

The study used questionnaires and interviews in data collection. The questionnaire were distributed to 33 AIA insurance agents who were selected based on their performance. Out of the 33, only 13 of them were interviewed. The questionnaire survey was done twice; before and after ODI. On the other hand, the interview was only once, that was after the ODI phase. This was due to lack of enough time before ODI phase to do the interview. The questionnaire survey consisted of five main topics which are career goals, career achievement, competency, recruitment of other agents and individual development plan (IDP). All these topics had five questions which used the five point scale (5=Strongly Agree, 4=Agree, 3=Quite Agree, 2=Disagree, 5=Strongly Agree).

The results for the data collection were summarized using the SPSS for description statistics; Mean, Standard deviation and percentage. For the corroboration the Wilcoxon matched-pair signed rank test.
Results and Discussion

The respondents of this study were 33 AIA insurance agents. The tables below gives a brief description about gender, age, marital status, educational level, year of work experience, average income per month. The results are analyzed by using frequency and percentage which are represented in the table format below.

Table 1
Gender of respondents

<table>
<thead>
<tr>
<th>Gender</th>
<th>Frequency</th>
<th>Percentage</th>
</tr>
</thead>
<tbody>
<tr>
<td>Male</td>
<td>19</td>
<td>57.6</td>
</tr>
<tr>
<td>Female</td>
<td>14</td>
<td>42.4</td>
</tr>
<tr>
<td>Total</td>
<td>33</td>
<td>100.0</td>
</tr>
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</table>

Table 2
Age of respondents

<table>
<thead>
<tr>
<th>Age</th>
<th>Frequency</th>
<th>Percentage</th>
</tr>
</thead>
<tbody>
<tr>
<td>22 years or below</td>
<td>1</td>
<td>3.0</td>
</tr>
<tr>
<td>23-25</td>
<td>9</td>
<td>27.3</td>
</tr>
<tr>
<td>26-30</td>
<td>15</td>
<td>45.5</td>
</tr>
<tr>
<td>31-35</td>
<td>3</td>
<td>9.1</td>
</tr>
<tr>
<td>36-40</td>
<td>3</td>
<td>9.1</td>
</tr>
<tr>
<td>41 years or over</td>
<td>2</td>
<td>6.1</td>
</tr>
<tr>
<td>Total</td>
<td>33</td>
<td>100.0</td>
</tr>
</tbody>
</table>

Table 4
Education level of respondents

<table>
<thead>
<tr>
<th>Educational level</th>
<th>Frequency</th>
<th>Percentage</th>
</tr>
</thead>
<tbody>
<tr>
<td>Vocational college</td>
<td>11</td>
<td>33.3</td>
</tr>
<tr>
<td>Bachelor Degree</td>
<td>20</td>
<td>60.6</td>
</tr>
<tr>
<td>Master Degree</td>
<td>2</td>
<td>6.1</td>
</tr>
<tr>
<td>Other</td>
<td>0</td>
<td>0</td>
</tr>
<tr>
<td>Total</td>
<td>33</td>
<td>100.0</td>
</tr>
</tbody>
</table>
Table 5

Work experience

<table>
<thead>
<tr>
<th>Work experience in AIA company</th>
<th>Frequency</th>
<th>Percentage</th>
</tr>
</thead>
<tbody>
<tr>
<td>Less than 1 year</td>
<td>7</td>
<td>21.2</td>
</tr>
<tr>
<td>1-5 years</td>
<td>20</td>
<td>60.6</td>
</tr>
<tr>
<td>6-10 years</td>
<td>6</td>
<td>18.2</td>
</tr>
<tr>
<td>More than 10 years</td>
<td>0</td>
<td>0</td>
</tr>
<tr>
<td>Total</td>
<td>33</td>
<td>100.0</td>
</tr>
</tbody>
</table>

As the table above shows a higher percentage of the respondents were male (57%), with a Bachelor’s degree (60.6%) and fell in the age group of 26-30 years old. More than half of the respondents had a working experience with AIA Company for 1-5 years (60.6%).

Quantitative data findings

As mentioned earlier, the three key factor for this study were self-development, excellence and performance. The questionnaire survey questions topics were based on these factors. Career goals was a focus of self-development while competency and recruitment of other agents were a focus of excellence and career achievement was a focus of performance. Another factor which was featured in this study was career path setting which focused on individual development plan. Though not considered a key factor, for this study, career path setting was necessarily used to emphasize on the need for agents to be aware of their own career goals and creating a positive mindset towards it. With its focus on individual development plan, career path setting aided in identifying effective ways in which agents could develop and grow towards success guide by their career goals.

The tables below illustrates the findings of the qualitative data that was collected through questionnaire survey. The findings comes as a comparison between the Pre and Post-ODI phases. These findings work as determinant for the final conclusion of the results and hypotheses of this study.

The results were measured using the 0.05 level of confidence. Any factor with a P-value of less than the degree of freedom indicated that there was a difference between
pre and post-ODI whereas any factor with a p-value of more than 0.05 indicated a lack of difference between pre and Post-ODI.

**Summaries of Self-Development**

<table>
<thead>
<tr>
<th>Career goals</th>
<th>Mean</th>
<th>S.D.</th>
<th>n</th>
<th>Wilcoxon Value</th>
<th>Wilcoxon Prob</th>
</tr>
</thead>
<tbody>
<tr>
<td>Pre ODI</td>
<td>4.10</td>
<td>0.41</td>
<td>33</td>
<td>3.27</td>
<td>0.001*</td>
</tr>
<tr>
<td>Post ODI</td>
<td>4.37</td>
<td>0.43</td>
<td>33</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

* 0.001< 0.05

**Summaries of Performance**

<table>
<thead>
<tr>
<th>Career achievement</th>
<th>Mean</th>
<th>S.D.</th>
<th>n</th>
<th>Wilcoxon Value</th>
<th>Wilcoxon Prob</th>
</tr>
</thead>
<tbody>
<tr>
<td>Pre ODI</td>
<td>3.72</td>
<td>0.52</td>
<td>33</td>
<td>2.98</td>
<td>0.003*</td>
</tr>
<tr>
<td>Post ODI</td>
<td>4.03</td>
<td>0.51</td>
<td>33</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

* 0.003< 0.05

**Summaries of Excellence**

<table>
<thead>
<tr>
<th>Competency</th>
<th>Mean</th>
<th>S.D.</th>
<th>n</th>
<th>Wilcoxon Value</th>
<th>Wilcoxon Prob</th>
</tr>
</thead>
<tbody>
<tr>
<td>Pre ODI</td>
<td>3.99</td>
<td>0.56</td>
<td>33</td>
<td>2.37</td>
<td>0.018*</td>
</tr>
<tr>
<td>Post ODI</td>
<td>4.30</td>
<td>0.47</td>
<td>33</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

* 0.018< 0.05

**Recruitment of other agents**

<table>
<thead>
<tr>
<th>Mean</th>
<th>S.D.</th>
<th>n</th>
<th>Wilcoxon Value</th>
<th>Wilcoxon Prob</th>
</tr>
</thead>
<tbody>
<tr>
<td>Pre ODI</td>
<td>3.04</td>
<td>0.83</td>
<td>33</td>
<td>4.64</td>
</tr>
<tr>
<td>Post ODI</td>
<td>3.90</td>
<td>0.63</td>
<td>33</td>
<td></td>
</tr>
</tbody>
</table>

* 0.000< 0.05

**Summaries of Career Path Setting**

<table>
<thead>
<tr>
<th>Individual Development Plan</th>
<th>Mean</th>
<th>S.D.</th>
<th>n</th>
<th>Wilcoxon Value</th>
<th>Wilcoxon Prob</th>
</tr>
</thead>
<tbody>
<tr>
<td>Pre ODI</td>
<td>4.12</td>
<td>0.49</td>
<td>33</td>
<td>4.20</td>
<td>0.000*</td>
</tr>
<tr>
<td>Post ODI</td>
<td>4.58</td>
<td>0.38</td>
<td>33</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

* 0.000< 0.05

**Summaries of Test Hypothesis**

<table>
<thead>
<tr>
<th>Sum of Agreement</th>
<th>Mean</th>
<th>S.D.</th>
<th>n</th>
<th>Wilcoxon Value</th>
<th>Wilcoxon Prob</th>
</tr>
</thead>
<tbody>
<tr>
<td>Pre ODI</td>
<td>3.79</td>
<td>0.44</td>
<td>33</td>
<td>4.50</td>
<td>0.000*</td>
</tr>
<tr>
<td>Post ODI</td>
<td>4.23</td>
<td>0.38</td>
<td>33</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>
Based on the findings it is evident that indeed there was a difference between Pre and Post-ODI. This also indicates that the awareness of insurance agents on career goals had improved after the ODI phase. This changes might be accredited to the interactive activities which agents got exposed to during the OD intervention period which also aided in changing their negative mindset towards career development to a positive one.

**Qualitative Data findings**

The qualitative data was collected through interview. The researcher chose 13 participants. The respondents selected were those agents who were performing quite well from the entire focus group and were optimistic about becoming supervisors in the coming future. The results of the questions asked throughout the interviews are analyzed below.

**Q 1: What do you feel about the career path designed in AIA insurance agents?**

Most of the respondents said it was good and achievable and that it reflected to their job. The reason behind their answer is that it can help them grow since they felt the designed career path structure is clear to follow and it guides them towards promotion after one year if they meet the criteria given by AIA in relation to career path designed.

**Q 2: In your opinion what is the obstacle in developing the career path within AIA?**

Out of the 13 respondents, 4 said their negative attitude and fear hindered them to develop their career path; 2 persons said their lack in knowledge in the AIA product and lack in self-development skills; 3 persons said their do not have clear goals that align with their career path and 4 persons said they lack recruiting skills and have poor time management.

**Q 3: How would a good career path setting be beneficial to you and your team?**

“High income” was the main answer given by all the respondents. All of them suggested that an effective career path setting will increase their income that will help them to support themselves and families. They also said it will help them improve their recruiting skills. In term of team, they all said that it will help them improve the relationship among each other and they will learn from each other. However, one
respondent said it will prompt competition among the agents which will push them to even achieve more.

**Q 4: What is your main career goal, in connection with your career path?**

Recruiting more agents was the main answer given by most of the respondents. The main reason behind this answer was basically because more agents’ means higher income and many available opportunities for them to grow hence there is also a guaranteed security for their job.

**Q 5: How do you develop yourself in term of?**

a) **Performance**

A lot of the respondents said they learned how to manage their time, increase their knowledge on AIA product and improve their skills on closing sales. Two of the agents said they recruited new agents, created a working plan and set clear career goals for their job.

b) **Self-development**

Six out of the 13 interviewed respondents said they extended their market. Improving closing sales skills and time management was one of the main answers given for this questions and also the respondents said improving their service skills in order to attract a lot of clients

c) **Excellence**

Seven respondents said they improved their knowledge on the product. They also remained professional while doing their job and improving in their selling and recruiting skills.

**Q 6: How does your career path challenge you to grow and become a supervisor?**

Eight respondents said they were challenged to learn more and recruit more agents and will eventually become supervisors. However, the remaining five said they were challenged to earn higher income when they would qualify to become supervisors.

**Q 7: What do you want to have achieved in your career in three years’ time?**
Seven respondents said they want to work hard and increase their income up to 200,000 baht per month while the remaining six said they want to be supervisors and have about 10-15 agents under them.

**Summary for qualitative and quantitative data findings**

Quantitative data was mainly used to find evidence which would support the alternative hypotheses while the qualitative data was mainly used to identify the main challenge facing the insurance agents when it came to career development. The findings for qualitative data showed that there is a difference between pre and post-ODI in creating awareness of career goals of insurance agents. This is so because all the key factors which the questionnaire questions were based on registered of value which was less than 0.05 level of confidence.

As for the qualitative data, most of the insurance agents mentioned poor time management and lack of proper skills as their key hindrance to career development and good performance. When it came to career goals, most of the respondents said earning a higher income and job security was their main goals. Only few of them had a goal of recruiting and training other agents.

With an enhanced mindset and a growing awareness on career goals, insurance agents were expected to improve on time management and proper skills so as to help them achieve more of their desired goals.

**Conclusion**

The findings from the research gave a clear approach in the challenges faced by insurance agents, their weaknesses and strengths too. It lays wide open the manner into which insurance agents carry themselves while doing their work, how they view their career and how much effort they keep into their work in order to achieve their goals.

With regards to the findings, the mindset of insurance agents took a positive turn especially on the factor recruitment of other agents. After the ODI phase, quite a number of insurance agents had decided on taking a recruitment exercise where they select agent prospects, train them and manage them. This is a good sign especially on the aspect of career growth and development. The other factor where the insurance agents demonstrated an improvement is on the case of career path setting. This showed that agents were now willing to create an individual development plan.
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[http://www.playgameonlinefree.com]