

**POSSESSION OF ENTREPRENEURIAL PERSONALITY TRAITS AND INSURANCE
AGENTS' PRODUCTIVITY IN CORPORATE ORGANIZATIONS. A CASE STUDY OF
JUBILEE LIFE INSURANCE COMPANY**

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**A DISSERTATION SUBMITTED TO THE SCHOOL OF GRADUATE STUDIES AND
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DECLARATION

I, Angella Veronica Nassuna, declare that this research report has been prepared by me. All the work done and documented in this report is original and has never been presented to any university or any institution of higher learning before. References are provided for any information included in this research report from other authors. This research report is now ready for examination.

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DEDICATION

I dedicate this research report to my father Omulangila Peter Lubega Kimera, my husband Dr. Peter Waiswa Kazungu, My Sister Flavia Sembuuzze and my children Eboney, Carlos, Juliana and Calvin.

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I thank God for blessing me in my different endeavors and especially in my academics. Without God's blessings, my success could not have been possible. God put people and resources at my disposal to enable me overcome all the challenges that were present in my academic journey. May his name be praised forever!

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ACRONYMS

IRA: Insurance Regulatory Authority

JLIU: Jubilee Life Insurance Uganda

MSE: Micro and Small Enterprises

API: Average Premium Installment

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ABSTRACT

This study was carried out to establish whether entrepreneurial personality traits as manifested through the need for achievement, need for affiliation and need for power have a relationship with the insurance agent productivity at Jubilee Life Insurance Uganda (JLIU). This was carried out with the intention of enhancing the existing productivity levels of insurance agents at JLIU. The population of the study was composed of the agents of JLIU. A sample of 203 agents was considered in the study. Out of these, 191 agents managed to successfully provide responses to the researcher representing a response rate of 94%. Data was collected using interview as well as questionnaire approaches. Descriptive, correlation and regression analyses were carried out to analyze the data collected. The results from analysis indicated that all the three needs had significant association with insurance agent productivity. However, there were only two types of needs that had influence on insurance agent productivity at JLIU. These are need for achievement as well as need for power. The influence from need for affiliation was found to be insignificant. Based on these results, it was recommended that the entrepreneurial personality traits manifested through need for achievement and need for power have to be encouraged to manifest in the operations of insurance agents at JLIU. This way, the productivity of insurance agents is expected to be enhanced at JLIU.

CHAPTER ONE

GENERAL INTRODUCTION

1.0 Introduction

This study explored the effects of possession of entrepreneurial personality traits on Agents' productivity at Jubilee Life Insurance Company of Uganda (JLIU). This was considered to be relevant because of the nature in which Agents of Jubilee Life Insurance Uganda operate in Uganda. The agents operate their activities as small businesses through which the agents make a living as they support people who need insurance services. Their motivation is the commission they manage to make through the insurance services they offer. Though they are not the ones who eventually provide the insurance service, they significantly represent the operations of JLIU in the insurance industry in Uganda (Insurance Regulatory Authority, 2018). Considering the possibility of them possessing entrepreneurial personality traits is therefore a valid point of focus that this research study focused on.

This chapter is subdivided into seven other sections after the section of the introduction. These are the background to the study, the problem statement, and purpose of the study, the research objectives, research questions, and the scope of the study as well as the significance of the research study and chapter conclusion. These different sections have been significant in providing useful information about this study.

1.1 Background to the study

This section presents a detailed account of events that led to the rationale for conducting this study. This section of background is sub-divided into four main subsections; historical, theoretical, conceptual, and contextual backgrounds. Detailed explanations of the different subsections of background are provided in the subsections that follow.

1.1.1 Historical background

Three components of historical background are presented in this subsection. The historical context concerning entrepreneurial personality traits of people, the historical context concerning the operations of Jubilee Insurance Limited Uganda as well as the historical context about research on agency activities. The three forms of background helped to provide information about the historicity of entrepreneurial personality traits as well as the productivity of agents in an insurance context.

Entrepreneurial personality traits are associated with the behavior of entrepreneurs in their operations. The first time research on entrepreneurial personality traits was conducted was in the 1950s. The carrying out of this research helped to unify approaches from economics, psychology, sociology, and business management to answer the questions about the meaning of an entrepreneur, their motivation as well as the trait that define them (San, William & Tina 2017).

Research studies focusing on entrepreneurship and entrepreneurial personality traits continued to be carried out with an intention of getting to understand them better. Like in any other profession, there is always a trigger. It is this trigger that researchers have concerned themselves with as far as the life of an entrepreneur is concerned (Melek & Canani 2017). One of the key findings from several research studies carried out is the aspect of personality of entrepreneurs. Five outstanding personalities that identify an entrepreneur were identified. The entrepreneurial personality traits are openness, conscientiousness, extraversion, agreeableness and neuroticism (Ambridge, 2014; Friedman et al., 2016; Toegel & Barsoux 2012). Additional traits that could be associated with the big five entrepreneurial personality traits for entrepreneurs could be self-efficacy, the ability to create something new (innovate), control over one's life as well as risk attitude (Kerr & Xu 2017).

Related to entrepreneurial personality traits is the agency concept that entrepreneurs in insurance industry use to conduct their business. The agency concept has been in existence since the 17th and 18th century. During this period, the focus of agency was based on the meaning that agents operate on moral will. They get to choose what they do and how they do it as they help to relay services from the center to the people who need the services (Littlejohn & Foss, 2009). This position was unchallenged until the 19th century when new researchers started exploring new approaches to handling the agency relationship (Emirbayer & Mische, 1998).

In the period between 1800 and 1900, philosophers such as Karl Marx introduced a new line of thinking indicating that an agency relationship is not based on moral free will of the agents. According to the 19th century philosophers, activities of agents are dictated by forces beyond the agents. They (agents) have to comply with the available rules and regulations that govern the agency relationship. It is this position that is still operational to date. Based on this position, the activities of agents in this research were investigated (Littlejohn & Foss, 2009).

In the past, insurance companies had challenges of getting clients. This was because of the belief that insurance business was not necessary. In developed countries however, the aspect of insurance has advanced (Sawadogo, 2019). Insurance penetration in these countries are higher as compared to penetration levels of insurance business in developing countries (Sibindi, 2015) where Uganda belongs. This presents a challenge to the insurance business though it does not entirely deter the existence of such a business in a developing country (Olayungbo & Akinlo, 2016). This explained why insurance companies are existent in developing economies like Uganda.

One of the successful insurance companies in Uganda is the Jubilee Insurance Limited Uganda with offices in Uganda and all other countries of East Africa. It is the oldest company offering

insurance services in Uganda as well as the whole of East Africa. It started operations in 1937 in Mombasa, Kenya. With its headquarters in United Kingdom, Jubilee Insurance's main activities were general insurance and mortgage finance (Jubilee, 2019).

The headquarters of Jubilee insurance company was shifted to Nairobi, Kenya in 1968 and the company got listed on the Nairobi Stock Exchange in 1973. The company then expanded its ownership to East Africa (Juma, 2014).

1.1.2 Theoretical background

From the theoretical point of view, this study was governed by two key theories: The Trait theory advanced by Gordon Allport and the needs theory advanced by McClelland. These are explained in two separate sections below.

The Traits Theory

It was propounded by Gordon Allport in the 1930s. The main focus of this theory is the realization of existence of traits in every human beings. These traits dictate how individuals behave. These same traits explain existence of personalities of people making them pursue unique specializations in their lives. There are people who have strong attention to detail while others who are considered to be born musicians. All this is the outcome of the traits that define a human being (Allport, 1930).

In the same vein, traits help to determine whether an individual can be successful in business or not. The traits that make a person successful in business will enable that person behave in manner that will be productive in a business venture. Such traits can loosely be referred to as entrepreneurial personality traits. There is however a need to note that amongst the known traits, there is no group regarded as entrepreneurial personality traits (Cherry, 2019).

With regards to this study, the Trait theory is relevant in providing guidance about the behavior exhibited by insurance agents. Because behavior is an output of traits existent in a person, it is not appropriate to cause discussion about the behavior without contextualizing behavioral traits through the Trait theory (Kowalski et al., 2020). This way therefore, the traits theory is relevant in this study. It is based on this rationale that the theory is included in this study to provide the theoretical framework.

The Theory of Needs by McClelland

This theory was propounded by McClelland in 1961. According to McClelland, every human being has three important needs; affiliation, achievement, and power. These three needs properly blend with the entrepreneurial personality traits that an individual ought to have (Daft 2008). Considering the linkage between the theory and a business operation at an entrepreneurial personality trait level, Needs Theory by McClelland forms the theoretical framework for this study (Caringal-Go & Hechanova, 2018). It, therefore, provides the knowledge level through which an explanation of the relationship between entrepreneurial personality traits and the way they perform in their businesses is provided (Arnolds & Boshoff, 2003).

Affiliation, as explained in Needs Theory, indicates that a human being needs to belong somewhere. It mainly focuses on how a person relates with others in a community or in a business industry (Lussier & Achua, 2007). Focusing on a business industry, a person finds a desire to know his or her customers. This kind of relationship helps to guarantee the creation of new customers and maintenance of the existing customers. This need as explained in the theory is associated with entrepreneurial personality traits of extraversion and agreeableness. With regards to affiliation, therefore, the theory stresses that a person and or an entrepreneur needs to relate well with others as a way of realizing their greater need (Cooper & Howell, 1961).

Relatedly, Needs Theory by McClelland points out the need for achievement that a person needs to consider. In contrast with the desire for affiliation which focuses on human relationships, the desire for achievement focuses on fulfilling personal goals. For instance, if an entrepreneur is an accountant, the goal is to have error-free accounting records. The focus, therefore, is to excel in all that one sets out to do. This is either in an official engagement or in a social engagement. The entrepreneurial personality traits that are associated with this need are openness and conscientiousness. These two traits enhance the ability to learn and excel in an activity that one sets out to do (Schmidt & Frieze, 2007; Acquah 2017).

Desire and struggle for power forms the third component of Needs Theory by McClelland. The focus of this component is to have significant control and influence over others. In social life, it can be like being a leader or a manager in an organization (Hirschowitz & Nell, 1983). Associating this with the entrepreneurial personality traits, the traits that relate to this need are extraversion and neuroticism. Exercising these two traits by an individual helps that individual to generate power in a community or an organization of choice. Together with the other needs presented in the theory, Needs Theory by McClelland provides a framework for this study (Arnolds & Boshoff, 2003). It is on this basis that the theory was considered relevant in this study.

1.1.3 Conceptual background

This research focused on two main variables; entrepreneurial personality traits and productivity of insurance agents. Though it is not the first time for these terminologies and phrases to be used in a research study, the meaning they are considered to represent every time they are used in a research study differs (Clark & Harrison, 2019). This reflected the different needs, points of view as well as justifications that different researchers had to consider when using these words, phrases,

and terminologies in their research activities. These different meanings provide the justification for the way these variables were utilized in this study (Nejma & Cherkaoui, 2020).

Entrepreneurial personality traits reflect the aspect of behavior. Though the word “trait” reflects behavior that is genetic in nature, it is difficult to disassociate it with someone’s behavior. The only difference is inborn and hence genetic. The nature of someone’s behavior reflects how that person thinks and reacts. This further reflects their level of tolerance to risk as well as their ability to contain pressure in a business environment. These traits can make one become successful in business or even a successful leader in a community. Focusing on entrepreneurs and hence entrepreneurial personality traits, the traits make a person become effective in running businesses and hence become an entrepreneur with great success (Mayr, Mitter, Kücher, & Duller, 2020).

Because traits can be attached to someone’s behavior, they help to identify a person. Combination of various traits that one has, therefore, create that person’s personality. It is this personality that makes someone successful or not. It is this same personality that makes one person become a lawyer and another an accountant. In the same vein, someone’s personality as embedded in the traits that a person has, can make that person become a successful entrepreneur or not. The personality of an individual therefore can be used to explain the meaning of an individual and hence entrepreneurial personality trait (Bandera & Passerini, 2020).

Considering the meaning of trait, ‘entrepreneurial personality trait’ as a variable was used in this research to refer to that personality that helps one become an entrepreneur with great success. The integration of the entrepreneurial personality traits with the components of personal needs was also found to be relevant to provide additional meaning to ‘entrepreneurial personality traits’ as a variable.

Agency productivity on the other hand was used to reflect the ability to identify the right clients as well as turning potential clients into actual clients. This is an aspect of marketing that an agent is expected to have. It is also a measure of the sustainability of an agency (Nguyen, Thaichon, & Thanh, 2019). In this context, an insurance agent is an individual who has an agency relationship with an insurance company to conduct business on behalf of an insurance company. This agent is an individual and should not be regarded as an insurance company. The agency contract is maintained as long as the agent is productive and beneficial to an insurance company. The agency relationship, therefore, has to be operated by the agent as a business enterprise though it may not be a business itself (Crick, Jenkins, & Surminski, 2018).

Considering the nature of an agency, the aspect of skills of an agent was considered though not as strongly as the results realized by the work done. This meant that an agent was assessed mainly in terms of their output. Indirectly, therefore, the aspect of skills of that agent is expected to manifest in the outputs (Lehtonen, 2014).

The terms Agency productivity and Agency performance are used interchangeably by different researchers. Focusing on the different uses of the phrase “agency performance” by different researchers, in this research, the phrase shall be used to mean the ability to generate revenue as well as the ability to expand and maintain a healthy client base for an agency (Keneley & Verhoef, 2015). For individual insurance agent’s productivity however, we shall consider sales volume, sales value and the quality of the agent’s customer portfolio which are part of their key performance indicators.

1.1.4 Contextual background

The study was carried out at Jubilee Insurance. This company started offering insurance services in 1973 in Mombasa, Kenya. It now has branches in the whole of East Africa. It has existed and operated long before any other company offering insurance services came into existence. Jubilee Insurance's main activities were general insurance and mortgage finance (Jubilee, 2019). The headquarters of Jubilee insurance company was shifted to Nairobi, Kenya in 1968 and the company got listed on the Nairobi Stock Exchange in 1973. The company then expanded its ownership to East Africa (Juma, 2014).

The Ugandan operations of Jubilee Insurance were suspended in the years when the country was in a civil war. The services resumed in 1992. Jubilee insurance prides itself as among the leaders of insurance business in East Africa (Jubilee Insurance, 2019). It offers insurance products for both individuals and groups of people (corporate). The products could be short term (medical and general insurance) or long term (life insurance and pension plans).

Like all other companies offering insurance services in the country (Uganda), Jubilee Insurance operates through agents who run independent business units in the country. Like any other business unit, agents of Jubilee Insurance have products they sell and services they offer (Jubilee Holdings, 2019). The common products that are sold through agents include health insurance and life insurance products. Agents also offer services such as helping clients' access of insurance services without visiting the offices of Jubilee Insurance (Rukundo, Nanyanzi, & Mafabi, 2016).

Through the sale of insurance products as well as offering insurance services, insurance agents generate revenue in form of commission. The more sales an agent makes, the more commission he or she receives. This, therefore, means that agents tend to compete in making sales to receive

more revenue as commission paid to them. They, therefore, employ their marketing skills to attract clients. They also apply customer retention strategies to maintain the customers acquired. The other business-related strategies are also used in the actual interaction with clients while offering insurance services (Kangethe, 2017).

Though the insurance agents have the liberty to employ different strategies to attract, maintain and serve clients, there are things they cannot do. The dos and don'ts of operations of agents of companies offering insurance services are provided in insurance policies especially those related to engaging and disengaging agents. Agents, therefore, have limits that they cannot exceed while they manage their agencies. This is further associated with traits that an entrepreneur presents while handling the insurance business from agency point of view (Harms, Hatak, & Chang, 2019).

Effective use of strategies as agents of an insurance business in Uganda helps to ensure the success of an agent. This success is however not a guarantee. Agents of Jubilee Life Insurance have had challenges in realizing a significant number of clients in their operations (Jubilee Holdings, 2019). This has made it difficult for some agents leading to them losing their agency license because of low performance. On average, 20% to 50% of agents lose their agency license to operate as agents of JLIU in a year due to unfavorable performance leading to overall low productivity of the insurance agencies they operate (Jubilee Insurance Report, 2018). When such agents are requested to stop representing JLIU, they get affected financially which significantly impacts their welfare as human beings (Moudrý & Thaichon, 2020).

Though the management of JLIU took a decision to stop some agents from their operations as agents of JLIU Uganda Limited, there are others that are applauded for their good performance in the market. This is mainly in relation to attracting credible clients and offering them satisfactory

service as far as insurance agency is concerned. It is therefore necessary to have good performing agents and bad performing agents attached to Jubilee Insurance Uganda Limited. Insurance agents operating agencies with unfavorable performance could however transform their performance into a favorable one (Kangethe, 2017). Though this possibility is there, the unfavorable performance keeps happening. It is on this basis that this study was proposed by the Researcher to establish possibilities to change the productivity of insurance agents at Jubilee Insurance Uganda Limited into exceptional performance.

1.2 Statement of the problem

An insurance agency is one sure route through which insurance services reach the many clients who yearn for them. From the point of view of service provision, the agency activities need to be carried out effectively to attract many new clients and retain them for a long term relationship (Mathur, Das, & Paul, 2016). Though is possible, there are times when insurance unknowingly recruit poorly performing insurance agents (Chen, Zhang, & Fey, 2011).

JLIU is one of those companies that have had the challenge of recruiting quality agents. It has been recruiting agents that do not perform to the expected level. For instance, in 2018, the insurance company had to discontinue about 70% of all the agents that were recruited the previous year. This was a result of the agents performing unfavorably in their operations causing profitability challenges to JLIU. This is a serious challenge in the productivity of agencies attached to the company especially considering that the agents fail to generate clients and even register low revenue (Jubilee Insurance Report, 2018). This situation is likely to continue in the company if the management members do not consider taking on agents who opt to manage their agencies as effective businesses using their outstanding entrepreneurial personality traits.

1.3 Purpose of the Study

This study was carried out to establish the influence of entrepreneurial personality traits on the productivity of life insurance agents at JLIU.

1.3.1 Research Objectives

- i.) To investigate the effect of need for achievement on productivity level of life insurance agents in JLIU.
- ii.) To investigate the effect of need for affiliation on productivity level of life insurance agents in JLIU.
- iii.) To investigate the effect of need for power on productivity level of life insurance agents in JLIU.

1.4 Research questions

- i.) What is the effect of need for achievement on productivity level of life insurance agents in JLIU?
- ii.) What is the effect of need for affiliation on productivity level of life insurance agents in JLIU?
- iii.) What is the effect of need for power on productivity level of life insurance agents in JLIU?

1.5 Research hypotheses

- i.) Need for achievement has effect on productivity level of life insurance agents in JLIU.
- ii.) Need for affiliation has effect on productivity level of life insurance agents in JLIU.

iii.) Need for power has effect on productivity level of life insurance agents in JLIU.

1.6 Scope of the Study

1.6.1 Content Scope

The proposed study analyzed the relationship between agents' possession of entrepreneurial personality traits and their productivity at JLIU. Entrepreneurial personality traits were the independent variable and agents' productivity was the dependent variable.

1.6.2 Geographical Scope

From the geographical point of view, the researcher focused on all the three branches of Jubilee Life Insurance Uganda (JLIU). The researcher visited the Parliamentary Avenue – Plot 14, Park Mall, and Jinja offices of JLIU. When these places were visited, the necessary relevant data and information for this research was obtained.

1.6.3 Time Scope

This study considered all agents recruited between June 2012 and June 2018. This period was chosen because this is the time when IRA embarked on separating both the life and General Insurance in Uganda and as a result, JLIU embarked on a massive agents recruitment exercise to grow its sales force and meet its targets.

1.7 Significance of the Study

After successfully carrying out this research, the following can be avoided;

- i.) **The agent recruitment challenge at JLIU:** This needs to be avoided since it is ascertained that the entrepreneurial personality traits indeed had influenced the productivity of insurance agencies thus the study will guide JLIU on which traits to put into consideration

when recruiting agents. Recommendations to this study are expected to be useful at this point.

- ii.) **Productivity of JLIU agencies:** This would be enhanced after realizing the operational changes that need to be made. Basing on the conceptual framework, there was a need to consider inculcating entrepreneurial personality traits in someone in order for that person to be a successful agent.

CHAPTER TWO

LITERATURE REVIEW

2.0 Introduction

This chapter was prepared to capture the views of previous researchers concerning the possible influence of entrepreneurial personality traits on the productivity of life insurance agents in insurance companies. Insurance agents work hard to ensure that the services of insurance companies reach as many people and organizations as possible. This further enhances insurance penetration levels. It is therefore of paramount importance to have an effective team of insurance agents (Harms, Hatak, & Chang, 2019; Liu, Liang, Chang, Ip, & Liang, 2020). The review of literature, therefore, helps to provide views of previous researchers concerning this matter. Based on their views, a synthesis is presented to indicate the hypothesis that was tested in this study. This synthesis is embedded within the detailed review.

The presentation of the chapter of literature review is divided into six other sections after the section of introduction. These sections are literature survey, theoretical review and detailed review in line with the research objectives as well as a summative conclusion.

2.1 Literature Survey

In a study carried out by (Jawwad Ahmad et al 2014) were the relationship between Big Five personality traits and job performance was investigated with a mediating role of multidimensional organizational commitment, a theoretical model was developed in which personality was considered as an antecedent to organizational commitment , performance and as a consequence of organizational commitment. It was argued that organizational commitment was a mediating role in determining the personality-performance relationship and that affective

commitment was a mediating role in determining the relationship between extraversion and job performance. It was established that affective commitment mediated the relationship between conscientiousness and job performance. It was also argued that the relationship between neuroticism and job performance would be mediated by continuance commitment.

The authors in this research suggested further research based on the current theoretical model that would investigate the relationship of personality with other work related behaviors and outcomes by taking organizational commitment as a mediating variable.

(Najam-us-Sahar J 2016) investigated the impact and relationship between different personality types and employee productivity? It was analyzed that personality type had an impact and relationship with employees' productivity. Personality factors relationships individually on employee productivity were also tested. Neuroticism, Agreeableness, Conscientiousness, Openness to Experience and Extraversion were the personality factors tested visa- v productivity in this research. The result showed that all factors had significant relationship with employee productivity except. Extraversion. Agreeableness and Consciousness had positive relationship with employee productivity. While Neuroticism and Openness to experience had negative relationship with employee productivity. It was noted as a limitation in this research that although this study utilized a unique opportunity for investigating the type of personality effect on employee's productivity, the results of this study could be interpreted with caution due to a number of limitations that this model cannot be applied in government organizations. The reason for this limitation is that the government organizations have fixed pay rates & promotions over fixed period of time irrespective of how well an employee performs at any level. Hence lacking a key

motivation factor of performance based pay and remuneration. The Researcher (Najam-us-Sahar J 2016) also noted that there is very little literature on relationship between personality type and productivity and recommended more research in this area especially in larger samples.

In a research by (Celestine Katongole et al, 2013) the findings indicated that there was a strong positive relationship between MSE women entrepreneur's personality traits and enterprise success. This finding is supported by previous studies which confirmed the positive association between conscientiousness and the tendency to become a successful entrepreneur (Schmitt-Rodermund, 2001; Zhao and Siebert, 2006). Furthermore, the women who were talkative, social, assertive, and ambitious (Barrick and Mount, 1991) were likely to be economically successful. In support of this study, previous research shows that people who scored high on extraversion were more likely than others to become entrepreneurs (Shane, 2003). Using economic measures, they found that conscientiousness (reliability, hard work and perseverance) and extraversion (talkativeness, outgoing and being social) were very strongly associated with success in business unlike the rest of the personality traits. They recommended further investigation on whether women perception of enterprise success differed from that of men.

In another study by (Martin M Baluku et al 2015), the Big Five personality model was found relevant for predicting entrepreneurial outcomes. Agreeableness and extraversion were the most significant predictors of entrepreneurial success. The finding that extraversion significantly predicts entrepreneurial success among owners of micro-enterprises was less surprising (Martin M Baluku et al 2015). Extraversion tendencies are relevant to entrepreneurial behaviors and

outcomes (Fine et al., 2012; Shane and Nicolaou, 2013b; Zhao et al., 2010). Extraverted individuals are believed to possess high entrepreneurial self-efficacy (Hartman and Betz, 2007), risk-taking propensity (Rauch and Frese, 2007), and social skills (Cogliser et al., 2012). As a limitation, the researchers noted that the design of the study was cross-sectional and focused on owners of micro-enterprises in major trading centers therefore the sample used was likely not to be fully representative of the population of micro-entrepreneurs across all developing countries. They further noted that there was no globally agreed indicators of entrepreneurial success recommending future research focusing on developing widely acceptable inventories for measuring entrepreneurial success.

Research was done by a number of Researchers on Personality Traits, business success and performance. There is limited study on personality or entrepreneurial traits in relation to individual staff or agents' productivity. More still researchers have done their studies on the big 5 personality traits. There is hardly any research done on McClelland's motivations and their effect on productivity. It is on this basis that this study was specifically done on possession of personality traits and productivity of agents.

2.2 Theoretical review

This study was governed by two important theories; the theory of traits by Gordon Allport and the theory of needs by McClellands. These two theories are further explained in the subsection below. As part of the explanation, the rationale for their inclusion in this study to form the theoretical framework is provided.

The Theory of Traits

This theory was first introduced by Gordon Allport in 1936. After this initial introduction into the academic world, the theory has been able to evolve as advanced by other theorists that came in after Gordon. The main focus of the theory is the indication of the existence of traits that govern how human beings behave. The behavior of an individual therefore does not exist by accident (Allport, 1930). It is influenced by the traits. Gordon classified these traits into three components namely cardinal, central and secondary traits (Cherry, 2019).

The cardinal traits develop as a person develops in age. They tend to dominate in someone's behavior to the extent that they can be synonymous to the exact identity of that person. For instance, a person can be described as a narcissist or Christ like. This means that these traits significantly define the wholesomeness of someone and how such a person can be identified in a community. Such traits define who a person is (Kowalski at al., 2020).

The second category is that of central traits. These traits complement the cardinal traits in identifying a person. They are related to someone's abilities or forms of presentation. It is only during these times that such traits can be visible. For instance, a person can be referred as intelligent, eloquent, shy or anxious. These help to complement the cardinal traits in the sense that a person may be "a Christ-Like" based on cardinal traits but also "intelligent" based on central traits (Lenz, Schmidt, & Schreyer, 2020).

Related to central traits are the secondary traits. These are considered to be responses to external stimuli in a person. For instance, a person can be described as impatient, easily annoyed, and

welcoming or can be considered to have a big heart. Such traits are mainly a response to that stimuli that demands them to manifest (Cherry, 2019).

In relation to this study, the traits theory helps to explain how someone's traits form behavior of an individual leading to the needs that are expressed in daily life. The traits theory therefore provides a basis for applying the needs theory of McClelland in this study. This is because the needs theory explains the behavior of agents which are based on their traits (Presenza et al., 2020).

The McClelland Theory of Needs

The carrying of this study was hinged on Needs Theory by McClelland. This theory was developed by David McClelland in the 1960s. The theory advances three important needs in human life. According to McClelland, these needs shape an individual into a successful person in business or even in leadership. The three needs presented in the theory are; "Need for achievement", "Need for affiliation" and "Need for power". Though these are needs that anybody can have, there are more pronounced in some people than others (Arnolds & Boshoff, 2003). This therefore put into context the aspect of traits that people are believed to have. Through the in-born characteristics of an individual (traits), a person can be more inclined towards the need for affiliation or need for achievement or need for power (Winter, 1998; Rybnicek, Bergner, & Gutschelhofer, 2019).

Judging from the needs presented in the theory, the decision of careers that an individual takes can be appreciated. Based on the needs pronounced in an individual, he (or she) may decide a career path to take. This explains why some people have a high appetite for leadership while others are very comfortable working as social workers saving lives and others work tooth and nail to become outstanding business people in their locality. All this goes back to how an individual is programmed through a trait that an individual has (Williams, et al., 2020).

Needs Theory by McClelland further points out the aspects of individual performance based on the needs. The detailed explanations of the needs presented by McClelland indicate that one's need leads to one's ability to excel in the activities that identify with the need (Bandera & Passerini, 2020). For instance, a person with a high need for power will work hard to become an excellent leader or politician. The downside of this is the possibility of using uncouth means to acquire and maintain power. This could be likened to becoming a terrorist in a republic (Phillips & Pohl, 2020). In either way, one is able to attain the power to quench the deep desire to have power. It is therefore obvious that the needs of individuals help them to perform well in what they set out to do in line with their needs (Mayr, Mitter, Kücher, & Duller, 2020).

Synthesis of the McClelland Theory of Needs and Traits Theory

Focusing on the purpose of this study, the Trait theory provides significant guidance. This study was carried out to establish the influence of entrepreneurial personality traits on the productivity of life insurance agents. Entrepreneurial personality traits are part of traits that an individual can possess. Ideally, there are no specific traits referred to as entrepreneurial personality traits. The traits considered in this study as providing a boost to the needs theory are those traits that help an individual have behavior that enables business success. Relating the entrepreneurial personality traits to the theory of needs, an association is eminent (Bandera & Passerini, 2020; Rybnicek, Bergner, & Gutschelhofer, 2019; Phillips & Pohl, 2020; Caringal-Go & Hechanova, 2018). The three needs properly explain the needed traits to become a successful business and hence a successful insurance agent. On this note, therefore, the combination of Traits theory with Needs Theory by McClelland provides an effective explanation and theoretical framework of this study. It is on this basis that these two theories were selected to provide the theoretical framework for this study.

2.3 Need for achievement and productivity of life insurance agents

Borrowing from the theoretical context, the needs of a human being can be variant. Amidst the variation is the need for achievement. Every human being is expected to have this need though at different levels. When one has a strong need for achievement, he (or she) tends to be characterized with a strong desire to do the right thing all the time. From the management point of view, doing the right thing all the time is likened to being effective in one's operations or endeavors (Turner, Li, & Wei, 2020).

Effectiveness is relevant in an organizational setting when one wants to fulfill all that is required of him (or her). Employees are always given targets on a daily basis. They are expected to achieve these targets. Though not stated sometimes, all employees achieve these targets. The quality of achievement is however where the biggest challenge is. There are some employees that achieve their targets to the letter and in some instances exceed expectations of the supervisor or the immediate boss. In such circumstances, the staff members in question are considered to have a high desire to excel at the workplace. They are therefore considered to have a high need for achievement (Manoharan, Sardeshmukh, & Gross, 2019).

Managers and supervisors tend to trigger this need in their subordinates by placing a reward (Zhang, Song, & Song, 2020). Today, organizations have employee recognitions in line with their performance and so do insurance companies for their agents. This is one way to ensure that employees or agents continue working hard to realize their goals. Indirectly, however, this process helps employees and agents, to cultivate the culture of being effective in their operations at work. They, therefore, get to awaken their desire to be achievers in their department(s), agencies or

business units (Usman, Ali, Ogbonnaya, & Babalola, 2020). In the process, therefore, the ‘need for achievement’ as a train in employees gets strengthened (Luft, 2016).

Looking at it from the perspective of the performance of employees or agents in an organization, the strong desire to achieve something and hence get an award has an impact on the way an employee or agent carries out his (or her) duties at the office. It is this desire that gets transformed into a physical output and hence a product. It is therefore obvious that the strong desire to achieve something at work is a significant driver of employees’ effective performance (Renz & Posthuma, 2020).

When employees or agents get emotionally distracted at the workplace, their productivity levels tend to go down. This can be associated with a circumstance such as when employees or agents get family problems or when they get a social problem that could not family-related. In such circumstances, their desire shift from being effective at work to solving the social problem that one is caught up in. This shift in desire for effectiveness and hence the need for achievement is manifested by the way an employee or agent operates at work. Most likely, their level of focus and commitment tends to go down. This, therefore, means that their desire for achievement has a significant linkage to their actual ability to achieve which later gets manifested through the actual achievement (Barreiro & Treglown, 2020).

Though insurance agents may not directly be considered to be employees, they are in fact employees. This is because they sign official contracts to work for an insurance company as agents (Asimit, Cheung, Chong, & Hu, 2020). They can therefore be considered to be sales personnel of an insurance company though with different terms and conditions from those of a sales agent of any other business set up which is not insurance-related. The fact that insurance agents can be

considered to be employees and are in-fact employees, their operations are also linked to their need to achieve success in their dealings (Kalkavan & Katrinli, 2014; Bandera & Passerini, 2020). There is therefore a possible link between “the need for achievement” and the productivity of life insurance agents attached to an insurance company.

H₁: There is a relationship between the need for achievement and the productivity of life insurance agents.

2.4 Need for affiliation and productivity of life insurance agents

Focusing on the productivity of life insurance agents, there is a need to establish the level of their productivity and the quality of their customer portfolio. The aspect of quality is important to consider here in the sense that there are high possibilities that agents can engage in dubious business dealings that bring about losses to an insurance company. It is also based on this quality that the management of an insurance company can choose to lay off agents (Park, 2018).

Laying off agents or maintaining them is a choice that needs to be considered carefully. One important ingredient in making this choice is the way an agent behaves when transacting business for an insurance company (Owadally, Zhou, Otunba, Lin, & Wright, 2019). One way to check this is to establish the extent to which an agent has a need for affiliation. The need for affiliation as proposed by McClelland indicates the strong desire to belong somewhere. This desire makes an employee loyal to the cause of an organization (Bandera & Passerini, 2020). In the case of an insurance company, loyalty is expected from the insurance agents. The more loyal they are, the more they are expected to transact good business for an insurance company (Yao, Qiu, & Wei, 2019).

The need for affiliation brings to the fore two important traits that an individual may have; agreeableness and extraversion. High levels of agreeableness in an individual make that person to want to belong somewhere. Such people tend to want to please others at their own expense since they want to be accepted by others. It is through this trait that they become submissive to the cause of an organization. In the context of an insurance company, therefore, an insurance agent becomes strongly attached to an organization. In this context, an agent tends to suggest that the existence of an insurance company guarantees his (or her) existence (Wang, Kafouros, Yi, Hong, & Ganotakis, 2020).

Though it is good to desire affiliation, it is important for an individual to be sure of what affiliation they want to belong to. This means that the strong need for affiliation can make a person get attached to a group that may not be good for that person. This kind of affiliation explains why it is easy to recruit children into an armed struggle since children tend to want to belong somewhere. It is therefore important for an individual to have a good knowledge of the group or organization that he (or she) would want to get affiliated with (Raykov & Silva-Buston, 2020).

Need for affiliation as a trait also makes an individual desire more collaboration rather than competition. This means that an individual tends to want to forge a way out of any situation rather than engaging in unhealthy competition. This can be likened to forming a merger in the face of competition. The need for affiliation, therefore, pushes someone to want to have group success rather than individual success. This is something good considering that group success is more beneficial than individual success (Milner, Rice, & Rice, 2019).

The importance of having group success can also be felt in an organizational setting. A group could be a department or a business unit composed of more than one employee (Lehmann-Willenbrock,

G.Rogelberg, A.Allen, & E.Kello, 2018). All these employees contribute to the overall success of that department or business unit. Having a group success in such a scenario, therefore, is more helpful than having only one individual recognized as the best employee of the year or agent of the year in case of an insurance company. This is synonymous with the great conflict between the individual and group goals in an organizational setting. Such a conflict is addressed through the perspective of goal congruence (Asrar-Ul-Haq, et al., 2020).

Borrowing from the concept of the multiplier effect, having group success has a higher effect than having an individual success. In group success, credit is awarded to the whole team making every member feel relevant and important to the department or business unit. This however does not demonize individual success. Where it is impossible to have group success, individual success should not be sacrificed (Wörtler, Yperen, & Barelds, 2020).

Linking to the insurance sector and productivity of insurance agents, it is possible to have group success. The need to generate individual commission notwithstanding, insurance agents are likely when they work as a team especially in the sense of supporting one another in the business. The new agents get introduced in the business and get to learn from the experienced agents. Eventually, every party gets business and grows in the practice. In such an arrangement, an agent increases his (or her levels) of belonging as well as realizing collaboration and group success in terms of productivity of insurance agents (Crick, Jenkins, & Surminski, 2018).

Though collaboration is important, it leads to the concept of belonging. The two; collaboration and belonging, help to explain the aspect of affiliation. When employees feel the urge to get an affiliate, they tend to have the desire to belong somewhere. This is however linked to collaboration. The aspect of collaboration helps an individual to understand the aspects of group dynamics for the

group that one is attached to. It is this understanding that either cements or breaks affiliation (Wang, Kafouros, Yi, Hong, & Ganotakis, 2020).

The negative side of affiliation notwithstanding, high levels of affiliation tend to increase the performance levels of an individual. High levels of affiliation can be likened to being a believer in church or in a political party. The more one believes that a political party stands for a good cause, he (or she) will tend to work hard to defend such a cause and even extend its existence. The same is therefore applicable in operations of insurance agents (Gama & Bandeira-de-Mello, 2020).

Insurance agents need to therefore have a good understanding of the operations of the insurance company they are attached to. The more they understand the company, the more they are likely to want to be associated with that company. This increases the amount of energy that a person may use to defend the cause of that insurance company. It is this energy that determines the level of success of an insurance agent in his (or her) operations in the market area. Higher energy is associated with high levels of affiliation (Sudo & Farrar, 2020).

The aspect of understanding needs to further be extended to the actual work that needs to be done (Blay, Keshet, Friedman, & Gilboa-Schechtman, 2020) by an insurance agent. Though insurance services and sale of insurance products may seem to be the same in the insurance industry, there are likely to be a few deviations in the way the insurance service is offered when considering the different insurance companies present in an industry (Asimit, Cheung, Chong, & Hu, 2020). Considering the insurance market like Uganda, the operations of Pax Insurance Uganda Limited is likely to be different from the operations of Jubilee Insurance Uganda Limited (Insurance Regulatory Authority, 2018). It is this difference in the way insurance products are offered and

how the actual service is carried out that sets one insurance company apart from the other. The insurance agents need to therefore understand this and put it into practice.

The linkage between the level of affiliation and actual productivity of insurance agents suggests that there is indeed a relationship between the need for affiliation and the productivity of a life insurance agent. The higher the need for affiliation, the higher the extent to which an insurance agent performs well when trading insurance products in the market (Kar & Navin, 2020). Though this is the case, the position is not conclusive. It however presents a good case that needs further investigation from the point of view of insurance agents of life insurance product in Uganda.

H₂: There is a relationship between the need for affiliation and the productivity of life insurance agents.

2.5 Need for power and productivity of life insurance agents

Like in the case of the need for affiliation, insurance agents can have the need for power. The need for power makes one have a strong desire for control and influence over others. Controlling is good as long as it is done for the right reasons. However, the desire to have power is sometimes implemented for personal reasons. One of the personal reasons is to have unquestionable access to all resources in an organizational entity (Hartner-Tiefenthaler, 2020). This is good but needs to be earned.

Control and power are likened to leadership. When one is a leader, he (or she) has significant influence and control over the people he (or she) leads. This control is a manifestation of power. The need for power makes one have a strong desire to out compete everyone and become the center

of attention in most if not all aspects that govern a community or business entity (Semeen & Islam, 2020).

Focusing on a business entity, employees have a tendency of displaying their skills and expertise to create an invisible powerhouse. For instance, an employee or group of employees may decide to specialize in handling electrical matters in an organization to the extent that all other employees feel the need to contact them when they electrical challenges in their operations. In this context, the group that specialized in electrical becomes powerful. This power is however limited to their field of electricity. There are cases however when one may want to have power in all aspects of a community or an organization (Maya-Jariego, Alieva, & Holgado, 2019).

One way one can have control in almost all aspects of a department or community is to become a leader in that department or community. Through leadership, an individual takes a decision that indicates authority and power. It is during this time that this individual will be able to exercise his (or her) power. Through this exercise of power, an individual is able to quench the thirst for power (Vitanova, 2019).

There is, therefore, a need to note that, need for power does not dictate how one will be able to use power once he (or she) gets the power. It is on this basis that only those who know how to use power for the greater good should be able to get power (Chen, Yang, & Zong, 2020). In reality, however, it is not the case. Even those who do not deserve to hold power end up getting it and use it for individual reasons. This however does not mean that those who can put power into good use should quit the struggle (Feenstra, Jordan, Walter, & Stoker, 2020).

In an organizational setting, the situation is not any different. Such power struggles are enshrined into the concept of organizational politics. Through organizational politics, some people get power and others lose it (Lau, Scully, & Lee, 2018). It is however important to note that organizational politics can sometimes become uncouth in their existence. Despite their bad nature, organizational politics need to continue existing to guarantee effective management of an organization (Varela-Neira, Araujo, & Sanmartín, 2018).

In insurance companies, agents could have a need for power. This is reflected through the competition that insurance agents may be presumed to have. This kind of competition is likely to stem from the need to be better and become agent leaders. Every insurance agent strives hard to be better than others. This could be in terms of the commission received, the time taken to respond to claims from clients, and even the quality of insurance services that an agent offers to a client (Lee, Choi, & Ha, 2020).

The concept of the need for power, therefore, is more inclined towards individual success rather than group success. The possibility of having group success cannot however be ignored considering that there is a need to have teamwork in order to have effective performance in a business operation. It is therefore possible to have group success amidst the struggle to realize power though it is more evident in terms of individual performance as far as insurance agents are concerned (Sharma & Stol, 2020).

When an insurance agent becomes the best agent in a year in terms of premiums received, a form of recognition is made by the insurance company. This recognition helps the agent to become more effective in the subsequent years. It further increases his (or her) visibility in the insurance industry and it puts him or her in a better position to become an agent leader. It is therefore of paramount

importance to an individual agent to get recognized because of the benefits that the recognition comes with (Heninger, Smith, & Wood, 2019). Though this is the case, the recognized agent needs to have gotten the recognition truthfully and not through other means.

The need to stress the means through which one gets recognition is important. Considering that recognition can be equated to power and hence the realization of the need for power, the one receiving the recognition needs to ensure that the recognition did not lead to the downfall of another insurance agent or any other form of blackmail or any other form of improper use of information. This way, the power realized is expected to be put to good use and not a means to ensure that the power is sustained with an effective performance by the agent (Montani, Boudrias, & Pigeon, 2020; Bergin & Jimmieson, 2020).

The strong need for power in an individual, therefore, significantly influences the way that individual acts or operates in an organizational setting. This is especially in the course to acquire power (Gist-Mackey & Dougherty, 2020). When the struggle for power is enhanced, agents tend to behave in a way that can enable them to have power. This is inclusive of working effectively in their profession as insurance agents. It is through this hard work that an agent becomes famous and hence realizes power (Woods, 2020). There is therefore a possible relationship between the “need for power” and the productivity of insurance agents. Though this is the case, there is a need for the same to be tested in developing countries like Uganda.

H₃: There is a relationship between the need for power and the productivity of insurance agents.

2.6 Conceptual framework

This study was carried out based on the conceptual framework presented in Figure 1.1.

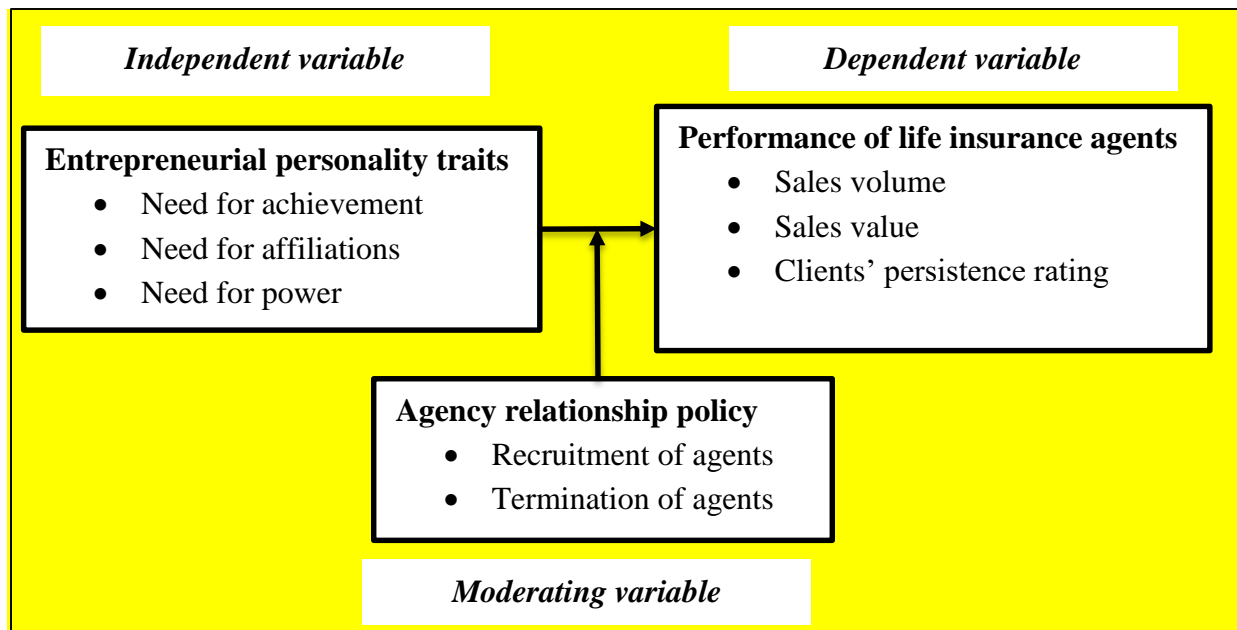


Figure 1.1: **Conceptual framework**

Source: Ariyabuddhiphongs & Marican (2015); Arnolds & Boshoff (2003)

The conceptual framework indicates that the productivity of life insurance agents could be influenced by the possession of entrepreneurial personality traits. When an individual has good entrepreneurial personality traits, then he (she) gets into a good position to perform favorably in an agency business arrangement (Ariyabuddhiphongs & Marican, 2015). Borrowing from Needs Theory by McClelland, the entrepreneurial personality traits can be analysed through the three main needs; the need for achievement, the need for affiliation, and the need for power. The study further revealed that the favorable productivity of agents is manifested through sales volume, sales value and quality of agent's client portfolio in an insurance company (Caringal-Go & Hechanova, 2018). This is however moderated by policies present in the insurance industry as well as policies that govern the relationship between an insurance company and insurance agents. According to the model, the policies apply at an organizational level as well as at the industry level. The policies, therefore, are significantly helpful in providing moderation in a relationship between entrepreneurial personality traits and the productivity of life insurance agents in an insurance

organization (Irwandy & Sjaaf, 2020). The conceptual framework, therefore, guided the study. The findings from the study confirmed the model.

2.7 Conclusion

The detailed review of literature carried out indicates that there is a possible association between entrepreneurial personality traits and the productivity of life insurance agents. The entrepreneurial personality traits are represented by the need for achievement, need for affiliation as well as the need for power (Owadally, Zhou, Otunba, Lin, & Wright, 2019). The literature indicates that the manifestation of entrepreneurial personality traits is through the actions of the different insurance agents (Woods, 2020). The traits, therefore, reflect their personalities (Harms, Hatak, & Chang, 2019). The only way the personalities can be felt and appreciated is through action. It is this action that results in actual performance. It was therefore probable that there is a relationship between entrepreneurial personality traits and the productivity of insurance agents (Kar & Navin, 2020; Cheng, Nsiah, Sun, Zhuang, & Foroudi, 2020). There was however a need to establish the existence of this relationship in the operations of Jubilee Insurance Uganda Limited. It is on this basis that this research was proposed and carried out.

CHAPTER THREE

RESEARCH METHODOLOGY

3.0 Introduction

In this chapter, there is a presentation of the activities that were carried out in this study in order to successfully establish the existence of a relationship (*association and influence inclusive*) between entrepreneurial personality traits and the productivity of life insurance agents in the operations of Jubilee Insurance Uganda Limited. The chapter is divided into other twelve (12) sections after the introductory sections. Details of these are presented in the sections that follow.

3.1 Research design

A combination of qualitative and quantitative research designs were considered as the appropriate research designs for this study. Quantitative approach was preferred because it provides the fundamental connection between empirical observation and mathematical expression of quantitative relationship (Mpiima, 2019) and the qualitative method enabled a further probe for more detailed information to supplement the quantitative data. These two were considered because of the need to focus on both, quantitative and qualitative dimensions of the data that was obtainable for this study. In this study, both qualitative and quantitative data were collected and analyzed. The use of qualitative and quantitative research designs in this study was therefore appropriate and relevant.

3.2 Area of study

All the three branches of Jubilee Life Insurance of Uganda (JLIU) were considered in this study. These are Park mall, Jinja, and parliamentary avenue branches of JLIU. These were considered for

the study because that is where life insurance services and products of Jubilee Insurance are managed from.

3.3 Population of the study

Respondents that were involved in this study were categorized as life insurance agents and unit managers. The focus was on these two categories of respondents because they were the ones with the needed information to explain the situation of entrepreneurial personality traits and the productivity of life insurance agents JLIU. A total of 425 respondents formed the population of the study (Jubilee Holdings, 2019). Of these, 12 were unit managers and 413 were life insurance agents.

3.4 Sample size and sampling procedure

Based on the population of 425 respondents, a sample of 203 respondents was selected. This number was determined using the Krejcie and Morgan sampling table (Krejcie & Morgan, 1970). The breakdown of the sampled respondents per their category is presented in Table 3.1 below.

Table 3.1: Sample size selection

Category of respondents	Population size	Sample size
Unit managers	12	12
Life insurance agents	413	191
Total	425	203

Source: Jubilee Holdings, (2019)

Stratified sampling design was used to identify the actual respondents that were involved in the study. This design was considered appropriate because it takes into consideration the unique characteristics of respondents (Varshney & Mradula, 2019). The two unique characteristics and

hence categories of respondents that were involved in this study are unit managers of life insurance as well as life insurance agents of Jubilee Life Insurance Uganda. There is a need to note that in the distribution of the respondents, all the 12 unit managers were considered because they were few. The balance of the respondents (191) was selected from the group of life insurance agents of JLIU.

3.5 Data source

Unit managers of life insurance, as well as the life insurance agents, were the main sources of data that were considered in this study. This means that, in this study, only primary data was considered. This is because the researcher wanted to get firsthand information concerning entrepreneurial personality traits as well as the productivity of life insurance agents at JLIU.

3.6 Data collection methods and instruments

i.) Data collection methods

Questionnaire and interview methods were used to collect data for this study. The questionnaire method was considered appropriate in this study because all the respondents were educated and it takes a shorter time to administer it. Geographically, the method enabled the researcher to meet all the respondents in a period of two weeks. It was therefore a relevant data collection method as far as efficiency and effectiveness of the data collection process were concerned. This method was used when interacting with the insurance agents.

The use of the interview method was considered because of the need to have detailed information from the respondents who have it. In this study, the category of respondents

that fit this description were the unit managers. The interview method was therefore used to collect data from the unit managers.

ii.) Data collection instruments

These are specified per data collection method. When using the questionnaire as the data collection method, the data collection instrument was the questionnaire form. Additionally, the researcher secured a notebook and a pen to keep track of where questionnaire forms were distributed.

When using interview as the data collection method, the data collection instrument that was used while executing this method was the interview guide form. Use of a voice recorder was also considered when carrying out interviews.

3.7 Data management

Data management involved the process of data collection as well as the processing of data. The process of data collection began by requesting permission to collect data. This permission was in form of an introductory letter that was given to the Jubilee Life Insurance offices of Park view, Jinja as well as parliamentary avenue. Thereafter, the researcher received feedback and was allowed to collect data from the Jubilee Life Insurance offices. The questionnaires were issued to the respondents and were collected from them after two weeks.

In relation to interviews, the researcher secured permission to collect data as well as appointments with the different unit managers. Using the appointments, interviews were conducted and responses were recorded in the researcher's notebook. A voice recorder was also used to supplement details documented in the researcher's notebook.

After the data collection process, the data obtained were processed by carrying out the activities of error checking, data cleaning, coding of the questions as well as their responses and data entry into the analysis tool. All these activities were necessary to prepare the data for analysis.

3.8 Measurement of variables

Three variables were considered in this study; entrepreneurial personality traits, performance of life insurance agents and agency relationship policy. The measures of these variables are summarized in the subsections below.

- a) Entrepreneurial personality traits were measured by assessing the needs for achievement, affiliation and power (Ariyabuddhiphongs & Marican, 2015). Through assessment of these needs, the personality traits of entrepreneurial were identified.
- b) Productivity of life insurance agents was measured by assessing sales volume realized by the agents, price tag per sales (sales value) as well as the persistence rating levels of the agents (Caringal-Go & Hechanova, 2018). Through these assessments, the productivity levels of the agents at Jubilee Life Insurance Company of Uganda were established.
- c) Agency relationship policy was measured by assessing the process of recruitment and termination of agents (Irwandy & Sjaaf, 2020) at Jubilee Life Insurance Company of Uganda. Through this assessment, the official relationship between the agents and the insurance company was established.

3.9 Data analysis and interpretation

Descriptive, correlation and regression analyses were carried out to obtain responses to the research objectives that were set at the beginning of this study. Descriptive analysis was carried

out to obtain detailed findings concerning the status of variables and objectives that were set out in this study. This was used for responses from both questionnaires and interviews. Relatedly, the correlation analysis was carried out to check the degree and strength of association between the independent variables (entrepreneurial personality traits) and dependent variables (productivity of life insurance agents). This was accompanied with the regression analysis which was carried out to establish the influence of independent variables (entrepreneurial personality traits) on the dependent variable (productivity of life insurance agents).

3.10 Quality control

Quality control was checked by carrying out the validity and reliability tests. The results from these tests are presented in the subsections that follow.

3.10.1 Validity

This was tested by calculating the content validity index (CVI) for the group of questions that were prepared and included in the questionnaire forms. The computation of the index was based on the responses of experts to the questions contained in the questionnaire forms. A total of 10 experts from Prudential Assurance Uganda Limited were considered in this assignment. The experts indicated the extent to which questions were valid for consideration in this study. A formula was used to compute the content validity index as indicated below;

$$\text{Content Validity Index (CVI) per variable} = \frac{\text{Number of valid questions per variable}}{\text{Total questions contained in a variable}}$$

The CVIs that were computed to determine the level of validity in this study are presented in Table 3.2.

Table 3.2: Results from validity analysis test

Variables considered	Content Validity Index (CVI)
Agents' productivity	0.875
Need for achievement	0.818
Need for affiliation	0.778
Need for power	0.727

Source: Primary data

Results from validity analysis indicated that the data passed the validity analysis test. All groups of questions have coefficients above 0.7 which is the threshold considered to determine whether the questions were able to represent what they were supposed to represent (validity).

3.10.2 Reliability

A reliability test was carried out by conducting the reliability analysis. The results from this analysis presented using the Cronbach's Alpha Coefficient (CAC), were considered when making a conclusion as to whether the variables considered in the study were reliable for this study. This was carried out using the SPSS software. The results obtained in relation to reliability analysis are presented in Table 3.3.

Table 3.3: Results from reliability analysis test

Variables considered	Cronbach's Alpha Coefficient (CAC)
Agents' productivity	0.846
Need for achievement	0.822
Need for affiliation	0.804
Need for power	0.849

Source: Primary data

Results from reliability analysis indicated that the data passed the reliability analysis test. All groups of questions have coefficients above 0.7 which is the threshold considered to determine whether the responses obtained were reliable.

3.11 Ethical considerations

In this study, the following ethical issues were taken into consideration;

- i.) **Objectivity in the data collection process:** The researcher presented an introductory letter to the JLIU management in order to get formal permission from JLIU to engage their staff in this research study. This was done in order to ensure the objectivity of the respondents in the data collection process.
- ii.) **Ensuring that the identity of the respondents remains confidential:** The researcher made it optional for respondents to provide their names in the questionnaire. This was intentionally done to ensure that the identities of the respondents remained confidential.

3.12 Limitations

The low response rate of potential respondents as most of them had a busy schedule. Worse still most of the respondents were salespeople that were in the field most of the time so making it hard to meet them. An interview guide was made to collect some vital information for the purposes of this study.

3.13 Conclusion

The contents of this chapter indicate that the researcher managed to prepare a robust approach to use in this study. The selection of the research area, respondents, data collection methods and process, quality control of the data collected as well as the appropriate analysis techniques, enabled

the researcher to effectively carry out this study to its completion. Based on all these activities carried out as indicated in this chapter, findings were obtained. These are presented in chapter four.

CHAPTER FOUR

DATA PRESENTATION, ANALYSIS, AND INTERPRETATION OF FINDINGS

4.0 Introduction

In this chapter, there is a presentation of the findings that were obtained from the analysis that was conducted using the data collected concerning this study. The analysis was carried out in line with the research objectives. All three analysis techniques were carried out and their findings were reported. In line with the findings, a brief discussion about the findings was provided to help link the findings in this study and the findings from previous researchers. This further helped to validate the findings that were obtained.

This chapter is subdivided into four other sections. These are a section of response rate, findings about the demographics of the respondents, results from the descriptive analysis, results from correlation analysis as well as results from interviews that were conducted in this study. The results are presented in line with the research objectives.

4.1 Demographic Characteristics of the Respondents

This data presentation includes the social demographics of the respondents. Thus respondents' gender, their age bracket, academic level, number of years spent working with JLIU, the average number of lives produced by respondent per month, Average premium installment brought by respondent per month, and Client Persistence rating of respondents.

4.1.1 Gender of Respondents

One of the outputs concerning the demographics of the respondents is the gender of respondents. This was obtained to establish whether both men and women were involved in this study. Findings from this analysis are presented in Table 4.1.

Table 4.1: Gender distribution of the respondents

Gender type	Frequency	Percent
Male	45	23.6
Female	146	76.4
Total	191	100.0

Source: Primary data

The results from the analysis indicate that there were more female respondents than male respondents. The involvement of both male and female respondents in this study indicates that the results managed to pass the gender bias effect. Considering that the research is about entrepreneurial personality traits and the productivity of agents, responses from both males and females were of paramount importance to cater for the gender bias challenge.

4.1.2 Age Bracket of Respondents

Related to gender is the age of respondents. It was necessary to establish the age distribution of respondents to ascertain whether the respondents were in the right age bracket to get involved in this study. The results from this analysis are presented in Table 4.2.

Table 4.2: Age distribution of the respondents

Age distribution	Frequency	Percent
Less than 25 years	53	27.7
26-30years	80	41.9
31-35years	35	18.3
36-40years	23	12.0
Total	191	100.0

Source: Primary data

Majority of the respondents were aged between 26– 30years constituting 80(41.9%) of the total number of respondents, followed by those aged less than 25 years and were 53(27.7%) of the total number of respondents. There were 35(18.3%) of the respondents aged between 31-55years and 23(12%) aged between 36-40years. This implied that majority of JLIU agents were still youth and

very energetic comprising of 69.6% of the total respondents. Noted in the research too was that there were zero respondents in the age bracket of 41 years and above.

4.1.3 Academic Level

Analysis of academic level of respondents was also carried out. This was necessary to establish the level of understanding that the respondents had by the time they got involved in this study. The results from this analysis are presented in Table 4.3.

Table 4.3: Highest academic level attained

Academic level	Frequency	Percent
Diploma	74	38.7
Bachelors	110	57.6
Masters	7	3.7
Total	191	100.0

Source: Primary data

The results in Table 4.3 indicate that majority of the respondents had Bachelors' degree 110 (57.6%). The least number of respondents was attached to those with Master's degree 7 (3.7%). Overall, the respondents that were involved in this study had attained atleast one of the three (3) categories of education level.

Education levels of the respondents reveal that the respondents had good education level that could enable them to have a good understanding of the questions presented to them during the data collection process. The level of education further reveals that they could have gotten involved in a research activity as part of their curriculum. This put them in an advantageous position to participate in this research activity.

4.1.4 Length of Time spent working with JLIU

In any organization, employee retention is something desirable. The longer they work in an organization, the more an entity is able to save money that could have been used for recruitment and induction. The importance of having employees with high tenure levels was therefore the focus of this analysis. The results from this analysis are presented in Table 4.4.

Table 4.4: Length of service with JLIU

	Frequency	Percent
Less than a year	79	41.4
1 - 5 years	108	56.5
6 - 10 years	4	2.1
Total	191	100.0

Source: Primary data

The results indicate that most of the respondents [108 (56.5%)] had worked at JLIU for a period of 1 – 5 years. This was followed by those who had worked for less than one year who accounted for 41.4% of all the respondents who were considered in the study. The least number of respondents had worked at JLIU for a period of six to ten years. This category accounted for 2.1% of the respondents.

Based on the results obtained, more than half of the respondents had worked for a period between 1 and 5 years. This is a period long enough to have good information about the operations of JLIU. On this note therefore, the respondents were in good position to provide credible data to the researcher considering that majority of them had been working at JLIU long enough to have the needed data for this research.

4.1.5 Average number of lives produced per month

The results in relation to the lives produced in a month are presented in Table 4.5.

Table 4.5: Average number of lives produced in a month

	Frequency	Percent
Less than 1 life	42	22.0
Atleast 2 Lives	108	56.5
Above 2 Lives	41	21.5
Total	191	100.0

Source: Primary data

According to the study findings, 108 (56.5%) of the respondents brought in 2 lives of business on average every month hence met their target in that 47 gents brought in 86 lives. The results further indicated that 42 (22%) got less than 2 lives hence did not meet their monthly target. According to information obtained, 41 (21.5%) produce over and above their target of 2 lives per month. A cumulative total of 149 (78%) of respondents managed to meet or exceed their monthly target of atleast 2 lives per month.

In relation to this study, the results indicate that respondents were committed in their operations as life insurance agents. The extent to which they managed to meet their targets depicts their desire to be effective in all activities they set out to do. This is a good trait making them reliable respondents for this study. On this basis therefore, the researcher was convinced that the respondents were appropriate and relevant for this study.

4.1.6 Average Premium Installment

Findings concerning average premium installment are presented in Table 4.6;

Table 4.6: Average premium instalment

	Frequency	Percent
Less than 4,800,000/=	75	39.3
Atleast 4,800,000/=	46	24.1
More than 4,800,000/=	70	36.6
Total	191	100.0

Source: Primary data

75(39.3%) of the respondents did not meet their average premium installment of Ughs 4,800,000/= 116(60.7%) however met or exceeded their annual targets of which 46(24.1%) meet their average premium installment target and 70 (36.6%) exceeded their annual premium installment. Considering the importance of premiums in insurance business, the results obtained indicate that the respondents had significant level of commitment in their operations. The respondents were therefore considered to be relevant and appropriate in this study.

4.1.7 Status of awareness of client persistence rating

In insurance business, it is important for the insurance agent to have knowledge of how their clients' portfolio is performing. This is done by examining their portfolio to determine their persistence rating level. In order to establish whether respondents involved in this study had been examining this with reference to their clients, the respondents were requested to indicate their status on this. Results of the analysis of the responses they provided are presented in Table 4.7.

<i>Table 4.7: Status of awareness of client persistence rating</i>		
	Frequency	Percent
Yes	146	76.4
No	45	23.6
Total	191	100.0

Source: Primary data

A total of 146 (76.4%) of respondents were aware of their client persistence rating while 45 (23.6%) were not aware of their client persistence rating. This means that bigger percentage of respondents were aware of how their client portfolios were performing. This further reveals the level of performance of the respondents involved in this study. They were therefore relevant respondents to be considered in this study.

4.1.8 Persistence rates of clients

In line with awareness of persistence rating of clients, there was a need to establish the exact persistence ratings of the clients. Based on the analysis conducted, results in Table 4.8 are presented.

Table 4.8: Persistence rates of clients

	Frequency	Percent
Not aware	45	23.6
0-20	4	2.1
21-40	4	2.1
41-60	40	20.9
61-80	55	28.8
81-100	43	22.5
Total	191	100.0

Source: Primary data

The results indicate the persistence rates of clients ranged between 0% and 100%. Based on the interval of 20%, the rates are presented in Table 4.8. The rates associated with the highest number of respondents ranged between 61% and 80%. This was followed by the 23.6% of respondents who were not aware of their clients' persistence rating making a total of 45 respondents. Respondents associated with the lowest rating were only 4 (2.1%). The ratings associated with these respondents are "0% to 20%" as well as "21% to 40%".

Based on the results obtained, about 76% of the respondents had information about the persistence rates of their clients. Only 24% of the respondents did not have information about the persistence rates of their clients. This therefore means that the respondents had good knowledge of their clients and portfolios apart from only the 23.6% of the respondents who did not take trouble to get knowledge about the persistence rates of their clients.

4.2 Main findings – descriptive and correlation results

The main findings of the research study are in line with the research objectives. The findings are composed descriptive, correlation and regression analysis results. The descriptive analysis results indicate the extent to which the individual independent variables are present in the operations of an insurance agent. The correlation and regression results indicate the extent to which there is existence of a relationship between independent and dependent variables considered in this study.

i) Need for achievement and agent productivity

In this section, there is a presentation of results about need for achievement as well as how it (need for achievement) is related with agent production. The first part of the findings has information about status of “need for achievement” amongst insurance agents. The results about this status were obtained after conducting a descriptive analysis. The descriptive results obtained are presented in Table 4.9

Table 4.9: Descriptive analysis results – Need for achievement

	Mean	Std. Dev
I have a high desire of accomplishment of tasks	4.5654	.67641
I have a strong fear for failure	4.0785	1.37997
I always ensure that I attain standards of excellence	4.5131	.79378
I have a high determination to win	4.6073	.78656
I always do intense, prolonged and repeated efforts to accomplish something difficult	4.2094	.91658
I always seek for independence in all I do	4.1518	1.12061
I always seek out for new challenges or opportunities	4.4450	.81813
I find recognition as one of the most satisfying reward for my hard work	3.9895	1.08088
I always seek to succeed in any competition	4.4869	.69478
I always seek to meet and exceed expectations of others like my supervisor	4.4241	.80997

Source: Primary data

Respondents strongly agreed when asked whether they have high desire of accomplishment of tasks (Mean = 4.565, Std. Dev. = 0.676). This means that within the agents themselves, it can be said that they are self-motivated to have their work accomplished maintaining other factors constant. In the same way respondents also strongly agreed to having fear for failure (Mean = 4.079, Std. Dev =1.380) which justified another finding with a strong agreement to having a high determination to win (Mean = 4.607, Std. Dev = .787). These findings thus show that agents at JLIU try as much as possible to make efforts and improve their productivity in the organisation.

Respondents strongly agreed to ensuring they attain standards of excellence (Mean = 4.513, Std. Dev =.794). This finding can be justified by the fact that at JLIU, there are set standards of the quality of work that is expected by all agents. This helps guide agents in what they do. This can be supported by another finding from the study where respondents strongly agreed to always doing intense, prolonged and repeated efforts to accomplish something difficult (Mean = 4.209, Std. Dev =.917). This thus can be justified by the common adage that “practice makes perfect”. This could imply that agents working at JLIU make efforts to master their trade and specialise in their marketing of insurance.

When asked whether they sought independence in what they do, majority of the respondents strongly agreed (Mean = 4.151, Std. Dev =1.121). This finding implies that sometimes agents in this organisation can work without close supervision of the managers. This can partly be attributed to the fact that agents earn as much as they work since they are paid commissions on business brought. Respondents also showed that there was strong agreement on the item that they sought new challenges/opportunities (Mean = 4.445, Std. Dev =.818). This can imply that agents at JLIU are creative and can be relied upon to bring about new businesses/opportunities to enhance the organisation’s performance.

The study also showed that respondents strongly agreed to the item that they always seek to succeed in any competition (Mean =4.487, Std. Dev =.695) and consequently strongly agreed that they always seek to meet and exceed expectations of others especially their supervisors (Mean = 4.424, Std. Dev =.810). These findings can be justified by the realisation that management set targets in the organisation that all agents have to meet. Besides, most of these agents are paid commission which makes the work sometimes not only challenging but also competitive by nature. Study analysis also showed that respondents strongly agreed on the item that they find recognition as one of the most satisfying reward for their hard work (Mean = 3.990, Std. Dev =1.081). This can be justified by the occasions in the organisation where they have employees/agents of the month announced, congratulated and rewarded. This implies that recognition of agents due to their performance enhances their motivation and accordingly their productivity.

Correlation results – Need for achievement and agent productivity

The relationship between need for achievement as an entrepreneurial personality trait and agent productivity was the first objective in this study. Based on the correlation analysis carried out, the results in Table 4.10 are presented.

Table 4.10: Correlation output – Need for achievement and agent productivity

	1	2
Need for achievement (1)	1	
Agent productivity (performance) (2)	0.499**	1

****.** *Correlation is significant at the 0.01 level (2-tailed).*

Source: Primary data

Correlation results presented in Table 4.10 indicate that there is a strong, positive and significant relationship between need for achievement and agent productivity at Jubilee Life Insurance

Uganda ($r = .499$; $p < 0.01$). Based on these results, the higher the need for achievement by an insurance agent, the higher the level of agent productivity at JLIU.

The results obtained are in line with the literature presented by Turner, Li & Wei (2020). They indicated that need for achievement is an important entrepreneurial personality trait that enhances the desire to excel in an organization (Manoharan, Sardeshmukh, & Gross, 2019). When considered in the context of insurance agents, they (the agents) are likely to set targets and work hard to achieve them. This way, they manage to realize their need for achievement (Renz & Posthuma, 2020). The results therefore are in support of the literature reviewed concerning the relationship between need for achievement and productivity (performance) of life insurance agents. The results further indicate that the theory of needs by McClelland is applicable in the operations of life insurance agents in Uganda with specific focus on JLIU.

Assessment of the relationship based on interview responses

In relation to the correlation results, interviews were conducted to establish more information about the relationship between need for achievement and agent productivity. Excerpts from interview responses are presented below;

One Unit Manager from Park Royal branch of JLIU stated that ‘Agents with a high need for achievement always work to the best of their ability to ensure that they achieve their set goals hence are very highly productive. These agents are also very innovative in nature as they always do their best to find solutions to any challenges that deter them from meeting or exceeding their targets hence. They always go an extra mile and with minimum supervision always innovatively looking out on how to break the ice and get to key business influencers that enable them access clients that can afford big premiums hence attaining high Annual Premium Installments that is one of their key performance indicators.’

Another Unit Manager from JLIU Jinja branch stated that ‘They take calculated moderate risk in their bid to exceed their targets. For example some go ahead to buy gifts for customers from JLIU gift shops expecting more business and referrals from them.’

A Unit Manager from JLIU Parliament avenue also stated that ‘They set themselves goals and targets for achievement which give them the drive and direction to productivity.’

The excerpts of interview responses presented indicate that indeed there is a significant relationship between need for achievement and agent productivity. This relationship further helps the agents to become productive in their insurance assignments as agents of insurance companies.

Focusing on JLIU, responses, detailed information was obtained from the interviews conducted. All the 12 managers participated in the interviews conducted. The responses were organized per manager. Each manager was assigned numbers from number one (R1) to number twelve (R12).

R1 indicated that the productivity of insurance agents was determined by the number of clients they managed to sign up for the life insurance product. According to this respondent, the number of clients signed up represent the need for achievement. This position is echoed by R2 and R3.

Additional information was presented by R4 through whom, it was established that insurance agents are evaluated based on their ability to meet their set targets. This evaluation psychologically makes the insurance agents get the desire to achieve as much success as possible. The achievement is thereafter considered to be the level of productivity of an insurance agent. Responses from R5 and R6 also indicated the same thing contextually though with a slight addition on the aspect of productivity of an insurance agent. According to these respondents, the insurance agents under their supervision are considered to have achieved success when the insurance clients they sign up successfully pay all their monthly premiums for the entire policy term. This is something that the insurance agents need to achieve and hence be able to be considered as productive. Information from R7, R8 and R9 concurred with the responses from R1 and R2. Additionally, these managers indicated that they evaluated their insurance agents by observing their ability to maintain insurance clients for a period of three to five years. Responses from R10, R11 and R12 indicated the need to put insurance agents to task to manage their clients as their business portfolios. This form of achievement is considered to be the yardstick for determining productivity of insurance agents based on the three insurance managers.

Focusing on the insurance responses from the insurance managers therefore, the relationship between need for achievement and agent productivity at JLIU is eminent. The responses help to complement the quantitative analysis results determined in this study as far as the relationship between need for achievement and agent productivity for insurance agents is concerned.

ii) Need for affiliation and agent productivity

The second objective of this study focused on establishing the relationship between need for affiliation and agent productivity amongst insurance agents. The first part of

the findings presented in this section indicates the status of need for affiliation amongst insurance agents. The descriptive results obtained about the status of “need for affiliation” amongst insurance agents are presented in Table 4.11.

Table 4.11: Descriptive analysis results – Need for affiliation

	Mean	Std. Dev
I always feel a sense of involvement in your teams activities	4.2880	.87408
I always like pioneering responsibilities	4.1099	.97520
I always want to have a sense of belonging to particular groups	4.2670	.98243
I always create a push towards achievement in the teams I belong to	4.2356	.94701
I always try hard to please people around me	3.5969	1.30174
I am very motivated to build and maintain relationships	4.1675	1.21534
I normally conform to what is socially acceptable in the best interest of society even when it is not my desired choice	3.9372	1.23383
I at times have trouble finishing my work or responsibilities in the interest of society’s or Team needs	3.3665	1.22763
I am very out going	4.0262	1.16273

Source: Primary data

The table shows that majority of the respondents strongly agreed that they feel a sense of involvement in their team activities (Mean = 4.288, Std. Dev =.874). This can be justified by a similar finding from the study where most of the respondents claimed that they always want to have a sense of belonging to particular groups (Mean =4.27, Std. Dev =.982). This implies that agents at JLIU appreciate and attach value to groups and teams that they are assigned to at their workplace.

When asked whether they like pioneering responsibilities, majority of the respondents strongly agreed on the item (Mean =4.11, Std. Dev =.975). This could be justified by the fact that the organisation encourages self-drive and personal responsibility which implies that at JLIU, agents like in control of their work.

Research analysis also revealed that majority of the respondents strongly agreed to always creating a push towards achievement in the teams they belong to (Mean =4.11, Std. Dev =.975). This implies that teams and groups of work at Jubilee consist of participative members.

Although study findings show that majority of the respondents strongly agreed to always trying hard to please people around them (Mean =3.597, Std. Dev =1.302), the outcome standard deviation shows that there is a considerable high number of respondents who did not agree strongly to this. This however implies that there are some agents at JLIU who would rather do anything just to appease their colleagues at work.

The above finding can be understood alongside a similar discovery under the same variable where most of the respondents also agreed to normally conforming to what is socially acceptable in the best interest of society even when it is not their desired choice (Mean =3.937, Std. Dev =1.234). This could be justified by different personalities that consist of groups and therefore implying that some agents at Jubilee try to rather customise their responses and reactions to the specific people they are dealing with at the moment.

Consequently, the study showed that there was a strong agreement by respondents that most times they have trouble finishing their work or responsibilities in the interest of society's or Team needs (Mean =3.367, Std. Dev =1.223). This finding is critical for this study because it implies that teams and groups which are supposed to help agents work better sometimes hinder the progress of work and may contribute to delay in meeting of work targets.

Study analysis in this research also showed that majority of the respondents strongly agreed to being very motivated to build and maintain relationships (Mean =4.168, Std. Dev =1.215). This

finding can be justified by a similar finding under the same variable of this study where by majority of the respondents strongly agreed to being very outgoing (Mean =4.026, Std. Dev =1.163). This could imply that being outgoing is a good quality that agents require to both create and maintain relationships.

Correlation results – need for affiliation and agent productivity

The relationship between need for affiliation and agent productivity was the second objective in this study. Based on the correlation analysis carried out, the results in Table 4.12 are presented.

Table 4.12: Correlation output – Need for affiliation and agent productivity

	1	2
Need for affiliation (1)	1	
Agent productivity (performance) (2)	0.178*	1

*. *Correlation is significant at the 0.05 level (2-tailed).*

Source: Primary data

Correlation results presented in Table 4.13 indicate that there is a strong, positive and significant relationship between need for affiliation and agent productivity (performance) at Jubilee Life Insurance Uganda ($r = .178$; $p < 0.05$). Based on these results, the higher the need for affiliation by an insurance agent, the higher the level of agent productivity (performance) at JLIU.

In relation to the literature reviewed, the results obtained are supported by the literature. According to Bandera & Passerini (2020), the more an insurance agent gets affiliated to an insurance company, the more they get a feeling that they need to support that insurance company to grow. This has a tendency of making that insurance agent effective in his (or her) operations as an agent. It is this effectiveness that makes an insurance agent support the growth of the insurance company he (or she) is affiliated to. Relatedly, the need for affiliation will have become the needed driving force to become the effective insurance agent (Raykov & Silva-Buston, 2020; Milner, Rice, &

Rice, 2019). In comparison with the findings obtained about the relationship between the need for affiliation and productivity of insurance agents at JLIU, the literature supports the findings significantly. The results further indicate that the theory of needs by McClelland is applicable in the operations of life insurance agents in Uganda with specific focus on JLIU

Assessment of interview responses about the relationship

The relationship between need for affiliation and agent productivity was also assessed using interview responses. Excerpts of these responses are presented in the section below;

One Unit Manager from JLIU Parliament avenue branch stated that 'Agents with a high need for affiliation are normally very good at people relations and customer service as a result, they attain high client persistence rating which is one of the measured parameters for productivity in Jubilee.'

Another Unit Manager from JLIU Jinja branch stated that 'Though not directly linked, most social people have high ability to make friends as well as become competitive sales agents. In the work of insurance agents, this is something good because it boosts the ability of the agent to know many potential insurance clients and be able to turn them into actual clients.'

A Unit Manager from Park Royal Branch stated that 'In my view, need for affiliation helps an agent to identify with an organization. This helps to increase his (or her) ability to influence processes in an organization. This is a good trait to boost the speed of clearing claims for clients. The insurance agent with this trait is guaranteed good recommendation from both the clients and colleagues at work and hence boost his (her) productivity levels at work.'

The results obtained indicate that the relationship between need for affiliation and agent productivity is indeed obvious. The need for affiliation is indeed a supportive behavioral trait to

propel and insurance agent into a productive agent. The need for affiliation as a trait needs to be taken into consideration when establishing productivity of insurance agents.

In line with the excerpts considered in this study, the researcher managed to document key findings from each of the managers that were interviewed. The responses are presented here to indicate the views of the managers with regard to need for affiliation and agent productivity.

To begin with, responses were obtained from R1, R2 and R3. According to these managers, it is important for insurance agents to have good relations with one another. This helps to improve their productivity as they corroborate information over time. Though this is the case, it was responded to differently by R4, R5 and R6. According to these managers, it is important for insurance agents to have a good relationship with the support team of JLIU who are permanent employees of the organization. These give agents support in processing clients' policies and claims and resolving any clients complaints especially in relation to premium statements. This position is however negated by R7 and R8 who identified the possibility of collusion between insurance agents and support staff of an insurance company. This may improve customer service and subsequently customer referrals for new business and good persistence rating for agents. agents The need for affiliation therefore may enhance the productivity of an agent though there is a possibility of this negatively affected in the process.

Respondents R9, R10, R11 and R12 further indicated that striving for affiliation is good though there is need for it to be pursued with caution. They point out affiliation from the point of view of insurance clients. According to the managers, insurance agents need to have good relations with their clients. There is however a possibility that clients may connive with insurance agents especially when they know that they shall benefit from insurance arrangement. It is at this point

that they need to take caution while handling clients they are familiar with. The managers however do not disagree that the need for affiliation is an important trait to boost productivity of agents. The insurance managers need to therefore encourage the insurance agents to pursue the need for affiliation with caution. Responses from insurance managers therefore, indicate that there is a significant relationship between need for affiliation and productivity of insurance agents.

iii) Need for power and agent productivity

Need for power focuses on influence that an insurance agent has in an organization or amongst peers. The relationship of this influence with his (or her) level of productivity in the insurance agency work formed the third research objective that was considered in this study. The descriptive results obtained about the status of “need for power” amongst insurance agents are presented in Table 4.13.

Table 4.13: Descriptive analysis results – Need for power

	Mean	Std. Dev
I am very assertive	4.1728	.95504
I am very critical of given agreements and compliance	3.8743	1.30381
I am very argumentative in group discussions	3.2042	1.38988
I experience frustration when I am not in control of a situation	3.3455	1.34789
I seek or hold a position in which they have control over others,	3.1937	1.34131
I engage in conspicuous consumption. I always look out for possessions that are valued by others in the group. Eg cars, clothing	2.9319	1.50808
I always try to affect the emotions of people around me like through jokes, providing unsolicited advice, dramatic or musical performance etc	3.3717	1.45928

I use physical aggression to force others to comply with what I want from them.	2.6126	1.56832
I use psychological aggression to force others to comply with what I want from them	3.3874	1.52752
I always look out for an opportunity of taking leadership in group situations	3.3613	1.47982

Source: Primary data

Study findings from data analysis show that majority of the respondents strongly agreed that they felt they were very assertive (Mean =4.173, Std. Dev =.955). This implies that majority of the agents in Jubilee are confident in their work and possibly with desired leadership potential.

Among the items asked of the respondents concerning the need for power, majority of the them disagreed to using physical aggression to force others to comply with what they want from them (Mean =2.613, Std. Dev =1.568). This means that regardless of however much the agents might want to possess power in the organisation or upon their colleagues, there is still respect that they hold for each other.

However, majority of the respondents agreed to using psychological aggression to force others to comply with what they want from them (Mean =3.387, Std. Dev =1.526). This could be attributed to passion aggression that many people seem to use to pass on a message to those it is intended directly or indirectly.

Majority of the respondents agreed (Mean =3.874, Std. Dev =1.304) that they are very critical of given agreements and compliance and also agreed (Mean =3.204, Std. Dev =1.390) that they are very argumentative in group discussions. These findings reveal that there is much time that might be lost during meetings due to too much argumentativeness among teams.

In the same way, study findings showed that there was agreement among majority of the respondents (Mean =3.194, Std. Dev =1.341) on the item that they seek or hold position in places where they have control over others. This could be justified but a supporting finding which revealed agreement by respondents to always looking out for an opportunity of taking leadership in group situations (Mean =3.361, Std. Dev =1.480). This finding implies that the need for power seems to ignite leadership qualities and potential among agents when given an opportunity, agents would make sure they utilise the available group and teams they work with to propel their leadership potentials.

Subsequently, majority of the respondents agreed to experiencing frustration when they are not in control of a situation (Mean =3.874, Std. Dev =1.304). This also can be attributed to the innate leadership qualities that these people inhibit implying that agents at JLIU want progress in their work and anything that frustrates that process, frustrates them.

Lastly, study findings revealed that majority of the respondents agreed to always trying to affect the emotions of people around them like through jokes, providing unsolicited advice, dramatic or musical performance among others (Mean =3.372, Std. Dev =1.459). This finding implies that although agents may want to do anything to acquire power over others in the organisation, they always try to provide a conducive environment for their colleagues around them.

Correlation results – need for power and agent productivity

The relationship between need for power and agent productivity (performance) was the third objective in this study. Based on the correlation analysis carried out, the results in Table 4.14 are presented.

Table 4.14: Correlation output – Need for power and agent productivity

	1	2
Need for power (1)	1	
Agent productivity (performance) (2)	0.321**	1

***. Correlation is significant at the 0.01 level (2-tailed).*

Source: Primary data

Correlation results presented in Table 4.14 indicate that there is a strong, positive and significant relationship between need for power and agent productivity at JLIU ($r = .321$; $p < 0.01$). Based on these results, the higher the need for power by an insurance agent, the higher the level of agent productivity at JLIU.

The results obtained are in line with the findings documented by Semeen & Islam (2020). According to them, when one has a high appetite for control and power, he (or she) tends to work hard to realize great performance as an individual or as a team. It is this hard work that makes an agent become successful. This therefore means that the more one strives for power, the more he (or she) becomes productive in an official position. Productivity of insurance agents is not any different. On this context therefore, a relationship between need for power and productivity of insurance agents is eminent. This relationship based on literature reviewed significantly supports the findings obtained in this study (Vitanova, 2019; Chen, Yang, & Zong, 2020). The results further indicate that the theory of needs by McClelland is applicable in the operations of life insurance agents in Uganda with specific focus on JLIU

Assessment of the relationship using interview responses

Like in the case of need for affiliation, interview responses were obtained to establish the relationship between need for power and agent productivity. The results indicate that there is indeed a relationship between the two. Excerpts from interview responses to indicate this are presented below;

One Unit Manager from JLIU Park Royal branch said that ‘Agents with a high need for Power always look out for leadership positions and therefore work very hard to be promoted to Agent Leaders in this case to be promoted to Unit Managers hence high need for power trait attributing to high agents’ productivity in JLIU.’

Another Unit Manager from JLIU Parliament avenue branch stated that ‘Agents with a high need for Power always prefer to be independent and do not like being micro managed. They therefore meet and exceed their targets in order to put off pressure from their supervisors and to grow in to Unit Managers, a position that gives them monotony in decision making as compared to being an Agent.’

The interview responses indicate that the desire to have influence and power makes an insurance agent become more responsible in his (or her) work. This further enhances the chances of the agent to become successful and meet all the set targets. The need for power is therefore an important factor to consider when planning to enhance the overall productivity of insurance agents in Uganda.

Though the excerpts provided support for the relationship between need for power and agent productivity, there was need to document responses from all the managers that were contacted while conducting interviews. Key aspects of the responses from managers are documented in the subsequent paragraphs.

Based on responses from R1, R2, R3 and R4, need for power is key in the work of insurance agents. Like in the case of other professions in which promotion is a target of every employee, in insurance profession, the insurance agents consider need for power as their form of promotion. Acquisition of power is a motivation on the side of insurance agents as they climb through the ranks of insurance agency. Their desire to have power helps them to work harder and hence become productive. This is evident in JLIU as well as in any other insurance company operating in Uganda.

Views from R5, R6, R7 and R8 concurred with the views from R1, R2, R3 and R4 as far as the relationship between need for power and agent productivity at JLIU is concerned. Considering the responses from R5, R6, R7 and R8, the need for power is good but it is not something that needs to be focused on. The insurance managers indicated that the insurance agents need to get power as a resultant effect of excelling in their work of insurance agency. Though this is the case, they appreciate the use of “need for power as a motivation for them to work effectively and efficiently thereby realizing outstanding insurance productivity. This position is also echoed by managers R9, R10, R11 and R12. This therefore means that the relationship between need for power and agent productivity is supported by the responses from the managers of JLIU.

4.3 Main findings – regression results

The regression analysis was carried out to complement the descriptive and correlation results. Specifically, the correlation results helped to point out the existence of association between the independent and dependent variables. To be able to establish the existence and extent of influence of independent variables onto dependent variable in this study, a regression analysis was carried out. The results of this analysis are presented in Table 4.15.

Table 4.15: Multivariate regression analysis output

	Unstandardized Coefficients		Standardized Coefficients	t	Sig.
	B	Std. Error	Beta		
(Constant)	2.142	.288		7.436	.000
Need for achievement	.392	.070	.410	5.643	.000
Need for affiliation	.062	.044	.093	1.409	.161
Need for power	.070	.031	.157	2.221	.028
Dependent variable: Agent productivity					
R: 0.521					
R square: 0.272					
Adjusted R-square: 0.260					
F-statistics: 23.281					
Model significance: 0.000					

Source: Primary data

The results from the analysis conducted indicate that “need for achievement” has the highest influence onto agent productivity (Beta = 0.410; Sig = 0.000). “Need for power” takes the second position as far as the strength of influence onto agent productivity is concerned (Beta = 0.157; Sig = 0.028). What is common between the influence from “need for achievement” and “need for power” is the significance level of influence onto agent productivity in insurance companies in Uganda. Both have statistically significant influence onto agent productivity. This influence is also positive. This means that the influence is in such a way that, enhancement in “need for power” or “need for achievement” brings about significant enhancement in agent productivity amongst insurance agents.

“Need for affiliation” also has influence on agents’ productivity. This influence is however not statistically significant (Beta = 0.093; Sig = 0.161). This means that “need for affiliation” may have influence on agents’ productivity. This influence shall however not be able to cause a significant change in agents’ productivity amongst insurance agents. The change may be there but it shall be a small change (Beta = 0.093) and insignificant.

The regression results further indicate that the entrepreneurial personality traits through the need for achievement, need for affiliation and need for power have a group effect on the agents' productivity. This effect is further reported to be positive and statistically significant (Model significance = 0.000). The entrepreneurial personality traits have a 26% influence on agents' productivity in insurance companies. This means a unit change in the score of the traits on the side of the insurance agents, results into a 26% change in the level of productivity of the agents.

These findings are in support of the existing literature by Owadally et al (2019). In this literature, the importance of "need for affiliation" is emphasized. The emphasis however points out the symbiotic nature of people who seek affiliation. In the process of seeking affiliation, one may be able to advance his cause or not depending on the position of a person in the affiliation (Park, 2018). When one is on the receiving end, it becomes difficult to exert his (or her) own influence onto others who are part of the affiliation. This means that, it becomes difficult for a person to use affiliation to realize a personal goal of enhancing productivity (Milner, Rice, & Rice, 2019). This kind of realization is considered possible when the person seeking affiliation is in the position of giving orders and hence in position of using the affiliation to realize personal goals (Bandera & Passerini, 2020).

Even on the receiving end, a person in an affiliation relationship may be able to realize a personal objective for improved performance and growth though through cunning means (Raykov & Silva-Buston, 2020). One has to find a way of using the affiliation sought to tactfully influence his (or her growth). This confirms the correlation and regression findings about the "need for affiliation". In both cases, the relationship is reported to be in existence (Yao, Qiu, & Wei, 2019). The influence is also in existence but it is weak and non-significant. This therefore reflects the possibility of

chance being at play when seeking affiliation to use it to advance one’s goal of enhancing personal productivity.

Unlike the need for affiliation, productivity of an insurance agent can be enhanced significantly through the need for achievement (Turner, Li, & Wei, 2020) as well as the need for power (Hartner-Tiefenthaler, 2020) that an agent may have. These two types of needs directly propel an individual to engage in hard work to be able to realize them. It is this hard work that yields the needed results – improved individual performance. This improved performance then translates into enhanced agent productivity (Zhang, Song, & Song, 2020; Maya-Jariego, Alieva, & Holgado, 2019). The findings obtained therefore, are in tandem with the literature documented about the relationship between need for achievement and agents’ productivity as well as need for power and agents’ productivity.

4.4 Summary of hypotheses supported or not supported

This section has a summary of the hypotheses that were supported and those that were not supported. This summary is presented in Table 4.16 below.

Table 4.16: Hypotheses supported/not supported	
Hypothesis tested	Analysis outcome
Need for achievement has influence on agent productivity	Supported
Need for affiliation has influence on agent productivity	Not supported
Need for power has influence on agent productivity	Supported

CHAPTER FIVE

SUMMARY OF FINDINGS, CONCLUSION AND RECOMMENDATIONS

5.0 Introduction

This study was carried out to establish the relationship between entrepreneurial personality traits and productivity of life insurance agents at Jubilee Life Insurance Uganda (JLIU). This was considered relevant and appropriate to be researched basing on the review of literature carried out indicating that there was a possible relationship between the two. Using the Needs Theory by McClelland (Need for achievement”, “Need for affiliation” and “Need for power), entrepreneurial personality traits and their influence on agents’ productivity were analyzed in this research. Analysis of the relationships specified in the research objectives was carried out and findings were obtained. It is on the basis of these findings that this chapter was prepared. The chapter is subdivided into four other sections after the introduction section. They are summary of findings, conclusion, recommendations as well as suggestion made for areas of further studies.

5.1 Summary of findings

The findings are presented in line with the research objectives that were stated at the beginning of this study. There are therefore three findings that were obtained from this study. These findings are presented in the subsections below.

5.1.1 Need for achievement and productivity of life insurance agents

The findings obtained indicated that need for achievement has a significant relationship with productivity of life insurance agents at JLIU. This therefore means that the more the agents wanted to achieve a higher status in their engagements as agents, they tend to be obliged to work more effectively in their operations as insurance agents. The need is therefore a drive that makes them execute their duties effectively.

5.1.2 Need for affiliation and productivity of life insurance agents

Related to the need for achievement is the need for affiliation. Affiliation was contextualized to include the desire to belong somewhere as well as the desire to collaborate with others to realize a greater achievement than could be realized if a person worked alone. In relation to the overall productivity of life insurance agents at JLIU, the findings indicated that there is a significant relationship between need for affiliation and productivity of life insurance agents at JLIU. This means that the more the agents experienced the need for affiliation, the more they could be obliged to work harder in their profession to become better life insurance agents.

5.1.3 Need for power and productivity of life insurance agents

The need for power as an entrepreneurial personality trait was also assessed amongst life insurance agents of JLIU. This finding revealed that the need for power has a significant relationship with the productivity of life insurance agents at JLIU. The life insurance agents are therefore obliged to work harder and more effectively whenever they get the desire to control and have dominion over their fellow agents. They worked hard in order to be promoted to agent leaders in the organization.

5.2 Conclusion

In line with the research objectives, the main purpose of this study was to establish the relationship between entrepreneurial personality traits and productivity of insurance agents at JLIU. The entrepreneurial personality traits were manifested through the need for achievement, affiliation and power. The analysis conducted revealed that the three have a significant relationship with the productivity of life insurance agents at JLIU. This therefore means that entrepreneurial personality traits have a significant relationship with the productivity of life insurance agents at JLIU. Though this is the case, there is need to consider interactions presented by the individual traits with agent productivity. Conclusions in relation to these interactions are presented in the subsections below.

i) Need for achievement and agent productivity

The results obtained indicate that the need for achievement has a significant association with agent productivity. Additionally, the need for achievement has a significant influence on agents' productivity. This means that agents' productivity in insurance companies does not only change in tandem with the changes in need for achievement by the agent, but also as a result of the changes in the need for achievement desire of an agent.

ii) Need for affiliation and agent productivity

The results obtained indicate that the need for affiliation has a significant association with agents' productivity. Additionally, the need for affiliation has an insignificant influence on agents' productivity. This means that agent productivity in insurance companies changes in association with the changes in need for affiliation of the agent only. Therefore need for affiliation does not have influence on agents' productivity.

iii) Need for power and agent productivity

The results obtained indicate that the need for power has a significant association with agents' productivity. Additionally, the need for power has a significant influence on agents' productivity. This means that agent productivity in insurance companies does not only change in tandem with the changes in need for power by the agent, but also as a result of the changes in strength of the need for power in an agent.

5.3 Recommendation

Judging from the conclusion made, it is recommended that entrepreneurial personality traits need to be cultivated in the operations of life insurance agents at JLIU. This further means that the

managers of JLIU need to look out for entrepreneurial personality traits in new agents that wish to become life insurance agents of JLIU before recruiting them as agents. This is expected to significantly enhance the productivity of life insurance agents and thereby enhancing the productivity of JLIU. Focusing on the individual entrepreneurial personality traits, recommendations per entrepreneurial personality trait need to be considered by the managers at JLIU. These are explained in the subsections below.

i) Need for achievement and agent productivity

To further harness from entrepreneurial personality traits through the need for achievement, there is need for the managers to keep monitoring the targets given to the insurance agents from time to time and gauge the realization of these targets. There are agents who are fast in meeting their targets while others are slow. The slow agents could be engaged and encouraged to become more focused on meeting their targets and hence be able to improve their overall productivity. This is expected to enhance the productivity of the insurance agents as well as the insurance company as a whole.

Though laying off due to low level of meeting targets could be an option, establishing individual challenges of the agents and finding ways of making them be able to meet their targets forms a more positive way of handling unfavorable agent productivity. From the general point of view, the management needs to utilize the findings in this research and continue putting emphasis on the needs for agents to meet their targets.

ii) Need for affiliation and agent productivity

The need for affiliation is a good thing to consider when eyeing improvement in agent productivity. Based on the findings and conclusion in this study however, it is

recommended that little emphasis be put on this need trait because of its low ability to ensure improvement in the overall agent productivity. From the productivity point of view therefore, it is important for an insurance agent to focus on building traits that guarantee improved productivity. The trait of need for affiliation could however be emphasized because it helps the agents to be good marketers of insurance products. There is need to note that marketing is good to generate potential customers but it takes more effort to turn potential customers into actual customers. On this note therefore, there is need to emphasize the need for affiliation as a trait but not for the purpose of it being able to enhance insurance agent productivity at JLIU.

iii) Need for power and agent productivity

Like in the case of need for achievement, the trait of need for power needs to also be emphasized in the operations of insurance agents at JLIU. The need for power could be cultivated as a trait by putting in place positions of authority amongst the insurance agents. This will create an invisible competition to acquire the positions amongst the insurance agents. The competition will eventually drive the agents to work extra hard to meet their targets and be able to acquire the position(s) of authority promised to them. It is therefore imperative to the management members of JLIU to cultivate the entrepreneurial personality trait of need for power amongst their agents. This is expected to enhance the overall agent productivity at JLIU.

5.4 Suggested areas for further studies

The following areas are suggested for future researchers to consider.

- i) To assess the possibility of inculcating the entrepreneurial personality traits in life insurance agents.
- ii) To assess existence of association and collaboration amongst life insurance agents at JLIU.
- iii) To establish the relationship between implementation of policy on agency relationship and productivity (performance) of life insurance agents at JLIU

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APPENDIX 1: QUESTIONNAIRE

Hello Sir/Madam...

Good morning/Good afternoon?

My name is Angella Veronica Nassuna, a student of Masters of Business Administration of Uganda Martyrs University Nkozi. I am conducting an academic research on “Possession of entrepreneurial personality traits and Agents’ productivity in Corporate Organizations. A case of Jubilee Life Insurance Company.” This study is part of the requirement for the partial fulfillment for the award of a degree of Masters in Business Administration at Uganda Martyrs’ University Nkozi. You have been selected to participate in this study by providing the required information. Kindly spare some time to fill the attached questionnaire as accurately as possible. This exercise is strictly for academic purposes and all the information that you will offer will be treated with utmost confidentiality.

Prepared by: Angella Veronica Nassuna

Supervised by:

Dr James Kizza

Mrs Viola Asiimwe

Section A: Background Information of Respondents

Please tick as appropriate

A) **Gender Of Respondent:** Male Female.....

B) Age Bracket Of Respondent

Less than 25 years 26-30 years 31-35 years 36-40 years
41-45 years 46 years and above

C) Academic level:

Diploma Degree Masters PHD

D) Length of time of work with Jubilee Insurance

Less than a year 1-5 years 6- 10 years Above 10 years

E) On average, how many lives do you produce per month?

Less than 1 life Atleast 2 lives More than 2 lives

F) What is your API per month?

Less than ugx4,800,000 Atleastugx 4,800,000 More than ugx4,800,000

G) **Are you aware of your client persistence rating?** Yes No

H) **If yes, what was the last client persistence rating that you got?.....**

Section B:

In this section, you are requested to tick against the number in the scale with regard to the statement provided. Considering a scale where, **1** represents **0-20%**, **2** represents **21-40%**, **3** represents **41-60%**, **4** represents **61-80%** and **5** represents **81-100%** please indicate an appropriate scale according to the given statement.

Need for Achievement

Statement	1	2	3	4	5
I have a high desire of accomplishment of tasks					
I have a strong fear for failure					
I always ensure that I attain standards of excellence					
I have a high determination to win					
I always do intense, prolonged and repeated efforts to accomplish something difficult					
I always seek for independence in all I do					
I always seek out for new challenges or opportunities					
I find recognition as one of the most satisfying reward for my hard work					
I always seek to succeed in any competition					
I always seek to meet and exceed expectations of others like my supervisor					

Need for Affiliation

Statement	1	2	3	4	5
I always feel a sense of involvement in my teams' activities					
I always like pioneering responsibilities					
I always want to have a sense of belonging to particular groups					
I always create a push towards achievement in the teams I belong to					
I always try hard to please people around me					
I am very motivated to build and maintain relationships					
I normally conform to what is socially acceptable in the best interest of society even when it is not my desired choice					
I at times have trouble finishing my work or responsibilities in the interest of society's or Team needs					
I am very out going					

Need for Power

Statement	1	2	3	4	5
I am very assertive					
I am very critical of given agreements and compliance					
I am very argumentative in group discussions					
I experience frustration when I am not in control of a situation					
I seek or hold a position in which they have control over others,					
I engage in conspicuous consumption.I always look out for possessions that are valued by others in the group.Eg cars, clothing					
I always try to affect the emotions of people around me like through jokes, providing unsolicited advice, dramatic or musical performance etc					
I use physical aggression to force others to comply with what I want from them.					
I use psychological aggression to force others to comply with what I want from them					
I always look out for an opportunity of taking leadership in group situations					

Agent's Productivity

Statement	1	2	3	4	5
I believe I am so productive in this organization					
I have the desired entrepreneur traits for my work					
I am able to meet my job targets all the time					
My entrepreneurial personality traits enable me to be more productive in this organization					
I have learned many new job skills at this workplace					
The organization rules make it easy for me do a good job					
I am satisfied with my chances of promotion					
I contribute to the organization meeting its objectives					

Thank

APPENDIX 2: INTERVIEW GUIDE

1. In your own opinion, how does an agent's possession of the "Need for achievement" trait affect their productivity in Jubilee Life Insurance.
2. In your own opinion, what do you think would be the contribution of "Need for affiliation" as an entrepreneurial personality trait to an agent's productivity?
3. To what extent would you attribute an agent's productivity to their possession of the 'Need for power' entrepreneurial personality trait?
4. What would be the other desired entrepreneurial personality traits for agents in this organization?
5. How does this organization help improve its agent's entrepreneurial personality traits?
6. As an organization, how do you tap into your agent's traits?

Thank you for your responses