

**A Comparative Study on Career Growth Opportunities for Sales Force
In Automobile and Insurance Industry**

**Dr.V.Venkata Rao Associate Professor
School of Management Sciences,
NallaNarasimha Reddy Educational Society's Group of Institutions,
Hyderabad,
Telangana, India.**

Abstract

Today's employees are more career conscious than ever. Employees demand more in terms of career growth and development. Organizations that fail to allow employees to meet their individual career growth needs will lose valued employees. Salesperson's tenure is one of the major issues for companies especially in today's era of high competition. High rates of employee's turnover impact organizational productivity and competitiveness. One of the reasons for employee turnover is lack of career growth. The current study aims to reveal sales force career growth in Automobile and Insurance industry and also to find out whether the career growth in these two industries is different. For this study, a sample of 292 sales force (146 from each industry) is chosen with convenient sampling technique in various designations of sales department in Automobile and Insurance industry. Applied statistical tools include Cronbach's alpha, descriptive statistics, cross order correlation and Log-linear analysis. It is found that scope for career progression and career support are different in two industries.

Key words: career growth, sales force, turnover, career support

Introduction

The Insurance and Automobile industries in India are rising rapidly to bring in growth and employment opportunities. Insurance and automobile companies are human intensive, and Sales force act as an undoubted differentiator. Quality sales force and its retention would act as a litmus test. Opportunities for career growth and development help employees expand their knowledge, skills and abilities, and apply the competencies they have gained to new situations. This results in positive gains for the organization such as low turnover of employees, employee motivation, job satisfaction improved productivity, employee engagement and retention of top quality employees. In today's competitive business environment, it is vital that all organizations create a work environment, which promotes growth and development. It is apparent this can be achieved by implementing a Career Development Programs in the organization.

Literature Review

In a study conducted by Gulsah Karavardar and Gulsah Karavardar (2014) on organizational career growth and turnover intention in audit firms reported that organizational career growth dimensions i.e. career goal progress, professional ability development, promotion speed and remuneration growth are all negatively related to turnover intention. In addition, they recognized that professional ability development and remuneration growth have strong influences on turnover intention. Whereas, career goal progress and promotion speed had no significant effect on turnover intention. They also reported there is no any buffering effect of organizational commitment (affective commitment, normative commitment and continuance commitment) on the relationship between each of the four dimensions of organizational career growth and turnover intention.

In china, QingxiongWeng, James C. McElroy (2012) made a study on organizational career growth, affective occupational commitment and turnover intentions. They reported that the greater opportunities provided by an organization for employees to meet their career goals, acquire additional professional skills, and the degree to which the organization rewards those activities, make it less likely employees will think about leaving that organization. In a study conducted by Harold Andrew Patrick, Amit Kumar (2011) reported that Career guidance, leadership roles, network building, developing new skills, taking up special assignments and receiving productive feedback from the boss play the most important role in making the career path easier and also aids in the performance and employee growth. In Nigeria, a study is conducted by David E. Okurame (2014) to examine the influence of individual factors such as demographic variables, self-efficacy beliefs and personal growth initiative on career growth prospects within the context of radical organizational changes such as downsizing, mergers and acquisition. Results showed that educational attainment, tenure in the job, basic monthly income and job status are significant demographic factors in career growth prospects. Bill Weeks, Elten Briggs, Fernando Jaramillo (2012) in a study reported that the more sales employees believe they are not part of the informal network, do not fit the culture of the company, and are not receiving adequate mentoring, the less committed they are to their organization. Their findings also show that this negative relationship becomes stronger as employee tenure increases. Hence, the organizational commitment of highly tenured sales employees diminishes even more than the commitment of newer sales employees when they perceive barriers to their career advancement. Adeboye Titus Ayinde and A. A. Adegoroye (2012) in a study conducted on bank workers reported that when an individual perceives his career to be progressing his turnover intention will decrease and vice versa. They also found that the amount of years an individual spends in an organization does not affect turnover intention. They concluded that perception of career progression played an important role in bank workers' turnover intention but years of service did not.

In a study conducted on Malaysian knowledge workers by Foong-ming, Tan (2008) found that perceived organizational support abundantly mediates career development opportunities, supervisory support, and internal promotion, and partially mediates organizational rewards with turnover intention.

In Karachi, SobiaShujaat, Saira Sana, Dr. Faisal Aftab, Ishtiaq Ahmed (2013) conducted a study and reported that there is positive relationship between career development opportunities and employee job satisfaction.

Research Methodology

Objectives

- To find out career growth of Salesforce in Automobile and Insurance industries
- To find out whether the scope for career progression of sales force in Automobile and Insurance industries is different
- To find out whether career support in two industries is different.

Research Hypothesis

- H₁: scope for career progression will be different in two industries.
- H₂: career support will be different in two industries.

Data collection and Analysis

For this study, a sample of 292 sales force (146 from each industry) is chosen with convenient sampling technique in various designations of sales department in Automobile and Insurance industry. The questionnaire consists of two variables and six questions from each variable. When tested the reliability of questionnaire using Cronbach's Alpha, both two variables in the questionnaire found reliable. Applied

statistical tools include Cronbach’s alpha, descriptive statistics, cross order correlation and Log linear analysis.

Demographic information of the respondents

Two industries are dominated by male sales force. Majority of respondents in Automobile and Insurance industry are between the age group of 24-29 & 30-35. Majority of the respondents from Automobile and Insurance industry are graduates and Post-graduates. However, Post-graduates are more in Insurance and graduates are more in Automobile industry. Majority of the respondents from both industries are in executive cadre. Majority of the respondents from Automobile and Insurance industry are having total experience of 0-3 & 4-7 years. Sales force in Insurance industry are paid hefty salaries compare to Pharmaceutical industry and Automobile industry. From automobile industry, almost half of the respondents are married and remaining are unmarried. Whereas, majority of the respondents from insurance industry are married. Nearly 70 percent respondents from Automobile industry have no children, as majority are unmarried. Majority of the respondents from Insurance industry have no children (49 percent) and remaining have one or two children. Total number of respondents having 0-3 years of experience in their present organization is amounted to 81 percent in Automobile industry and 77 percent in Insurance industry. Employees in Automobile industry are working long hours (9-10 hours) compare to employees in Insurance industry (8-9 hours).

Data analysis and interpretation

Table-1 Reliability Statistics		
	N of Items	Cronbach's Alpha
Career progression	6	.786
Career support	6	.836

Table 1 shows the reliability statistics. The Cronbach’s Alpha is calculated for each variable individually. Two variables in this study are showing Alpha greater than 0.70. Hence, the questionnaire is found reliable.

Table-2 Cross order Correlations of Career Progression							
		Car Pro1	Car Pro2	Car Pro3	Car Pro4	Car Pro5	Car Pro6
CarPro1	Pearson Correlation	1	.432**	.394**	.539**	.567**	.484**
	Sig. (2-tailed)		.000	.000	.000	.000	.000
CarPro2	Pearson Correlation		1	.448**	.418**	.435**	.329**
	Sig. (2-tailed)			.000	.000	.000	.000
CarPro3	Pearson Correlation			1	.440**	.477**	.476**
	Sig. (2-tailed)				.000	.000	.000
CarPro4	Pearson Correlation				1	.506**	.440**
	Sig. (2-tailed)					.000	.000
CarPro5	Pearson Correlation					1	.505**
	Sig. (2-tailed)						.000
CarPro6	Pearson Correlation						1
	Sig. (2-tailed)						

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

Table-2 shows cross order correlation of Career progression. The cross order correlations among items 1-6 of Career progression are significantly correlated at 0.01 percent significance level

I found positive correlation (0.56, Sig.0.01) between opportunities to learn and continuous learning possibilities. Next, opportunities to learn is significantly correlated (0.53, Sig.0.01) with chances to scale up to better job. A positive correlation is found between opportunities to learn and opportunities to use skills. Opportunities to learn is positively correlated with quality of training programs. There is a positive correlation (0.44, Sig.0.01) between quality of training programs and rewarding creativity. Quality of training programs significantly correlated with chances to scale up to better job. Quality of training programs is positively correlated with continuous learning. A positive correlation (0.44, Sig.0.01) is found between rewarding creativity and chances to scale up to better job. There is positive correlation between rewarding creativity and continuous learning. Rewarding creativity is positively correlated with opportunities to use skills. There is a positive correlation between chances to scale up to better job and continuous learning. A positive correlation is found between chances to scale up to better job and opportunities to use skills. Continuous learning is positively correlated (0.50, Sig.0.01) with opportunities to use skills.

However a weak positive correlation is identified between opportunities to learn and rewarding creativity. There is weak positive correlation between quality of training and opportunities to use skills.

Table-3 Cross order Correlations of Career Support

		Car Sup1	Car Sup2	Car Sup3	Car Sup4	Car Sup5	Car Sup6
CarSup1	Pearson Correlation	1	.218**	.249**	.359**	.299**	.505**
	Sig. (2-tailed)		.000	.000	.000	.000	.000
CarSup2	Pearson Correlation		1	.439**	.475**	.346**	.334**
	Sig. (2-tailed)			.000	.000	.000	.000
CarSup3	Pearson Correlation			1	.364**	.399**	.352**
	Sig. (2-tailed)				.000	.000	.000
CarSup4	Pearson Correlation				1	.389**	.516**
	Sig. (2-tailed)					.000	.000
CarSup5	Pearson Correlation					1	.449**
	Sig. (2-tailed)						.000
CarSup6	Pearson Correlation						1
	Sig. (2-tailed)						

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

Table-3 shows cross order correlation of Career support. The cross order correlations among items 1-6 of Career support are significantly correlated at 0.01 percent significance level

I found positive correlation (0.56, Sig.0.01) between facilities for creativity & self-development and career planning workshops. A positive correlation is found between job rotation and formal mentoring programs. There is a positive correlation between job rotation and tuition fee reimbursement. Tuition fee reimbursement is positively correlated with job information on intranet. A positive correlation is found between Formal mentoring programs and career planning workshops. Job information on intranet is positively correlated with and career planning workshops.

However, there is a weak positive correlation between facilities for creativity & self-development and job rotation. A weak positive correlation is identified between facilities for creativity & self-development and tuition fee reimbursement. facilities for creativity & self-development is weakly correlated with formal mentoring programs and job information on intranet. Job rotation is weakly correlated with job information on intranet and career planning workshops. Tuition fee reimbursement is weakly correlated

with formal mentoring programs and career planning workshops. There is weak correlation between formal mentoring programs and job information on intranet. A weak positive correlation is observed between information about vacancies on intranet and career planning workshops.

Table- 4 Career Progression

		Automobile						Insurance					
		SD	D	NAD	A	SA	TOTAL	SD	D	NAD	A	SA	TOTAL
Q1	Frequency	20	7	19	62	38	146	4	2	16	73	51	146
	Percentage	13.7	4.8	13.0	42.5	26.0	100	2.7	1.4	11.0	50.0	34.9	100
Q2	Frequency	10	9	18	74	35	146	5	4	29	79	29	146
	Percentage	6.8	6.2	12.3	50.7	24.0	100	3.4	2.7	19.9	54.1	19.9	100
Q3	Frequency	14	17	27	67	21	146	6	18	19	61	42	146
	Percentage	9.6	11.6	18.5	45.9	14.4	100	4.1	12.3	13.0	41.8	28.8	100
Q4	Frequency	12	14	16	60	44	146	1	3	24	66	52	146
	Percentage	8.2	9.6	11.0	41.1	30.1	100	0.7	2.1	16.4	45.2	35.6	100
Q5	Frequency	25	23	19	56	23	146	5	8	23	77	33	146
	Percentage	17.1	15.8	13.0	38.4	15.8	100	3.4	5.5	15.8	52.7	22.6	100
Q6	Frequency	28	22	18	59	19	146	5	7	25	71	38	146
	Percentage	19.2	15.1	12.3	40.4	13.0	100	3.4	4.8	17.1	48.6	26.03	100

SD=Strongly Disagree, D=Disagree, NAD=Neither Agree nor Disagree, A=Agree, SA=Strongly Agree

- 1) My organization provides me opportunities to learn and grow
- 2) I am satisfied with quality of training programs in my organization
- 3) I am rewarded for my creativity and innovation
- 4) I have a chance to scale up to a better job
- 5) I feel continuous learning is ensured in my organization
- 6) My organization provides me opportunities to use my capabilities ,skills at work and grow

Table-4 shows employees opinion regarding career progression. It shows that employees in both industries are provided opportunities to learn and grow. The training programs are felt satisfactory in organizations of both industries. Creativity is rewarded more in Insurance than Automobile industry. Chances to scale up to better positions in both industries are fair. Organizations in both industries are learning organizations as employees in both industries feel that continuous learning is ensured in their organizations. Opportunities to use employee’s skills and capabilities are more in insurance industry than Automobile industries.

Table-5 Career Support

		Automobile						Insurance					
		SD	D	NAD	A	SA	TOTAL	SD	D	NAD	A	SA	TOTAL
Q1	Frequency	28	27	29	46	16	146	13	18	25	58	32	146
	Percentage	19.2	18.5	19.9	31.5	11.0	100	8.9	12.3	17.1	39.7	21.9	100
Q2	Frequency	77	25	18	16	10	146	54	17	26	40	9	146
	Percentage	52.7	17.1	12.3	11.0	6.8	100	37.0	11.6	17.8	27.4	6.2	100
Q3	Frequency	92	26	10	16	2	146	66	24	23	21	12	146
	Percentage	63.0	17.8	6.8	11.0	1.4	100	45.2	16.4	15.8	14.4	8.2	100
Q4	Frequency	64	27	15	31	9	146	24	18	24	57	23	146
	Percentage	43.8	18.5	10.3	21.2	6.2	100	16.4	12.3	16.4	39.0	15.8	100

Q5	Frequency	66	29	22	25	4	146	24	12	18	55	37	146
	Percentage	45.2	19.9	15.1	17.1	2.7	100	16.4	8.2	12.3	37.7	25.3	100
Q6	Frequency	65	34	22	18	7	146	21	22	38	41	24	146
	Percentage	44.5	23.3	15.1	12.3	4.8	100	14.4	15.1	26.0	28.1	16.4	100

SD=Strongly Disagree, D=Disagree, NAD=Neither Agree nor Disagree, A=Agree, SA=Strongly Agree

- 1) Many facilities are there for individual creativity and self-development in my organization
- 2) My organization follows job rotation method which involves us in a series of jobs in different functional areas
- 3) My organization provides tuition reimbursement to learn new skills and knowledge
- 4) My organization creates formal mentoring programs for employees
- 5) My organization posts the vacant position on Intranet
- 6) My organization conducts career planning workshops

Table -5 shows employees opinion regarding career support. It shows that in Insurance industry facilities for individual creativity and self-development are more compare to Automobile industry. As majority of the companies do not follow job rotation method in both industries there is no scope to acquire knowledge relating to other functional areas other than sales. Employees in both industries are not provided tuition fee reimbursement to learn new knowledge. Formal mentoring programs on career development are not provided in either of the industries. Organizations in Automobile industry do not post vacant positions on their intranet by which employees may aware of the openings and can apply if they feel they are competent. However, few organizations in Insurance industries post on intranet. Companies in Insurance industry conduct career-planning workshops. Whereas, companies in Automobile industry do not conduct the workshops.

Log linear Analysis of Career Progression

Table-6,7,8,9 show the results Log linear analysis of Career progression. When tested to find out whether organizational career progression is different in the two types of industries, the Pearson chi-square test results show that they are significant at 0.05 percent, chi-188.137, Sig. 0.00. It is found that career progression is different in the two industries.

Table- 6Data Information		
		N
Cases	Valid	292
	Out of Range ^a	0
	Missing	0
	Weighted Valid	292
Categories	Industry type	2
	Career Progression	5
a. Cases rejected because of out of range factor values.		

Table- 7Goodness-of-Fit Tests			
	Chi-Square	df	Sig.
Likelihood Ratio	0.000	0	
Pearson	0.000	0	

Table- 8K-Way and Higher-Order Effects							
K		df	Likelihood Ratio		Pearson		Number of Iterations
			Chi-Square	Sig.	Chi-Square	Sig.	
K-way and Higher Order Effects ^a	1	9	208.779	.000	188.137	.000	0
	2	4	24.498	.000	20.132	.000	2
K-way Effects ^b	1	5	184.282	.000	168.005	.000	0
	2	4	24.498	.000	20.132	.000	0
a. Tests that k-way and higher order effects are zero.							
b. Tests that k-way effects are zero.							

Table-9Step Summary						
Step ^a	Effects		Chi-Square ^c	df	Sig.	Number of Iterations
0	Generating Class ^b		Orgn*CarPro	0.000	0	
	Deleted Effect	1	Orgn*CarPro	24.498	4	.000
1	Generating Class ^b		Orgn*CarPro	0.000	0	
a. At each step, the effect with the largest significance level for the Likelihood Ratio Change is deleted, provided the significance level is larger than .050.						
b. Statistics are displayed for the best model at each step after step 0.						
c. For 'Deleted Effect', this is the change in the Chi-Square after the effect is deleted from the model.						

Log linear Analysis of Career support

Table-10, 11, 12,13 show the results Log linear analysis of Career support. When tested to find out whether organizational career progression is different in the two types of industries, the Pearson chi-square test results show that they are significant at 0.05 percent, chi-196.288, Sig. 0.00. It is found that career progression is different in the two industries.

Table- 10Data Information		
		N
Cases	Valid	292
	Out of Range ^a	0
	Missing	0
	Weighted Valid	292
Categories	Industry type	2
	Career Support	5
a. Cases rejected because of out of range factor values.		

Table-11Goodness-of-Fit Tests			
	Chi-Square	df	Sig.
Likelihood Ratio	0.000	0	
Pearson	0.000	0	

Table-12K-Way and Higher-Order Effects							
K		df	Likelihood Ratio		Pearson		Number of Iterations
			Chi-Square	Sig.	Chi-Square	Sig.	
K-way and Higher Order	1	9	231.301	.000	196.288	.000	0

Effects ^a	2	4	57.903	.000	54.800	.000	2
K-way Effects ^b	1	5	173.398	.000	141.488	.000	0
	2	4	57.903	.000	54.800	.000	0
df used for these tests have NOT been adjusted for structural or sampling zeros. Tests using these df may be conservative.							
a. Tests that k-way and higher order effects are zero.							
b. Tests that k-way effects are zero.							

Step ^a	Effects	Chi-Square ^c	df	Sig.	Number of Iterations	
0	Generating Class ^b	Orgn*CarSup	0.000	0		
	Deleted Effect	1	Orgn*CarSup	57.903	4	.000
1	Generating Class ^b	Orgn*CarSup	0.000	0		
a. At each step, the effect with the largest significance level for the Likelihood Ratio Change is deleted, provided the significance level is larger than .050.						
b. Statistics are displayed for the best model at each step after step 0.						
c. For 'Deleted Effect', this is the change in the Chi-Square after the effect is deleted from the model.						

Results of Hypothesis

	Hypothesis	Result
H ₁	Scope for career progression will be different in two industries.	Accepted
H ₂	career support will be different in two industries	Accepted

Table-14 shows the results of hypothesis testing. To test the hypothesis Log linear Analysis technique is applied. Results shown that –

- Scope for career progression is different in two industries.
- Career support is different in two industries.

Conclusion

In sum, the study reveals that opportunities to learn is significantly correlated with chances to scale up to better job. A weak positive correlation is identified between opportunities to learn and rewarding creativity. I found positive correlation between facilities for creativity & self-development and career planning workshops. A weak positive correlation is observed between information about vacancies on intranet and career planning workshops. On the other hand, when tested the Hypothesis using Log linear analysis, I found that Scope for career progression and career support are different in two industries. I found that employees in both industries are provided opportunities to learn and grow. Creativity is rewarded more in Insurance than Automobile industry. Opportunities to use employee’s skills and capabilities are more in insurance industry than Automobile industries. In Insurance industry facilities for individual creativity and self-development are more compare to Automobile industry. Formal mentoring programs on career development are not provided in either of the industries. Companies in Insurance industry conduct career-planning workshops.

Sales force has a prominent role in the revenue generation in Automobile and Insurance industry. Salesforce does not join in an organization just only for fair compensation and employment. Instead, they also look for career advancement. Career growth opportunities are one of the important tools of retaining talented sales force in organizations. The positive gains for the organization by providing

career advancement are low turnover of employees, employee motivation, job satisfaction, improved sales force productivity, employee engagement and retention of top quality employees.

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