

Quality of Working Life among Sales Professionals in Pharmaceuticals, Insurance, Banking & Finance Companies

Vanmathy Anbarasan & Mehta Nikhil K.

Despite its importance, most of the business strategies attribute least priority to the sales staff, which results in high turnover intentions among the employees. The insecure job profile of the sales professionals demonstrate the dynamic constructs of their quality of working life (QWL) according to the organizational characteristics. This study explores the QWL perceptions among the sales executives in pharmaceuticals, banking, finance and insurance sectors. Survey data was collected from 100 sales representatives in various locations of Mumbai, using a self-designed and validated questionnaire. Results show that while sales people are aware about their job requirements and committed to their work, their working environment is not conducive to support them, leading to their lower perceptions on QWL.

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Introduction

Selling is at the core of any business. It is an art of communication that can effectively bridge the gap between the company and the customers. The level of communication in the relationship is affected by interpersonal bonds between the buyer and the seller (Geiger & Turley 2005). In the present scenario of global recession, companies are forced to defocus on peripheral activities and give a renewed thrust on the selling function. Despite their importance, most of the business strategies attribute least priority to the sales staff of the company and fail to justify the money spent on them. Sales profession can take a significant toll on its members due to imbalances between personal, family, and work related goals, making them sensitive to sales burnout (Cummings 2001). Lack of intrinsic motivation, role ambiguity, and role conflict are significant antecedents to sales burnout. Key outcomes of sales burnout are related to lower job satisfaction and sales performance, other indirect outcomes are decreased organizational commitment and intention to

leave (Low et al. 2001). Accurate statistics on sales person turnover are not widely available (Purani & Sahadev 2008). On an average, about 16 percent of a firm's sales force will quit in a given year (Churchill et al. 1997). Employee-turnover has always been problematic among salespeople (Richardson 1999), as it creates major expenses through lost sales, costs of separation, recruitment, selection, and training (Donaldson 1998). According to Times News, New York (2003), overall attrition rate is 42% in USA, 29% in Australia, 24% in Europe and 18% in India where as the global average is 24% (Shahnawaz & Jafir 2009). Catherine (2002) argued that turnover includes costs such as lost productivity, lost sales and management time. The on-cost of the attrition rates in India to the overall salary bill is estimated to override the benefits of wage costs. This again adds burden to the organization's monetary budgets for the temporary staffs and restricts its investment on them. Therefore this viscous cycle continues neither profiting the employee nor the employer.

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The general perception is that people leave organization for higher pay. This hypothesis, though intuitively quite appealing, is often not sufficient in describing the entire picture with regard to sales force turnover. Because

the Hawthorne studies (19th century) have already proved long back that money is not the only motivator (Mayo 1960), where as other environmental factors also play a significant role for employee motivation and performance. It is important to recognize that individuals have unique motives for working (Hiam 2003) and quite often it is complex to know what motivates employees (Mishra & Gupta 2009).

Areas of Focus in Sales Research

Table 1 lists the areas of sales research carried out by different authors chronologically. Many comprehensive studies have been done on the sales persons to explore the possible factors in the work atmosphere that can motivate them and better contribute to their working quality. As per the definition given by Davis (1983), we consider that 'Quality of Working Life' (QWL) is the broader spectrum that exemplifies all the researched factors like satisfaction, commitment, turnover, compensation, relationship management, organization culture etc (as shown in Table 1) to represent the overall working condition of the sales persons.

Quality of Working Life: Theoretical Background

Quality of Working Life (QWL) has been defined by many researchers in a variety of ways, such as quality of work (Attewell & Rule 1984) and employment quality (Kraut et al. 1989). Davis (1983) has defined quality of work life as "the

Table 1: Thematic Representation of Available Review of Literature on Sales Research

Area of sales research	Authors
Job Satisfaction	Churchill et al. (1974), Bagozzi (1978), Behrmann and Perreault (1984), Sager et al (1988), Jaworski and Kohli (1991), Brown and Peterson (1993), Ahmed and Rafiq (2003), Naude <i>et al.</i> (2003), Rode (2004), Mulki et al. (2006)
Organizational Commitment	Cook and Wall (1980), McNeilly and Russ (1992), Brown and Peterson (1993), Chandrasekaran et al. (2000), Griffin et al 2001, Bhuian and Menguc (2002), Rhoades and Eisenberger (2002) Raabe and Beehr (2003), Ramaswami and Singh (2003); Coelho et al. (2005), Mulki et al. (2006)
Organizational Culture	Churchill et al (1976), Schulman (1999), Babin et al. (2000), Boles et al (2001), Valentine and Barnett (2003), Mulki et al. (2006)
Person Organizational Fit and Organizational Citizenship Behavior	O'Reilly et al. (1991), Brown & Peterson (1993), Organ & Ryan (1995), Netemeyer et al. (1997), MacKenzie et al. (1998), Valentine et al. (2002), Kristof-Brown et al. (2005), Vilela et al. (2008)
Intra-Organizational Relationship Management (Supervisor-subordinate relationship and Employee-employee relationship)	Castleberry and Tanner (1986), Lagace (1990), Wayne and Ferris (1990), Lagace et al. (1993), Liden et al. (1993), Morris (1995), Netemeyer et al. (1997), Ramaswami et al (1997), Tanner et al. (1997), DelVecchio (1998), Ragins and Cotton (1999), Flaherty and Pappas (2000), Joshi and Randall (2001), MacKenzie et al (2001), Tellefsen and Eyuboglu (2002), Brashear et al (2003), Mulki et al. (2006), Dolan <i>et al.</i> (2008), Lee and Cadogan (2009)
Customer Relationship Management	Crosby et al (1990), Jolson (1997), Sharma et al. (1999) and Weitz and Bradford (1999), Kothandaraman and Wilson (2000), Jacobs et al (2001), Geiger and Turley (2005)
Performance	Organ (1977), Petty et al (1984), Lagace et al. (1993), Swift and Campbell (1995), DelVecchio (1998), Flaherty and Pappas (2000), Lefkowitz (2000), Luo and Dwyer (2000), Silver et al (2006)
Turn Over Intentions	Davis et al. (2000), Dirks and Ferrin (2002), Harter et al (2002), Jex (2002), Meyer et al (2002), Brashear et al. (2003), Mulki et al. (2006), Purani and Sahadev (2008)

quality of the relationship between employees and the total working environment, with human dimensions added to the usual technical and economic considerations". Each work environment is characterized by three general dimensions established in series of Moos's researches (Moos 1974, 1981, 1994,

Young 1998, Teh 1999) of psycho-social aspects in different organizational settings that reflects its quality of working life (fig.1).

- **Basic Social Dimensions** include relationship dimensions (peer cohesion, involvement etc.) which identify the

nature and the intensity of personal relations in the environment and evaluate the degree of involvement in the environment as well as the degree of mutual support.

- **Personal Growth Dimensions** (professional interest, etc.) that evaluate main directions along which personal growth and self-enhancement are directed to realization of environmental goals.
- **System Maintenance and Change Dimensions** (innovation, clarity, etc.) which encompass the degree of order in the setting, clarity of expectations, maintenance of control and adjustment to changes.

practices, principles and interventions undertaken in organizations (Elisaveta 2006). Hackman and Oldhams (1980) highlighted the constructs of QWL in relation to the interaction between work environment and personal needs. They emphasized the personal needs are satisfied when rewards from the organization such as compensation, promotion, recognition and development meet their expectations, which will lead to an excellent QWL. Sinha and Sayeed (1980) designed a full-length QWL inventory relevant for the Indian sample and have validated it based on the item correlations. Elisavata (2006) verified the correlative relationship between quality of work life and satisfaction

with definite job attributes in regard to job contents and work environment. According to Raduan et al (2006), literature on QWL is limited and several studies commonly correlate with job satisfaction.

Fig. 1 Psychosocial dimensions of Quality of Working Life



We can find the relevancy of these dimensions to best fit the sales organizational settings also.

Constructs of Quality of Working Life

From an organizational perspective QWL is the tendency for humanization of work environments and for democratization of work relations based on prac-

From an organizational perspective QWL is the tendency for humanization of work environments and for democratization of work relations based on practices, principles and interventions undertaken in organizations.

Thus QWL is a multi-dimensional construct that needs careful consi-

deration to conceptualize and measure. According to Loscocco and Roschelle (1991) the most common assessment of QWL is the individual attitudes, as individual work attitudes are important indicators of QWL. Therefore it is clear that job characteristics and organizational settings have important influence on the employee's work attitude. This paper tries to measure the perceived quality of working life among the sales professionals with the aim to consolidate all the relevant factors identified in previous sales researches that contribute to their better working attitude.

Objectives of the study

The present study was carried out among sales persons in pharmaceuticals, banking, insurance and finance in Mumbai, India. The objective of the study firstly is to understand the structure and components of the perceived quality of working life relevant to cultural and organizational context of the sales people. The second objective is to explore the difference in the reporting of perceived QWL in reference to the organizational context across the four sectors selected for the study.

Hypotheses

Ø Work environment influences the attitude of the employees on a larger perspective. Structural and sectoral characteristics of the organization directly or indirectly shape the employee's experience, attitudes and behavior (Winter et al. 2000).

Therefore it is assumed that there will be a significant difference in the sales executive's perceived quality of working life, across the four selected sectors.

Ø Job satisfaction is an important factor in determining the employee's QWL. In the study conducted by Elisavata (2006), the total job satisfaction was proved as a strong determinant in the variance of QWL. Therefore it was assumed that, satisfaction of the employee will be the key factor that contributes to the significant differences in the perceived QWL across the sectors.

Validation of the Questionnaire

The survey was done using a self-designed and validated questionnaire on Perceived Quality of Working Life (Anbarasan & Mehta 2009). The questionnaire was in 5 point likert scale with 41 items, covering five factors of Employee Satisfaction and Continuance (ESC), Perceived Job Motivators (PJM), Job Awareness and Commitment (JAC), Unconducive Work Environment (UWE) and Perceived Organizational Culture (POC) as identified from factor analysis using principle axis analysis and varimax rotation. The reliability of the instrument was found to be relatively high with a Split half co-efficient value of 0.71 and Cronbach's alpha value of 0.92 indicating good internal consistency of the scale. Table 2 shows the validation details of the questionnaire.

Table 2: Questionnaire Validity

Factors	Name given	Range of factor loadings	Eigen Value	Cumulative %	Split-half	Cronbach's alpha
1 (13 items)	ESC	0.71 to 0.50.	10.855	18.092	0.89	0.93
2 (8 items)	PJM	0.70 to 0.43.	5.926	27.970	0.77	0.80
3 (6 items)	JAC	0.67 to 0.44.	5.711	37.487	0.83	0.80
4 (11 items)	UWE	0.50 to 0.69.	5.579	46.785	0.85	0.83
5 (3 items)	POC	0.65 to 0.51	2.309	50.633	0.61	0.69

Extraction method: *Principle Axis Analysis*

Sampling Techniques

Data was collected from 116 sales persons from the selected four sectors by non-probability convenience sampling in the areas of Andheri, Sakinaka, Hiranandhani, Powai, Thane and Nariman Point in Mumbai. Due to inadequacy of data and respondent bias only 100 responses were worth using for further analysis. This corresponded to a response rate of 86.21 percent, which is considered to be high. The participation in the survey was voluntary and anonymous. To ensure maximum confidentiality and anonymity of the questionnaire, no social or demographic data except gender, age, marital status and work experience were included in the questionnaire.

Statistics

ANOVA with Tukey HSD post-hoc test was used to compare average QWL scores of four subsamples. The α -level was set at

0.05. Statistical analysis was performed using SPSS (ver.12).

Results & Discussion

General information about the sample is shown in Table 3. Out of the total sample, sales representatives from pharmaceuticals constituted 31%, Insurance 25%, Banking 18% and Finance 26%. It was observed that eighty percent of the sample was male, showing a comparatively high male dominance in the sales sector. The average age of the sample was found to be 30.21 years. It was observed that the average age of the banking executives were higher (35.89), contributing to their more years of experience when compared to other sales executives in insurance, pharmaceuticals and finance. The low average years of

Table 3: General Information

Category	N	Avg.Age	Gender		Mari. Status		Avg. Experience
			M	F	M	UM	
Pharmaceuticals	31	28.55	31	-	16	15	4.36
Insurance	25	28.08	19	6	12	13	5.2
Bank	18	35.89	15	3	16	2	12.17
Finance	26	28.31	15	11	14	12	4.42
Total	100	30.21	80	20	58	42	6.53

experience of sales professionals in Pharmaceuticals (4.36 years), Finance (4.42 years) and Insurance (5.2 years) is reflective of their high turnover rate and job insecurity, when compared to the Banking sector. Majority of the sample (58%) were married.

Mean Score & Standard Deviation of QWL Scale

Table 4 shows the Mean Score and Standard Deviation of the respondents on the QWL scale. Due to the different number of items per sub-scale, the scores were transformed into a mean grade (1 to 5) so that the results on different subscales were easily comparable. Generally, all respondents had an average perception on their quality of working life, with mean score (\pm SD) of 3.46 ± 0.18 out of maximum 5 and the

Generally, all respondents had an average perception on their quality of working life.

insurance sample had a comparatively higher perceived QWL of 3.62 ± 0.56 . The score of the whole sample was higher, 4.16 ± 0.08 for the sub-scale on job awareness and commitment and lower, 2.65 ± 0.22 for the sub-scale on un-conducive work environment. This implies that the sales people are aware about their job requirements and therefore are committed to their work, but their working environment is not conducive to support them, resulting in their lower perception on the QWL. This is the reason for exhibiting withdrawal symptoms leading to higher turnover rate in sales sector in general.

Table 4: Mean Score & Standard Deviation of QWL scale

QWL	Bank		Insurance		Pharmaceuticals		Finance		Total Sample	
	Mean	Sd	Mean	Sd	Mean	Sd	Mean	Sd	Mean	Sd
Esc	3.51	0.75	3.82	0.66	3.80	0.82	3.07	1.02	3.55	0.35
Pjm	4.05	0.47	3.75	0.63	3.85	0.62	3.82	0.78	3.87	0.13
Jac	4.14	0.52	4.19	0.7	4.25	0.69	4.06	0.65	4.16	0.08
Uwe	2.49	0.58	2.95	0.79	2.68	0.81	2.47	0.74	2.65	0.22
Poc	3.89	0.74	3.79	0.87	3.40	1.03	3.46	0.97	3.64	0.24
Total	3.44	0.44	3.62	0.56	3.56	0.55	3.21	0.60	3.46	0.18

Similar results have been reported by sales researchers (Castleberry & Tanner 1986, DelVecchio 1998, Flaherty & Pappas 2000, Lagace 1990, Lagace et al. 1993, Tanner et al 1997) that factors pertaining to the work atmosphere like recognition, autonomy, good sales manager-salesperson inter-

actions, healthy competition and productive environment are key factors that can lower sales person turnover. Boles et al. (2001) also reported that organisational constructs like centralization and supportive work environment influence the sales person performance and turnover intentions.

ANOVA Results

The results of the ANOVA were significant ($p < 0.05$). This states that there are significant differences in the perceived quality of working life among the sales representatives of Banking, Insurance, Pharmaceuticals and Finance sectors. Moreover it was also found that “employee satisfaction and continuance” was the only factor that had significant difference ($p = 0.00$) among all other factors viz. Perceived Job Motivators (PJM), Job Awareness and Commitment (JAC), Un-conducive Work Environment (UWE) and Perceived Organizational Culture (POC), considered to measure QWL across the four sectors. Therefore it is clear that the significant differences across the four groups are due to their differences in the perceptions on satisfaction and continuance

sub-scale. For better understanding of the obtained results and to observe the differences across the four sectors, pair wise analysis with Tukey HSD post-hoc test was done.

There are significant differences in the perceived quality of working life among the sales representatives of Banking, Insurance, Pharmaceuticals and Finance sectors.

There is significant difference in the perceived quality of working life of sales representatives between the sectors of Insurance and Finance, with a mean difference of 0.407 and sig. of 0.045. Similarly significant difference in the perceived quality of working life of sales representatives is observed between the sectors of Pharmaceuticals and Finance,

Table 5: ANOVA

Factors	Group variations	Sum of Squares	df	Mean Square	F	Sig.
ESC	Between Groups	9.83	3.00	3.28	4.72	0.00
	Within Groups	66.68	96.00	0.69		
	Total	76.51	99.00			
PJM	Between Groups	0.98	3.00	0.33	0.78	0.51
	Within Groups	40.18	96.00	0.42		
	Total	41.16	99.00			
JAC	Between Groups	0.53	3.00	0.18	0.41	0.75
	Within Groups	41.48	96.00	0.43		
	Total	42.01	99.00			
UWE	Between Groups	3.49	3.00	1.16	2.06	0.11
	Within Groups	54.31	96.00	0.57		
	Total	57.80	99.00			
POC	Between Groups	4.14	3.00	1.38	1.60	0.19
	Within Groups	82.81	96.00	0.86		
	Total	86.95	99.00			
TOTAL	Between Groups	2.53	3.00	0.84	2.82	0.04
	Within Groups	28.68	96.00	0.30		
	Total	31.21	99.00			

with a mean difference of 0.346 and sig. of 0.088. Data reveals that Insurance sales executives have better perceptions on their quality of working life when compared to the sales persons of Pharmaceutical sector. It is also noted that the perceived quality of working life of the Finance sales representatives is the least, when compared to other two sectors, pertaining to the negative mean differences obtained with the sectors of Insurance and Pharmaceuticals. Banking sector has no significant difference with any of the sectors considered for the study.

The same result is true with regard to the employee satisfaction and continu-

ance sub-scale also. There is significant difference between the sectors of Insurance and Finance, with a mean difference of 0.753 and sig. of 0.009. Similarly significant difference is observed between the sectors of Pharmaceuticals and Finance, with a mean difference of 0.733 and sig. of 0.007. As suggestive of the above result, it is supportive that Insurance sales representatives have higher employee satisfaction and the Finance sales people have the least. However sales executives representing Banking sector could not be commented on this issue, as they showed no significant difference with any of the other sectors.

Table 6: Multiple Comparisons- tukey SD post hoc tests

Dependent Variable	(I)	(J)	Mean Difference	Sig.
	Groups	Groups	(I-J)	
ESC	1	2	-0.307	0.633
		3	-0.287	0.652
		4	0.446	0.306
	2	1	0.307	0.633
		3	0.020	1.000
		4	0.753*	0.009
	3	1	0.287	0.652
		2	-0.020	1.000
		4	0.733*	0.007
	4	1	-0.446	0.306
		2	-0.753	0.009
		3	-0.733	0.007
TOTAL	1	2	-0.178	0.717
		3	-0.117	0.887
		4	0.228	0.526
	2	1	0.178	0.717
		3	0.061	0.976
		4	0.407*	0.045
	3	1	0.117	0.887
		2	-0.061	0.976
		4	0.346*	0.088
	4	1	-0.228	0.526
		2	-0.407	0.045
		3	-0.346	0.088

*The mean difference is significant at the .05 level.

Conclusion

The high turnover rates among the sales force calls for a serious attempt in the area of sales research. It is always customary to focus on the monetary benefits to reduce turnover intentions. This hypothesis does not turn true always. To add more value to sales research, this study has tried to integrate the past researches in sales sector to highlight the broader dimensions of psycho-social aspects that reflect the perceived quality of work-ing life of the sales representatives, which can be the key contributor to the high turnover intentions. The study reports a significant

difference in the perceived quality of working life among sales representatives of Banking, Insurance, Pharmaceuticals and Finance sectors. Employee Satisfaction and Continuance (ESC) was identified as the only sub-scale that contributed to this significant difference in the perceived quality of working life among the selected sectors. Whereas the other sub-scales like Perceived Job Motivators (PJM), Job Awareness and Commitment (JAC), Un-conducive Work Environment (UWE) and Perceived Organizational Culture (POC) reported no significant difference in the perceived quality of working life across the sectors. Therefore it is explicit that the difference in the perceptions on quality of working life of the employees is mainly based on their satisfaction and intention to continue in their respective companies. As per the study, sales representatives in Finance sectors have lower employee satisfaction and high turnover intention due to their un-conducive work environment. However results need further analysis and research to carry it forwards.

Implications of the study

To the practitioners, this study offers significant insights in terms of considering conducive work environment as an important aspect of employee's quality of working life. While economic benefits and employee well being have been considered very seriously in the past, this study urges practitioners to also take into consideration the total work environment for the employee's better perception on the overall QWL. Even those

sales persons, who are committed to their work, face working environment that is not supportive. This lowers their satisfaction and continuance at work, contributing to their lower perception on their QWL. The insights provided by the study have immense significance especially in those industrial sectors where the sales force typically shifts from one organization to another with ease. In these instances, the organization has to device more focused and better thought out strategies to retain talent.

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