UNIVERSITY OF EASTERN FINLAND

Faculty of Social Sciences and Business Studies

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How to improve intrinsic motivation of Millennial salesperson in a Finnish insurance company

Abstract

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Title **How to improve intrinsic motivation on Millennial salespeople in an insurance company**			
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Abstract Sales departments in many industries have traditionally relied on extrinsic motivation methods like incentives for motivating their salespeople but because of changes in the sales work domain and different characteristics of younger salespeople generations, the current actions and means do not satisfy, engage and motivate every salesperson. Previous research does not provide clear advice for sales managers on how to improve intrinsic motivation of their today's salespeople. The objective of this thesis is to shed light on this dilemma. More specifically, it focuses on a specific industry (insurance) and on a specific target group (Millennials), which is soon the biggest generation at work. The research questions guiding this study are: "What are the intrinsic motivation drivers of a Millennial salesperson in an insurance company today?" and "How can the employer insurance company improve the intrinsic motivation drivers of their Millennial salesperson?". For gaining a holistic view of the research subject, literature review of today's sales work domain, intrinsic motivation, salesperson motivation and generation viewpoint was conducted. This study represents a qualitative multiple case study. The empirical data was collected from salespersons of a Finnish insurance company. In total five semi-structured interviews were conducted. The data was analyzed with thematic analysis method. The findings suggest a shift in mindset about salesperson motivation is needed and more focus on intrinsic motivation drivers are required for keeping the Millennial salesforce motivated. Four intrinsic motivation areas were identified: personal relationships at work, interesting and meaningful job, leading own work and achievements and personal development. Achievements and recognition at work raised as the most important factor. Also, connections between different intrinsic motivation areas were recognized. For example, having clear job description makes the job more meaningful, enables better leading of own work and feeling of succeeding. Managerial implications suggest that clearing job characteristics, supporting the relationships at work especially between salesperson and a superior, possibility to lead own work, noting the achievements of both an individual and a team, and creating possibilities to advance in one's career improve the intrinsic motivation of a Millennial salesperson.			
Key words **Millennial, salesperson, intrinsic motivation, salesperson motivation**			

Tiivistelmä

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Tiivistelmä

Myynti ja myyjien motivointi on monilla aloilla perinteisesti nojannut ulkoisiin motivaatiotapoihin kuten palkkiointiin. Muutokset myynnin alalla sekä nuorempien sukupolvien myyjien ominaisuudet ovat kuitenkin johtaneet siihen, että nykyiset toimintatavat ja keinot eivät tyydytä, sitouta ja motivoi kaikkia myyjiä. Aikaisempi tutkimus ei ole tarjonnut myynnin johdolle selkeitä ohjeita siihen, kuinka he voisivat parantaa myyjien sisäistä motivaatiota. Tämän pro gradu -tutkielman tavoitteena on valaista kyseistä asiaa. Työ on kohdistettu tiettyyn toimialaan (vakuutusala) ja kohderyhmään (Milleniaalit), joka on pian suurin työelämässä oleva sukupolvi. Tutkimusta ohjaavat seuraavat tutkimuskysymykset: "Mitkä tekijät vaikuttavat tämän päivän Milleniaalin vakuutusyhtiön myyjän sisäiseen motivaatioon?" ja "Kuinka vakuutusyhtiö voi parantaa Milleniaalien myyjiensä sisäistä motivaatiota?".

Kokonaisvaltaisen kuvan saamiseksi tutkimusaiheesta kirjallisuuskatsauksessa paneuduttiin myynnin alaan ja siihen kohdistuneisiin muutoksiin, sisäiseen motivaatioon, myyjän motivointiin sekä sukupolvinäkökulmaan. Tutkimus edustaa laadullista tapaustutkimusta. Empiirinen aineisto on kerätty suomalaisen vakuutusyhtiön myyjiltä. Yhteensä viisi puolistrukturoitua haastattelua toteutettiin. Haastatteluaineisto analysoitiin teema-analyysillä.

Tutkimuksen tulokset osoittavat, että myyjien motivointiin tarvitaan ajattelutavan muutos; jos halutaan pitää Milleniaalit myyjät motivoituneina, painoarvoa on siirrettävä sisäisen motivoinnin keinoihin. Tutkimuksessa tunnistettiin neljä sisäisen motivaation aluetta: henkilökohtaiset suhteet työpaikalla, mielenkiintoinen ja merkityksellinen työ, oman työn johtaminen sekä saavutusten huomiointi ja henkilökohtainen kehitys. Saavutusten huomioiminen nousi tärkeimmäksi alueeksi. Motivaatioalueiden välillä tunnistettiin yhteyksiä. Esimerkiksi työnkuvan selkeyttäminen tekee työstä merkityksellisempää, mahdollistaa hallitumman oman työn johtamisen ja auttaa siten luomaan onnistumisen tunteita työssä. Yrityksen johtoon kohdistuvat vaikutukset viittaavat, että työnkuvan selkeyttäminen, henkilökohtaisten suhteiden parantaminen erityisesti myyjän ja esihenkilön välillä, mahdollisuus oman työn johtamiseen, henkilökohtaisten ja tiimin saavutusten huomiointi sekä uran etenemismahdollisuuksien luominen parantavat Milleniaalin myyjän sisäistä motivaatiota.

Avainsanat
Milleniaali, myyjä, sisäinen motivaatio, myyjän motivointi

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1 INTRODUCTION

1.1 Background

Millennials are soon the biggest generation at work. They have grown during times when the technological innovations have been booming and learned to utilize different types of technologies in their life. Compared to the previous generations, Millennials seem to value more their free time and look for jobs that are meaningful to them instead of working only for salary. In addition, the attitude towards work has changed. It is common to change jobs rather often in order to keep the work meaningful, learn new and pursue a feeling of being valuable and making achievements and development in one's life.

Companies have noticed the changes among their workforce, too. When previously the job applicants have been fighting over jobs, nowadays the roles are changing and companies need to pay more attention on employee experience and make effort in keeping the good employees. A good salary, for example, is not a guarantee for keeping the employees motivated and preventing them from switching to another company. Recruiting a new person for work, especially for replacing a valuable previous employee, is more expensive than focusing resources on the old employees and keeping them. Therefore, it is reasonable to prepare and make effort within a company for having the right set of tools for not only keeping employees motivated and continuing the good work but also better ensuring keeping them in the workplace in the future.

Especially sales departments are struggling with keeping the salesforce motivated (Khusainova et al. 2018). In addition to changed attitude and work values of the Millennial employees, also sales work is evolving. Due for example high competition, increased available information and awareness, and easier access to products and services has changed the focus of sales work: it requires more expertise and problem-solving skills than previously. Products and services are sold towards customer's actual need and in many cases, it is not only about the moment when the sales are done but also about what happens before and after it. The overall customer experience matters more. Therefore, sales work is no longer purely making sales but includes many other kinds of activities, too. (Eades & Sullivan 2014.)

Motivation drivers have been traditionally linked to more extrinsic forms of motivation. Salespersons are usually rewarded with commissions for sold items or for the increased value of the customer. Intrinsic motivation methods are utilized far less. (Zoltners, Sinha & Lorimer 2012.) There are already plenty of information concerning work and salesperson motivation available thanks to existing

literature. It includes multiple different approaches and theories about motivation and the drivers behind it. However, the existing information is not unanimous and better understanding of today's individual salesperson motivation is needed for several reasons. First, sales work characteristics and its environmental settings have changed. Secondly, salespeople have changed. Salespeople of today, majority being Millennials, have been recognized to be motivated differently than earlier generational cohorts. Therefore, sales organizations are likely to require desperately fundamental changes in salespersons' motivation strategies and methods in order to succeed in today's challenging market conditions. (Khusainova et al. 2018.)

The purpose of this thesis is *to provide understanding for how Millennial salespeople's intrinsic motivation can be improved*. More specifically, this thesis focuses on a specific field of business, insurance business, which has traditionally relied heavily on extrinsic ways of motivation (Zoltners, Sinha & Lorimer 2012). The national culture aspect is considered, as the same intrinsic motivation methods might not apply all over the world, and the study is focused on insurance industry in Finland. The thesis provides helpful information for companies and sales managers struggling with leading and motivating their Millennial salespeople, especially in an insurance company.

1.2 Research gap and research problem

Previous studies have found out that Millennials are different to their previous generation (Baby Boomers) in working life and suggested what the differences and their relationships could be. The results have indicated that differences occur in values, attitudes and expectations. (Hagström & Gamberake 1995; Ng, Schweitzer & Lyons 2010; Thompson & Gregory 2012; Kuron et al. 2015; Khusainova et al. 2018; Fratričová & Kirchmayer 2018; Morrell & Abston 2018.) Although the attributes affecting motivation have been studied, the existing literature is lacking qualitative research and the answers on how the motivation of salespeople of a specific generation could be influenced.

Existing studies on Millennials have been executed on a specific life stage, mainly when they were still in school and had only little working experience. This thesis can help in supporting the previous findings and confirm if the same cohort at later, different age and life stage holds the same motives in working life than what they expressed previously when their perception of the work situation was not fully comprehensive. Furthermore, it might be possible to confirm that the changes in motives are related to the generation, and not to the age. Research of the younger generation, generation X, have indicated similar characteristics. (Fratričová & Kirchmayer 2018.) Therefore, it can be argued that

long-term changes in the workplaces are required, generally, for the future.

I decided to narrow the topic into a specific field of business, insurance industry for a couple of reasons. Firstly, I got a request from my own employer (an insurance organization in Finland) to study this specific field of business so that it is possible to directly mirror the findings towards their operations and start planning the improvements for the future. My employer organization is missing a holistic understanding on how the sales managers could motivate their younger sales force in order to improve and maintain effective sales without relaying purely on extrinsic motivation tools such as compensation and incentives. Another reason is that the previous studies, especially about the Millennials, have mainly gathered general understanding. It is suggested that future research should try to focus on e.g. a specific industry, economic or business conditions, or labor market in order to help in providing the most appropriate guidance for sales managers (Zoltners, Sinha & Lorimer 2012). By focusing on a specific industry, it is possible to highlight the possible differences between the general findings and the chosen industry (Miao, Evans & Shaoming 2007). Additionally, previous studies have identified that salesperson motivation and the motivation drivers can vary among different national cultures (Hohenberg & Homburg, 2016). Therefore, the thesis is focused on a specific national culture, Finland.

Based on the existing literature, it can be suggested that intrinsic motivation has as high or even higher role than extrinsic motivation on Millennial salespeople than extrinsic motivation. As per the interest for companies to boost and retain good sales performance, they should know how to improve their salespersons' intrinsic motivation. Salesperson motivation has been studied quite a lot but not all the findings are unanimous. No clear advice for the sales managers has been provided yet: what works, when and why. The proposed direction for the future research has been to develop theory and practice which supports sales management of the young generation. (Khusainova et al. 2018.)

In this thesis, I will combine the understanding about Millennials and salesperson intrinsic motivation on today's demanding conditions in the insurance industry in Finland, which will allow to elaborate on how organizations can directly or indirectly positively influence their soon the biggest working group in their daily sales work. The research problem guiding this thesis is: "*How to improve intrinsic motivation of Millennial salesperson in a Finnish insurance company?*"

1.3 Research objectives and questions

The objective of this thesis is to deepen the understanding of the ways of improving Millennial salesperson intrinsic motivation in the insurance industry. This is achieved through a qualitative study by interviewing Millennial salespeople working in an insurance organization. Since the study is focused on a specific real-life case company, the objective is to provide findings, which are especially in the high interest of the managers of the case company. Furthermore, this thesis aims to fill the gaps in the existing literature by monitoring the Millennials in a different life stage (they have now more working experience than when the previous studies were executed) and by focusing on a specific industry.

In this study, the aim is to identify what are today's drivers of Millennial salesperson's intrinsic motivation in the case company. Finally, I will find out what the employer, insurance company, could do in order to improve the intrinsic motivation of their Millennial salespeople. The specific research questions of this thesis are:

RQ1: What are the intrinsic motivation drivers of a Millennial salesperson in an insurance company today?

RQ2: How can the employer insurance company improve the intrinsic motivation drivers of their Millennial salesperson?

1.4 Study structure

This thesis began with a brief introduction of the topic. The topic was generally presented and described why it is important to study more closely. In addition, the research gap of the existing literature and the research questions of this thesis were discussed. The following chapters are literature review, methodology, data description, empirical findings and analysis, and finally the conclusions.

1.5 Definitions

The word 'generation' in this thesis refers to a cohort who have developed a shared understanding of their cohort's common destiny. During their formative years (childhood and adolescence), the cohort has experienced a large-scale social and economic change (Mannheim [1927] 1952), or by the more recent concept, they have collective memory emerging from a unique shared 'habitus' and culture

(Eyerman & Turner 1998).

The existing academic literature as well as media use common terms for specific generations. "Baby Boomers" were born between 1945 and 1964. Next, there was "Generation Xers" who were born between 1965 and 1979. The observed generation in this thesis comes next, most often referred as the "Millennials". Other used names for the same cohort are "Generation Y" and "Nexters". Following the approach of the previous study, which mentions "Millennials" is the most popular term, I will also use that term in my thesis. (Ng, Schweitzer & Lyons 2010.) The "Generation Z" is the most recent generation and comes after Millennials. They are only about to enter the working life. (Fratričová & Kirchmayer 2018.)

Previous literature has not been unanimous about the exact range of years of birth of the Millennial generation. Some sources present Millennials are born in or after 1980 (Ng, Schweitzer & Lyons 2010), and some say they are born between 1980 and 1994 (e.g. Zemke et al. 2000) or 1996 (Krahn & Galambos 2014). Fratričová and Kirchmayer (2018) present that the youngest generation, Generation Z, is born after 1995 in their study. In this thesis, I will refer to Millennials as a cohort born between 1980 and 1995.

2 LITERATURE REVIEW

In the literature review, I will explain the previous and most recent literature relevant to my research. It provides the tools for understanding and structuring the state of the real world and the discussed phenomenon (Kananen 2008, pp. 11-12). I have divided the literature review into four main sections. Firstly, I will present the current sales work domain perspective and the major aspects affecting it. In addition, the insurance industry and its characteristics concerning sales work are briefly presented. Second and third sections define the main concepts related to intrinsic motivation and salesperson motivation, which are vital to understand more deeply for the purpose of this study. Fourth, I will shed light on existing findings concerning Millennials and their values, attitudes and motives. In the last section, I will connect the previous sections and present a conceptual framework for this study.

2.1 Sales work of today

The surrounding environment influences salesperson behavior to varying extent. Previous studies are unanimous that the recent changes in the sales domain are one major challenge for understanding today's salesperson motivation. In order to improve and sustain work motivation, it is crucial to understand the changes in the nature of sales work and salespeople. (Kanfer et al. 2017; Khusainova et al. 2018). Therefore, this chapter focuses discussing what sales work of today is like.

2.1.1 Role of a salesperson

The uncertain situation of global economics has made people more cautious about their actions. They are more aware of the risks because of the experienced recent recessions, for instance, and consider the decisions well through. People are also much more informed about things than before – they are not dependent on the seller as a source anymore. Therefore, customer demand and expectations towards salespeople have changed. Customers of today expect that salespersons will have valuable expertise, they are reliable and committed to work. Not all companies have created or succeeded having a competitive advantage that significantly differentiates them from others. In practice, it means that salespeople rarely have a completely new innovation to sell or offer the lowest prices on the market. It is claimed that those salespersons who start working together with the customer toward the common goal will be the succeeding parties in today and tomorrow's business life. (Eades & Sullivan 2014, pp. 3-9.)

The collaborative sales approach requires new competencies and skills from salespeople. Rather than selling a product or a service, salespeople should focus on providing solutions for the problems of their customers. In addition, it should not be a single set of activities but an on-going process where salespeople are assisting customers in discovering what the problems and opportunities are, analyze the issues, build or enhance visions of solutions and evaluate the value of proposals. Both parties will be more engaged when the agreement has been made in mutual understanding and the business results are tracked together. As a conclusion, the role of the salesperson has started to remind the role of a consultant quite a lot. (Eades & Sullivan 2014, pp. 12-14.)

Additionally, existing literature describes salespersons of today as entrepreneurs. The sales organization sets the boundaries for salesperson operations but otherwise it works autonomously, as if they were business owners. In most of the cases, salespeople have limited supervision and they are able to decide the ways for growing sales volume in their own territory. In turn, the sales organizations expect to have effective spokespeople for the company who are also committed to the objectives of the organization and work ethically. (Singh 1993.)

Due to competitive characteristic of the field, the sales role also requires building relationships and creating value. Furthermore, the operations are shifting from pure selling to serving; becoming a customer consultant or a business partner. (Weitz and Bradford 1999.) External factors have influenced on the entrepreneurial role of salespersons, too. The competitive intensity in the marketplace together with changing dynamics of behavior, technology and management have changed the functioning of sales organizations, and how both salespersons and their managers accomplish their jobs. (Anderson 1996.)

Existing literature does not clearly explain how environmental factors such as changing working conditions might affect work attitudes. Employers expect flexibility, independent work performance and willingness to change from their employees. It is proposed this kind of competence demand is likely to influence on working attitudes and work motivation rather often among younger generations. (Hagström & Gamberake 1995.)

2.1.2 The impact of technology

Multiple studies have shown that the development of technology has had a notable impact on the sales domain. Changes consider various aspects in the field some of them being positive and other part negative. Marshall et al. (2012) claim that social media together with the usage of portable technological devices including Internet have caused "always-on" communication patterns. Therefore,

having a choice of not being contactable is often no longer possible for salespeople. This has led to a situation where salespeople feel they are 24 hours a day on call. Both organizational and customer demands are higher due high usage of e-mails and different kinds of mobile communication technologies. Moreover, salespeople do not feel unanimous of being accessible around the clock. For some, it is a useful tool for achieving their objectives, but not all agree on that. Some salespeople express neutral or even negative feelings about it as it can cause easily for example more stress.

Development of technology has enabled easy access on information for everyone. Therefore, buyers have become less dependent on traditional sources of information, such as salespeople, and they are observing and evaluating suitable options on their own. Buyers eliminate anything or anyone that does not provide value to them including pushy salespeople who do not have customer's best interest in their hearts. (Eades & Sullivan 2014, p. 13.) Even though the phenomenon can be seen as a challenge in many ways in the sales domain, it can be also beneficial. Help and expertise is needed when there is a lot of information available but customers have limited resources. Lack of time and knowledge of utilizing the information the best way leave room for new kind of role for salespeople. (Verbeke, Dietz & Verwaal 2011.)

Previous research has revealed some conclusions about the generational aspect and the new trend for selling including the usage of social media. Younger generation is used to using social media in every, or at least many, aspects in their lives. Therefore, they feel comfortable of using them in their work, too. However, elderly generations are not in the favor of the rapid technological changes, increased usage of different kinds of technology devices and social networks. This applies for both salesperson and customer side. Older generations are likely to value the traditional activities more. Consequently, it is suggested that the level of utilizing social media in sales work should be determined by the age demographic of the customer. It should define the nature of the salesperson-customer relationship. Hence, it is likely that virtual relationship works better when the customer has younger demographic. Ideally, also the salesperson side presents younger generation so that they are comfortable of using the required technological equipment and communication manners. (Marshall et al. 2012.)

Creating relationships with customers has been an important aspect in sales work for building trust and understanding the needs of the customer more thoroughly. Nowadays, meeting face-to-face has been challenged by virtual relationships. The pressure of being more efficient and cost effective is one of the main reasons behind it and it applies for both sales organizations and customer side. Especially when there is longer distance between the salesperson and the customer, the travel expenses of meeting face-

to-face can be high. It can be a mutual interest of cutting the travel expenses and relying on virtual meetings. Receiving the required information in the correct format at the ideal time is usually the main priority for the customer side. As long as it can be achieved, having purely virtual relationship is many times seen sufficient and beneficial. Existing literature claims that the younger generations who are used to different technical devices and social networks in their leisure and working time, the more virtual relationship will be utilized instead of traditional face-to-face relationship. (Marshall et al. 2012.)

2.1.3   Telecommuting

Advancements in the technology, the digitalization trend and affordable prices, especially concerning portable and mobile connections, have enabled working remotely for many people around the world and it has gotten popular. Allen, Golden and Shockey (2015) recommend using term telecommuting and define it as follows: "*Telecommuting is a work practice that involves members of an organization substituting a portion of their typical work hours (ranging from a few hours per week to nearly full-time) to work away from a central workplace – typically principally from home – using technology to interact with others as needed to conduct work tasks.*" For this thesis where the focus is on a specific business industry (insurance) and specific job (salesperson), the conceptualization of telecommuting is suitable: salespersons of the case company do have a central office where they usually go to work but have also a chance to telecommute to some extent.

Evolving practices are spreading to employees in multiple working positions and increasing amount of tasks nowadays have the opportunity to work elsewhere than in the office. It has been also a big fundamental change for the companies in many different industries for how they have traditionally done business. As a result, companies are more open and even encouraging their employees to telecommute. (Allen, Golden & Shockey 2015; Thulin, Vilhelmson & Johansson 2019.)

The impacts of telecommuting are diverse mainly because the extent or frequency to which telecommuting is practiced varies so much: when comparing the experiences of a person working from home once a month to a person who works from home four times a week, differences are likely to occur. Telecommuting has been identified to have an influence on job satisfaction. One study suggests that employees who telecommute a fair amount have been more satisfied with their jobs than those employees who telecommute rarely or a small amount. (Allen, Golden & Shockey 2015.) In addition, changes in personal relationships impact job satisfaction. When a person telecommutes a moderate amount, it is suggested that relationship quality improves with one's superior and reduces work-family

conflict. Simultaneously, the relationship quality with colleagues is likely to decrease. (Golden, 2006; Gajendran & Harrison 2007.)

The impact of telecommuting on job performance has remained unclear and existing studies are not unanimous about it. Some claim that those employees who telecommute extensively suffer from professional isolation, which lowers job performance (Golden et al. 2008). Telecommuting is claimed to be one reason explaining working outside regular working hours increasingly (Thulin, Vilhelmson & Johansson 2019), which also might have an effect to job performance. On the other hand, other findings suggest that when a telecommuting individual has high-quality supervisory relationship, also the job performance is higher than what it would be if s/he worked in the office (Golden & Veiga 2008).

Organization's approach on telecommuting as well as the job in question are important factors when considering the benefits. If the company is able to provide comprehensive supervisory support for the employee and employee's tasks do not completely require collaboration with others, the basis for telecommuting is more secure. For example, sales work is suggested to suit for moderate telecommuting because it does not usually require internal collaboration with other employees. Additionally, the better quality technology is provided to the employees and company invests on social communication mechanisms, less isolated but more satisfied and productive the employees who telecommute can be expected to be. (Allen, Golden & Shockey 2015.)

Eventually, the success of telecommuting is dependent on the individual. Organizations should understand one's desire to telecommute. (Allen, Golden & Shockey 2015.) Studies have shown that when employees are asked, there are a few main reasons why they want to telecommute. One of the reasons is related to work time efficacy: coworkers do not interrupt their work. In addition, telecommuting has increased the perceived autonomy of employees. Another reason is saved time in travelling between for example home and the workplace. However, usually family related motives are the biggest reason. In addition, it seems that employees who have children prefer telecommuting. People feel that they can more easily manage their daily work and non-work commitments when telecommuting. (Gajendran & Harrison 2007; Thulin, Vilhelmson & Johansson 2019.)

Still, not every person has the skills or feels motivated for telecommuting effectively. Existing literature has identified that new common problems are usually unintended consequences of telecommuting. They can be distractions of family members living in the same household, which can result in ineffective working, one starting to feel that working is taking over private life or encouraging working

too much or feeling isolated. (Thulin, Vilhelmson & Johansson 2019.) In addition, the overall impact of telecommuting to one's health and physical condition is not very clear. Presumably, the working conditions and ergonomics of the telecommuter's workstation are not as good as in the office and could cause some issues on one's physical condition, at least in the long run. (Allen, Golden & Shockey 2015.)

2.1.4 Implications of COVID-19

Considering the topic of this thesis and the current times of coronavirus disease, COVID-19, it is relevant to understand how it has affected working. The impact on telecommuting has been significant; it increased so much in a short time that it has been described to be the new normal way of working. Therefore, it is likely that the pandemic might have also shaped the experience of telecommuting. A recent study suggests that the characteristics of telecommuting reflect the quality or nature of an employee's work during the time of telecommuting, which nowadays mainly means working from home. During the pandemic times, years 2020-2022 when the study was executed, there was four main characteristics that affected the experience of employees working remotely: social support, autonomy at work, monitoring and workload. In addition, the study participants suggested that these characteristics usually have a direct impact on their effectiveness and wellbeing and eventually, shape their telecommuting experience and the challenges they confronted. (Bin et al. 2021.)

Besides individual influence of COVID-19 into employees, it is relevant to understand its possible impact on the sales work generally. This kind of pandemic is rare to happen. However, it has hampered businesses all over the world and their traditional sales processes. In order to be more prepared for such major events in the future and sudden, hazardous market conditions, organizations are encouraged to develop durable processes, sufficient planning and mitigations. According to one recent business-to-business (B2B) study findings, the key for maintaining sales during such times is developing adaptive and hybrid salespeople. (Rangarajan et al. 2021.)

Interaction between salespeople and customers has changed due COVID-19. Customers rule the salesperson-customer interaction more than ever before and they are forcing sales organizations to turn truly customer-centric. Therefore, it is suggested that salespeople should be encouraged to become more independent of their job: firmly lead their own work, build their own personal brand by creating content, which is valuable for their customers. Because meeting potential customers or existing ones has become restricted, salespeople are also expected to be adaptive with respect to technology and new,

blended sales processes. One practical example is that salespeople working on the field are trained to work as inside salespeople, too. (Rangarajan et al. 2021.)

In addition, it is not profitable to continue relying on traditional sales processes in the future. New ways of selling are required in order to succeed. Heavier usage of portable devices and increased customer preference for different kinds of self-services and virtual meetings imply digital transformation is needed more than ever for the sales organizations. It is suggested "*the process of using digital technologies to create new or modify existing – business processes, culture, and customer experiences to meet changing business and market requirements*". Hence, it is not only about taking a newer system in use into an organization but more about utilizing the digital channels diversely. (Rangarajan et al. 2021).

Furthermore, the COVID-19 pandemic has influenced customers' decision-making on purchases. Many customers have postponed, cancelled or requested for flexibility related to their purchases. Therefore, the traditional salesperson performance measuring methods have no longer been as informative as they might have been before. Instead of using outcome-based performance tracking, organizations have started to adapt more activity-based tracking performance measures. (Rangarajan et al. 2021).

2.1.5 Sales work in the insurance industry

Sales work and salesperson motivation in the insurance industry have not been studied extensively so far. According to the existing literature, it seems that sales work has been executed more or less in very traditional ways in the industry, at least from the rewarding perspective (Zoltners, Sinha & Lorimer 2012). Many insurance organizations are struggling with profitable growth. One of the most common reasons for that is the usage of traditional and ineffective sales channel models, which do not meet with the current market conditions and changing consumer behaviors. Despite the decent growth plans, companies in the insurance industry have difficulties in dealing with the uncertain and complex market conditions. In addition, it has been noticed among insurers that their products are becoming more commoditized. Certain classes of insurance products are also becoming more complex and diverse. (Wollan & Heald 2013, pp. 2-3, 29, 67, 82.)

Consequently, customers appreciate unbiased assistance with them. Previous research emphasizes the importance of helping the salespeople to succeed in their work. This is possible by implementing for example better training programs, provide enough product information and enable easier access to it and take advantage of sales tools that support salesperson's effectiveness and efficiency. Furthermore, existing literature suggests that organizations dealing with private customers, including insurance

industry, should adapt agile selling model. Taking advantage of the available technology, especially mobiles, and redesigning sales processes enables adjusting the selling experience for both customers and salespeople at a faster pace. (Wollan & Heald 2013, pp. 2-3, 29, 67, 82.)

Insurance industry holds the reputation of having deeply ingrained incentive cultures and leaders' willingness to change rewarding for sales has been low. It seems leaders of insurance organizations are even afraid to change because they feel it might disrupt and discourage salespeople and eventually hurt sales. It is not rare that an insurance company pays salespeople entirely or nearly entirely through a commission on sales. Intended method for motivation can turn into discouraging one when for example the market growth slows down or is saturated making salesperson work more difficult. (Zoltners, Sinha & Lorimer 2012.)

According to one case study findings, one insurance company was able to improve the salesperson performance and motivation by changing the balance of the incentives and other sales force effectiveness drivers. Customer accounts were divided, and especially new employees got ones that had been recognized with growth potential for an easier start. In addition, improved training and coaching programs turned out to be successful. In the case company, they were able to reduce salesperson turnover when more focus was given to other sales force effectiveness drivers and less to incentives. (Zoltners, Sinha & Lorimer 2012.)

Another study, also specific to the insurance industry, suggests that the better the knowledge of a salesperson, the better the performance. More specifically, the higher performing salespeople have knowledge that is central to a selling context and adaptive to a specific customer type and different selling circumstances – the sales approaches are more flexible. They are able to recognize the different situations and customer behavior during interactions with customers and in addition to adapting to the varying conditions, they can achieve successful outcomes because the task-specific adaptability is deeper. A practical example of such situation would be that when affordability is an issue for the customer, higher performing salesperson could focus on selling the insurances for discounts, or, when the customer gets concerned with a specific topic, salesperson understands to switch the conversation into something else. (Leigh et al. 2014.) The argument relies on previous research which has stressed keeping the customers requires talented salesforce: they can identify and provide creative solutions for the customers. Such salesperson has cognitive abilities to identify customer's problems, evaluate strategic options for solving it and finally credibly and ethically communicate with the customer about it. (Evans et al. 2012.)

Existing literature suggests that salesperson motivation in the insurance industry is dependent on salesperson's personal variables, work settings of the employer and cultural values. Personal variables refer to individual factors, such as one being a hard-worker, in this context and they can have impact on sales work. Personal variables are closely connected to intrinsic motivation. When a salesperson feels s/he provides value for the company, it is likely to have a positive effect on his/her motivation. Additionally, gender and marital status on the relationships are emphasized to effect on salesperson motivation. (Koh, Gammoh & Okoroafo 2011.)

Findings indicate that the cultural values had no impact on salespeople who are married but had a positive effect on those who were not married. For enabling the feeling of meaningfulness, the organizations should effectively communicate the mission and provide enough support for the salespeople. It has been found to motivate the salespeople in the insurance industry to understand the company's objectives. Regarding these study findings, it is good to mention that they are limited to a specific context (Singapore). However, they can provide valuable insights for this thesis for understanding if the same conclusions apply worldwide. (Koh, Gammoh & Okoroafo 2011.)

2.2 Motivation theories

Examining motivation has started from the field of psychology; why do we do the things we do? Historically, there have been two types of psychological explanations: people have basic biological needs or drives related to survival and reproduction, and extrinsic rewards or punishments. By the time, it was noticed these two approaches did not explain everything. Part of the behavior seemed to be associated with positive feelings rather than connected to a means to some outcome. For encouraging the positive feelings (interest, enjoyment and satisfaction), it was necessary to understand which are the improving means inherent to the activity. Consequently, researchers started to consider inner motivation of an individual as a new field for human motivation theories. (Sansone & Harackiewicz 2000, p. 17.)

Until this day, explaining and examining how people intrinsically partake in behavioral motivation has been in a high interest of academic field for decades. Existing literature describes human motivation in different levels. Maslow's (1943) hierarchy of needs builds on the ideology of basic biological needs of people. It is usually presented in the format of a pyramid: physiological needs (food, water, warmth, rest) are in the bottom layer, next comes safety needs (safety and security), third belongingness and love need (intimate relationships and friends), fourth esteem needs (prestige and feeling of accomplishment) and self-actualization (achieving one's full potential) as the tip of the pyramid. The

basic idea is that if the lower levels of the pyramid are not met, neither can be the higher levels of the pyramid. Therefore, a person's motivation cannot increase at the next level unless each previous level has been satisfied within the individual. According to the Maslow's theory (1943), the person can be most motivated once attained the fifth level, which should also be the goal. Transcendence was added as a new, further dimension of motivation to the pyramid of hierarchy of needs afterwards. Maslow argued that giving oneself to something beyond oneself would satisfy the highest needs of an individual; this is connected to the desire to reach the infinite. (Maslow 1971, p. 269.)

More recent research has shown that management practitioners should not purely rely on Maslow's theory when looking for the best approach for retaining their employees and improving their job satisfaction. Rather than focusing on how the different levels of motivation are met within individual, the study suggests more attention should be paid to the means employer can do for improving the settings related to motivation levels like providing more support. (Tahir & Iraqi 2018.)

In parallel to Maslow's theory of a need hierarchy, Herzberg's two-factor theory (1959) suggests that individuals in working life do not find it sufficient if only the lower-order needs are satisfied. In practice, it could mean that earning the minimum level of salary, feeling safe at work and having pleasant working conditions do not lead into job satisfaction as such. In addition, higher-level psychological needs need to be met in order to make the person feel satisfaction and motivation. These are related to feeling of achievement, recognition, responsibility, promotion and the characteristics of the work itself. The two-factor theory distinguishes between motivators and hygiene factors in the workplace. Hygiene factors represent basic work related needs such as job security, good pay and vacations. According to Herzberg, these factors can cause dissatisfaction in the workplace and should be primarily taken care of because they enable the feeling of satisfaction for individuals in the first place. Motivators, on the other hand, refer to additional work related needs like having challenging work and opportunity to do something meaningful. For improving the satisfaction, motivation factors need to be improved. They motivate the employee to higher performance. (Herzberg, Mausner & Snyderman 1959.)

Recent studies indicate the same: management practitioners are encouraged to identify the hygiene factors relevant to the target group in question and primarily pay attention to those. Looking after the hygiene factors can both avoid job dissatisfaction and create motivators within the working environment for achieving job satisfaction. However, the motivation figures of employees are likely to differ depending on the context. An identified motivator in one culture, industry or even in a specific

organization can be a de-motivator in another. Some factors of the two-factor theory might not even apply in all work settings. Therefore, it can be suggested that Herzberg's two-factor theory as such does not comprehensively explain the motivation drivers of today's work life in different organizations. (Alrawahi et al. 2020.)

Adams (1963) introduced a new approach to the motivational theories: social comparison. According to his equity theory, employees compare their own job inputs and outcomes to other employees and if they perceive inequity in between, they are likely to respond. The response depends on the perceived emotions resulting from the inequity. For example, if one employee finds out s/he earns less than others do, the experienced emotion can be anger. In addition, employees seek to retain fairness, equity between themselves and others, so that the inputs they bring to their job and outcomes received from it are line with the perceived inputs and outcomes of other employees.

It has been proposed that individuals value fair treatment, which makes them motivated to keep the fairness retained within the relationships of their colleagues and the company. Like Maslow's theory of hierarchy of needs, also equity theory recognizes that individual factors have an influence on individual's assessment and perception of their relationship with their relational partners. (Adams 1963.) Furthermore, existing literature has suggested there are differences between younger and older employees on how they perceive equity. Therefore, managers are suggested to plan tailored motivation methods that employees of different ages perceive fair and transparent. (Kollmann et al. 2020.)

2.2.1 Division of extrinsic and intrinsic motivation

A couple of decades later, Ryan and Deci (2000) defined that "*to be motivated means to be moved to do something*". Therefore, an individual who is energized or activated toward an end is classified as motivated. On contrary, someone without impetus or inspiration to act is considered as unmotivated. Ryan and Deci (2000) suggest that motivation is not a unitary phenomenon. Individuals can have different amount of motivation as well as different kind of motivation. In other words, the differences occur in the level of motivation and orientation of motivation. Orientation in this context indicates the reasoning of people's action; what are the underlying attitudes and objectives driving one's actions. As an example, an employee can be highly motivated to do his/her tasks out of curiosity and interest or, alternatively, because s/he wishes to receive approval of the manager or a reward. Common to the orientation types of motivation is that the factors can be conscious and/or unconscious.

Ryan and Deci (1985; 2000) defined the classic distinction in the motivation orientation in the Self-Determination theory. Authors suggested motivation is divided into two types: intrinsic and extrinsic

motivation. Different objectives or reasons lead to the action, and they can be categorized under the two different kinds of motivation. Extrinsic motivation refers to doing something because of an external incentive – the action leads to a separable outcome. (Deci & Ryan 1985.) Extrinsic motivation drivers are created by others or events: the influence comes outside of the individual. Common extrinsic motivators are different kinds of rewards like money or grades, and is likely to include competition. The purpose of extrinsic motivators is to encourage the desired behavior and show the threat of punishment followed by misbehavior. (Ryan & Deci 2000.) In short: satisfaction does not come from the activity itself but rather from the extrinsic consequences resulting from an activity (Gagné & Deci 2005).

Intrinsic motivation, on contrary, refers to internal motivation drivers, which come within the individual person. When a person is doing something because it is inherently enjoyable or interesting, it can be categorized as intrinsic motivation. (Deci & Ryan 1985.) Similarly, Miao, Evans and Shaoming (2007) defined intrinsic motivation as a feeling of pleasure and satisfaction which comes by completing an inherently interesting activity itself. Therefore, it can be argued that person's behavior is driven by satisfying internal rewards. In practice, it can mean for instance that the person does something for the experience rather than for an award. The task itself is interesting or gives enjoyment for the individual. (Ryan & Deci 2000.) Intrinsic motivation is argued to maximize one's problem-solving performance, commitment, trust, satisfaction and wellbeing. Furthermore, previous studies suggest that work environments which are interesting, challenging enough, provide possibilities to choose and have autonomy supportive climate are likely to improve and support intrinsic motivation. (Gagné & Deci 2005).

Self-Determination theory can be described as a theory of human behavior and personality development and concentrates primarily to the psychological level. It examines how biological, social and cultural conditions influence either negatively or positively on inherent human capacities. According to Self-Determination theory, these conditions influence one's psychological growth, engagement and wellness. Similar to the previously mentioned intrinsic motivation theories, Self-Determination theory also builds on human needs. The basic physiological needs are required for bodily health and safety. In addition to satisfying the physiological needs, there are basic psychological needs to consider, which are categorized as autonomy, competence and relatedness. These needs enable sustaining personal development, wellness and interest. (Ryan & Deci 2017, p. 3, 10.)

In Self-Determination theory, two reasons are described to explain one's behavior and why it can be

different in particular situations. First, social environment is seen as the strongest influence on one's motivational states and performance. Because the immediate social environment gives varying impulses, people behave differently in different situations. Another reason which explains one's behavior is his/her inner resources. Together the various environmental impulses and one's inner resources affect to the fulfillment of the three basic psychological needs (autonomy, competence and relatedness). Previous studies argue that autonomy and competence create the basis for one's intrinsic motivation. (Gagné & Deci 2005.)

According to Self-Determination theory, autonomy is explained to mean the need to self-regulate individual's experiences and actions. Behavior is engaged wholeheartedly when a person is acting with autonomy and on contrary, s/he is likely to experience incongruence and conflict when acting against own volition. (Ryan & Deci 2017, pp. 10-11.) Intrinsic motivation is described as an example of autonomous motivation; a person is doing the activity wholly consciously and has the experience of choice. In contrary, a person can feel that s/he 'has to' do something and can sense pressure to do so which is referred to controlled motivation. Extrinsic rewards are argued to lead into controlled motivation. However, it might be a useful tool when the activity itself is not interesting. Compared to controlled motivation, autonomous motivation drives one's behavior much stronger (Gagné & Deci 2005).

Out of three categories of basic psychological needs, competence has been generally seen as a core element behind motivated actions. It refers to the need to feel that one can act effectively within their important life contexts. Therefore, when the challenges are too difficult, there is a lot of negative feedback or provided social comparison undermines one's feelings of mastery and effectiveness, competence is readily prevented. The third psychological need, relatedness, means feeling socially connected. When a person feels that others care for him/her, and s/he belongs to a group and can feel significant member within the group, experiencing relatedness is possible. (Ryan & Deci 2017, pp. 10-11.)

Ryan and Deci argue that the three needs are essential for optimal motivation as well as for one's well-being. Neglecting autonomy, competence and relatedness can reflect to individuals in complicated and dynamic ways. One's motivation can simply diminish and s/he can fall into passive or fragmented mode of functioning. Others may try to compensate the missing characteristics by for example power or aggression. (Ryan & Deci 2017, pp. 10-11.) Because people have differences in their inner

resources, focusing on changing and improving the working environment is seen more effective starting point for the managers when planning how to improve the promotion of intrinsic motivation of the employees (Gagné & Deci 2005).

In practice, the behavior of individuals has been commonly controlled by extrinsic rewards when looking at the business life and schools. It is common that students receive grades at school and many employees get different kinds of compensation packages at work. Overall, the distinction between intrinsic and extrinsic motivation and their means do not have unanimous conclusions in the past literature. Especially the relationship between extrinsic and intrinsic motivation has been difficult to distinguish. Some studies argued that extrinsic rewards would undermine intrinsic motivation. In addition, different kinds of extrinsic constraints such as deadlines and monitoring the activities of an employee would have negative effects on intrinsic motivation and performance. However, not all the studies agree on the same. Many researchers challenged the negative relation between extrinsic constraints and intrinsic motivation among performance. (Sansone & Harackiewicz 2000, pp. 17-18.)

2.3 Salesperson motivation

Despite salesperson motivation being a popular research area, there is barely consensus on how to best motivate salespeople. Sales managers struggle with different kinds of instructions, models and methods. A commonly asked question is which one of these would work the best: financial incentives, non-financial rewards, or purely focusing on improving intrinsic motivation through for example better job design. (Khusainova et al. 2018.)

Usage of different kinds of compensation plans is the most commonly used motivation method for salespeople (Colletti & Fiss 2001; Zoltners, Sinha & Lorimer 2012). According to Colletti and Fiss (2001, pp. 30-31), an effective compensation plan is the most effective tool from both salesperson and company's perspective: it will motivate salespeople to do the desired activities and also retain the interest as well as help the organization to achieve its objectives effectively and profitably. Another study suggests almost the same with slightly different viewpoint: compensation is likely to make salespeople to work harder but not smarter. Additionally, it seems the usage of incentives as motivation driver may work for simple products and markets. The more complex the product and environment is the more weakening impact incentives have on salesperson motivation. Furthermore, it has been found that incentives can create undesired consequences such as unethical behavior and not having the

customer's real need in salespersons' hearts. As a conclusion, usage of compensation encourages activity quantity at the expense of quality. (Zoltners, Sinha & Lorimer 2012.)

By looking at the existing sales motivation related studies, there is one extrinsic motivation related theory, expectancy theory, and two intrinsic motivation related theories, attribution theory and self-determination theory, that appear the most often (Khusainova et al. 2018). Expectancy theory has been previously commonly used theory to explain work motivation. However, later research has identified emotions affect working motivation and therefore, it has been argued that expectancy theory as originally defined does not fully explain work motivation drivers – it does not consider affective experience behind one's behavior. (Seo, Bartunek & Barrett 2010.)

Previously, affective experience was seen more or less stable within individuals and it was commonly thought to affect work performance rather negatively than positively. Later studies are indicating the opposite; emotions are likely to have positive implications for work motivation and through that performing better at work. Pleasant feelings are suggested to increase one's effort towards a task and promote persistence in current way of practicing activities. Such person is likely to be more creative and willing to take risks as well as give additional effort to a given task. Therefore, managers who want to enable the described behavioral outcomes should pay attention to the working environment. By designing and assigning tasks in a way they are inherently inspiring and interesting for each individual, organization is able to foster pleasant and activated feelings for their employees. (Seo, Bartunek & Barrett 2010.)

In addition, managers are encouraged to perceive their employees' feelings. Salesperson or any other employee who is feeling unpleasant can be expected to behave more defensively and put less effort to a given task. When such feelings are perceived, managers should find a way to stop them and introduce more pleasant feelings instead. In practice, it can mean for example providing a break or humor. Similarly, when employees are perceived to be deactivated, which usually leads into being less effective at work, managers should take actions to energize the employees. (Seo, Bartunek & Barrett 2010.) As a conclusion it can be said that the better managers are able to read and understand their staff and be present, the better they are able to predict when the employees might feel unmotivated and take actions for preventing it.

Attribution theory explains the behavioral intentions (Sujan 1986). According to Heider (1958) who originated the theory, people are "naïve psychologists" who create attributions about themselves and others. More specifically, attribution theory explains that people are motivated to explain causes to their

behaviors and actions. Individuals observe, analyze and use different kinds of explanations for explaining behaviors, which can be divided into two categories. Internal attribution relates to personal characteristics such as mood, personality, attitudes and ability. Outside forces can also explain behavior. When the situation or surrounding environment of the person causes his/her actions, it is called external attribution. Therefore, a task or other people can trigger one's behavior, for instance. (Heider 1958, pp. 2-4, 21, 56, 81-82.) Relating to outside forces, Seo, Bartunek and Barrett (2010) similarly emphasize that in many work settings, group and organizational factors influence one's motivation. Therefore, the leadership style and dynamics between team members as well as organizational culture or atmosphere are likely to affect work motivation, too.

Attribution theory was applied further in the field of motivation to consider why individuals think they succeeded or failed at a task. It was noticed that often when a salesperson failed in an important sales deal, an inner urge to understand why the failure happened raised. As a result, the causal attributions influenced future expectations of success in a similar situation and simultaneously, variety of emotional reactions was triggered. The conclusion was that both expectations of the future success as well as emotional reactions are tightly connected to salesperson's motivation. (Weiner 1985.)

However, later studies indicate that even though emotional reactions directly affect salesperson motivation, it is limited primarily to failure outcomes. Therefore, it is crucial to understand why the salesperson is performing poorly before making any intentions for motivating or assisting him/her for the future. If a salesperson is performing poorly and manager simply assumes it is resulting from not working hard enough, the used methods are likely to be inappropriate when, in reality, the salesperson is just lacking some needed skills. In addition, specific emotions can indicate how the salesperson thinks s/he is performing and consequently, what is the level of motivation. When a salesperson feels that the performance is poor, his/her motivation level is likely to be high; s/he is motivated to try harder next time or work smarter. Alternatively, support in increasing salesperson's motivation might be needed more when s/he feels the sales performance is generally going well. (Badovick, Hadaway & Kamiski 1992.)

The thirdly commonly used theory explaining salesperson motivation is Self-Determination theory. The biggest difference compared to the expectancy and attribution theories is that SDT does not consider motivation as something unitary that varies primarily in amount but rather emphasizes the importance of different types of motivation. When considering the challenging and changing conditions of today's

market and new characteristics of sales work, it is argued to be the most accurate existing theory for explaining salesperson motivation. (Khusainova et al. 2018.)

Miao, Evans & Shaoming (2007) suggest ignorance of cognitive and affective dimensions in the earlier research could explain inconsistency in conceptualization of sales motivation. They suggest salesperson's intrinsic and extrinsic motivation is multi-dimensional and when studying it, the cognitive and affective components should be considered, too, because they have distinct antecedents and consequences on salesperson behavior and sales performance. However, there is not yet understanding if cognitive and affective motivation components have similar impact in different industries or jobs. (Miao, Evans & Shaoming 2007.) The same trend has occurred in human motivation literature. Psychology research has emphasized the relevance of cognitive and affective side of human motivation, too. Including affect and emotions in the psychological research area has been slowly increasing. Hence, also future studies on intrinsic and extrinsic motivation are suggested to consider those two orientations. (Kanfer, Frese & Johnson 2017.)

Existing literature emphasizes that especially when sales organizations are implementing business changes, corresponding changes are not considered for salesperson motivation plans, which usually refer to different kinds of compensation plans. Succeeding in sales deteriorates because the used methods no longer motivate or give direction for activities or reward salespeople in a desired way. (Colletti & Fiss 2001, p. 26.)

Salespeople themselves have acknowledged different kinds of motivation methods, too. Salespeople have specific expectations about the ways they should be for example rewarded for a job well done and increasingly, those are expressed in the workplace. Therefore, for being able to properly and effectively motivate salespeople, organizations should be familiar with their values and expectations and build the motivation methods on that basis. (Colletti & Fiss 2001, p. 30.)

Summarizing the existing salesperson motivation literature, salesperson motivation drivers can be generally grouped into two variables: organizational-level and individual-level drivers. Organizational-level variables can be described to consist of for example job characteristics, organizational pressure and stress, and different kinds of salespeople control systems. Previous studies suggest that for example positive working environment, recognition at work and salesperson-brand relationship improve the salesperson motivation. Emotional exhaustion, stress and overload at work as well as role conflict, on contrary, are likely to weaken salesperson's motivation. Simultaneously, the impact of some possible

motivation drivers such as job importance or supervisory support have remained unclear due mixed findings. (Khusainova et al. 2018.)

Salesperson control systems have been identified as one important driver behind one's motivation and affective state. In short, control system refers to the sales governance elements such as monitoring and evaluating sales, guiding the direction and rewarding salespeople. It is suggested that generally, there are two types of salesperson control strategies: outcome control and behavior control. Typical characteristics of outcome control are objective result measuring such as measuring sales and utilizing different kinds of compensation methods, and usually it only includes little managerial involvement with salespeople. Therefore, it has been mainly connected to extrinsic motivation. (Oliver & Anderson 1994.)

Behavior control on contrary is likely to include more managerial effort: close monitoring and guidance. Furthermore, managers adapt more subjective and complex methods for evaluating salesperson's work which are typically concentrated on salesperson job inputs. Job input is not directly seen as a result indicator but rather a tool for improving the future performance. Evaluating salesperson's work needs to be flexible and diverse because job input is not always countable or observable. (Oliver & Anderson 1994.) Existing literature has concluded that behavior-based control is connected to intrinsic motivation. (Oliver & Anderson 1994; Hohenberg & Homburg 2016.) Oliver and Anderson (1994) propose salespeople show greater affect and acceptance towards governance structure which is built on behavior control. More specifically, salespeople are likely to experience behavior control managerial styles as supportive and innovative. In addition to improved salesperson intrinsic motivation, behavior control is suggested to encourage salespeople for more professional competence and increase the commitment to the organization and its objectives. (Oliver & Anderson 1994.)

Hohenberg and Homburg (2016) added a new finding in the field by presenting that also outcome-based control is related to intrinsic motivation. Authors emphasize the importance of having specific combination of outcome- and behavior control-based methods is crucial for improving salesperson motivation. However, they highlight that most importantly, the used methods should appeal to the basic needs for autonomy, competence and relatedness. (Hohenberg & Homburg 2016.)

Hohenberg and Homburg (2016) introduced the cultural aspect to the salesperson motivation studies. Salesperson control systems and their effectiveness on salespeople is argued to depend on their national culture: in order to motivate their salespeople in the most efficient way, organizations should consider the cultural imprint of their salespeople and based on that create various control methods. Generally,

salespeople from individualistic cultures are likely to be motivated by different kinds of financial incentives. Additionally, it is suggested that out of the non-financial motivation drivers, providing education for supporting the effective sales work would motivate salespeople from individualistic cultures. However, national cultures' impact on different activities, which either improve or reduce intrinsic and/or extrinsic motivation, has remained unanswered.

2.4 Generation viewpoint

Previous studies have identified that among employees of different age, complex differences in work motives, regulation of negative feelings and feedback orientation do exist. However, existing motivation research has only recently considered the possible impact of age-related changes on work motivation and employee behavior. Therefore, there is no comprehensive understanding on age-related differences in the work motivation or key motivation drivers at different points in one's lifecycle until today. Considering the length of today's careers and years in working life in addition to what one can experience throughout the years, it is likely that motivation drivers vary. (Kanfer et al. 2017.)

Older generations of industrial societies have traditionally valued "materialistic" values such as economic growth and security. As one aspect of the broader cultural change process, which has affected for example religious orientation, political viewpoints and gender roles, younger generations' values, or at least the priority order of the values has changed. Previous literature refers to "post-materialism" meaning that individual values have transformed into values of autonomy and self-expression. Generally, younger generations tend to value quality of life, self-expression, solidarity and intellectual satisfaction over materialistic values. In practice it means they value interesting and meaningful work and congenial co-workers over safe and highly paid job. (Hagström & Gamberake 1995.)

The recent literature indicates similar viewpoints. Kollmann et al. (2019) found differences among younger and older employees' job satisfaction related to employee age, monetary rewards and task contributions. The workforce has gotten more age-diverse than before and it affects organizations significantly; the same actions and means do not satisfy, engage and encourage productivity of every employee (Avery, McKay & Wilson 2007). Therefore, organizations should address their employees in a more age-differentiated way (Li et al. 2011). Understanding what satisfies and motivates different age groups or generations at the work place helps organizations in developing age-differentiated management solutions (Schalk et al. 2010).

2.4.1   Millennial work values, expectations and attitudes

Interesting work, feeling of achievement, good colleagues, salary and doing work that has an effect on people are suggested to be the top 5 work values among Millennials. However, the importance of these values is likely to correlate with the life stage of a person. According to one study, those who were not yet in working life rated the values in different priority than those who were already at work. It is proposed that Millennial employees primarily look for workplaces that provide interesting work, which is also secure, gives enough information so that the work can be done effectively and enables balance between work and other life. In addition, workplaces that offer and prefer collegial work environment as well as socially responsible culture are likely to attract Millennials. (Kuron et al. 2015.) Hagström and Gamberake (1995) made similar findings in their study: the most valued factors were interesting work, friendly co-workers, recognition and appreciation for work, good physical working environment, competence development possibilities and good salary.

One study indicated that according to Millennials, individualistic aspects of a job is the highest priority of what they expect from their work (Ng, Schweitzer & Lyons, 2010). In parallel to findings of Millennial work values, Ng, Schweitzer and Lyons (2010) suggest that the cohort seeks rapid development in their careers and skills as well as want to be sure that they can live meaningful and satisfying life outside work. It is possible that demographic factors such as gender and life stage of the person result variation among expectations and values of Millennials, but the findings toward this argument are not unanimous. Hagström and Gamberake (1995) propose that there are recognizable differences among male and female Millennials and female Millennials are likely to have stronger intrinsic-based attitudes toward work than male Millennials. Furthermore, people who studied different fields of business are likely to have different priorities.

Ng, Schweitzer and Lyons (2010) noticed in their study that Millennials in their early studies had higher salary expectations than the ones who were near to graduation and started looking for jobs. The reason for this is not clear, but most likely it depends on two issues. Firstly, Millennials who were about to enter working life have searched information about the salary level from online statistics and gotten approximate figures from their friends. Secondly, changes in the economic realities may have influenced on their salary expectations. Findings also pointed out that first job is not expected to fulfill all wants and needs of an individual but rather be a required starting point for longer term career attainment. However, Millennials seem to have extensive career expectations through their decisions of

job choices. Previous study emphasizes that rapid promotions and pay rises are expected, even without a clear connection to job performance. One of the biggest identified changes compared to career goals and expectations in the past was that Millennials are not primarily looking for a job where they would stay long term.

Social aspects of the employer organization are proposed to be in the high value of Millennials. Previous studies have shown that people and work related attributes are important factors when Millennials are making job choices. These findings are argued to speak for broader: they support the fact that Millennials are not only interested about the job but want more than that. (Ng, Schweitzer & Lyons 2010.) Existing literature fails in explaining unambiguous means of implementing conditions supporting creation of socially attracting environment. One approach suggests that Millennials are more loyal to their co-workers and supervisors than to the organization itself (Lancaster & Stillman 2002). Another approach emphasizes giving support and creating a sense of belonging, and/or giving the Millennials the responsibility and flexibility of doing the job their own way but making them aware of the expected results. In addition, they should understand how their contributions fit into the organization's objectives. (Ng, Schweitzer & Lyons 2010.)

One important expectation of a Millennial is found to be work-life balance. Ng, Schweitzer and Lyons (2010) emphasize that Millennials are expecting flexibility and fluency between work and leisure time. It can mean they highly value free time activities and want to be able to enjoy them. Therefore, they look for jobs that enable easy balance between their work and leisure time. It is relevant to consider that the study was done when the Millennials were in their 20s and majority did not have a family or other care-taking commitments at that time. The current life stage of Millennials may be different.

Another aspect, social responsibility and commitment to diversity, might have also shifted its priority in Millennials' work expectations. By the time the previous studies were done, the social impact aspect was not an important factor among the cohort. On the other hand, the environmental consciousness is found to be higher among the Millennial generation than older generations. (Ng, Schweitzer & Lyons 2010.) In addition, environmental consciousness is argued to affect their attitudes. Many Millennials are intentionally trying to reduce the waste and environmental pollution on their own behalf, which reflects also to their consumption. They have shown less interest towards property possession and instead, sharing property and shared usage of equipment is becoming more popular. However, it is yet unclear whether social responsibility and commitment to diversity have an impact on Millennial work

expectations and attitudes, and whether Millennials of today have stronger motivation to emphasize environmental protection, inequality and other possible social issues than older generations. (Liu et al. 2019.)

Previous studies have pointed out work values are connected to attitudes towards work. Attitudes towards work are argued to originate also from other aspects such as lifestyle, education, social background and previous working experience. Hagström and Gamberake (1995) propose that two dimensions can describe attitudes toward work: cognitive complexity and value orientation regarding materialism. In addition, they suggest that there are four main work attitudes: post-materialistic, achievement, ordinary job and temporal survival attitudes. Therefore, a person who for example wants a job that is meaningful to him-/herself and where s/he can be creative would be rated high at complexity and post-materialism. On contrary, a person who values high salary and opportunities for advancement would be rated high at complexity and materialism. The model is presented below.
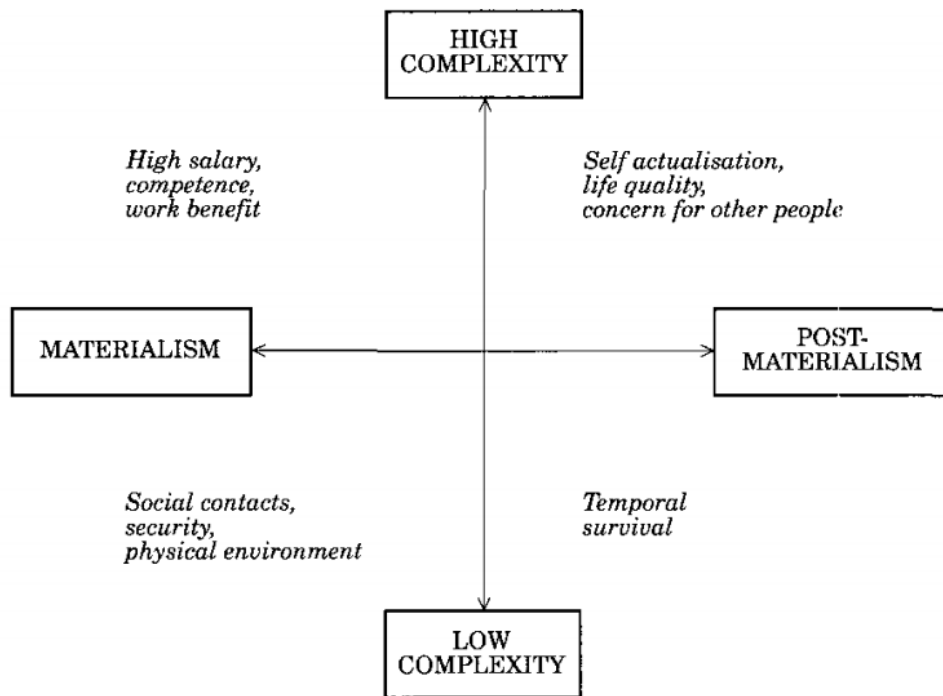

Figure 1. Attitudes towards work on the basis of preferences to cognitive complexity and value orientation: a tentative model (Hagström & Gamberake 1995)

Resulting from the expectation of rapid development in the career, Ng, Schweitzer and Lyons (2010) suggest that Millennials have impatient attitude towards succeeding in work. When they are offered

opportunities for work variety, the job is challenging enough and they can feel personal development, it is likely that Millennials have positive and good attitude towards work. It is suggested that employers should rather focus on the skillset of an individual and put effort on how it can be improved than try to build long-term employment.

Reflecting to the Adam's equity theory (1963), it is argued that because Millennials are used to living with the Internet, one major source of their well-being and self-esteem is social media. Furthermore, people make social comparisons through social media on daily basis. They choose referent others as sources for comparing outcomes and based on that, one makes conclusions if their own outcomes match with the outcomes of the referents with respect to inputs. The experienced equity or inequity determines working attitude of the individual. (Morrell & Abston 2018.)

2.5 Theoretical framework

Previously presented literature review creates the basis for the theoretical framework of this thesis. The framework aims to clarify and combine the main themes of the literature review together in order to gain a holistic view of the research subject. The theoretical framework is presented in figure 2. Next, I will describe how it was formed.

Presumably, Gagné and Deci (2005) were the first ones to use Self-determination theory as a work motivation theory in their study. Furthermore, recent studies suggest that Self-determination theory is the most suitable for future studies regarding salesperson motivation. (Khusainova et al. 2018.) Since Self-determination theory does not only consider the formation of motivated behavior but also the changes affecting it, the various environmental impulses, it suits well as the main conceptual framework of this thesis.

It is argued that due complexity of real-life, it is difficult to explain it using one single theory (Kananen 2008, p. 16). Therefore, I have utilized supporting features of other theories in my framework, too. Following the fundamentals of previous theories (Maslow's Hierarchy of needs, Herzberg's two-factor theory and Self-Determination theory), the framework structure starts from the basic needs: physiological needs need to be met at first in order to feel motivated in the first place. Therefore, physiological needs are shown as the bottom layer in the framework.

Khusainova et al. (2018) noted in their research that on high level, even though salesperson intrinsic motivation is dependent on multiple aspects, they could be grouped into individual and organizational level factors and external influencers. I chose this approach in the framework as it can help to group

clearly which factors are for example on organizational level and in the company's direct influence area. In addition, a person receives constantly impulses from different situations and conditions every day and they shape his/her behavior and motivation and can even affect one's physiological needs; for example, when feeling stressed about too big workload (Gagné & Deci 2005.) Therefore, I have placed two-way arrows in between basic physiological needs and individual, organizational and external factors.

According to Self-Determination theory, intrinsic motivation bases on the fulfillment of the three psychological needs: autonomy, competence and relatedness. The way individual's psychological needs are met depends on the various environmental impulses and one's inner resources. (Gagné & Deci 2005.) In other words, once there is understanding about the individual, organizational and external factors of a salesperson, it is possible to understand how one's psychological needs are met. This approach suited the framework of this thesis naturally: on top of physiological needs, there are individual factors, organizational factors and external factors. Individual factors in this context refer to one's personal background, values and characteristics. Organizational level factors, on the other hand refer to workplace settings, job characteristics, sales control system, superior and colleagues. The third aspect, external factors, are related to the general sales work settings and required skills of today, market conditions, industry and used infrastructure (e.g. tools for executing daily activities). As these three aspects define how the psychological needs of a salesperson are met, autonomy, competence and relatedness are described above the individual, organizational and external factors in the framework.

It can be expected that depending on the individual (salesperson) in question, the motivation drivers vary – people have different kind of motivation, which also varies in amount. As a conclusion, by understanding the underlying multilevel aspects of an individual and his/her surrounding environment and how they impact one's psychological needs, it is possible to understand the orientation of one's motivation and which are the drivers of his/her intrinsic (or extrinsic) motivation. (Ryan & Deci 2000.) Therefore, I have placed the orientation of motivation (intrinsic and extrinsic) at the top of the framework. Only by understanding the below parts, it is possible to make comprehensive conclusions about the salesperson intrinsic motivation drivers.

Existing studies have not found that age, generation or such factor would influence to the process of understanding the motivation drivers itself even though differences in motivation drivers have been recognized among different cohorts. Hence, generational viewpoint is not placed in the framework figure. However, by studying different cohorts at a time (as in this thesis, Millennial salespersons were

interviewed) it is possible to draw conclusions what their intrinsic motivators are. This is beneficial model for the future research as it can be used for example for studying orientation of motivation from representatives of different industries and cohorts of specific choice. Usage of the same model in the future research also enables comparability and generalization of the findings.

INTRINSIC MOTIVATION	EXTRINSIC MOTIVATION

⇧　　　　　　　　　⇧

BASIC PSYCHOLOGICAL NEEDS: Autonomy, competence, relatedness

⇧　　　　　　⇧　　　　　　⇧

INDIVIDUAL FACTORS	ORGANIZATIONAL FACTORS	EXTERNAL FACTORS

⇕　　　　　　⇕　　　　　　⇕

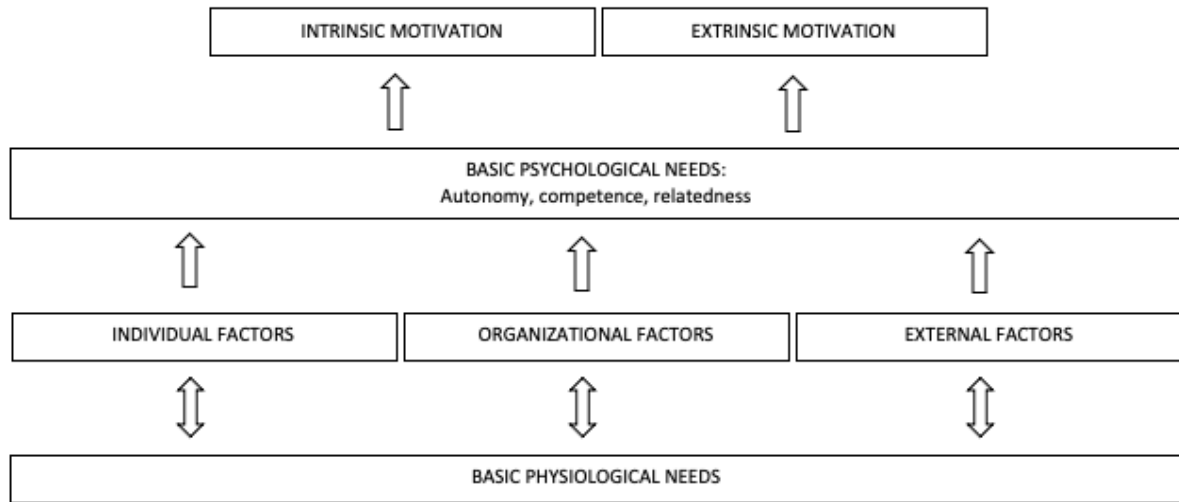| BASIC PHYSIOLOGICAL NEEDS |
|---|

Figure 2. Theoretical framework.

3   METHODOLOGY

In this chapter, I will describe the used methodology of the thesis; how the information was collected. In addition, I will discuss and evaluate the reliability, validity and generalizability of the research.

3.1 Research method and approach

The study area and research questions should lead the selection of the research method. Method means a technique for gathering, analyzing and interpreting the data. The objective is either to accept or overturn an existing theory or theories or create a new theory. (Kananen 2008, p. 16.) Research methods can be generally grouped into two: quantitative and qualitative methods. Quantitative research is about finding explanations, testing hypotheses and analyzing different kinds of statistics. Qualitative research, on the other hand, focuses on words over numbers and quantification – it aims to describe or study a phenomenon with questions like "how" and "what". Qualitative method allows studying the subject as comprehensive as possible and the main idea is to discover or reveal facts. It is usually conditional and related to a certain place and/or time. (Hirsjärvi et al. 2013, p. 160-161.) Existing salesperson motivation literature has been dominated by quantitative methodology, survey research being the most popular approach so far (Khusainova et al. 2018). Data conducted through a survey is not as insightful compared to an interview. Because of the above reasons, I chose qualitative research method for this thesis.

There are various research methods and approaches to be selected for a qualitative study. Mainly because this thesis is an assignment for a case company, it is conducted as a multiple case study. The case company will get as precise information as possible derived from their own salespeople. Since more than one salesperson is going to be involved, it can be called a multiple case study. The aim is to support the future development of sales and salesperson motivation in the organization. According to Eriksson and Kovalainen (2016), a case study allows presenting complex phenomena and problems in a more streamlined way, especially in business research. Since the studied area of this thesis is new in a sense that the presented themes have not been studied together previously, a case study provides a great tool for describing the causality between themes (Yin 2003).

Altogether, there are three different kinds of models for reasoning that can be used in research: deductive, inductive and abductive approach. Deductive approach is a linear process, which focuses on the theory first. Once the theory part is done, hypotheses are derived from it and tested empirically.

Inductive approach is controversy to deductive; it starts with empirical data, which will then form hypotheses and theory. When both reasoning models are used iteratively during the research process, it is called abduction. In case studies, the interaction on theory and empirical data is argued to describe the research process characteristics in the best possible way. (Eriksson & Kovalainen 2016.)

I chose abductive approach for my study. The chosen approach allows going back and forth between theory and empirical data even though it might not be visible in the study as this is, after all, a learning process. It is argued to be one of the strengths of abductive approach – the provided understanding of the phenomenon and findings are likely to be more extensive and clearer. When the objective of a research is not to create a new theory but rather discover something new or re-configure or fine-tune existing theories, it is suggested to use abductive approach. (Dubois & Gadde 2002.) The framework of this thesis is a combination of present theories and assumptions, which have not yet been studied together. Therefore, abductive approach felt a natural choice for reasoning model for this study.

3.2 Data collection

In this study, data is collected from primary sources. Primary data refers to data a researcher has gathered him-/herself whereas secondary data refers to already existing data that was collected by someone else earlier. Usage of primary data improves the validity of the study. (Eriksson & Kovalainen 2016.) The primary data used in this thesis consists mainly of articles from the business field and a few from the psychology field. The main themes are today's sales work settings and characteristics, intrinsic and salesperson motivation as well as Millennial viewpoint towards work and motivation.

One important source of primary data in this study are one-on-one interviews. In business research generally, personal in-depth interviews are a common method to collect primary data (Eriksson & Kovalainen 2016, p. 138). The objective was to allow interviewees express themselves freely by answering open questions, which would allow more exactness in one's answers (Eriksson & Kovalainen 2016, p. 96). Out of different types of qualitative interview models, semi-structured interview has such adaptive characteristics: it encourages interviewee to express him-/herself without too strict restrictions but has still a standardization of the interview process. (Bryman & Bell 2011, p. 465, 467.) Furthermore, when a study aims to answer both "how" and "what" questions, this kind of qualitative interview model is suggested to be used (Eriksson & Kovalainen 2016, p. 94).

For this study, the data was collected using a semi-structured interview from a small group of

salespeople working in the case insurance company. This is a typical approach for a case study strategy, where the object is either individual, group or community and it is studied in interconnection to the environment (Hirsjärvi et al. 2013, pp. 134-135). Semi-structured interview method enabled creating an interview guide which helped to maintain some kind of control on the interview and discussed topics. However, it enabled flexibility during the interviews and going slightly off the topic whenever recognized it would benefit the purpose of this study. Asking further and reflective questions during an interview for a specific topic can provide deeper understanding for the researcher as well as ensure that the given answer was correctly understood (Eriksson & Kovalainen 2016).

Following the ideology of Yin (2003), I prepared the literature review completely before planning the content of the interview guide, which is supposed to help in developing smart and accurate questions for the interviewees. The extensive literature review helped me to understand the themes related to this study more deeply. As a result, I was able to develop the conceptual framework, which combines the themes and clarifies the studied phenomenon. After that, I had clearer idea of the whole and was able to plan the interview questions. The compiled interview guide can be found in Appendix 1.

Since this study was an assignment for a specific insurance company, we agreed together in the beginning of the thesis process that interviews would be done for the own personnel. The case company operates in Finland and has offices throughout the country. I contacted a supervisor of sales team from one of the regional companies and she promised to ask for volunteers for an interview in their teams.

There were couple of criteria for the interviewees. The first criterion was that the person is 'Millennial' meaning s/he needs to be born between years 1980 and 1995. The second criterion was that the person has to have worked at least a year in the case company as a salesperson. The reason for this requirement is related to the previous research, which has been collected when Millennials were to enter working life or had just entered it. The objective of this thesis is to study the cohort at a point when they already have some working experience. Having previous working experience specifically in the case company was a relevant criterion because the purpose was to understand the intrinsic motivators and work settings of the case company; someone who has just started working as a salesperson might not have yet fully made up their mind about the position and organization. Since the previous findings indicate differences in Millennial intrinsic motivation drivers, I requested to look for interviewees of different gender. Similarly, different study background of interviewees would be ideal.

However, these were not presented as 'must have' criteria.

Overall, I conducted 5 interviews. Interviewees consisted of three women and two men salespersons who had 2,5-5 years working experience in their current position in the case company. They all worked in the same regional company. All the interviews were held during July 2021 and they lasted from 43 minutes to 54 minutes. Due to COVID-19 virus and the restrictions caused by it on traveling and meeting people face-to-face, all the interviews were held over video calls. The used channel for making the video calls was Teams, which was a familiar tool for all involved parties, because it is used in the case company. The interview questions and interviews were held in Finnish language. Direct quotes presented in the findings (chapter 4) have been translated to English as carefully as possible.

Participation to interviews was voluntary and all the interviewees gave a consent to take part of the interview. In the beginning of each video call, the interviewees were asked for a permission to be mentioned in this thesis by specific personal information (gender, year of birth, study background, working experience time in the case company, current life status and significant events they might have had in their lives recently). In addition, a permission for recording the video call was asked. All of the interviewees gave the permissions. Summary and order of the interviews is presented in the table 1.

Table 1. Summary of the multiple case study interviews.

Interview order	Title of the interviewee	Time of the interview	Length of the interview	Interview method
1	Insurance intermediary	5th July 2021	52 minutes	Video call with Teams
2	Customer service advisor	5th July 2021	43 minutes	Video call with Teams
3	Farm specialist	6th July 2021	54 minutes	Video call with Teams
4	Insurance intermediary	6th July 2021	45 minutes	Video call with Teams
5	Customer service advisor	7th July 2021	54 minutes	Video call with Teams

3.3 Data analysis method

I transcribed the interview data after all interviews were held. All interview data was processed the same manner. Before starting the actual data analysis phase, I evaluated what is the best method for processing the data. According to Hirsjärvi et al. (2003, pp. 223-225), there are no strict rules how to conduct the analysis in qualitative research. Most importantly, the selected method should benefit answering research questions in an ideal way. The common data analysis methods for a qualitative research are thematic, content, discourse and conversational analysis. Keeping in mind qualitative analysis method aims to understand the gathered data rather than explain it, usually not all the empirical data ends up used in the analysis.

Reflecting back to the topic and research questions, the most valuable objective for this study was to understand the intrinsic motivators of Millennial salesperson. More specifically, it is good to understand what the most important motivator factors among the interviewees are. Therefore, I chose thematic analysis method for this thesis because it appeared to be the most appropriate method. Themes also enable reasonable comparison between the existing Millennial motivation findings and the findings of this thesis.

Qualitative data coding allows classifying the issues, features and instances as well as provides an opportunity to develop a factual explanation of the studied subject. Furthermore, it is a process of labeling and organizing the qualitative data in a way it is possible to identify themes and possible relationships between them. The coding scheme is derived from the empirical data (interview data in this case). (Eriksson & Kovalainen, 2016.) After reading all the transcribed interviews few times, I started the coding process by coding the data. One unit of code can vary between short phrases to a single word the purpose being to recognize patterns or categories from the data (Eriksson & Kovalainen, 2016). I coded all the units, which consisted of both words and short phrases, that seemed significant to the research problem. I used words as labels to mark each unit since they are easier to remember and organize than numbers.

After I had coded the data, I started to analyze the word labels and arrange them into categories and finally combined the related categories into themes. I revised the categories and themes a little bit by going back and forth with found categories and themes and the literature review part, as it would help in comparing the study findings to previous research and analyzing the meaning more deeply. As a conclusion, four themes were identified: personal relationships at work, interesting and meaningful job,

leading own work and achievements and personal development.

3.4 Research evaluation

A research should be reliable and hold true (Hirsjärvi et al. 2013, p. 231). The significance of a study is an important aspect when evaluating a case study. In a case study, researcher should aim to create a coherent work of interesting or a unique case, which has theoretical or practical need and purpose. (Eriksson & Kovalainen, 2016; Yin 2003.) Reliability means that a study is consistent and another researcher could replicate it, too. Reliability of a qualitative research can be improved by continuously evaluating the work during the study process. Therefore, I have referred to trustworthy instructions about how to conduct a reliable study throughout the thesis and given emphasis on providing explicit details and explanations of how this study has progressed. (Eriksson & Kovalainen, 2016.)

The validity of a research, on the other hand, refers to suitability of the selected research method to study the research problem and questions. The researcher might have had a specific way of thinking how the findings turn out and imaging how the empirical data is going to look like. In order to increase the validity of the research, one should adjust the model of thinking based on the collected data, if needed. (Hirsjärvi et al. 2003, pp. 231-232.) Another important aspect concerning the validity of this thesis was the amount of collected interviews. Following the suggestion of Eriksson and Kovalainen (2016), I approached this aspect by evaluating how many interviews would be needed to answer the research questions, since the amount of interviews itself is not a crucial evaluation criterion of the study quality.

One additional tool for increasing the reliability and validity of this thesis is the usage of theory and data triangulation. In practice, it means that multiple theories are utilized to interpret the studied subject, and secondary and primary data are utilized to support the findings. The interview data itself is not recommended to evaluate from the reliability and validity perspective in a qualitative study. (Eriksson & Kovalainen, 2016.) Therefore, it is not done in this thesis. In addition, generalizability is not discussed in detail as part of the research evaluation as this is a multiple case study and it is not aiming for it. Case studies can target for analytical generalizability but not statistical generalizability. Analytic generalization refers to comparing the theory with the findings from the empirical case study. (Yin, 2003.) This study with its findings leads the way for the future case studies for acquiring analytical generalization.

4 EMPIRICAL FINDINGS AND ANALYSIS

This chapter presents the empirical findings and thus provides answers to the research questions of this thesis. I will go through the findings by grouping them into themes, which was the outcome of the coding process of the interview data.

4.1 Background information of the interviewees

At first, I will briefly describe the backgrounds of the interviewees. All interviewed individuals work with private customers' insurance sales on daily basis but because of the employer's organization structure, they work under different type of titles and the main focus of their daily duties vary a little. The case insurance company consists of 19 regional companies. Interviewed salespeople belong to one of them.

Two of the interviewed persons work as insurance intermediaries. Their main objective is to make sales and this role is many times referred as 'sales entrepreneur'. In addition, their salary mainly consists of sales commissions. Another two interviewed persons work as customer service advisors in an office. Their main objective is to take care of the varying needs of the customers. They are expected to make sales, too, but most importantly take care of the customers' issues generally. The fifth interviewed person works as farm specialist. The customer segment is slightly different: private customers who have a farm. This role is somewhat close to 'key account manager' who takes care of the local farm customers' insurances. Making sales is an important part of the daily activities but so is taking care of the other needs of the customers.

In addition to understanding the specific role of each interviewee, I gathered selected background information about them. First, knowing their year of birth was crucial for this thesis for being sure each employee can be categorized as a Millennial. One of the interviewee criteria was that a person has worked at least one year as a salesperson in the case company and therefore, working experience in the case company was asked. Because previous research had indicated that gender, educational background and life status might have an impact to one's perceptions about intrinsic motivation, they were also asked so that it would be possible to compare the existing and new research findings. Furthermore, it was important to understand if any of the interviewees had had some significant events in their lives recently that might have impacted their working attitude and hence also intrinsic motivation. Table 2

describes the background information of the interviewed individuals. It is listed in the interview order.

Table 2. Background information of the interviewed salespeople

Interviewee	Year of birth	Gender	Education	Working experience in the case company	Life status	Recent events in life which has had an impact on working attitude
Insurance intermediary	1992	Male	Currently studying for Bachelor of Business Administration	5 years	In relationship, no children	-
Customer service advisor	1995	Female	Bachelor of Business Administration	3 years	In relationship, no children	Graduation from the school Applying and getting a permanent job Purchase of an own apartment
Farm specialist	1987	Female	Master of Economic Sciences	5 years	In relationship, no children	COVID-19 Burnouts of family members Deaths of grandparents Conflict with a colleague
Insurance intermediary	1988	Male	Vocational degree of furniture maker Vocational degree of sales (education provided by the employer)	5 years	In relationship, 2 children	Getting children, especially the second child Changes in the employer company: trainings, new systems A hobby (photographing) is becoming more than a hobby
Customer service advisor	1995	Female	Bachelor of Business Administration	2,5 years	In relationship, no children	Diploma in insurance (education provided by the employer)

4.2 Personal relationships at work

All interviewees highlighted that one of the best characteristics of their work is having nice colleagues and a good team spirit. It is important to have a chance to discuss other than work related things and keep up the humor. Some interviewees mentioned that their colleagues are also friends with whom they like to spend their free time.

"We do have a very good team spirit. We help each other and have our own humor." – 5th interviewee.

"We have had a great team. We are all friends with each other and even spend time together on our leisure time." – 4th interviewee.

Based on the interview answers, feeling of belongingness is one of the key characteristics behind one's intrinsic work motivation: to be surrounded by people with similar mindset with whom you can share both everyday life and work related things. In addition, having similar daily tasks or for example customer segment seems to be connected to feeling of belongingness. It creates an atmosphere where people feel they have a common objective. Rather than focusing on own success, teamwork is more important. On the contrary, when a person does not feel belongingness to his/her team, it decreases motivation.

"We have a good, tight group, which consists of people with the same mindset. When we were at the office every day, the company did not have to do anything for making us feel good." – 1st interviewee.

"At least we who work in the office, we work for the common goal in my opinion. I think it might even be the most important thing that our own team members support each other and look after one another. That is really nice." – 2nd interviewee.

"I work mainly with private customers even though farm owners might also be corporate customers but still, the majority has a household and cope with the private life issues. Therefore, I integrate more to our employees who work with private customer segment because it is closer to my work. However,

farm customer segment is organized under corporate business and it feels more distant to me. --- My closest colleagues work with private customers so it is a quite tricky equation." – 3rd interviewee.

COVID-19 changed the way people worked. All interviewees used to work in the office on daily basis before the pandemic hit. After the restrictions came, many switched to telecommuting and worked from home. Changes affected strongly on personal relationships at work. Furthermore, interviewed salespeople felt that it has decreased their job satisfaction. Those who have been telecommuting most of the time for almost the past two years emphasized that interacting with colleagues is meaningful when it happens face-to-face. For example, weekly scheduled coffee breaks with the team via video connection did not add value to the interviewees.

Interview answers clearly indicate that congenial colleagues and a good team spirit are important intrinsic motivation drivers. Especially when people are isolated to work from their homes personal relationships with colleagues are difficult to maintain. As a result, they do not feel motivated. Feeling of isolation can also impact one's physiological needs, which are required for bodily health: person might feel overloaded because there is no peer support available.

"Seeing colleagues only rarely has impacted a lot on my job satisfaction. Some of them I can meet on my leisure time, and we have actually met, but not seeing them on daily basis has decreased my motivation." – 4th interviewee.

"Because I haven't seen my colleagues for a long time, some of them I haven't seen since 2019, it has made a big difference. There is no longer team spirit at all, really. --- We used to have a virtual coffee break but there were not many participants. Because it was kind of a free moment from work, in practice it many times goes so that one goes away from the computer instead of moving from one online meeting to the next one." – 1st interviewee.

"Lately, when I don't see my colleagues, kind of loneliness bothers me. Spontaneous exchange of ideas and knowing how people are doing is missing. The workdays feel quite heavy, too, because I don't really have any breaks. I don't feel like making coffee only for myself. It has started to feel heavy." – 3rd interviewee.

Relationships with colleagues support the daily work. They can help, share knowledge, tips and experience. They will listen and understand what one is going through in his/her work. Therefore, it can be argued that peer support influences one's relatedness at work in a positive way and supports autonomy. Additionally, positive feedback and encouragement from a colleague motivates to continue. Even a short chat with a colleague can help to work off failures and overcome negative feelings during a workday. Interviewees described it like this:

"We used to call it often a 'therapy session'. If someone had a customer meeting, we used to get together afterwards and discuss how it went. What was good and what was bad. It was like a therapy session and in my opinion, one was able to get good tips for own work because everyone has a different way to work. Then of course, if someone had a bad incident and situation did not go very well, one could immediately spit it out and we discussed it for a little while. Actually, that was a really good way to overcome a setback and become motivated to keep on going." – 1st interviewee.

"Every now and then when the days are heavy and especially right now when there are a lot of changes and other things going on in our company, my colleagues are kind of the mainstay at the moment. One can also work off negative feelings and worse customer cases with the colleagues, so there's then support for that, too." – 5th interviewee.

"If a colleague gives positive feedback, it gives a feeling of success." – 2nd interviewee.

Another aspect of personal relationships at work is the relationship with one's superior. Those salespersons who had a good relationship with their superior described it casual: you can talk about anything and there is no pressure. However, interviewees feel more distance to their superior nowadays. They meet and discuss only occasionally with their superior and especially during the past two years (because of COVID-19 and increased amount of remote work), superior has become more distant. In addition, it can be proposed that the more the relationship with the superior feels distant, the more difficult it feels to approach him/her.

"We have a good relationship. I like that we have a relaxed atmosphere and I am not pushed all the time. --- I could call him/her a half-friend. We can discuss things openly, that is definitely a good thing." – 4th interviewee.

"If we look back to year 2019, one could go straight to the superior to talk and tell about worries and needs or whatever in mind. Because of all of what has happened, it doesn't really go like that anymore. As I previously mentioned, during a break you try to avoid being on a computer so that you wouldn't spent the whole day on a computer. Nowadays it kind of feels that you don't want to bother your superior with something that is not critical. When we were at the office and sat close to each other, one could simply go over and have a chat." – 1st interviewee.

Most of the interviewees felt that the relationship with the superior is not as good as it could be. The biggest downside is the feeling of not being understood. It is shown in two different ways. Firstly, the personalities of a salesperson and his/her superior can be very different and therefore, misunderstandings happen more easily. One interviewee described it like this:

"Well, we have pretty good relationship. Sometimes I feel that I am not appreciated, which results from us being so different types of personalities. --- Sometimes I might get offended because s/he doesn't seem to care or appreciate, but actually it is just his/her way to show that s/he trusts me and thinks that s/he doesn't need to hold my hand." – 3rd interviewee.

Secondly, some interviewees feel that their superior does not fully understand the characteristics of their work. For instance, how long time their daily activities take time. Additionally, all interviewees agreed that they do not receive enough feedback, especially positive feedback, from their superior. The answers indicate that the quality of the superior relationship has an impact to salesperson's intrinsic motivation. The lack of support and recognition and feeling of being misunderstood decrease the motivation.

"[Our relationship is] Quite good. There are things I don't like. --- My superior has good characteristics, characteristics which a superior is supposed to have, but s/he should understand what is

my everyday work about and what tasks take a lot of time and what things make my work more difficult." – 5th interviewee.

"One doesn't really receive feedback from a superior. It would be nice if superior paid attention and told when I have succeeded in something. --- It feels that only negative feedback is provided." – 2nd interviewee.

Additionally, relating to personal relationships at work, some interviewed salespersons mentioned that equality among employees at work is important. People should have common rules and teams or individuals should not be treated differently based on e.g. personal selling records. Furthermore, when someone or some team is not behaving as agreed, superior and company should intervene and not allow it. Based on the interview answers it can be suggested that when a salesperson feels s/he is treated unequally it diminishes his/her intrinsic motivation.

Couple of participants emphasized that another team's members tend to choose and pick the most profitable customer contacts and then forward the long-lasting clarification inquiries to them, which do not lead into sales. One interviewee mentioned about an incident between him/her and another salesperson. S/he felt that since the other person makes greater sales every month, s/he did not have any consequences of his/her actions even though they did not follow a good practice.

"We get a good amount of contact requests from Digicenter [another team] and only very rarely they lead into sales. For sure they will handle all the profitable customer contacts even though they would take some time but we get all the worse clarification inquiries." – 2nd interviewee.

"The manners of colleagues and work community capabilities of an individual should be better. They allow quite poor behavior from salespersons only by the fact that s/he is a good salesperson. --- Work community skills are important – you should appreciate your colleagues. --- In fact, I hope that bad behavior on the grounds of making good sales would not be allowed." – 3rd interviewee.

4.3 Interesting and meaningful job

When interviewees were asked what they like about their job, there were couple of points that came up. The higher-level aspect is meeting and interacting with customers. More specifically, it was described to be the most meaningful when it happens face-to-face.

"Well, the first thing I can think of are the customers or people generally, but the customers above all. When I think about my job, they bring me the warmest feelings." – 3rd interviewee.

"I like that I get to meet customers and people face-to-face. I really like that interaction does not happen purely through the phone. So you actually see people and have possibility to serve them." – 2nd interviewee.

The main aspect of what interviewed salespeople like about their job, however, relates to the job characteristics. They appreciate that the working days vary. Work should be rather challenging than include routine activities. It helps keeping the job interesting and enables learning new things – leaving always room for improvement.

"I like that the job is challenging. One is never ready, really, and learns something new all the time. I like I can teach myself something new, acquire knowledge, and use my little grey cells. --- Diversity is an important thing for me. Even though the basis of the working days is formed around the insurance business, not a single day is similar than the other one because every customer has their own interest why they come here and contact us. This job is interesting." – 2nd interviewee.

For the past couple of years, the interviewees who work as customer service advisors have gotten new routine activities in addition to their normal tasks, which are related to up-coming changes in insurance systems. They are called 'migration tasks'; the existing data is prepared for the next system where it will be moved. One salesperson highlighted that these kind of activities lower the motivation. Furthermore, it is likely to decrease one's autonomy because these tasks are experienced as something that needs to be done.

"I don't know anyone who would be thrilled about the migration tasks. Those are mind-numbing activities. I like that work includes new things and problem solving. That you need to think and concentrate a lot." – 5th interviewee.

Problem solving generally was raised as an important factor in one's job. It makes the job interesting, as mentioned in the previous interviewee's comment. Salespeople in the case company have to be able to respond to different kinds of customer needs and inquiries. In order to provide a valuable solution for each customer, one needs to survey the customer's situation and understand what is happening in the customer's life and what can be expected to happen in the near future. In some of the interviews, the job was described to be closer to being an insurance expert than salesperson. 'Expert' gives an image that one is doing more than 'just selling the insurances' to the customers.

"I kind of avoid the word "salesperson". I personally think that our job is more like being insurance expert than salesperson. We need to be experts in order to find the best solutions for the customers. Salesperson term… Maybe it is just I, who thinks this way, but it has gotten a bad image. 'Salesperson' refers to pitchman. I want to think that I am doing expert work." - 1st interviewee.

Salespeople need to use multiple systems and be familiar with many dozen products and services the case company provides. In addition to handling offers, salespeople should be able to answer questions for example about customer's claims and invoices. Many customer contacts might not include selling at all but instead, for instance, clarifying unclear invoices. All interviewed persons agreed that when you can solve the customer's issue, you feel you are succeeding in your job. Customer's issue does not need to be a big one but if you can sense that it is important to him/her, solving and closing the issue feels rewarding – especially if customer provides positive feedback about it.

"I particularly like those situations where you can clearly see that the customer is satisfied with the received service. That makes me feel I have succeeded very well. Selling to the customer obviously makes me feel the same way, too, but it is not the most important thing for me. The most important thing is the positive customer experience: s/he thinks that the issue was solved and is genuinely happy with the result." – 5th interviewee.

"It motivates me when I can provide a solution for the customer s/he never would had thought of him-/herself, or none of the competitors offered. It always makes me feel good if I succeed in something like that." – 4th interviewee.

"When a customer gives positive feedback and is grateful because the issue was handled so well, it makes me feel good. You have a feeling that you have done something right and well. All these kind of feedback, positive feedback and compliments, gives a good feeling – I get a feeling of success." – 2nd interviewee.

One interviewee mentioned that also the sold products and services impact on one's motivation. When you genuinely believe the offered solution is good for the customer, thanks to the characteristics of the products, you feel more confident doing your job. On the other hand, if you think that the sold products are no better than what competitors offer and if the pricing is not competitive either, you have a poor set of selling tools, which decreases motivation. Participant also mentioned that if your main goal in your job is to sell, limited customer base sometimes makes it more difficult. When I asked what could be improved in his/her job, s/he responded like this:

"Well, let's put it like this… We have already internally discussed this, but the competitiveness of products and pricing could be better. They help the sales work. In addition, sometimes it is really hard to acquire customers. Obviously, we are a big company, and in this area [within the regional company's customer base region] we already have the most of the people as our customers." – 4th interviewee.

Relating to the used tools in sales work, some interviewees mentioned it is important that the company changes by the time and demand. In practice, it means that for example used systems, products and working methods support working in today's world: they are functional and developed.

"I think it's nice that our work is constantly developing and we get new systems, have extensive trainings and so forth. So that we don't get stuck in a particular, if I may say, era." – 2nd interviewee.

Most of the interviewed salespersons had similar difficulties at work – selling is currently ineffective. However, the reasons behind it are various. Those participants who work as customer service advisors pointed out that they currently have too many daily tasks. Therefore, they do not have enough time to do everything as carefully as they like or they do not even have enough time to use all possibilities to sell. When one is not able to finish everything or cannot complete the customer's issue on the go, the 'to-do list' for the next working day or week starts to grow. The pressure for the feeling of hurry comes also from high performance targets.

"I would like to have more time. If we think about sales work… You make an offer for the customer at some point but for actually coming back to it, you will have to add a calendar reminder and mark 'an opportunity activity' into our customer base system. Currently, I feel that I don't have time to call after those. The job is kind of half-finished. You miss going through the sales process completely. Unfortunately, you also forget to do things. For sure, this should change." – 5th interviewee.

One common unsatisfactory point among interviewees was that if something comes up, be it new daily activities, inefficient working method or bunch of trainings for the new systems or other changes in the company, it is not reflected to for example performance or sales targets. Additionally, the prioritization of tasks becomes more difficult because new tasks may come from different sources. Firstly, it increases the pressure and stress. This can even impact one's physiological needs, which are required for bodily health: person might feel overloaded. In addition, it easily makes one feel s/he is not good at the job.

Some interviewees also mentioned that timing of changes is relevant to consider, too. How changes affect coping of an individual at work at a specific time? Interviewees described that there are times when there are not so much sales activities to be done (summer holiday mainly). Therefore, it can be suggested to plan the possible new tasks, if possible, to those times when there is also more time for them.

Simultaneously, all interviewees agreed they rather have many things to do and be busy at work than idle. Feeling busy at work seems to be connected to getting into a flow state of mind, too, which motivates intrinsically.

"Until a specific point, it is meaningful to have a lot of things to do but now we have crossed the line and it has become stressing. --- I think I am good at prioritizing tasks but those capabilities are not sufficient anymore if we keep on getting new tasks. Then the quality of work suffers and you miss something… The more you have things to do, then focusing on even one thing, say a customer meeting and making the survey of the customer's situation, it just… You start to miss things because you no longer have the energy. When you have so many things that you need to do all the time, you cannot do even one thing properly. That worries me. --- The role of customer service advisor at the office is fragmentary. New tasks are coming from multiple directions, especially those 'background tasks', clarification inquiries, all these take time from actual sales work which again has a negative impact to my commissions and salary. The changes in the job characteristics are not considered in my overall responsible area, working time and salary." – 5th interviewee.

"I enjoy having work to do. I hate twiddling my thumbs, it is the worst thing." – 3rd interviewee.

"When one is doing sales work, the ideal working day would include a lot of meetings. --- I personally like to have a small hurry and meet many customers – to get that flow state of mind. Then also the sales are going better. So yes, my dream working day would include meeting customers all the time and have things to do." – 4th interviewee.

Based on the interviewees' answers, it can be suggested that job characteristics do affect salesperson's intrinsic motivation. In order to improve the intrinsic motivation, tasks need to be challenging enough. Responsibilities need to be clear and objectives feasible and adaptable to differing situations. Being able to take care of the customer's issue completely and close it supports the feeling of being effective and successful in one's job. There should also be enough time to pursue the activities. As an outcome, a person is able to feel that s/he is good at the job. It works as a continuity: when you reach the flow state of mind and experience successive succeeding in your work, it improves one's intrinsic motivation.

When considering what the employer company could do for keeping the job characteristics tempting and do their best in improving the intrinsic motivation of their Millennial salespeople from that perspective, there are three aspects that came up from the interviews. The first viewpoint relates to brand image, company's values and chosen strategy. Since the intrinsic motivation is strongly

connected to one's values, they should be in line with company's values. When interviewees were asked if they can relate to their employer company's values and mission, the answers were differing. Someone thought it is really good, supports one's work and can be easily pulled into practice. Some other thought it is only partly relatable, maybe in some specific situations. Some also mentioned it feels a bit distant and not completely accurate. As a conclusion, company's values and mission are likely to affect positively one's intrinsic motivation at least indirectly when they are relatable and 'earthiness' enough.

"I liked the new strategy and vision very much when they launched it. It feels to match with my own values, how to take things forward. I also liked that we are not advertising ourselves as 'an insurance company' but 'lifelong security company' – it went down well with me. It has been a good reform in my opinion. I have taken that to myself and put it into practice." – 1st interviewee.

"I think we have really good strategy with all this 'lifelong security' mentality and all. Those are really nice ideas, which I try to keep in mind. Maybe occasionally, when work feels more heavy and there are difficult customer situations I think those feel distant from own daily activities. Then it [the strategy] feels too fancy. --- On the other hand, there are a lot of lovely customers who have, you know, those important events going on in their lives, additions to the family and purchases of own homes, and they come to take care of related errands. You can sense the importance of those things to the customers and want to take care of them very well… Those are rewarding things, which I like about my job and those situations make me relate to the idea of the 'lifelong security'. So relatedness to the strategy and all that depends quite a lot." – 5th interviewee.

When I asked interviewees to describe what would need to change in order to keep them in their current position also after 3-5 years, they raised varying issues. Answers might be partly connected to the position at work. One insurance intermediary raised the possibility to get promoted and develop personally, whereas the other emphasized competitive product characteristics, which help in selling them. Couple interviewees, insurance intermediary and farm specialist, mentioned that especially after the pandemic, investing into working in the office and meeting and spending time with the colleagues more regularly would improve the motivation for staying in the current role. Those who work as

customer service advisors highlighted the performance targets, compensation model and the clarification of their job description.

"I am not sure what would need to change for me to stay. --- Maybe, if we think in a utopian way… If we wouldn't have the pressure to do our work, the high performance targets and that, if those would be lower or achievable so that you don't need to think about it all the time, that might help." – 2nd interviewee.

"The job description would need to get more clear and compensation for work would need to be more motivating." – 5th interviewee.

4.4 Leading own work

Based on the interviews, a possibility to lead your own work seems to influence positively on Millennial salesperson's intrinsic motivation. Salespersons who work as insurance intermediaries raised this as a major intrinsic motivator. When I asked what they like about their job the most, this was the first thing mentioned. They described it the most valuable side of their work that there is a possibility to plan, schedule and execute your work as you find the best for yourself.

On contrary, those interviewed persons whose possibilities to lead their own work are more limited and they cannot for example influence their working hours, were not too happy about it. It can also reflect on work-life balance in a negative way: if a person is not able to fulfil the desired free time activities due work, it is likely to decrease the intrinsic motivation. Furthermore, it also relates to well-being generally. Few interviewees admitted they felt tired which decreased their motivation. One of the main causes behind it seems to be the lack of control of your work as well as high performance objectives.

"I have to say, as I work as insurance intermediary and kind of like an entrepreneur, the biggest thing is freedom. I get to plan my own schedules and there is not a specific time that I need to be at work. That is definitely one of the best sides of my job." – 4th interviewee.

"When I applied for this job, I assumed that like everywhere else, the office is open 10-17 o'clock but then, right before I got the confirmation of acceptance to this job, I was told I need to work until 18

o'clock. I didn't like that. --- If I could decide, I would work from 8-16 or 9-17. I think it is quite late to get off at 18 o'clock, then go to a grocery store, prepare food and all that – the day is already almost over. I would like to do still something after the work like sports or meet with friends or something." – 2nd interviewee.

"I feel pretty tired nowadays. When you already know that the next working day is full of things to do, there are clarifications and other stuff, it is stressful; it is not only those things from the previous day that you need to do but the next day will bring all kinds of other things to do in addition." – 5th interviewee.

Generally, freedom to work the best way it suits oneself came up from all the interviews as highly valued feature. Besides flexibility of working hours, interviewees value that they can choose working methods themselves. If one is not able to use the most suitable working method for sales, the feeling of expertise vanishes. As an outcome, one may become less expert and more 'pitchman', which deteriorates the motivation. One interviewee described the impact of using the ideal and wrong working method in one's work like this:

"For sure this depends on the individual, but personally I like considerably more face-to-face meetings. That has felt the best working method for me since the beginning. I make more out of them myself and feel that the customer makes more out of them, too. Maybe it is because I can use a specific tool and can show things in practice for the customer. Because both parties are physically present in that situation, things are also gone through better. Then, if you compare a situation, where you use a phone or have a virtual meeting with the customer, it is direct acting and you kind of cut corners. You might miss something when you just push it through. --- Unfortunately, it goes into telemarketing. It is like auction sales for the customer and us. Unfortunately, it is inevitable when we are working remotely and cannot fully survey the customer's situation, as we should. In addition, the customer is not able to receive so much information or is not so receptive in that situation. --- It has changed my attitude towards sales work: the image gets bad sometimes and it has gone into that pitchman's job, which I already told you previously that I don't like." – 1st interviewee.

Wrong kind of working method is likely to make selling inefficient, too.

"We still have the same targets, they haven't changed. I have noticed that I have to push relatively harder than before for achieving the same goal. --- In practice, I mean that now I have approximately 80% remote meetings and because those are not the ideal way of working for me, they take longer time compared to having face-to-face meetings. It can mean I need to have two or three remote meetings with a customer for achieving the same than what I would have achieved in one face-to-face meeting." – 1st interviewee.

In addition to choosing the ideal way of meeting and interacting with customers, some interviewees emphasized the importance of being personal: if employer would try to squeeze every salesperson into the same form, it would decrease their motivation. There should be enough room to perform your work how you prefer it.

"I dislike all that 'what is good selling' stuff and tricks. I have thought it this way: just be yourself and talk straight and honestly to the customer and win his/her trust. That will take you forward. You learn by doing. I have never used those so called sales guides and I won't use them, that is for sure. I do this in a little different way. Yet, here we are." – 3rd interviewee.

A possibility to decide working location was raised as another aspect in the interviews that can have an influence the intrinsic motivation of a salesperson. It seems to partly have a connection with recent COVID-19 times and the changed working methods and new routines it has caused. Some salespersons were relieved they are slowly moving back to 'old normal' meaning working in the office on daily basis and meeting customers face-to-face.

On the other hand, some interviewees prefer the 'new normal' where one can work from home. Furthermore, it was mentioned that being able to work regardless of the physical location has enabled even better balance between working time and leisure time, even though it was challenging at first. The preference of working in the office or telecommuting might be connected to having or not having children, too. Interviewee who has children preferred working from home.

"I think this remote work has come permanently on me. Both [face-to-face and remote work] have their good and bad sides. You can notice it when you have worked from home for months and every now

and then, when I don't for example have any customer appointments, there might be something better to do at home than work. Remote work helps so much because you don't have to drive to the office. All the travelling is gone and that is definitely a positive thing." – 4th interviewee.

Some interviewees highlighted that ideally they want to focus on their primary tasks and responsible areas, because then they actually have a possibility to handle the situation as they see the best and are able to close each performed activity, which usually means taking care of a customer's errand. Doing those routine non-sales related tasks or being a 'middleman' in someone else's job decreases intrinsic motivation, because one does not have full control of the situation. One interviewee imagined his/her 'dream work day' would be as follows:

"The ideal workday in this industry includes meeting customers whose errands you are able to handle yourself and you can be certain they are closed – you are able to serve the customer and you get a good feeling about those meetings. --- In reality, you cannot manage all tasks but instead, act like a middleman and then you have a feeling that the issue has not been fully taken care of and you can see the same from the customer. The ideal workday is actually a normal workday with normal tasks, which you can manage and close yourself so that things are not left unfinished." – 5th interviewee.

In addition to different kinds of quantitative sales targets, which are provided by the employer company, leading own work many times includes setting personal objectives for each workday, week, month or even a year. These personal objectives can be something else than numeric. In practice, it can mean one can plan to do his/her tasks in specific order or even change the priority of them depending on for example the mood or previous sales performance.

"I have some internal objectives in addition to my sales performance targets. --- When I know my work situation for the month, I have tried to set a so called minimum level for myself: considering what all I need to do this month, this is what I need to do. Those objectives can be numeric, too, but I have also one objective, which is neither numeric nor measurable but more related to the mood. When I leave work on Friday evening, I never try to leave work disappointed at my own input for the week. I am not talking about sales targets; there will always be bad months and good months. --- I want to feel in the end of a working week that I have done my best under the current circumstances." – 3rd interviewee.

Furthermore, the balance between the work and leisure time raised as an important driver of Millennial salespersons intrinsic motivation in the interviews. Interviewees emphasized that both having enough free time and being able to set a clear line between work and leisure time are important. This has become more difficult during COVID-19 pandemic when the most have telecommuted – especially for those individuals who would prefer to work in the office. Those who had managed to keep more clear line between work and leisure time felt more satisfied. More specifically, limiting the working hours during weekdays and keeping the weekends purely for leisure time were raised as essential aspects that can improve one's feeling of being in control of own work.

"When you think about the time couple years ago, the work felt regular: you went to the office and had the scheduled meetings. Nowadays it easily goes so that you have the laptop on your kitchen table and you might start working at seven in the morning and finish at eight in the evening. It would be good to work similarly than couple of years ago: when you leave for work, then you are at work and when you leave work, then you are not at work. Now it feels that you work throughout the workdays regardless of the time. --- It is not only once or twice my phone has rung during weekends, on Saturday or Sunday. It is kind of a burden. I would like to shut down the phone for the weekend, put it into flight mode, so that I would not be reachable." – 1st interviewee.

"Definitely the flexibility is important thing at my work. It enables that I can keep balance in my private life and working life. It happens quite rarely that I would need to go somewhere during a work day but if it happens… --- I don't want to sacrifice my weekends for preparing offers. I rather come to the office at six in the Friday morning and leave at four in the evening. I need weekends for recovering." – 3rd interviewee.

Additionally, having family is likely to have an impact to management of your own work. One interviewee answered like this when I asked if getting children had changed his attitude towards working and leisure time:

"Yes, it has changed [my attitude]. Before the children, it was obviously more flexible and I used to have longer working days. I might have had a meeting with a customer even at 20 o'clock in the

evening. Of course, this job and the meetings are focused to the evenings anyway, because people work during daytime, but still, it has changed. It has brought its own challenge that you want to spend your time with your family and the children, and you would still need to manage to do your job properly and then there are the hobbies and all." – 4th interviewee.

4.5 Achievements and personal development

Common intrinsic motivator to all interviewed salespersons is the feeling of success, which came up multiple times during interviews. It appears in different situations: closing a profitable sales deal, finding the most suitable solution for a customer, solving an issue for the customer or a colleague, helping colleague and receiving positive feedback from the superior, just to name a few. From the employer's point of view, salesperson's feeling of success can be supported by several ways. For example: recognize and celebrate the success, even small ones, on daily basis. Millennial salespeople should receive positive feedback and appreciation for a job well done in order to feel motivated. It can be focused for either oneself or for the team and it can come from varying sources.

"It would be nice if there was more support for succeeding. Maybe small compliments and something like that. I desire success and I am always very critical towards myself; even though I had a good month, I compare it to the months I did even better and then I think I didn't do so well after all. Compliments drive you forward, always. Of course, it can depend on the individual, but at least for me, that definitely supports the motivation. I feel sometimes it would be nice if more recognition was provided because as a team, we have made really good results but still we don't get a credit for that. --- I hope the management would communicate how much our work is appreciated and say sometimes that we have done a good job. It doesn't need to be anything special, just a short compliment. It would help and cheer up. You can be certain that you have succeeded and done a good job." – 4th interviewee

In addition, it is important to keep the feeling of not being ready and complete but aim to improve and learn more. Receiving more responsibility or an additional role besides sales work seems to improve Millennial salesperson's intrinsic motivation. Some of the interviewees participate and help for example in training and the possibility of sharing own knowledge and helping others feels valuable.

"Currently, my job also includes the role of assisting trainer and I really like it. We have a lot of new employees and guiding and helping them… It motivates me that even though I am quite critical towards myself and maybe a little insecure and I should trust myself more, I can still help the others and realize that 'hey, I got this!' and was able to provide correct instructions. So this new role that I currently have is really nice." – 5th interviewee.

When I asked what work related expectations interviewees have for the near future (3-5 years), four out of five said they hope they are doing something else than their current job. Still, no one seemed to have a clear vision of what they wanted to do instead. One interviewee was hoping to make a living out of a hobby someday but unless nothing drastically changes in the current job and employer, s/he does not see any down sides why not continue in the current job. Other four participants considered that their current job is not for life but rather one step in their career. In addition, it increases the feeling of achievement and personal development when there are possibilities to get promoted.

"Let's hope LocalTapiola will continue in a way that it feels meaningful to work here in the future, too. You never know how operation models will evolve. In fact, I do have other goals in my life. I practice photography and create digital images so my objective is I would make a living out of it someday. We'll see. At least for now I have no intentions to quit this job. Let's see where the life takes me." – 4th interviewee.

"Well, I would like to get promoted, be it whatever. More forward in my career, rise higher. I have set myself an objective that I would aim to the corporate customer side. However, I have not thought about a specific role. I have worked as a salesperson for such a long time so it feels the most natural option for me. We previously spoke about that salesperson/insurance expert role; I would maybe like to continue being an expert. Be an expert or a team lead or something like that. --- I have noticed it motivates me if there is a possibility and willingness to get promoted." – 1st interviewee.

"If we look five years ahead, I might not want to be in this customer service advisor position, I would rather be in some other position. But which position – I don't know what I want to do, but I would like to try something else. I don't really see this would be my job for life. I hope I have a possibility to try or do something else, too." – 2nd interviewee.

No participant mentioned they had discussed their personal development or career plan or possibilities with their superior. Based on the answers it looks like they are not aware of the possibilities or they are not at least very clear. When I asked an additional question if interviewees wanted to move to completely different challenges outside LocalTapiola or find new opportunities within the current employer, they were open to both alternatives. Therefore, it can be suggested employer should invest in personal development processes and career planning with their Millennial salespeople. It is not only about promotions: it seems to increase the intrinsic motivation when development within the current role is recognized and celebrated, too.

5 CONCLUSIONS

This final chapter summarizes the findings of the thesis. I will provide answers to the research questions and discuss how they relate to the existing research presented in the literature review. I will also present the theoretical contributions and the managerial implications. In addition, the study is assessed, and its limitations are acknowledged. Finally, I introduce future research opportunities, which I identified during the research process.

5.1 Discussion

Traditionally companies operating in insurance industry, as well as in many other industries, have relied on extrinsic motivation methods such as different kind of compensation plans and rewards. However, those means are no longer sufficient for motivating and keeping the salesforce long-term because of changes in the sales work domain and different characteristics of younger salespeople generations. This dilemma emerged the need and research problem for this study: no existing research provides clear means for sales managers in the insurance industry on how to improve intrinsic motivation of their salespeople. Because previous research has indicated that differences occur in values, expectations and attitudes towards work between different generations, this study focuses on the major generation in today's working life, Millennials. Furthermore, the scope was focused on a specific cultural and geographical area, Finland, in order to provide as accurate guidance for the case insurance company as possible. The research questions aiming to solve the research problem were the following ones:

RQ1: What are the intrinsic motivation drivers of a Millennial salesperson in an insurance company today?

RQ2: How can the employer insurance company improve the intrinsic motivation drivers of their Millennial salesperson?

Four larger themes and intrinsic motivation areas were found in the study: personal relationships at work, interesting and meaningful job, leading own work and achievements and personal development. When considering the conditions of today's sales work, which were presented in the literature review part and the themes that arise from the interviews, it is possible to identify different aspects of external, organizational and individual factors. Furthermore, interview answers indicate tight connection

between those three factors and one's psychological needs. Some of them seem to influence even physiological needs. Next, I will discuss the findings per theme.

Based on the study findings, personal relationships at work can be grouped into two: relationship with colleagues and with a superior. Personal relationship with colleagues was raised as a very important intrinsic motivation area among interviewed salespeople – all of them were unanimous about it. However, participants did not seem unanimous whether it is the most important factor or not. Those salespersons who had more freedom to do their job as they prefer and lead their own work, valued those factors the most. On contrary, those salespersons who did not have the same level of freedom to execute their work, raised the personal relationships the highest. As Khusainova et al. (2018) suggested, positive working environment, which heavily depends on personal relationships at work, seems to strongly improve salesperson's intrinsic motivation.

In addition, the finding mainly supports what Gagné and Deci (2005) concluded in their intrinsic motivation research: social environment seems to be the strongest influence on one's motivational states. It is also in line with previous Millennial work motivation research: both Kuron et al. (2015) and Hagström and Gamberake (1995) suggested that congenial colleagues are one of the most important motivation drivers. Unlike some of the previous studies suggest, the priority order might not be related to demographic factors, gender or education, not at least directly. Rather, the priority order of the intrinsic motivators can relate to working conditions of an individual: out of the available motivation drivers, one seems to value the most something that appears the strongest to him/her.

Therefore, it can be argued that identifying the major intrinsic motivation driver for a Millennial salesperson and nurturing it is the basic level for keeping the person intrinsically motivated. Similarly, if that factor is taken away or person feels deterioration around it, salesperson is likely to feel stronger dissatisfaction compared to similar situation with personal 'lower level' intrinsic motivation drivers. This is new contribution to both academic field and managers dealing with Millennial salespeople.

Based on the findings, it can be suggested that even though interviewed salespeople valued their own achievements and personal development, teamwork and succeeding as a team was highly valued, too. An atmosphere where people feel they work towards a common objective, have similar job characteristics and customer segment enable the feeling of belongingness, which was highlighted as another important intrinsic motivation driver. Those salespersons who felt that they have good

relationship with their colleagues and get peer support from them emphasized its positive impact on their motivation. The findings of this study confirm that when people are socially connected, experiencing relatedness is possible, which enhances one's intrinsic motivation. (Ryan & Deci 2017, pp. 10.)

Out of the four intrinsic motivation areas, personal relationships with both colleagues and superior were influenced in a most negative way by COVID-19 and its consequences on daily work. Those who used to work in the office prior pandemic and had to switch into telecommuting, or who's colleagues switched to telecommuting while one remained working in the office, felt the biggest dissatisfaction. Salespersons described that the atmosphere is currently not as good as it used to be, and they have started to feel isolated and lonely. In addition, the relationship with the superior became more distant, which decreased one's intrinsic motivation. However, not everyone seemed unsatisfied about switching to telecommuting because it also enabled spending more time with the family and hobbies, for instance.

Previous studies have proposed that people who telecommute a fair amount are more satisfied with their jobs even at the cost of colleague relationship, and that it improves relationship quality with the superior and family, when comparing to people who telecommute less. (Allen, Golden & Shockey 2015; Golden, 2006; Gajendran & Harrison 2007.) The findings of this study only support work-family conflict part. As discussed above, this study indicates quite the opposite otherwise. It might be that the feeling of being forced to telecommute has affected the findings of this study compared to the previous ones.

As per previous studies, the findings of the impact of supervisory support towards salesperson motivation have been varying (Khusainova et al. 2018). However, the answers of the interviewees support the positive impact aspect: supervisory support can be suggested to improve salesperson's intrinsic motivation at least in three practical ways. Firstly, salesperson needs to have a feeling that his/her superior understands him/her and is well aware of salesperson's daily duties. Secondly, superior needs to make sure equality among salespeople is fulfilled. In practice it means that for example misbehavior is not acceptable – even when someone is performing at work otherwise well. The meaning of perceived equality among salespeople confirms Adams (1963) social comparison theory: person becomes motivated when fair treatment among their colleagues and the company are retained. Thirdly, providing often positive feedback and compliments both on individual and team level are likely to increase the intrinsic motivation of Millennial salespeople.

Findings of this study support existing literature about affective experience and the impact of positive emotions as intrinsic motivation driver. When considering what can be done for supporting it from the employer's point of view, the responsibility falls at least partly onto superior's shoulders. As Seo, Bartunek and Barrett (2010) suggested in their research, superiors should perceive the feelings of the salespeople and quickly respond when the perceived feelings are not positive. Superiors can have a major role in turning such feelings off and introducing pleasant feelings instead.

One of the interviewees described they used to have 'therapy sessions' in between customer contacts before COVID-19 when people worked in the office on daily basis. During the sessions, salespeople analyzed the meetings together, shared experiences and simply listened to others. It was described to be particularly helpful after a failure: one was able to get rid of negative feelings with the support of others. As attribution theory suggests, salesperson often has an inner urge to understand why the failure happened and once it is cleared, person feels more prepared to succeed in a similar situation in the future, which again increases positive emotions (Weiner, 1985). Therefore, this kind of practice can be highly recommended to continue or launch within Millennial sales teams including both colleagues and ideally also a superior.

The second major intrinsic motivation area arising from the interviews was related to job characteristics. Interviewees described that sales work is interesting when it includes problem solving and the content of working days varies. As Gagné and Deci (2005) suggested, when a work is challenging enough and keeps up the interest, one is likely to feel intrinsically motivated and by strengthening these features, the feeling is likely to increase.

Every customer provides different kind of issue to solve and especially when they are going through a significant life event, it makes the insurance salesperson's work feel more meaningful – you get to be part of the customer's journey. Finding a solution for a customer enables the feeling of being an expert rather than a salesperson. It seems to raise the experienced value of work for a Millennial salesperson. Furthermore, interviewees highlighted the importance of having a clear job description and taking care of the customer's issue completely. They also emphasized the meaning of having developed and functional tools and systems. In practice, salespeople are for example provided competitive set of products or services to sell. When salesperson him-/herself genuinely believes s/he can offer the best solution for a customer, it positively affects the experienced job characteristics and therefore, also motivates intrinsically.

Out of the four recognized themes, job characteristics had the most varying study findings. Following the principles of Ryan and Deci (2000), individuals are likely to differ in the level and orientation of motivation – especially what comes to job characteristics. Therefore, it can be suggested that the impact of job characteristics into one's intrinsic motivation should be considered more personally and understand what are the underlying values, attitudes and objectives that drive person's actions. Based on the existing intrinsic motivation literature and interview answers, it can be suggested that the closer the own values are to employer company's values, the easier it is to feel intrinsically motivated. Additionally, it can be proposed that company's values and mission are likely to affect positively one's intrinsic motivation at least indirectly when they are relatable and 'earthiness'.

Several general means for improving Millennial salespeople's intrinsic motivation through job characteristics can be identified. As existing literature proposes, the individualistic aspects of a job seem to have a big impact and foster pleasant and activated feelings of a salesperson (Ng, Schweitzer & Lyons, 2010; Seo, Bartunek & Barrett 2010). First, each salesperson's responsibilities, tasks and task prioritization should be clear. Employer company should try to avoid including routine-like or irrelevant daily tasks for their salespeople. Instead, they should have enough time to do their primary job and their work could be branded towards insurance expertise rather than keeping the focus on pure sales work. Company should also plan activities, which enable handling the customer case from the beginning to the end. In practice, it can mean for example additional training, improved knowledge sharing or lowering or adjusting the performance targets in a way that there is more time to handle each customer contact.

Additionally, setting achievable and realistic objectives individually can decrease the feeling of stressful hurry and enable person to do his/her work without cutting corners. There should be enough time to perform each activity without leaving it half-made. The findings of this study concerning performance targets confirm Gagné and Deci's (2005) theory for controlled motivation: when person feels s/he has to do something and has pressure to do so, it will diminish one's intrinsic motivation. In order to change this and support intrinsic motivation instead, additional tasks should be removed and sales performance targets would need to be changed into less demanding.

Findings also seem to support Oliver and Anderson's (1994) findings on behavior control. It can be suggested that for improving the intrinsic motivation of a salesperson, superiors should utilize more subjective and diverse methods for evaluating salesperson's work and set the objectives accordingly. In practice it means superiors need to switch their focus from tracking sales performance into improving

future performance and how it can be achieved for each salesperson. Sales work in an insurance company, as can be understood from the interviews, is not always countable and observable. Therefore, evaluating sales work should be more flexible and diverse.

Considering that interviewees of this study are mainly motivated by incentives, the interview answers seem to support Zoltners, Sinha and Lorimer's (2012) previous research findings. The usage of incentives can direct salespeople to focus more on quantity at the expense of quality and lead into undesired consequences such as unethical behavior. This can influence both customer experience and personal relationships with colleagues in a negative way. According to one interviewee, this kind of incident had happened in the case company and it did cause dissatisfaction towards work.

When changes to salesperson's job characteristics are needed, like case company had the need for including temporary routine-like migration tasks into salespersons' daily duties, ideally the employee is involved to planning and implementing them even when the changes are for a short period. Adding new tasks on top of the existing ones, especially without adjusting for example the performance targets accordingly, decrease motivation. The findings of this study are in line with Colletti and Fiss' (2001, p. 26) conclusions. Succeeding in sales can deteriorate because the used methods no longer motivate or give direction for activities or reward salespeople in a desired way.

A certain sensitiveness towards implementing changes, in general, raised from the interviews as an important point. In case of new tasks, they should be balanced and scheduled according to the working situation and conditions. Too many changes in the job characteristics easily increase the uncertainty and one does not feel like s/he is in control of the tasks. Furthermore, the prioritization of the tasks might be difficult because they have so different interests behind them: should you prioritize a task more rewarding for yourself or a task, which you just 'need to do' but gives you no re

The third main intrinsic motivation area arising from this thesis is the possibility to lead one's own work. The study findings indicate that the more the salesperson oversees his/her own work and can influence the circumstances and work content, the more intrinsically motivated s/he is. In practice it means a salesperson can influence his/her working hours, working methods, work location, task handling and prioritization and set personal objectives.

Out of three categories of basic psychological needs, leading own work seems to relate tightly to competence: one has a need to feel that s/he can act effectively within their important life contexts, such as work (Gagné & Deci 2005; Ryan & Deci 2017, pp. 10-11). Furthermore, being able to lead own work in the most suitable way for oneself can even affect one's physiological needs. As couple

interviewees mentioned, they are responsible of too many tasks, have no control on them and yet high expectations on performance. Because it has continued for a longer while now, salespersons have become stressed and feel that they are not succeeding in their job. A causal connection can be identified between job characteristics and the possibility to lead own work: when the job description is clear and salesperson can focus on his/her primary duties and has personally fitted objectives, it is more likely s/he can feel being in control of own work and feel success.

Aspect of leading own work seems to be tightly connected to work-life balance. When building on existing Millennial research, it can be confirmed that Millennials do expect flexibility and fluency between their work and leisure time also in their 30s (Ng, Schweitzer & Lyons, 2010). Having enough time for recovery, family, friends and hobbies is still seen as an important thing. However, work-life balance was rather described as something leading own work enables than a highly valued factor itself. Furthermore, when looking back to previous Millennial related research, leading own work hasn't been brought up as something specific affecting one's intrinsic motivation. The findings of this thesis indicate that possibility to control own work comprehensively is more important for the motivation of today's Millennial salesperson than purely having balance between work and free time.

COVID-19 pandemic and the consequences it has brought into working life might have had an impact on how leading own work is experienced by an individual. Especially those salespersons who had to switch into telecommuting felt that they were working all the time and turning off the work mode was difficult. However, not everyone agreed on the same but one interviewee who had family and children was pleased about telecommuting and being able to use the time more effectively between work and home tasks.

Hagström and Gamberake (1995) and Kuron et al. (2015) suggested that when Millennials were younger and not yet in the working life, feeling of achievement and personal development were one of the most important intrinsic motivation drivers for them. According to the findings of this study, Millennial salespeople in their 30s find them the most important factor. This is new contribution to the existing literature and useful information to sales managers for couple of reasons. First, this motivational area is something that a company can influence and second, it is logically the first area to start thinking about improvements when a company is willing to positively influence their Millennial salespeople's intrinsic motivation.

Since the feedback from the customers and colleagues might not be manageable but rather spontaneous, the company can put effort on feedback and compliments provided by one's superior and

the management. The findings also point out that both individual and team level recognition are valuable. Therefore, it can be proposed that even though Millennial salespeople want to succeed in their own career, it is also important to feel united and cherish and celebrate accomplishments together as a group. Interviewees raised many different situations where they would appreciate if someone noted their success – many of which are not directly related to sales or performance. For example, when they managed to create an inventive solution for a customer or solve an issue for a customer or colleague. As a conclusion, it seems the most valued recognition relates to situations where person has showed and used one's expertise for solving an issue rather than providing high number of sales or closing a bigger deal.

Besides succeeding and having a feeling of achievement in sales work, interviewees also highlighted the meaning of being able to improve and learn more. As discussed above, problem solving is an important aspect for a Millennial salesperson; one can always learn something from each case. In addition, it seems they seek advancement to their career. Findings of this study show that giving more responsibility or a new role for instance can increase the intrinsic motivation of a Millennial salesperson. Furthermore, it seems such gesture is linked to succeeding in one's work: they must have valued what I do because they have given me this opportunity. In order to improve salesperson's intrinsic motivation in the area of personal development, providing additional challenge and response areas can be suggested as practical means.

Majority of the interviewed salespersons wanted to progress in their career but did not have a vision about it. Findings of this study indicate that discussing career plans or plan a personal career path within the employer company are likely to positively affect the motivation of today's Millennial salesperson. Especially, when considering long-term activities for improving the intrinsic motivation, as well as commitment to work for the same company, arguably this practice can turn out useful. In addition, person is likely to feel that after years of experience in the same job his/her full competence is no longer utilized, which can diminish the motivation and lead into for example passive mode of functioning (Ryan & Deci 2017, pp. 10-11).

Previous research has claimed that until today, there is no comprehensive understanding on key motivation drivers at different points in one's lifecycle (Kanfer et al. 2017). Furthermore, it has been suggested that where older generations have valued "materialistic" values like safe and highly paid job over other features of a job, younger generations of today look for "post-materialism" and value things like quality of life, self-expression, solidarity and intellectual satisfaction (Hagström & Gamberake

1995). Therefore, existing studies about salesperson motivation have suggested that utilizing intrinsic motivation methods might work even better for Millennial salespeople than means of more traditional extrinsic motivation (Khusainova et al. 2018.). The findings of this study tell the same.

As theoretical contribution of this thesis, a new framework for studying the orientation of motivation has been created. The new framework combines the main principles of Maslow's Hierarchy of needs, Herzberg's two-factor theory and Self-Determination theory: only by understanding the underlying multilevel aspects of an individual and his/her surrounding environment and how they impact one's psychological needs, it is possible to make comprehensive conclusions about intrinsic (and/or extrinsic) motivation drivers of a chosen target group. For the purpose of this study, it enabled identifying the key intrinsic motivation drivers of today's Millennials (who have already been in the working life for some time) and concluding practical means to improve them.

Furthermore, the findings of this thesis confirm that as presented in the framework, because a person receives impulses from varying circumstances on a daily basis and they shape his/her behavior and motivation, there is no stable state of intrinsic motivation. Instead, factors from different layers and levels of the presented motivation framework can move both downwards and upwards. Therefore, it is not only that the lower level needs need to be satisfied first in order to enable satisfying the higher level needs. Dissatisfaction in a higher level need can influence lower level needs, like physiological needs, as well.

5.2 Managerial implications

First practical advice for managers relates to shift in mindset about salesperson motivation generally. It is recommended to rebuild compensation and motivation models and put more interest and focus on intrinsic motivation drivers. Especially in the insurance industry, companies have mainly used incentives for rewarding sales performance (Zoltners, Sinha & Lorimer 2012). Both previous studies as well as this thesis point out that since the sales work domain and provided solutions for customers are getting more complex, relying purely on incentives can have weakening impact on one's intrinsic motivation and even lead into misbehavior and cause conflicts (Zoltners, Sinha & Lorimer 2012; Wollan & Heald 2013, pp. 2-3, 29, 67, 82). In addition, evaluating sales work and how salesperson is performing should be more diverse and personal. This requires deeper understanding of the content and quality of salesperson's daily tasks. Furthermore, when changes in tasks are required even for short-term, their implications towards salesperson's objectives, evaluation and motivation should be taken into consideration.

Second practical advice for managers is to support the personal relationships at work – especially the relationship between a salesperson and his/her superior. There are several aspects to consider that positively affect the superior-salesperson relationship. Understanding the content and quality of salesperson's daily tasks as well as easy access to discuss with one's superior can lower the boundaries for sharing thoughts. In addition to making evaluation more personal, it enables providing accurate feedback and compliments on salesperson's achievements and follow his/her emotions at work and react to them immediately when needed. Superiors should also focus more on promoting equality among employees, experience sharing and maintaining the feeling of belongingness within the teams. It can be suggested that salespeople should belong to teams where everyone has similar job characteristics and customer segment. This is likely to increase the feeling of belongingness, too. Putting effort on improving personal relationships is important especially after COVID-19 restrictions and long periods of telecommuting.

Third practical advice for managers is to clear the job characteristics of their salespeople. The main idea is to keep quality over quantity: keep the focus on one's primary tasks. Ideally person has a clear job description and can feel both success and challenge while working. Sales work of today in an insurance company requires a lot of different kind of problem solving and therefore, it is closer to being an insurance expert than a pitchman. Due to versatile customer issues, one should have a possibility and enough time to handle each contact from the beginning to an end.

Fourth practical advice for managers tightly relates to the previous one. In order to feel in control of own tasks and do your work in a way that suits you the best, managers should enable their salespeople to lead better their own work. Feeling of having control over your work can result from many aspects. Most importantly, one should have clear understanding of his/her tasks and their prioritization as well as have useful tools for executing them. Next steps towards improved intrinsic motivation are having the flexibility and power to influence on the most suitable working methods, location and working hours for oneself. Instead of pulling salespersons into the same form and to have the same targets for everyone, managers should focus more on the individuals.

Noting salesperson's personal and his/her team's achievements as well as supporting the personal development of the individual are the fifth practical advice for managers. When considering making changes for improving Millennial salespeople's intrinsic motivation, this is the most important factor. Personal recognition of success is the most meaningful when it relates to salesperson's expertise: how

clever or ideal solution s/he was able to come up with. Furthermore, showing one's expertise might not always relate directly to his/her sales or a specific customer contact.

For keeping up the interest for the job, it can be recommended for managers to provide their Millennial salespeople ways to develop personally. In practice it means possibilities to deepen their knowledge and skills and get more responsibility – feel advancement in their career. Providing career paths within the employer company is a good way of showing there are possibilities and further steps.

5.3 Limitations and future research

There are several limitations that relate to this study. Firstly, this is a multiple case study for a specific company and represent the views of five interviewees living in the same geographical area in Finland and working in the same regional insurance company. Even though all interviewees do sales work, their titles and characteristics of daily tasks vary a little. Therefore, the findings cannot be generalized and might not present enough saturated view of the dilemma. It has been argued that the environmental and social settings of a Millennial salesperson can be different depending on the location (Liu et al. 2019.). This study does not analyze or deeply consider the possible impacts of this aspect.

Secondly, the study and interviews were executed during COVID-19 pandemic, which might have caused different views on the topic compared to time prior pandemic or after the work life of this group of people goes back to normality in post-pandemic times. The consequences and changes it has brought to working life have most likely impacted the interview answers and the findings of the study to some extent. Thirdly, an interview, which lasts approximately one hour, may not be sufficient time to fully understand what are all the individual aspects that influence one's intrinsic motivation in the sales work domain.

This study purely focuses on intrinsic motivation and does not consider the extrinsic motivation drivers of salespeople of the younger generation. During the interviews, also viewpoints related to extrinsic motivators were mentioned. In order to gain overall understanding of today's salespeople's motivators, future research could expand the understanding in the field and explore more deeply the balance between intrinsic and extrinsic motivators. As another recommendation for the future researchers, generalization of the topic would provide valuable information for both academic field and sales managers. It would be interesting to understand whether the same findings apply in other industries that have sales departments, or among different national cultures, or also for the younger generation Z, who are only about to enter the working life.

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APPENDICES

Appendix 1. Interview questions

- Personal background information:

  - Year when you were born

  - Gender

  - Study background (degree, field of study)

  - Working experience (industries, experience time in years)

    - How long have you worked as a salesperson in the case company?

  - What is your life status (e.g. do you have family or not)?

  - Have you had significant events in your life recently? If yes, what kind of events and how did they influence your life?

- What do you value in life? What about in work life?

- What encourages you to give an effort?

- Describe your attitude towards work.

- Why are you working in your current job?

- What kind of expectations do you have towards work?

- What kind of work related objectives/wishes do you have for the near future?

- Has your work related objectives/wishes changed during 5-10 years and if yes, how?

- Describe your typical working day; what kind of activities do you have and how much time relatively do different types of activities take?

- Where and how do you work? (Working hours, telecommuting/office, tools/equipment/channels etc.) How do you experience the current way of working?

- Describe your relationship with your supervisor, colleagues and customers and how they influence your work days.

- What are the things/characteristics you like in your current job?

- Describe your dream workday in your current job.

- Do you feel your skills are met at work? Is the work challenging enough? Provide reasoning.

- For improving your working environment/conditions/daily work activities, what would need to be done?

- How are you supported/encouraged to success in your work? How do you experience it? Has 'special conditions' e.g. implementation of business changes influenced it?

- Does external issues (outside your employer organization) affect your work (e.g. global economic situation)? If yes, how? How do you experience it?

- Has COVID-19 affected your work and working motivation? If yes, how? / Has COVID-19 affected how you experience your work? If yes, how? / Do you feel that it has permanently changed something in your work?