

# A COMPARATIVE STUDY OF THE INCENTIVE SYSTEMS OF AGENTS OF LIFE INSURANCE

陳慈仁、劉家駒

E-mail: 9126379@mail.dyu.edu.tw

## ABSTRACT

THE MAIN PURPOSES OF THIS STUDY ARE:(1)TO ANALYSE AND COMPARE THE COMMONLY USED INCENTIVE SYSTEMS OF AGENTS OF LIFE INSURANCE INDUSTRY IN TAIWAN AND MAINLAND CHINA,(2)TO UNDERSTAND THE RESPONSE OF AGENTS TO THE DIFFERENT TYPES OF INCENTIVE SYSTEMS. THE RESEARCH FINDINGS ARE AS THE FOLLOWING:(1)THE MOST EFFECTIVE INCENTIVE SYSTEMS RECOGNIZED BY AGENTS OF TAIWAN ARE LONG-TERM AND REGULAR,AND BY AGENTS OF MAINLAND CHINA ARE SHORT TERM AND IRREGULAR. (2)THE INCENTIVE SYSTEMS OF MATERIAL-TYPE AND ACTIVITY-TYPE ARE MORE SIGNIFICANT THAN THOSE OF SOCIAL-TYPE. (3)AGENTS WITH DIFFERENT PERSONAL TRAITS HAVE DIFFERENT PREFERENCES TO INCENTIVE SYSTEMS. ACCORDING TO THE FINDINGS, THIS STUDY GIVES FOLLOWING SUGGESTIONS TO THE CONDUCTORS OR MANAGERS OF LIFE INSURANCE INDUSTRY: (1)EACH TYPE OF INCENTIVE SYSTEMS ARE IMPORTANT AND SHOULD NOT BE OVER-EMPHASIZED AT THE EXPENSE OF ANOTHER. (2)ALWAYS EVALUATE THE NEEDS OF AGENTS WHEN PLANNING THE INCENTIVE SYSTEMS. (3)THE INCENTIVE SYSTEMS ARE DYNAMIC AND SHOULD BE MODIFIED PERIODICALLY. (4)DEVELOPING DIFFERENT STYLE OF INCENTIVE SYSTEMS CAN MAKE THE DISTINGUISHING FEATURE OF MANAGEMENT.

Keywords : LIFE INSURANCE, AGENT, INCENTIVE SYSTEMS, PERSONAL TRAITS

## Table of Contents

第一章 緒論 第一節 研究背景--P1 第二節 研究動機--P6 第三節 研究目的--P8 第四節 研究流程與論文結構--P9 第五節 研究限制--P10 第二章 文獻探討 第一節 激勵理論--P12 第二節 激勵制度--P31 第三節 台灣地區壽險公司的業務員激勵制度--P34 第四節 激勵制度之激勵效果的相關研究--P38 第三章 研究方法 第一節 研究架構--P42 第二節 研究假設--P43 第三節 研究構面之衡量變數及其定義--P34 第四節 資料蒐集方法--P44 第五節 資料分析方法--P50 第四章 研究結果 第一節 兩岸壽險業務員激勵制度實施概況--P52 第二節 樣本結構分析--P59 第三節 兩岸激勵制度之問卷研究結果分析--P62 第四節 激勵制度之價值與個人特質之分析--P82 第五節 激勵制度之可能性與個人特質之分析--P94 第六節 激勵制度之激勵效果與個人特質之分析--P94 第五章 結論與建議 第一節 研究結論--P121 第二節 建議--P126 參考文獻--P129 附錄一 訪談大綱--P137 附錄二 研究問卷--P138 附錄三~二十 個人特質對各類型激勵制度之各種平均數--P143

## REFERENCES

一、中文部份 中國時報, 91年4月25日。李佳津(1986), 中國大陸台商企業員工激勵制度及受僱勞工工作滿意狀況之研究, 淡江大學大陸研究所 碩士論文。林燕萍(1993), 直銷商獎勵制度之激勵效果分析, 台灣大學商學研究所碩士論文。林振祥(1997), 企業人員之人口統計變項、工作特性與激勵因素之相關研究-以中部地區企業為例, 東海大學工業工程研究所碩士論文。俞基安(1996), 壽險業銷售人員薪酬制度之探討, 中興大學企業管理研究所碩士論文 姜泰吉(1995), 激勵制度實證研究 - 以中石化廠為例, 交通大學工業工程研究所碩士論文 徐志雄(2000), 兩岸壽險市場與生死合險之研究, 逢甲大學保險學研究所碩士論文 孫令凡(2000), 人口屬性、報酬激勵效果與工作滿足間之關係, 政治大學公共行政研究所碩士論文 涂富嵩(2000), 創造力人員激勵因素偏好之研究 - 以電子業為例, 大同大學事業經營研究所碩士論文。陳定國, 企業管理, 台北:三民書局, 1981, P.469 商業周刊, 「中國第二大保險公司大舉來台挖角」, 第722期 商業周刊, 「中國保險業兵多將寡, 求才若渴」, 733期。郭文德(1995), 壽險行銷管理, 第二版。台北:雅登出版社。梁坤茂(1999), 「從激勵的觀點探討 - 教師與學校工作團隊」, 中等教育, 第50卷, 第3期, 60-67頁 張世宗 (1998), 不同激勵制度對新世代工作族群之激勵效果及對其工作滿足與組織承諾之影響-以一 電腦製造公司為例, 中央大學人力資源管理研究所碩士論文 張旭明 (1996), 汽車業務人員個人屬性與激勵制度及滿意度之研究, 國立台灣工業技術學院管理技術 研究所企業管理學程碩士論文。張志峰(1997), 壽險業務人員個人特質及其主管領導對其激勵認知之影響, 國立台灣工業技術學院管理 技術研究所企業管理學程碩士論文。張紹勳、張紹評、林秀娟(2000), SPSS FOR WINDOWS初等統計與高等統計(上下冊), 台北:松崗電腦圖書資料股份有限公司。張凱均(2000), 台灣壽險公司業務人員對現行績效考核與酬賞制度的激勵效果認知, 逢甲大學保險學研究所碩士論文 黃英忠、曹國雄、黃同圳、張火燦、王

秉鈞(1998)。人力資源管理。台北:華泰書局 曾憲章(2000), 台灣產險公司薪資制度與業人員激勵制度之探討, 逢甲大學保險學研究所碩士論文 新光人壽保險公司研修部教材課, 訓練指南。潘明燦(1991), 業務員激勵制度的激勵效果分析及其受個人特質及組織經驗的影響, 台灣大學商學研究所碩士論文。鄭亮傑(1995), 公路客運員工對績效獎金制度及其攸關變項態度之研究 - 以新竹汽車客運公司為例, 交通大學運輸研究所碩士論文。鄭素鈴(2000), 文化特徵、獎酬制度及其成效關係之研究 - 以台灣地區美商、日商、台商企業行銷部門為例, 淡江大學會計學研究所碩士論文。蔡佳蓉(1999), 保險業主管領導型態、員工服務態度與其工作績效相關性之研究 - 以國泰人壽公司為例, 成功大學企業管理研究所碩士論文 劉敏熙(1997), 大陸台商企業受僱員工激勵制度之研究, 政治大學勞工研究所碩士論文 賴信榮(1995), 實施目標管理之公司中, 員工激勵誘因偏好之研究 - 以基層主管(含)以上之主管為例, 東吳大學企業管理研究所碩士論文。賴信榮(1996), 員工激勵誘因, 產業金融季刊, 第92期, 87-88。薛英宏(2000), 企業員工國家文化價值觀之研究-台灣及大陸地區之比較分析, 長榮管理學院經營管理研究所碩士論文。謝長宏、馮永猶(1990), 激勵性薪資制度之設計, 人力資源管理之設計, 台北:人力資源管理, 中華民國管理科學會 JEFFREY PFEFFER(1998), 「有關薪酬的六個迷思」, 哈佛商業評論精選 - 人力管理, 台北:天下文化 2000.12 二、英文部分 ABRANTT, R. AND M.R. SMYTH (1989), "A SURVEY OF SALES INCENTIVE PROGRAMS", INDUSTRIAL MARKETING MANAGEMENT, 18, PP.209-214. ADAMS, J.S. AND W. B. ROSENBAUM(1965), "THE RELATIONSHIP OF WORKER PRODUCTIVITY TO COGNITIVE DISSONANCE ABOUT WAGE INEQUITIES", JOURNAL OF APPLIED PSYCHOLOGY, 46, PP.161-164. ALDERFER, C.P. (1969), "AN EMPIRICAL TEST OF A NEW THEORY OF HUMAN NEEDS", ORGANIZATION BEHAVIOR AND HUMAN PERFORMANCE, 4, PP.142-175. ALDERFER, C.P.(1972), EXISTENCE, RELATEDNESS AND GROWTH, NEW YORK: MACMILLAN COMPANY, PP9-21 CABALLERO,M.J.(1988),"A COMPARATIVE STUDY OF INCENTIVE IN A SALES FORCE CONTEST", JOURNAL OF PERSONAL SELLING & SALES MANAGEMENT, MAY, PP.55-58 CHARLES W.L. HILL,(2000) INTERNATIONAL BUSINESS: COMPETING IN THE GLOBAL MARKETPLACE ,3RD ED., NEW YORK: THE MCGRAW-HILL COMPANIES INC.. CUIEFORD, J. P. (1965), FUNDAMENTAL STATISTICS IN PSYCHOLOGY & EDUCATION, 4TH ED. NEW YORK: MCGRAM HILL. CULLEN, JOHN B. (1999), MULTINATIONAL MANAGEMENT: A STRATEGIC APPROACH, SOUTH-WESTERN COLLEGE PUBLISHING. DAVIS, K. (1972), HUMAN BEHAVIOR AT WORK: ORGANIZATIONAL BEHAVIOR, NEW YORK: MCGRAW-HILL, PP28-48 DESSLER, GARRY (1992), HUMAN RESOURCE MANAGEMENT, PRENTICE HALL CO., P3 DOYLE, S.X. AND B.P. SHAPIRO (1980), "WHAT COUNTS MOST IN MOTIVATION YOUR SALES FORCE?", HARVARD BUSINESS REVIEW, MAY/JUN,PP133-140 GREENBERG, J. AND M. LIEBMAN (1990), "INCENTIVES: THE MISSING IN STRATEGIC PERFORMANCE", THE JOURNAL OF BUSINESS STRATEGY, JULY/AUGUST, PP.8-11. HASTINGS, B., J. KIELY AND T. WATKINS(1988),"SALES FORCE MOTIVATION USING TRAVEL INCENTIVES:SOME EMPIRICAL EVIDENCE", JOURNAL OF PERSONAL SELLING & SALES MANAGEMENT, AUGUST, PP.43-51. HERZBERG, F.B. & B.(1959), SNYDERMAN, THE MOTIVATION TO WORK, NEW YORK: JOHN WILLEY & SONS INC., PP.72-74 HERZBERG, F.(1966),WORK AND NATURE OF MAN, THE WORLD PUBLISHING CO., 1966, PP12-31,56,72-74 HERZBERG, F. (1968), "ONE MORE TIME: HOW DO YOU MOTIVATE EMPLOYEES?", HARVARD BUSINESS REVIEW, JANUARY/FEBRUARY. INGRAM, T.N. AND D.N. BELLEMGER(1983), "PERSONAL AND ORGANIZATIONAL VARIABLES: THEIR RELATIVE EFFECT ON REWARD VALENCES OF INDUSTRIAL SALESPEOPLE", JOURNAL OF MARKETING RESEARCH, 20, MAY, 186-205 JOHNSTON, M., BOLES, J. AND HAIR, J.(1987), "MOTIVATION AND SUPERVISION OF THE SALES FORCE", WORKING PAPER NO.87-3, DEPARTMENT OF MARKETING, LOUISIANA STATE UNIVERSITY, JAN. JONES, M. R.(1995), NEBRASKA SYMPOSIUM ON MOTIVATION, LINCOLN, NEBRASKA: UNIVERSITY OF NEBRASKA PRESS, P.14 KAST, FREMONT E. & ROSENZWEIG, JAMES, E.(1985), ORGANIZATION AND MANAGEMENT: A SYSTEMS AND CONTINGENCY APPROACH, 4TH ED., NEW YORK: MCGRAW-HILL,P.286 KERLINGER, F. N.(1986), FOUNDATION OF BEHAVIOR RESEARCH, 3RD ED., NEW YORK:MCGRAW-HILL. KELLY, JOE (1974), ORGANIZATIONAL BEHAVIOR, REV. ED., HOMEWOOD, : RICHARD D. IRWIN, P.279. LAWLER, E.E.(1971), PAY AND ORGANIZATIONAL EFFECTIVENESS: A PSYCHOLOGICAL VIEW, NEW YORK: MCGRAW-HILL. LOCKE E.A.(1968A), "THE RELATIONSHIP OF INTENTIONS TO LEVEL OF PERFORMANCE", JOURNAL OF APPLIED PSYCHOLOGY, 50,PP.60-66. LOCKE, E.A.(1968B), "TOWARD A THEORY OF TASK MOTIVATION AND INCENTIVES", ORGANIZATIONAL BEHAVIOR AND HUMAN PERFORMANCE, MAY, PP.157-189. LOCKE, E.A. AND FAREN D.B.(1980), "THE RELATIVE EFFECTIVENESS OF FOUR METHODS OF MOTIVATING EMPLOYEE PERFORMANCE", CHANGE IN WORKING LIFE, LONDON: WILEY. LOCKE, E.A. AND D. HENNE (1986), "WORK MOTIVATION THEORY", INTERNATIONAL REVIEW OF INDUSTRIAL AND ORGANIZATIONAL PSYCHOLOGY, PP.1-35. MASLOW, A.H.(1954), MOTIVATION AND PERSONALITY, NEW YORK :HARPER & ROW PUBLISHERS. MAYO, E. (1933), THE HUMAN PROBLEMS OF AN INDUSTRIAL CIVILIZATION, NEW YORK: MACMILLAN. MCCLELLAND, D.C. (1961), THE ACHIEVING SOCIETY, NEW YORK: D.VAN NOSTRAND REINHOLD CO. MCCORMICK, E. J. AND ILGEN, D.(1985), INDUSTRIAL AND ORGANIZATIONAL PSYCHOLOGY. ENGLEWOOD CLIFFS, N. J. : PERNTICE-HALL. MCGREGOR, D.C. (1960), THE HUMAN SIDE OF ENTERPRISE, NEW YORK: MCGRAW-HILL. MILLER, M. L. ( 1979 ) , "MOTIVATING THE SALES FORCE", THE CONFERENCE BOARD INFORMATION BULLETIN, 64, 20. MUCHINSKY, P.M. (1977), "ORGANIZATIONAL COMMUNICATION: RELATIONSHIPS TO ORGANIZATIONAL CLIMATE AND JOB SATISFACTION", ACADEMY OF MANAGEMENT JOURNAL, DECEMBER, PP.592-607. PENZER, W.N.(1973), PRODUCTIVITY AND MOTIVATION THROUGH JOB ENGINEERING, NEW YORK: AMA, INC. PORTER, L.W. AND E.E. LAWLER (1968),

MANAGERIAL ATTITUDES AND PERFORMANCE, HOMEWOOD III.: RICHARD D. IRWIN, PP163-165 REUTER, V.G. (1980), "WAGE INCENTIVES: A VALUABLE PRODUCTIVITY TOOL", JOURNAL OF SYSTEM MANAGEMENT, 10,PP.27-33. R. M. STEERS, & L. W. PORTER (1987), MOTIVATION AND WORK BEHAVIOR, 4TH ED. NEW YORK: MCGRAW-HILL. SCHIEMAN, W. (1983), MANAGING HUMAN RESOURCE, NEW JERSEY: OPINION RESEARCH COMPANY. S. P. ROBBINS & M. COULTER (1999), MANAGEMENT, 6TH ED., NEW JERSEY: PRENTICE HALL, P.484 SWISS RE (2001), ECONOMIC RESEARCH & CONSULTING, SIGMA NO. 6/2001. TAYLOR, F.W.(1911), PRINCIPLES OF SCIENTIFIC MANAGEMENT, NEW YORK: HARPER BROTHERS PUBLISHING. URBANSKI, A. (1986), "INCENTIVES GET SPECIFIC", SALES AND MARKETING MANAGEMENT, SEPTEMBER, PP.98-102. VROOM, V. (1964), MANAGEMENT AND MOTIVATION, NEW YORK: JOB WILEY AND SON. VROOM, V.H. (1964), WORK AND MOTIVATION, NEW YORK: WILEY. WALDROP, H.A. (1987), "THE REWARDS OF NON-CASH INCENTIVES", SALES AND MARKETING MANAGEMENT, APRIL, PP.110-112.