

# WHAT IS THE RELATIONSHIP BETWEEN MOTIVATIONAL PRACTICES AND COMPETENCE? —THE MODERATION ROLE OF TRAINING MOTIVATION

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This research explored the impact of motivational practices on competency development among Taiwanese insurance professionals, employing a quantitative approach with 109 participants. The study's theoretical framework incorporated Maslow's hierarchy of needs, Herzberg's two-factor theory, and the iceberg competence model to analyze how different motivational factors influence competency development, with training motivation as a moderating variable.

Maslow's hierarchy of needs explains how individuals prioritize motivation from basic survival to self-actualization, shaping their professional development. Meanwhile, Herzberg's theory distinguishes hygiene factors from motivators and underscores the role of intrinsic motivation in competence development. The iceberg competence model illustrated the visible and hidden aspects of competency, highlighting the depth of skills and attributes that motivational practices can enhance.

SPSS analysis included descriptive statistics, reliability and factor analyses, Pearson correlations, and hierarchical regression. Two hypotheses were tested: (1) motivational practices positively relate to competence, and (2) training motivation moderates this relationship. Results partially supported the hypotheses: both perceived importance and training motivation significantly predicted competence, but the moderating effect of training motivation was inconsistent, particularly when motivational practices were highly rated.

By integrating these theoretical models, the study underscores the complexity of motivational influences on competency development. While motivational practices positively influence competence, the role of training motivation is more intricate than initially hypothesized. Future research should utilize multi-source data and expand beyond the insurance industry to further explore these dynamics.

**Keywords:** competence, insurance professional, motivational practices, training motivation.

Effective motivational strategies are essential for enhancing individual performance and achieving organizational goals in modern insurance companies. Since insurance products become more complex and specialized, employee competencies play a crucial role in business success. Job performance depends not only on individual effort but also on professional knowledge, industry-specific skills, and personality traits. Assessing employees' competencies helps improve efficiency and reduce turnover, making competency-based human resource management a widely recognized approach across various sectors, including business, education, and government (Spencer & Spencer, 1993).

Despite the increasing demand for health insurance and financial products, the insurance industry faces persistent challenges, including high training costs, employee turnover, and stricter certification requirements. Since direct sales remain a primary revenue source, companies often prioritize short-term sales performance over long-term competency development. While integrating competency-based management into talent selection and development is crucial for maintaining competitiveness (Chung & Wang, 2016), the role of motivation in shaping employee competencies remains underexplored in this

context.

Motivation, derived from the Latin *movere*, involves designing external rewards and work environments that stimulate, guide, and sustain employee engagement. An effective motivation system enhances job satisfaction, morale, and commitment, fostering employee retention and organizational recognition (Tang, 2011). However, existing research largely focuses on the impact of motivation on performance outcomes rather than its role in developing professional competencies. Unlike other sectors where motivation and competency-based HR strategies are closely integrated, insurance companies tend to emphasize short-term incentives, neglecting the long-term cultivation of expertise.

This study aims to examine the moderating effect of motivation training on the relationship between motivational strategies and employee competencies. Specifically, it investigates how different training approaches influence the effectiveness of motivational strategies in enhancing employee skills and performance. By addressing this gap, the research provides actionable insights for insurance companies to refine HR management strategies. The findings will support organizations in developing targeted training programs, optimizing incentive structures, and fostering long-term competency growth, ultimately strengthening the industry's workforce and ensuring sustainable development.

## Motivational Practices

According to Maslow's framework, human motivation progresses through five hierarchical stages: from fundamental physical needs to safety, social belonging, esteem, and ultimately self-actualization. Within the workplace, this hierarchy helps explain how various needs drive employee behavior. Insurance sales professionals, in particular, encounter high pressure, financial uncertainty, and demanding performance targets. To maintain engagement and success, both extrinsic motivators (e.g., pay incentives, job security) and intrinsic motivators (e.g., career development, recognition) must be addressed.

A growing body of research underscores a strong correlation between motivation and job performance. For instance, Locke et al. (1980) demonstrated that productivity could be enhanced by up to 30% through pay-based incentives, while more recent findings by Paaijs and Pattiruhi (2020) indicated that motivational factors account for approximately 73.5% of the variance in job performance. These insights affirm that motivation is not merely a supplementary factor, but a pivotal driver of employee effectiveness. However, extrinsic rewards alone may lead to diminishing returns over time, necessitating a balance between financial incentives and intrinsic motivators (Delaney & Royal, 2017). This is particularly relevant in the insurance industry, where long-term success depends not only on achieving short-term sales targets but also on continuous competency development.

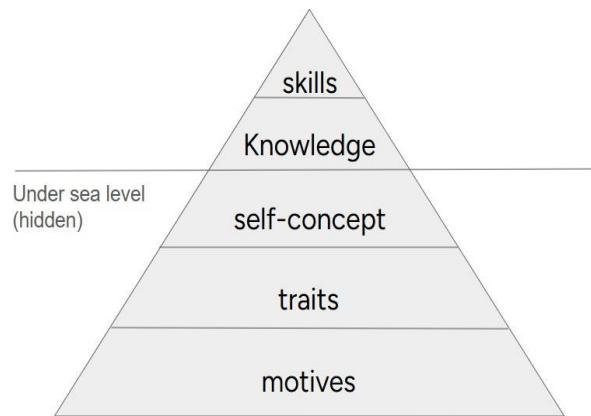
Self-efficacy, defined as an individual's belief in their ability to complete specific tasks (Bandura, 1986, 2003), plays a crucial role in shaping both motivation and performance. In the insurance sector, where employees must navigate complex financial products and regulatory requirements, building self-efficacy through targeted motivational practices is essential for improving both performance and professional expertise.

Therefore, this study examines two dimensions of motivation—perceived importance of motivational practices and employee satisfaction—and their impact on competency development. It aims to determine how strategic motivational practices can enhance both short-term sales performance and long-term professional growth.

## Competency Development

McClelland (1973) pioneered the competency model as a departure from conventional intelligence testing, advocating for a more holistic evaluation of individual traits and capabilities. Building on this, Spencer and Spencer's (1993) Iceberg Model distinguishes between surface-level competencies (e.g., technical knowledge, task-specific skills) and deeper, less visible attributes (e.g., motivation, values, and work ethic), both of which are especially relevant in the insurance sector (see Figure 1). Lee (2001) further identified four foundational competencies for insurance professionals: interpersonal communication, sales proficiency, product expertise, and professional attitude. By leveraging frameworks like the Iceberg Model, insurance organizations can more effectively align their talent strategies—spanning recruitment, training, and performance evaluation—with long-term organizational goals and workforce optimization.

Figure 1:  
The iceberg model of competency



Competency models are widely applied in insurance firms for recruitment, training, and performance management (Campion et al., 2011). Bartram's (2005) "Great Eight" Competency Model further consolidates job performance into key competency clusters, aligning with the diverse skill set required in the insurance sector. Given the industry's reliance on both technical expertise and persuasive communication, competency development must be integrated into HR strategies to enhance employee effectiveness and reduce turnover.

This study investigates how motivational strategies influence competency development, addressing whether employees who perceive motivation as important and feel satisfied with their organization's motivational practices exhibit stronger competency growth.

#### MOTIVATIONAL TRAINING AND COMPETENCY DEVELOPMENT

Motivational training has long been viewed as a foundational strategy in improving job-related performance and adaptability in organizational settings (McGehee & Thayer, 1961). In the insurance industry, where ongoing product updates and regulatory changes demand continuous learning, training effectiveness hinges on employee motivation (Noe & Schmitt, 1986). Employees who actively engage in training programs are more likely to retain knowledge, apply new skills, and improve their overall competency.

Noe & Schmitt (1986) define training motivation as an individual's enthusiasm for learning and applying new knowledge. Since insurance professionals must develop both technical expertise and interpersonal effectiveness, training motivation is expected to play a key role in competency development. This study examines whether training motivation moderates the relationship between incentive behaviors and competency, assessing whether highly motivated trainees experience amplified benefits from organizational incentives.

The Iceberg Model is particularly useful in identifying the competencies of high-performing professionals. This model has been widely applied in recruitment, training, and performance management, offering theoretical support for talent selection and development within organizations. Research has shown that high-performing salespeople demonstrate key implicit traits such as ambition, interpersonal sensitivity, adaptability, customer orientation, and reliability (Robinson, 1981; Chen, 1998; Lee, 2001). These findings illustrate that while explicit traits, such as skills and knowledge, can be cultivated through education and training, implicit traits, such as motivation and values, require long-term development.

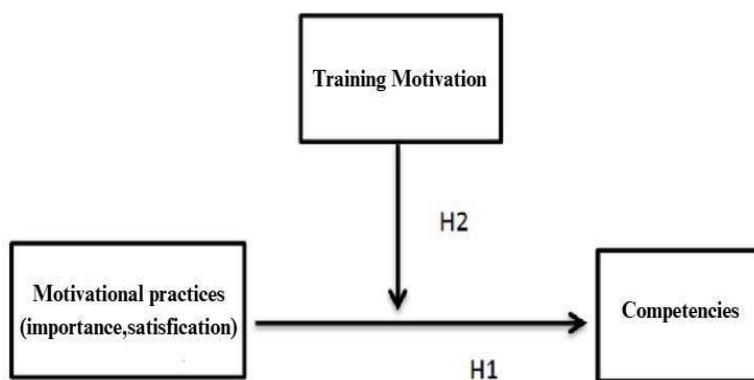
In addition to the Iceberg Model, Bartram's "Great Eight" Competency Model (2005) is frequently referenced in the field of competency research. Derived from extensive empirical studies on job analysis, this framework organizes workplace competencies into eight overarching clusters: Leading and Deciding; Supporting and Cooperating; Interacting and Presenting; Analyzing and Interpreting; Creating and Conceptualizing; Organizing and Executing; Adapting and Coping; and Enterprising and Performing. These clusters encompass key behavioral dimensions relevant to job performance and are designed to be sufficiently generalizable across a wide range of occupational contexts.

As a framework, competency models are widely applied in recruitment, training, and performance management, enabling organizations to nurture and assess talent strategically. Studies have shown that well-defined competency models are positively associated with higher individual job performance, greater organizational commitment, and improved overall effectiveness (Campion et al., 2011).

#### RESEARCH FRAMEWORK AND HYPOTHESIS

This study develops a research framework and hypothesis based on the literature review, research background, motivation, and objectives. It also defines key research variables in practical and applied terms. The research framework, shown in the figure below, is derived from the literature review.

Figure 2  
Research framework



H1: Motivational practices positively relate to competence.

H2: Educational training motivation moderates the relationship between motivational practices and competency.

The hypothesis H1—that motivational practices positively influence competence—is grounded in well-established motivational theories, particularly Self-Determination Theory (SDT) and Vroom's Expectancy Theory. SDT suggests that intrinsic motivation drives individuals to engage in behaviors that promote learning and skill development. For insurance professionals, this means that motivated agents are more likely to invest time and effort in enhancing their specialized knowledge and customer relationship skills, thereby improving their overall competence.

According to Vroom's Expectancy Theory, individuals are more likely to be motivated when they perceive a clear connection between their effort, performance, and desirable results. In the context of insurance professionals, motivated agents are thus more inclined to participate in training programs or strengthen customer relations, actions that contribute to better performance and greater competency development.

Hypothesis H2 proposes that educational training motivation moderates the relationship between motivational practices and competency, with higher levels of training motivation enhancing this link. This hypothesis is rooted in Social Cognitive Theory (SCT) and the Motivation Theory of Training. SCT underscores the importance of self-efficacy in learning, suggesting that motivated individuals are more likely to believe in their ability to succeed in training. This belief fosters greater effort and engagement, ultimately leading to enhanced competencies. Furthermore, the more motivated an individual is to learn, the more effectively they can leverage external motivational practices (such as rewards or recognition tied to training) to improve their skills.

The Motivation Theory of training posits that an individual's motivation to engage in training directly impacts how much they benefit from it. Those who are motivated to participate in training are more likely to fully engage with the learning opportunities, which strengthens the relationship between external motivational practices (e.g., rewards or training incentives) and competency development.

This study highlights the moderating role of training motivation, suggesting that when insurance professionals are motivated to learn, external motivational practices—such as incentivizing training or

offering professional development opportunities—become more effective in enhancing their competencies. Previous research across various industries supports this notion, showing that motivated individuals gain more from training, leading to stronger competency development.

The insurance industry is experiencing significant transformation, marked by increasing professionalization and greater product complexity. Consequently, the competencies demanded of industry personnel have become more specialized, with an emphasis on relationship management. Moreover, the large number of insurance brokers facilitates more effective data collection compared to other sectors. This study focuses on insurance professionals in Taiwan, including sales agents and brokers from companies such as Fubon Life Insurance, Nan Shan Life Insurance, Cathay Life Insurance, Mercuries Life Insurance, and LAW Insurance Broker. By concentrating on this sector, the study aims to shed light on how motivational practices and training contribute to competency development within a high-pressure, performance-driven environment.

## METHODOLOGY

This study explores how motivational practices affect competency by examining employees' perceived importance of, and satisfaction with, these practices. Perceived importance refers to how much value employees place on motivational efforts, while satisfaction captures their psychological response and overall contentment with the organization's motivational initiatives. To assess these dimensions, the study uses a questionnaire adapted from Hong (2010), featuring a five-point Likert scale. Respondents rate their level of agreement—from Strongly Disagree to Strongly Agree—across items measuring satisfaction, psychological response, contentment, and perceived importance of motivational practices. Scores range from 1 to 5, with higher scores indicating stronger agreement.

Given the unique characteristics of the insurance industry, the study references Li's (2001) research, which identifies four key professional competency aspects for business personnel: interpersonal relationships, sales ability, product knowledge, and work attitude. To evaluate the degree to which business personnel perceive their competencies being applied in their work, the study adopts a questionnaire from Yeh (2006), which also employs a five-point Likert scale. The response options remain the same, with scores ranging from 1 to 5, where a higher score indicates a greater level of perceived competency application. In addition to motivational practices and competency, the study also examines training motivation, which Noe (1986) defines as a trainee's willingness to learn the content of a training program. Trainees who are highly engaged, eager to participate, and focused on the benefits of training tend to acquire more knowledge and skills than those with lower training motivation. To assess this, the study refines the scale developed by Wang, Dai, and Zhang (2008). The scale includes five statements evaluated using a seven-point Likert format, where 1 indicates strong disagreement and 7 indicates strong agreement.

The data underwent thorough analysis using SPSS, incorporating a rigorous statistical approach that encompassed descriptive statistics, reliability assessment, factor analysis, Pearson correlation analysis, and hierarchical regression. This comprehensive methodology ensured a robust evaluation of data integrity, facilitated the identification of underlying patterns, and enabled a precise and reliable examination of relationships among key variables. By employing these advanced statistical techniques, the study achieved a deeper and more nuanced understanding of the dataset, enhancing the validity and interpretability of the findings.

## DATA ANALYSIS AND RESULTS

### Descriptive Statistical Analysis

A total of 121 questionnaires were collected for this study. After excluding 12 that did not meet the research criteria, 109 valid responses remained. Among the participants, 61 were female, accounting for 55% of the sample. The largest age group was 36 to 45 years old, with 46 participants (42.2%), followed by those aged 26 to 35, who numbered 28 (25.6%). Regarding work experience, the majority had over nine years, totaling 57 participants (52.2%), while those with 3 to 5 years and 5 to 7 years of experience each made up about 11% of the sample. In terms of education, most participants (85 individuals, or 77.9%) held an associate or bachelor's degree, making it the most common level of educational attainment.

## Reliability Analysis

A reliability analysis was conducted on 21 items measuring "motivational practices." The initial results yielded a Cronbach's alpha of .921, indicating strong internal consistency. However, Item 16 demonstrated a negative item-total correlation ( $r = -.12$ ) and was excluded from further analysis. After its removal, the recalculated Cronbach's alpha for the remaining 20 items increased to .940. The "training motivation" scale, comprising five items, exhibited excellent internal reliability, with a Cronbach's alpha of .969. Additionally, the motivational practices construct was divided into two subdimensions: "employee perception of the importance of motivational practices" and "employee satisfaction with motivational practices," each containing 10 items. These subscales produced Cronbach's alphas of .933 and .957, respectively. Overall, the results confirm that all scales demonstrate high levels of internal consistency.

## Bartlett's Test of Sphericity

Bartlett's test of sphericity was significant ( $X^2 = 5000.8$ ,  $df = 990$ ,  $p < .001$ ), confirming that the correlations among variables were adequate for factor analysis. The Kaiser-Meyer-Olkin (KMO) measure of sampling adequacy was .86, indicating that the dataset was suitable for identifying underlying factors. To extract latent constructs, principal axis factoring was used, followed by varimax rotation to enhance interpretability and achieve a clearer factor structure. The analysis revealed four interpretable factors: the first captured aspects of employee competency; the second reflected training motivation; the third grouped perceptions of the importance of motivational practices; and the fourth corresponded to satisfaction with those practices. Collectively, these factors explained 64.02% of the variance, supporting the multidimensionality of the underlying constructs.

## Pearson Correlation Analysis

As presented in Table 4-1, Pearson's correlation analysis identified statistically significant and positive associations between employee competency and three related variables. Specifically, competency was moderately to strongly correlated with the perceived importance of motivational practices [ $r(107) = .585$ ,  $p < .001$ ], satisfaction with those practices [ $r(107) = .409$ ,  $p < .001$ ], and training motivation [ $r(107) = .614$ ,  $p < .001$ ]. These findings indicate that individuals who demonstrate higher levels of competency also tend to assign greater value to motivational strategies, express higher satisfaction with such practices, and exhibit greater motivation to engage in training. The full correlation matrix is presented below for reference.

Table 1  
The relationship matrix of motivational practices and competencies

	1	2	3
<b>1. Importance of motivational practices</b>	-		
<b>2. Satisfaction of motivational practices</b>	.51**	-	
<b>3. Training motivation</b>	.50*	.34**	-
<b>4. Competencies</b>	.58**	.40**	.61**

\* $p < .05$  \*\* $p < .01$  \*\*\* $p < .001$

A hierarchical regression analysis examined the effects of perceived importance of motivational practices and training motivation on Y (competency), as shown in Table 2. The main effects explained 43% of the variance in Y,  $F(2,102) = 43.72$ ,  $p < .001$ . The interaction term ( $X1 * X2$ ) accounted for an additional 5%,  $F(1,101) = 11.98$ ,  $p = .001$ .

Perceived importance of motivational practices ( $\beta = .21$ ,  $p = .013$ ) and training motivation ( $\beta = .39$ ,  $p <.001$ ) both had significant positive effects on Y. Additionally, the interaction term ( $\beta = -.276$ ,  $p = .001$ ) indicated a moderating relationship between these variables in predicting Y.

Table 2  
 Cross-analysis of motivational practices, training motivation, and competencies

Competencies		
	$\Delta R^2$	$\beta$
<i>Step 1</i>	.43***	
X1 Importance of motivational practices		.31***
X2 Training motivation		.45***
<i>Step 2</i>	.05**	
X1 Importance of motivational practices		.21*
X2 Training motivation		.39***
X1X2 Interaction		-.27**
Total $R^2$	.55***	
<i>N</i>	109	

\*  $p <.05$  \*\*  $p <.01$  \*\*\*  $p <.001$

To investigate the predictive effects of satisfaction with motivational practices and training motivation on Y, a hierarchical regression analysis was performed (see Table 3). In the first step, both predictors jointly accounted for 39% of the variance in Y,  $F(2, 102) = 37.39$ ,  $p <.001$ , indicating significant main effects. In the second step, the interaction term between satisfaction and training motivation ( $X \times Y$ ) was entered into the model and contributed an additional 4% of explained variance,  $F(1, 101) = 4.11$ ,  $p = .045$ , suggesting a modest but statistically significant interaction effect.

Satisfaction with motivational practices ( $\beta = .19$ ,  $p = .013$ ) and training motivation ( $\beta = .50$ ,  $p <.001$ ) both had significant positive effects on Y. Additionally, the interaction term ( $\beta = -.154$ ,  $p = .045$ ) indicated a moderating relationship between satisfaction with motivational practices and training motivation in predicting Y.

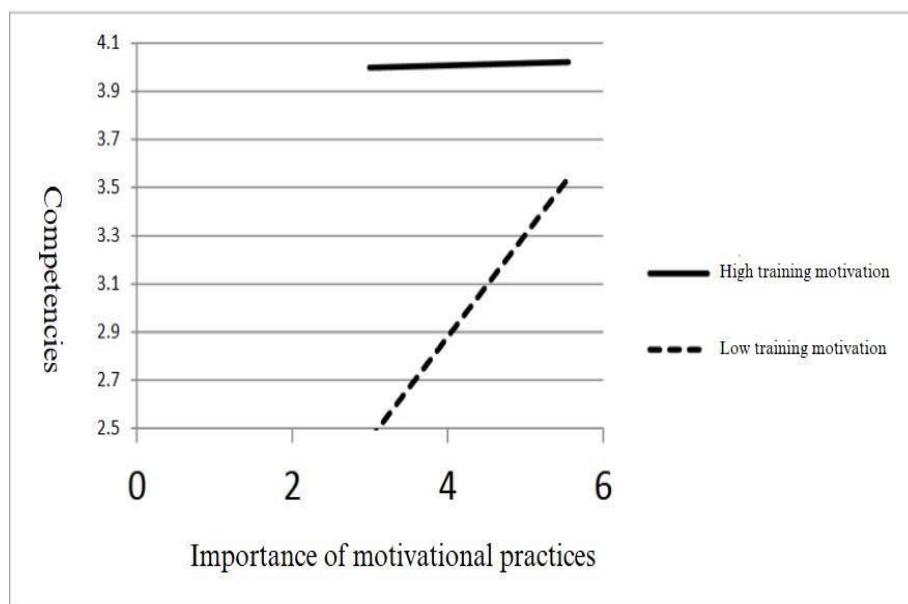
Table 3  
 Interaction between satisfaction with motivational practices and training motivation on competency

Competencies		
	$\Delta R^2$	$\beta$
<i>Step 1</i>	.39***	
X1 Satisfaction of motivational practices		.19*
X2 Training motivation		.53***
<i>Step 2</i>	.02*	
X1 Satisfaction of motivational practices		.19*
X2 Training motivation		.50*
X1X2 Interaction		-.15*
Total $R^2$	.44***	
<i>N</i>	109	

\*  $p <.05$  \*\*  $p <.01$  \*\*\*  $p <.001$

A simple slope analysis was conducted, followed by the creation of an interaction plot (Figure 3). The results indicated that in the high training motivation group (X2 high), perceived importance of motivational practices (X1) did not significantly predict Y ( $\beta = .009$ ,  $p = .937$ ). However, in the low training motivation group (X2 low), perceived importance of motivational practices (X1) significantly predicted Y ( $\beta = .425$ ,  $p < .001$ ). As illustrated in Figure 4-1, when training motivation is high, an increase in perceived importance of motivational practices does not effectively enhance competency (Y). However, when training motivation is low, a higher perceived importance of motivational practices significantly contributes to competency improvement. Therefore, the result doesn't support hypothesis 2, which states "When training motivation is high, it strengthens the positive relationship between motivational practices and competency".

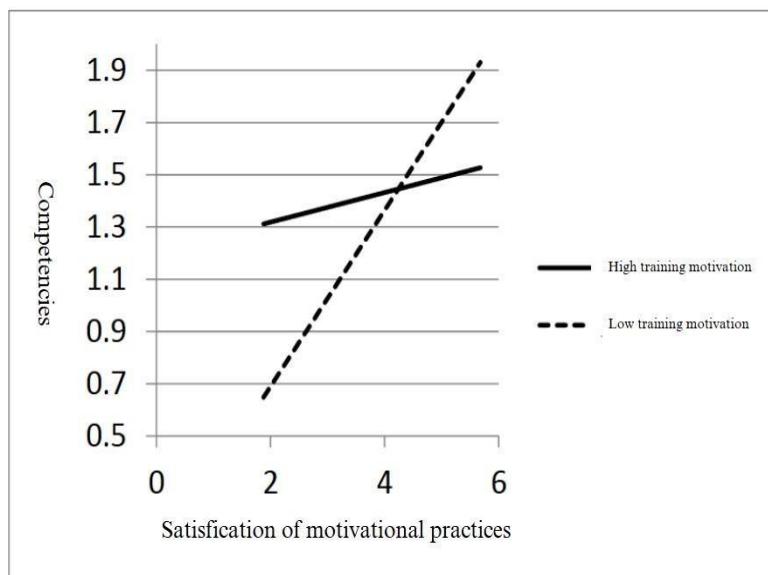
Figure 3  
Interaction between motivating practices and training motivation on competencies



A further interaction plot was created (Figure 4-2), and a simple slope analysis was conducted. The results indicated that in the high training motivation group (X2 high), satisfaction with motivational practices (X1) did not significantly predict Y ( $\beta = .057$ ,  $p = .588$ ). However, in the low training motivation group (X2 low), satisfaction with motivational practices (X1) significantly predicted Y ( $\beta = .337$ ,  $p = .002$ ). As illustrated in Figure 4-2, when training motivation is high, an increase in satisfaction with motivational practices does not effectively enhance competency (Y). However, when training motivation is low, a higher level of satisfaction with motivational practices significantly contributes to competency improvement.

Therefore, Hypothesis 2—"When training motivation is high, it strengthens the positive relationship between motivational practices and competency"—is not supported.

Figure 4  
Interaction between satisfaction of motivational practices and training motivation on competencies.



## DISCUSSION AND IMPLICATION

After conducting statistical tests using SPSS software, the results revealed that Hypothesis 1 was supported, while Hypothesis 2 was not. Each hypothesis was analyzed separately, leading to the following conclusions and recommendations for improving employee competence and performance.

### *Motivational practices have a positive relationship with competencies*

The findings show that motivational practices has a positive impact on competencies, highlighting that effective motivational strategies in the insurance industry aid in skill development and professional advancement. Beyond enhancing job performance, motivational practices is also crucial for competency growth. Based on this, the following recommendations for training program design are suggested:

**1) Implement a Comprehensive Reward System:**

Since both intrinsic and extrinsic motivators play a crucial role in competency development, insurance companies should establish a holistic incentive framework. This should include financial rewards (e.g., performance bonuses, commission enhancements) to drive immediate performance, alongside non-monetary incentives such as career advancement opportunities, public recognition, and professional development programs to sustain long-term engagement and competency growth.

**2) Personalized career development plans:**

Employees with well-defined career pathways are more likely to remain engaged and motivated. To foster long-term commitment and growth, companies should implement tailored development programs that include structured promotion plans, mentorship opportunities, and skill-enhancing workshops. These initiatives not only strengthen employee retention but also contribute to a more skilled and motivated workforce.

**3) Recognition programs:**

Establish formalized recognition systems to reward not only high sales performance but also professional competency improvements. Recognition can be in the form of awards, promotions, or access to leadership training.

**4) Autonomy and empowerment:**

Encouraging employees to take ownership of their roles fosters intrinsic motivation. Providing decision-making autonomy, flexible work arrangements, and leadership opportunities can enhance motivation and competency growth.

### *No Significant Moderating Role of Training Motivation in Competency Development*

The findings suggest that training motivation does not significantly moderate the relationship between motivational practices and competencies. This implies that training, in isolation, may be insufficient to drive competency development unless complemented by additional factors such as career planning, job involvement, and external financial incentives. Based on this, the following recommendations are proposed for the design of training programs:

**1) Link training to career advancement:**

The study by Wang, Dai, and Chang (2008) highlights that employees with clear career goals demonstrate higher motivation to engage in training. Companies should integrate training programs with promotion opportunities and skill-based certifications to increase employee participation.

**2) Enhance job involvement through structured assignments:**

Employees who are highly engaged in their roles are more likely to benefit from training. Organizations should use job rotation programs, mentorship initiatives, and leadership training to deepen employees' investment in their careers.

**3) Align financial incentives with training participation:**

Given that external financial rewards play a crucial role in the insurance industry, companies can implement training-based financial incentives (e.g., completion bonuses, skill-based pay increases) to encourage active participation in learning programs.

**4) Improve training engagement through interactive learning:**

Traditional training methods may not be as effective in fostering motivation. Organizations should adopt gamification strategies, hands-on workshops, and real-world simulations to make learning more engaging and applicable.

### *Applying Empirical Insights to Strengthen Workforce Competence and Outcomes*

By applying these insights, companies can develop more effective motivation and training strategies that foster both short-term performance and long-term competency growth. The study highlights that motivational practices are a crucial factor in professional development, while the effectiveness of training depends on factors such as career alignment, job engagement, and financial incentives. Aiming to optimize employee competence and performance, insurance firms should implement the following strategies and initiatives.

- 1) Create a holistic motivation system that integrates both financial rewards and career development incentives.
- 2) Offer structured career progression plans to align training efforts with long-term professional goals.
- 3) Enhance training programs by incorporating real-world applications and interactive learning.
- 4) Ensure job involvement through leadership opportunities and meaningful assignments to increase motivation.

### **LIMITATIONS AND FUTURE RESEARCH**

#### *Potential Bias from Single-Source Self-Reported Data*

As this study relied solely on self-administered online questionnaires, it is susceptible to common method variance (CMV) due to the uniformity of data sources. Factors such as ambiguous item wording, participants' desire to present themselves favorably, and subjective interpretation of survey items may have introduced measurement bias. To mitigate this issue, future research is advised to utilize multi-source data collection methods, such as incorporating assessments from supervisors, peers, or third-party observers. This triangulated approach would not only minimize CMV but also enhance the objectivity, reliability, and richness of the findings concerning motivational strategies and competency outcomes.

#### *Industry-specific nature of competency frameworks*

This study specifically examined motivation and competency development within the insurance sector, which may restrict the applicability of its conclusions to other industries. Because competency frameworks are frequently tailored to the unique requirements of each field, motivational influences and competency expectations can vary significantly across professions. Future research should therefore

assess whether these relationships are consistent in different industry contexts to better understand their generalizability.

Across various sectors, competency evaluation serves as a key process in recruitment, training, and promotion. For instance, the automotive industry commonly utilizes assessment centers employing scenario-based exercises to gauge applicants' abilities and behavioral traits. Prior to conducting these evaluations, organizations conduct thorough job analyses to establish competency-based criteria aligned with role demands. Likewise, businesses in other industries should develop customized competency assessment systems that reflect their specific operational environments, thereby strengthening workforce capabilities.

In deploying motivational incentives, organizations must consider the industry-specific nature of competencies. Apart from clearly defining job responsibilities through comprehensive job descriptions, companies should adopt structured and sector-tailored assessment approaches. This practice not only delineates clear competency expectations but also enhances employee motivation to engage in training initiatives, ultimately supporting improved job performance and overall organizational effectiveness.

#### *Investigating the moderating influence of training motivation across cultural and industrial settings*

The present study revealed that training motivation did not significantly moderate the link between motivational strategies and competency development within the insurance sector. Nevertheless, this moderating effect may differ depending on industry characteristics or cultural environments where employee development systems vary. Future research is encouraged to examine whether training motivation exerts a stronger moderating influence in industries with distinctive training practices, such as manufacturing, technology, or healthcare, where ongoing skill development and lifelong learning are prioritized.

In addition, cultural dimensions may shape the interplay among motivation, training engagement, and competency growth. Comparative cross-cultural research could investigate whether training motivation holds greater sway in nations with robust employee development infrastructures or in organizations that emphasize formalized career advancement pathways. Broadening the scope of study to encompass diverse industries and cultural contexts will offer richer understanding of how contextual factors impact the efficacy of motivational training initiatives.

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