Is it just about the money? A qualitative study on motivation in commission-based insurance sales

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Abstract:

The purpose of this study is to understand how commission-only insurance salespeople in Finland describe their motivation in their day-to-day work. The study examines which aspects of the job salespeople experience as motivating or demotivating over time, and how specific features of the commission system affect their motivation and choices that they make at work.

The empirical material consists of episodic qualitative interviews with 13 insurance salespeople who work 100% on commission in one Finnish organisation. Participants were asked to describe concrete events in which their motivation increased, decreased or changed, and to explain how sales convert to pay. The data is analysed using reflexive thematic analysis with an abductive approach. Herzberg's two-factor theory, expectancy theory and self-determination theory are used as guiding lenses rather than formal hypotheses.

The results show that motivation is shaped by more than just financial incentives. Agents highlighted autonomy in organising their work, a sense of mastery and progress, protecting customers and building long-term relationships as key drivers of motivation. Routines, discipline and recovery practices helped sustain activity during harder times. The commission system appeared mainly as a background structure that needed to work at a suitable level, but was not a key motivational driver. There was trust that the commission system worked overall, but there was clear uncertainty in the commission calculations which made it hard to anticipate upcoming pay.

Keywords:

motivation, commission-only, insurance sales, Herzberg's two-factor theory, expectancy theory, self-determination theory, episodic interviews, Finland, reflexive thematic analysis

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Sammandrag:

Syftet med denna studie är att förstå hur försäkringsförsäljare som arbetar enbart på provisionsbasis i Finland beskriver sin motivation i sitt dagliga arbete. Studien undersöker vilka aspekter av arbetet som säljarna upplever som motiverande eller omotiverade över tid, och hur specifika egenskaper hos provisionssystemet påverkar motivationen och val i arbetet.

Det empiriska materialet består av episodiska kvalitativa intervjuer med 13 försäkringsförsäljare som arbetar inom 100 % på provisionsbasis i en finsk organisation. Deltagarna bads att beskriva konkreta händelser där deras motivation ökade, minskade eller förändrades, och att förklara hur försäljningarna blev lön. Data analyseras med hjälp av reflexiv tematisk analys med ett abduktivt tillvägagångssätt. Herzbergs två faktorteori, förväntningsteori och självbestämmandeteori används som vägledande linser snarare än formella hypoteser.

Resultaten visar att motivationen formas av mer än bara ekonomiska incitament. Försäljarna lyfte fram autonomi i organiseringen av sitt arbete, en känsla av behärskning och framsteg, att skydda kunderna och bygga långsiktiga relationer som viktiga drivkrafter. Vardagliga rutiner, disciplin och rutiner för återhämtning bidrog till att upprätthålla aktiviteten under svårare tider. Provisionssystemet framstod främst som en bakgrundsstruktur som behövde fungera på en lämplig nivå, men var inte en central motivationsfaktor. Det fanns en tilltro till att provisionssystemet fungerade överlag, men det rådde en tydlig osäkerhet kring provisionsberäkningarna, vilket gjorde det svårt att förutse kommande lön.

Nyckelord: motivation, provisionsbaserad ersättning, försäljning av försäkringar, Herzbergs tvåfaktorteori, förväntningsteori, självbestämmandeteori, episodiska intervjuer, Finland, reflexiv tematisk analys

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1 INTRODUCTION

In commission-only insurance sales it is easy to assume that motivation should be straightforward, when income depends entirely on sales, money is expected to be both the primary and sufficient reason for effort. This view assumes that performance is inherently self-reinforcing and that financial rewards override other considerations. In practice, however, salespeople describe their motivation in a more nuanced way. Drawing on qualitative and longitudinal evidence, research shows that while earning money matters, salespeople are also motivated by a sense of purpose, and a desire to make a broader contribution through their work (Good, Hughes, & Wang 2022a). This suggests that even in a purely performance-based environment, motivation is more than a simple response to financial incentives.

The nature of commission-only insurance sales reinforces this puzzle. Unlike salaried or mixed wage roles, commission-only work creates a direct link between performance and the pay. Earnings can fluctuate based on approvals, client decisions, seasonality and timing of sale payments, while thresholds, bonuses and chargebacks can affect these fluctuations. Industry sources such as Investopedia (2025) note that commission-only insurance sales is also marked by a very high turnover rate, especially among new agents. They also note that life insurance agents typically work on commission, and face a high turnover, and that only a small percentage of them make it beyond their first year in the business. Many leave since they are unable to make a living on purely commission pay, with no base salary, benefits or guaranteed weekly income (Investopedia, 2025). Boles et al. (2012) describe turnover as a problem with enormous scope and ramifications for organisations, with replacement costs estimated to be up to 200% of salary. In sales generally turnover has been estimated to be roughly twice that of other careers, and first year turnover among insurance salespeople specifically has been reported to be as high as 50% (Boles et al., 2012). This context places a strong emphasis on individual performance, but also exposes salespeople to cycles of uncertainty, setbacks, and rapid shifts in motivation and energy. Taken together commission-only insurance sales provide a unique environment to explore what truly drives salespeople to continue their efforts over time.

At the same time, strong financial incentives are often treated as the primary means of driving to better performance in sales management practices. Financial incentives are used widely to influence motivation, and evidence shows that they generally improve performance, but their effects are strongly shaped by contextual factors such as task type and perceived fairness (Barends et al., 2022). This suggests that incentive systems do not operate in isolation but interact with how individuals experience their work and what they value in it. When the incentive system is also the sole source of income, as in commission-only sales roles, it is

particularly important to understand how the salespeople interpret and respond to this kind of circumstances.

This study examines how commission-only insurance salespeople (also called agents) in Finland describe their motivation in specific work situations. It focuses on how motivation rises, falls, and changes across different phases of their daily work rhythms and how commission structures relate to these experiences. The study uses episodic qualitative interviews to explore these dynamics and interprets then the results through three theoretical perspectives: Herzberg's two-factor theory, expectancy theory, and self-determination theory. They serve as guiding frameworks for understanding different levels of motivation. The following section explains this within the existing body of research on sales incentives and motivation and clarifies the problem area that this study addresses.

1.1 Problem area

Research on sales motivation has largely focused on reward and performance-related outcomes, and less on how salespeople themselves experience their motivation. A review of personal selling research shows that most empirical studies on sales incentives and motivation focus on compensation and pay for performance, sales contests and incentives, salesforce control, workplace and ethical climate, leadership, and outcomes such as exhaustion and turnover (Bullemore-Campbell & Cristóbal-Fransi, 2018). This pattern suggests that motivation is largely treated as something that can be influenced through formal rewards, rather than as a subjective and context dependent experiences.

In organizational practice, financial incentives are often assumed to directly improve motivation and performance. Evidence reviews show that, although monetary incentives are widely used, their effects strongly depend on how they are designed and on the contextual factors such as task type and perceived fairness (Barends et al., 2022). Incentives therefore do not act only as levers of motivation. In a purely commission-based insurance environment, this means that their motivational impact may depend not only on the level of pay, but also on how agents interpret the rules, thresholds and dependencies of the commission pay system.

Research on self-determination theory adds further nuance to this picture. A meta-analysis of salespeople motivation shows that intrinsic motivation is more strongly related to salespeople performance than extrinsic motivation (Good, Hughes, & Kirca, 2022b). A complementary study by Good et al. (2022b) of a salespeople's sense of purpose shows that a sense of purpose is conceptualised as an antecedent of intrinsic motivation. It also indicates that intrinsic motivation is on average, more positively associated with effort, adaptive selling and performance over time than a desire for money (Good et al., 2022a). Taken together, these

findings suggest that even in roles traditionally considered to be extrinsically driven, the type or quality of motivation plays a significant role in how individuals approach their work.

Research on insurance sales shows that intrinsic motivation is important for performance and engagement. In a Vietnamese life insurance study, intrinsic motivation had a stronger impact on agent performance than extrinsic rewards, although both are significant (Mai et al., 2023). A study of preneed life insurance agents in the Philippines found that identified regulation, and an internalised and autonomous form of motivation, was the strongest motivational predictor of work engagement (Cortes, 2024). Although these studies are located outside the Nordic countries, they still highlight the importance of autonomous motivation and suggest that even where commission is a key factor, internalized motivation is still important for sustained behaviour.

There is some research on the intrinsic motivation of insurance salespeople in Finland, but it is still very limited. A qualitative study conducted among millennial insurance salespeople identified four areas that shape intrinsic motivation. These were employment relationships, meaningful and interesting work content, freedom to organise their own work, and opportunities for achievement and also personal development (Ovaskainen, 2022). This suggests that Finnish insurance salespeople value several intrinsic factors. But the research does not focus solely on commission-based roles, fluctuations in income over certain periods, or the impact of the commission structure. Therefore, it does not fully cover the motivational conditions that are specifically related to commission-based sales.

Existing research suggests that incentive systems do not solely guarantee strong or sustainable motivation, that intrinsic and internalized motivation is important for salespeople performance and work engagement, and that insurance salespeople may value autonomy, purpose, and meaningful work in addition to financial rewards. There is still much to be explored about how commission-only insurance salespeople in the Nordic context describe their motivation in their daily work, how this motivation changes, and how commission structures, such as thresholds, dependencies, and income variability, are experienced as shaping these experiences. This knowledge gap motivates this study and forms the basis for the purpose and research questions of the following section.

1.2 Aim of the study and Research Questions

The aim of this study is to understand how commission-only insurance salespeople describe their motivation in their day-to-day work. While financial incentives are central to commission-only roles, previous research suggests that sales performance is also influenced by intrinsic, internalized, and contextual motivational processes. It remains unclear how these different forms of motivation are experienced by agents whose income depends entirely on

sales, and how commission-based structures relate to their daily motivational dynamics. This study addresses this gap by examining the moments, circumstances, and mechanisms that salespeople themselves experience as motivating or demotivating in commission-only insurance sales work.

This study uses episodic qualitative interviews with Finnish insurance agents working 100% on commission. In these interviews the participants are asked to describe concrete situations in which their motivation increased, decreased or changed, so the analysis can focus on real experiences rather than general statements and attitudes. These narratives are interpreted using Herzberg's two-factor theory, expectancy theory and self-determination theory, which serve as frames of reference for identifying different layers of motivational experiences without predetermining the final outcomes. The following research questions are examined.

RQ1: How do commission-only insurance salespeople describe what motivates them in their day-to-day work?

RQ2: What job characteristics and contextual factors do commission-only insurance salespeople experience as supporting or undermining their motivation over time?

RQ3: How do specific features of commission pay relate to their motivation and the choices they make at work?

These questions seek to clarify how motivation arises, fluctuates, and is maintained in a work environment where financial outcomes are tied directly to the performance and where motivation must be maintained with the inherent volatility of commission income.

1.3 Scope and delimitations

This study examines the motivational experiences of insurance salespeople working solely on commission in Finland. The scope of the study is intentionally narrow to gain a deep understanding of how motivation is described and interpreted by people whose income depends entirely on successful sales. By focusing solely on commission-based roles, the study addresses a situation where financial incentives are very significant and where changes in motivation have an immediate impact on income. Other forms of pay, such as fixed salary or mixed models, are not included because they suggest different motivational dynamics than those examined in this study.

The empirical data consists of episodic qualitative interviews with salespeople in a single organization. This approach prioritizes depth over breadth and describes how motivation changes across concrete work situations in daily sales work. By focusing on one company, the

results are not intended to be representative of the entire Finnish insurance industry, but rather to shed light on motivation in a specific organizational and reward environment.

The analysis draws on three theoretical frameworks for guidance, Herzberg's two-factor theory, expectancy theory, and self-determination theory. These are used as guiding concepts rather than strictly predictive models. They highlight different aspects of motivation without requiring the data to fit into predefined categories. Other perspectives, such as behavioural economics or organizational stress models, are not included in this study to maintain a focus on the analytical perspective.

This study does not specifically address customer outcomes, organizational performance measures, or long-term career decisions such as leaving the organization. Although these phenomena are related to motivation, they would require additional or more specific frameworks beyond the scope of this study. Instead, the focus is on how commission-only insurance salespeople describe their motivation in their daily work and how situational factors and the commission system shape it.

1.4 Key Concepts

This section clarifies key concepts used in analysing the motivational experiences of commission-only insurance salespeople.

Commission-only refers to a pay structure in which income is based entirely on a completed sale, with no fixed base salary. Earnings depend on the volume, timing, and acceptance of a sale, which are affected by a variety of rules such as thresholds, payment timing and clawbacks. Because earnings are closely tied to sales performance, periods of high and low earnings make motivational fluctuations visible and consequential. In this study, commission structures are not viewed solely as economic mechanisms, but as part of the everyday context through which salespeople interpret their progress, setbacks, and efforts.

Motivation can be understood as a set of energetic forces, coming both from within the individual and the surrounding environment, that energise, guide and sustain work-related behaviour (Pinder, 2008). In organisational settings motivation is usually examined through the intensity, direction and persistence of effort toward work-related goals (Robbins & Judge, 2013). The conceptualization draws on Herzberg’s distinction between motivators and hygiene factors (Herzberg, Mausner, & Snyderman, 1959), expectancy theory’s emphasis on expected outcomes and effort-reward relationships (Vroom, 1964), and self-determination theory’s focus on autonomous and controlled forms of motivation (Deci & Ryan, 2000). These perspectives are combined to illuminate different levels of motivational experience without using a single explanatory model.

Since the study uses episodic interviews, motivational experiences are examined through specific moments rather than general attitudes. Here an episodic description refers to a specific instance in which motivation increased, decreased, or changed, such as a productive client meeting, a lost sale, a delayed approval, or a sudden change in monthly or daily results. This focus allows the analysis to examine how motivation is influenced by immediate events, emotions, and interpretations and how these interact with broader circumstances, such as commission rules.

1.5 Structure of the thesis

This study is divided into five chapters. Chapter 1 introduced the study by outlining the background, problem area, objective, research questions, scope, and key concepts. Chapter 2 presents a theoretical framework that utilizes Herzberg's two-factor theory, expectancy theory, and self-determination theory to understand the different dimensions of motivation in commission-only insurance sales. Chapter 3 describes the methodological approach, including a qualitative research design, the use of episodic interviews, and data collection and analysis methods. Chapter 4 presents the empirical findings organized around themes reported by participants about their motivational experiences. Chapter 5 discusses then these findings in relation to the theoretical framework, highlights the contributions and limitations of the study, and offers implications for practice and future research.

2 THEORETICAL FRAMEWORK

2.1 Chapter overview

This chapter presents a theoretical framework that guides the analysis of motivation among Finnish commission-only insurance salespeople.

Based on Herzberg's two-factor theory, motivators related to the content of the work, for example achievement, responsibility and the work itself, are proposed to drive job satisfaction. In contrast, hygiene factors related to the work context, such as pay, supervision and policies, that are proposed mainly to prevent dissatisfaction as described by Herzberg et al., (1959). Expectancy theory is used to describe the motivation through how individuals judge the links between effort, performance, and outcomes. It does this with three main components, which are expectancy, instrumentality, and valence, as presented by Vroom (1964). Self-determination theory adds a focus on the quality of motivation and proposes that the quality of motivation is shaped by how well these three basic psychological needs are satisfied, autonomy, competence, and relatedness, as explained by Ryan and Deci (2000). In this study, these perspectives are used as analytical lenses to examine the interview data and to interpret the patterns that appear.

Section 2.1.1 describes the scope and purpose of the framework and explains why these three theories were selected. Section 2.1.2 presents the key concepts that guide the later analysis. Section 2.1.3 discusses why the commission-based context of the insurance industry is an interesting setting for motivation research. Sections 2.2 to 2.4 then present each of the theories in turn, followed by a synthesis that brings the theoretical insights together and a short overview that leads into Chapter 3, which presents the methodology of this study.

2.1.1 Scope and purpose of the framework

This chapter offers a framework for interpreting the interview data rather than a set of hypotheses that are tested. The framework clarifies what the analysis focuses on. For example, how individuals describe sources of satisfaction and dissatisfaction, how they judge the value of their effort, and how the work environment supports or frustrates the basic psychological needs for autonomy, competence, and relatedness as defined in self-determination theory by (Ryan & Deci, 2000). At the same time, it leaves room for unexpected patterns to appear. The study uses three complementary theoretical perspectives, and each one highlights a different way in which motivation works in commission-only insurance sales.

2.1.2 Key constructs

The framework is based on three complementary sets of ideas. In Herzberg et al., (1959) two-factor theory, job attitudes are shaped by two separate groups of factors. Motivators include for example achievement, recognition, the work itself, responsibility, advancement and growth, and these are linked to the content of the job. Hygiene factors include for example company policy and administration, supervision, interpersonal relationships, working conditions, pay, status, and security, these concern the job context. A central assumption in two-factor theory is that improving hygiene factors can reduce dissatisfaction but does not by itself create lasting satisfaction, while motivators are the main drivers of positive work attitudes (Herzberg et al., 1959).

According to Vroom (1964), expectancy theory understands motivation as depending on three beliefs about a task. Expectancy means the belief that effort can lead to the required level of performance, instrumentality means the belief that this performance will bring certain outcomes, and valence means how strongly those outcomes are valued. In Vroom's model, these three parts are multiplied together, so if even one of them is weak, motivation can be lowered even when the others are strong (Vroom, 1964). The model is personal and specific to each task and is typically applied to outcomes that are relatively immediate.

According to Ryan and Deci (2000), self-determination theory proposes that the quality of motivation depends on how well three basic psychological needs are satisfied. Autonomy means experiencing one's actions as self-endorsed and voluntary. Competence means feeling effective and capable in one's activities. Relatedness means feeling connected to and cared for by others (Ryan & Deci, 2000). The theory also highlights that social contexts can support or undermine these needs, and this has important consequences for people's motivation and well-being (Ryan & Deci, 2000).

2.1.3 Why commission-only insurance matters here

Commission-only insurance sales offers a special setting for studying motivation since everyday life is organised around performance-based pay. Features such as pure commissions, thresholds and quotas, and clawbacks make the link between performance and pay very clear, but also quite unstable. Based on a recent review of sales compensation research, Chung, Kim, and Syam (2020) summarise evidence suggesting that different incentive components, for example commissions, quota bonuses, and overachievement rewards, shape salespeople's effort. They also note that changes in the overall compensation structure can alter behaviour and performance over time (Chung et al., 2020).

Regulatory contexts also shape how agents experience control and reward. Under the Insurance Distribution Directive, Directive [EU] 2016/697, European insurance supervision places particular emphasis on pay related conflicts of interest and conducts risks at the point of a sale, especially in business models where commission-based pay may misalign the interests of distributors and customers (European Insurance and Occupational Pensions Authority [EIOPA], 2022). Product oversight and governance requirements, rules on pay and inducements, disclosure obligations and conduct of business supervision together form part of the institutional environment within which salespeople pursue performance and pay (EIOPA, 2022). In this study, these regulatory arrangements are treated as contextual features that can either stabilise the perceived link between performance and reward or create uncertainty, and that can be experienced as more supportive of autonomy or more controlling, depending on how they are designed and put into practice.

The three theoretical lenses used in this chapter contribute together to shed light on different relevant features of motivation in commission-only context and together form the theoretical framework of the thesis. Herzberg's two-factor theory separates the contextual conditions from features of the work itself that can create more lasting satisfaction (Herzberg et al., 1959). In this study this distinction is used then to separate reward mechanisms and administrative practices from the intrinsic characteristics of sales work. Expectancy theory then explains motivation with the three parts of expectancy, instrumentality, and valence (Vroom, 1964), and here it is used to examine how agents understand these links within the constraints of the commission rules. Self-determination theory defines the basic psychological needs for autonomy, competence, and relatedness (Ryan & Deci, 2000). In this study, these ideas are used to interpret how agents describe their motivation, and how they perceive experiences of autonomy, competence and relatedness in commission-only sales.

2.2 Herzberg Two-Factor Theory

According to Herzberg's two-factor theory job attitudes are explained by a distinction between hygiene factors which prevent dissatisfaction, and motivators which promote satisfaction (Herzberg et al., 1959). In this study that distinction is used to separate elements of commission-only insurance work that are treated as hygiene factors, such as payment reliability, chargebacks, and administrative burden, from elements that are treated as motivators, such as recognition, perceived control and competence, and a sense of meaningful customer impact. This analytical lens is then applied to the salespeople's everyday descriptions of their work to explore how these different elements are connected to satisfaction and dissatisfaction.

2.2.1 Concepts and key constructs

Drawing on critical incident interviews with engineers and accountants, Herzberg et al. (1959) suggested that job attitudes can be described along two psychological continua. One runs from satisfaction to no satisfaction, and another runs from dissatisfaction to no dissatisfaction. On this basis, they separated motivators, which include achievement, recognition, the work itself, responsibility, advancement, and growth, from hygiene factors, which include company policy and administration, supervision, interpersonal relationships, working conditions, pay, status, and security. In The Motivation to Work, Herzberg et al. (1959), present the research design, the factor structure, and the results of their study, including the development of job attitude factors and descriptions of event sequences that distinguish positive incidents from negative ones.

Sachau (2007) summarises Herzberg's motivation hygiene theory by noting that motivator factors are primarily located in the job content and involve psychological growth, whereas hygiene factors are primarily located in the job context and involve physical and psychological pain avoidance. He reports that Herzberg conceptualises psychological growth in stages such as knowing more, understanding and creativity, and that Herzberg's notion of job enrichment involves modifying jobs so that the employees have frequent opportunities for learning, responsibility, autonomy and achievement at work.

Herzberg (2003) applies motivation hygiene theory in practice by separating job enrichment from simple job enlargement and by introducing the idea of vertical loading of jobs. He sets out a series of principles for vertical loading. These include removing some controls while still keeping individual accountability, giving complete and natural units of work and making performance information directly available to employees. granting extra authority and freedom in the job, and adding new tasks that are more difficult or more specialised (Herzberg, 2003). Herzberg also describes a job enrichment experiment with stockholder correspondents in which the enriched job unit, compared with a control group, showed higher performance, more positive job attitudes, lower absenteeism and a higher promotion rate (Herzberg, 2003).

Building on the wider job enrichment tradition, Hackman and Oldham (1976) proposed the job characteristics model, which describes five core job dimensions, namely skill variety, task identity, task significance, autonomy, and feedback from the job. These dimensions are understood to create three critical psychological states, namely meaningfulness of the work, experienced responsibility for work outcomes, and knowledge of the results of work activities (Hackman & Oldham, 1976). When these states are present the model proposes that employees will show higher internal motivation, higher satisfaction and performance, and lower absenteeism and turnover (Hackman & Oldham, 1976). The model has been put into

practice through the Job Diagnostic Survey, which measures core job characteristics, psychological states, and outcomes in order to diagnose jobs and to evaluate job redesign efforts (Fried & Ferris, 1987).

2.2.2 Prior studies

House and Wigdor (1967) first summarise Herzberg's claim that job satisfaction and job dissatisfaction form two separate continua, one that runs from satisfaction to no satisfaction and another that runs from dissatisfaction to no dissatisfaction, and they also review early empirical tests of the two-factor theory. In their review House and Wigdor (1967) bring together several methodological criticisms of Herzberg's original studies. They argue that the theory seems tied to the storytelling critical incident technique. They note that this procedure is open to self-serving attributions by respondents. They also point out that coding incidents into motivator and hygiene categories requires subjective judgment by the raters. In addition, they argue that the operational definitions used to separate satisfiers and dissatisfiers are not strong enough. They also note that the original research did not include any overall job satisfaction measure. Based on their secondary analysis of data reported by Herzberg (1966), they also show that the intrinsic factors such as achievement and recognition are often reported as sources of dissatisfaction in aggregated data. They conclude that then whether a given factor functions as a satisfier or a dissatisfier appears to depend on situational and individual variables rather than being fixed by the two-factor classification (House & Wigdor, 1967).

More recent summaries, like Sachau's (2007) review, clarify common misunderstandings of Herzberg's theory and link it to contemporary research on intrinsic motivation and positive psychology. Sachau (2007) explains that the states of no satisfaction and no dissatisfaction are not psychologically neutral. No satisfaction is a negative, boredom-like state that occurs when work offers no motivators. No dissatisfaction is a positive but short-lived state that is associated with hygiene needs such as pay increases, which can be satisfied only temporarily. Drawing on Herzberg's findings about how long good and bad feelings last after different types of events, Sachau argues that hygiene factors mainly relieve discomfort in the short term, while motivator factors involve psychological growth and are associated with longer lasting positive affect. On this basis, he interprets Herzberg's model as a general framework for understanding the dual nature of satisfaction and dissatisfaction and emphasises that alleviating suffering and creating satisfaction are distinct processes that should be examined separately.

More recent applications in many sectors, including services, show that context dependent variables that are usually treated as hygiene factors, such as pay or organisational policies, can predict job satisfaction, and that typical motivators are not always the main influence. For

example, Lee et al. (2022) analysed 355,199 employee reviews from nine industries in South Korea and treated promotion opportunities as a motivator, and pay systems, work and life balance, corporate culture, and management as hygiene factors. They found that both motivators and hygiene factors had clear positive effects on job satisfaction in every industry, and that the strength of these effects differed across the industries and between current and former employees (Lee et al., 2022). Taken together, these findings can then be understood as suggesting that the empirical difference between motivator and hygiene factors appears to depend on context and is sensitive to how the two-factor groups are defined in practice.

Sector specific research in healthcare also shows patterns that differ from Herzberg's original taxonomy. In a study of medical laboratory professionals in three Omani hospitals, Alrawahi et al. (2020) found sources of dissatisfaction that included safety problems, heavy workloads, salary issues, promotion delays, organisational policies, and lack of recognition. In contrast, satisfaction was mainly linked to relationships with colleagues and supervisors and to opportunities for professional development (Alrawahi et al., 2020). Together these patterns suggests that the distribution of satisfiers and dissatisfiers in applied healthcare settings does not fit neatly with Herzberg's suggested division between motivator factors and hygiene factors.

2.2.3 Strengths, limitations and relevance to commission-only insurance sales

One main strength of the two-factor model is its practical influence on job enrichment and work design. Meta-analytic research on work design shows that the core motivational job characteristics such as autonomy, task significance, task identity, skill variety, and feedback from the job are strongly linked with internal work motivation, job satisfaction, and other positive attitudes and behaviours (Humphrey, Nahrgang, & Morgeson, 2007). It also shows that social and contextual job features explain extra variance in these outcomes beyond this motivational core (Humphrey et al., 2007) Classic meta-analytic evidence on the job characteristics model also reports clear associations between the core job characteristics, the critical psychological states of experienced meaningfulness, experienced responsibility, and knowledge of results (Fried & Ferris, 1987). It also reports association between these psychological states and outcomes such as satisfaction, internal work motivation, and performance. In addition, it provides evidence that growth need strength moderates how strongly job characteristics are related to the performance (Fried & Ferris, 1987).

Limitations appear when incentive structures change how people experience the hygiene conditions. Experimental research also shows that the incentive effects are not always smooth or steadily increasing. Gneezy and Rustichini (2000) report that in tasks such as IQ test questions and charity fundraising, small payments that depended on the performance led to

lower performance than no payment at all, while higher payments increased the performance again, creating a nonmonotonic relationship between incentives and the output (Gneezy & Rustichini, 2000). They discuss these findings in terms of interactions between monetary rewards, intrinsic motivation, and social norms, which complicates simple assumptions that higher contextual rewards automatically lead to better performance. Related theoretical work on performance-based rewards argues that individual pay for performance can create psychological costs, especially through social comparison and overconfidence, and it highlights mechanisms such as perceived inequity, gaming, and distortions in how effort is allocated under strong individual incentives (Larkin, Pierce, & Gino, 2012). These mechanisms help to explain why contextual pay conditions in powerful incentive systems can help to shape how employees react to their work environment.

These limitations are directly relevant to commission-only insurance sales. Reviews of sales compensation summarise evidence that the design of pay systems, including the mix of fixed salary and variable incentives and the use of commissions, quotas, and bonuses, shapes which types of salespeople choose sales roles, how they direct their effort, and how much risk they carry. They also show that effective plans must be fitted to the contextual features such as the uncertainty and length of the selling cycle and the degree to which performance outcomes can be used to infer effort (Chung et al., 2020). Field experiments with Indian life insurance agents show that agents tend to recommend dominated products that pay higher commissions (Anagol, Cole, & Sarkar, 2017). They also show that when a regulation requires the disclosure of commissions on one product, recommendations tend move toward other high commission products without the same disclosure rules (Anagol et al., 2017). This pattern suggests that commission structures and disclosure rules together distort advice in commission driven settings.

In the European setting, EIOPA's Report on the Application of the Insurance Distribution Directive highlights persistent concerns that commission-based pay and inducements can negatively affect the quality and objectivity of advice. Consumer associations reported that inducements may incentivise distributors to recommend products that generate higher commissions but are not necessarily the most suitable choice for customers, especially in areas such as insurance-based investment products and credit protection (EIOPA, 2022). The report also notes supervisory challenges, including limited data, varied national practices and difficulties in monitoring conduct of business risks at the point of a sale. Together these factors complicate efforts to oversee potential conflicts of interest and the quality of advice. These streams of evidence suggest that pay arrangements in commission-based environments can act at the same time as powerful incentives and as sources of strain and perceived pressure,

which makes the simple practical division between hygiene factors and motivators more difficult to maintain.

The two-factor theory is a useful way to separate the sources of satisfaction that come from the content of the work itself from the surrounding conditions, and it also draws attention to situations where strong performance management and very visible rewards give contextual factors a strong influence in everyday decision making.

2.3 Expectancy Theory

This section presents a cognitive and intrapersonal view of the work motivation that helps to explain how people decide whether putting in effort is worthwhile. In Vroom's (1964) expectancy theory, motivation is seen as the result of beliefs about whether effort will lead to adequate performance, called expectancy, whether performance will lead to specific outcomes, called instrumentality, and how valuable those outcomes then are, called valence. This view adds to the content centred perspective in Section 2.2 by turning attention to how individuals make real time judgements about the link between effort and reward. In this study, expectancy theory is used as a guiding framework for interpreting interview data on perceived abilities and constraints, on how clear and stable reward links are, and on what these beliefs mean for outcomes in a commission-only sales environment.

2.3.1 Concepts and key constructs

Expectancy theory (Vroom, 1964) describes work motivation as a cognitive evaluation of three beliefs about a given task. The first is expectancy, which means the perceived chance that effort will produce the required performance. The second is then instrumentality, which means the perceived chance that performance will lead to particular outcomes. The third is valence, which means the personal value of those outcomes. In Vroom's (1964) original formulation, these three parts are multiplied together (written as: E times I times V), which implies that a weak belief in any one link can substantially reduce the overall motivation. The model is conceptualised as personal and task specific rather than based on traits.

Authoritative summaries keep this basic structure and stress the conditions under which it applies. Latham and Pinder (2005) discuss expectancy theory as part of the cognition-based stream of motivation research and points out that its predictive value depends on how expectancy, instrumentality, and valence are defined and measured for specific behaviours and outcomes. This focus on careful specification and measurement is consistent with the weakest link logic of the multiplicative $E \times I \times V$ formulation, since weak or poorly calibrated beliefs on any one of the parts can limit the theory's ability to predict motivation (Latham & Pinder, 2005).

Pinder (2008) defines work motivation as a set of energetic forces that come from both inside and outside the individual, that initiate work-related behaviour, and that shape its form, direction, intensity, and duration. He places expectancy and valence models within a broader group of cognitive theories that see people's beliefs, attitudes, and intentions as key proximal determinants of action (Pinder, 2008). Building on this way of thinking, the present study keeps task, job, and role clearly separate in the analysis and focuses on outcomes that are relatively near in time when applying expectancy ideas to instrumentality and the valence judgements. In this way, the model is used as a practical diagnostic tool in a commission-only sales contexts.

Later cognitive choice frameworks make these dependency chains more formal and clear. For example, Naylor, Pritchard and Ilgen's (1980) A Theory of Behavior in Organizations specifies links from acts, meaning task behaviours, to products, meaning the immediate results of behaviour. It then links products to evaluations, meaning judgements of how desirable those products are relative to goals or standards, and from these evaluations to outcomes such as rewards and other consequences, which in turn affect the needs and goals (Naylor et al., 1980). In this structure, people's views of contingencies and utilities are modelled as leading to choices among different possible actions, which extends expectancy style logic about perceived probabilities and values within a broader model of decision making.

Related work in decision theory also helps to show why expectancy theory fits well with choice situations such as selecting tasks or roles. Mitchell and Beach (1975) argue that expectancy and decision models of occupational preference share a common structure, in the sense that subjective probabilities about successful performance match the expectancy and instrumentality parts of the model, while subjective benefits match the valence part. They suggest that these models work best when people have fairly accurate information about the performance demands of different options and about the contingencies that link performance to outcomes (Mitchell & Beach, 1975).

2.3.2 Prior studies

A comprehensive meta-analytic study that brought together 77 studies of Vroom's expectancy models examined how valence, instrumentality, expectancy, and their combined measures were correlated with five types of work-related criteria, namely performance, effort, intentions, preferences, and choices (Van Eerde & Thierry, 1996). They found that expectancy related variables were consistently, but only moderately, related to these criteria, and that the average correlations were lower than those reported in earlier narrative reviews. In broad and mixed categories, they used hierarchical linear modelling to test moderators that reflected operational choices. These include the number and type of outcomes, the way valence and

expectancy were defined and measured and the type of criterion, and the type of sample, but these moderators explained little of the remaining variance. This suggests how sensitive tests of the model can be to measurement and design decisions (Van Eerde & Thierry, 1996).

Early field research with department managers in a retail sales organisation found that the expectancy type attitudes were clearly related to some measures of effort and performance, but that weighting expectancy measures by valence did not make them better at predicting behaviour. Using cross lagged panel correlations over six month and twelve-month intervals, Lawler and Suttle (1973) found only weak support for the idea that expectancy attitudes predict later effort or performance. When expectancy, ability, and role perception measures were combined, the resulting multiple correlation with performance was statistically significant but modest in size, which foreshadowed later models that see ability and role perceptions as joint determinants of performance along with motivation (Lawler & Suttle, 1973).

A revised approach that focused on choices between performance levels rather than effort levels produced stronger predictions of objective performance. In a field study with proof machine operators in the operations department of a large bank, Nebeker and Moy (1976) proposed an updated expectancy model in which individuals are assumed to choose among different performance levels. They estimated expectancies, meaning perceived ability to work at each level, outcome probabilities, and outcome valences, and then combined these parts into a force measure for each performance level. Within person analyses showed strong positive links between the force to perform at each level and the actual hours worked at those levels, and predictions based on the multiplicative combination of expectancy and valence were better than predictions based on either part alone (Nebeker & Moy, 1976). These within person findings show how modelling choices among performance levels can provide more informative tests of expectancy logic than the between person analyses used in earlier work.

In the hotel sector, Chiang and Jang (2008) tested a modified five-part model that separated expectancy from extrinsic and intrinsic instrumentality and from extrinsic and intrinsic valence. They found that this version gave the best fit among the models they tested to survey data from 289 hotel employees (Chiang & Jang, 2008). In their structural model, intrinsic instrumentality and intrinsic valence had stronger links with work motivation than their extrinsic counterparts (Chiang & Jang, 2008). This pattern can be taken to show that expectancy relationships are sensitive to context and to the kinds of outcomes that are included in the model.

Research on sales compensation shows patterns that are consistent with expectancy style reasoning. Reviews of sales compensation systems indicate that design features such as pure

commission, mixes of salary and commission, quotas, overachievement incentives, and plan accelerators or decelerators shape how strongly the performance outcomes are linked to pay and how attractive extra effort is at different points in the compensation schedule (Chung et al., 2020). In this way, they influence how salespeople allocate effort across products, periods, and customers.

In life insurance sales, field evidence shows how the visibility of rewards shapes expectancy components. For instance, Anagol et al. (2017) audit and natural experiment study in the Indian market shows that agents tend to recommend dominated and high commission life products. The study also finds that when a disclosure rule requires commissions to be revealed on one high commission unit linked product, recommendations move away from that product and toward other high commission products without disclosure. From an expectancy point of view, these patterns suggest that changing how commissions are disclosed across substitute products changes the perceived instrumentality of directing sales toward particular products, even when the effort needed to sell them is much the same.

Integrative reviews tend to conclude that the expectancy theory is particularly useful when it is applied as a short term and intrapersonal choice model, with clearly specified links between the effort, performance, and the outcomes for a particular behaviour in a given context. Latham and Pinder (2005) discuss expectancy theory as part of the cognition-based stream of motivation research and emphasise that its predictive value depends on how expectancy, instrumentality, and valence are defined and measured for specific behaviours and outcomes (Latham & Pinder, 2005). Complementary summaries by Pinder (2008) stress the importance of keeping levels of analysis clearly separate and of carefully applying findings to real world settings, both to avoid biased conclusions and to preserve the diagnostic value of expectancy models in applied work (Pinder, 2008).

As far as the available literature shows, there is little published qualitative research that uses an explicit expectancy theory framework with insurance salespeople who work on 100 percent commission in Nordic settings. Most empirical studies focus on other sectors, on mixed pay systems, or on markets outside the Nordic countries. This study seeks to respond to that gap by using the E x I x V structure as a guide when interpreting agents' stories about their experiences in commission-only sales.

2.3.3 Strengths, limitations and relevance to commission-only insurance sales

A main strength of the expectancy theory is its clear diagnostic structure. In Vroom's (1964) formulation, motivation depends on three beliefs about a given course of action. Expectancy is the belief that effort will lead to the required level of performance. Instrumentality is the belief that performance will lead to particular outcomes. Valence is the value attached to those

outcomes. In his original model, these parts are combined in a multiplicative way, written as E × I × V, so a very small or almost zero belief in any one link can substantially reduce overall motivation (Vroom, 1964).

Meta-analytic evidence from 77 studies of Vroom's expectancy models shows consistent but generally moderate correlations between expectancy related variables and work-related outcomes. It also indicates that the results are sensitive to how expectancy, instrumentality, and valence are defined and measured, even though the moderator analyses explain only a small part of the differences across studies (Van Eerde & Thierry, 1996).

Limitations appear when the contexts are very mixed or when measurement is difficult. In a field study of sales representatives in four consumer products firms with different compensation plans, ranging from straight commission to salary plus incentive and straight salary, Reinharth and Wahba (1975) tested Vroom's expectancy model. They found that the overall expectancy measure and its parts showed generally weak and inconsistent relationships with effort, work motivation, and performance. Significant correlations were rarely higher than .30 and differing across companies (Reinharth & Wahba, 1975). These findings suggest that expectancy models may be sensitive both to how beliefs are measured and to the organisational structures in which they are embedded.

Incentive structures can also make the expectancy relationships more complicated. In laboratory and field experiments, Gneezy and Rustichini (2000) find that introducing small payments that depend on performance can actually lower the performance compared with a no payment condition, while larger payments increase performance again, creating a nonmonotonic relationship between incentives and output (Gneezy & Rustichini, 2000). They explain these patterns as results of interactions between monetary incentives, intrinsic motivation, and social norms, which suggests that the perceived instrumentality and valence of rewards do not always track formal reward rules in a straightforward way.

Organisational research on pay for performance also documents psychological costs that come with strong individual incentives. Larkin et al. (2012) argue that psychological costs from social comparison and overconfidence can lead employees to distort how they allocate effort and may encourage gaming behaviours that reduce the effectiveness of individual performance-based pay (Larkin et al., 2012). Taken together, these mechanisms help to explain why the pay conditions in high stakes reward settings can have strong effects on employees' attitudes and behaviour.

These dynamics are directly relevant to a commission-only insurance sales environment. Reviews of sales compensation show that pay design elements such as pure commission plans

versus mixed plans, quotas and thresholds, and overachievement rates or accelerators shape how strongly performance is linked to pay and how attractive extra or boundary pushing effort is at different points in the compensation schedule (Chung et al., 2020). In this way they influence how agents prioritise products, time periods, and customer groups.

In life insurance, Anagol et al. (2017) show that agents disproportionately recommend dominated products that pay higher commissions, and that when a commission disclosure rule is introduced for one high commission product, recommendations move toward other high commission products without disclosure (Anagol et al., 2017). From an expectancy point of view, these patterns suggest that changes in how commissions and product information are presented can change perceived instrumentality and the effective return on a given level of sales effort.

In the European setting, EIOPA's report on the application of the Insurance Distribution Directive notes concerns that commission-based pay and inducements may negatively affect the quality and objectivity of advice. It also notes that they can generate conduct risks at the point of sale, including in the distribution of insurance-based investment products and credit protection insurance. The report also highlights supervisory challenges, such as limited data availability and limited tools for monitoring key risks at the point of sale, which makes oversight in these areas more difficult (EIOPA, 2022).

Expectancy theory is used here therefore as a guiding lens. When the interview transcripts are reviewed, the analysis concentrates on the three questions that match expectancy, instrumentality, and valence. In commission-only sales, this guides attention to comments about capabilities and constraints, training, leads, product complexity, the clarity and stability of the commission mechanics, thresholds and chargebacks, information effects, payment schedules, and what agents value, including income level and stability, recognition, skill and expertise, customer impact, and autonomy. This lens helps to explain why motivation can be high even when intrinsic interest is only moderate if instrumental value and valence are strong, or low even when intrinsic interest is strong if expectancy is weak or instrumentality is unstable. In this way, the analysis is grounded in the concrete way agents weigh effort against reward in their work.

2.4 Self-Determination Theory

In this section the focus moves from how much people are motivated to the kind of motivation that they feel. According to self-determination theory, people are typically more likely to persist, learn and engage in self-endorsed and prosocial behaviour when their work satisfies the basic psychological needs for autonomy, competence and relatedness. In contrast,

pressures and controlling conditions around work and rewards can weaken the quality of motivation, even when visible effort remains high (Ryan & Deci, 2000).

Together with the content and context viewed in Section 2.2 and the effort and reward balance in Section 2.3, self-determination theory (SDT) adds a perspective on the quality and internalisation of motivation. In this study, SDT is used as a guiding framework for reading interview accounts of commission sales. It draws attention to how agency, coaching and feedback practices, and relationships with customers and supervisors can support or block need satisfaction and in turn shape whether motivation is mainly extrinsic or more identified or integrated, and how long it lasts.

2.4.1 Concepts and key constructs

According to self-determination theory (SDT), the quality of motivation depends on how well three basic psychological needs are satisfied (Ryan & Deci, 2000). The three psychological needs are: autonomy, which is the experience of acting with a sense of choice and volition; competence, which is the feeling of effectiveness and mastery; and relatedness, which is the sense of connection and belonging with others. When these needs are supported, people usually show more vitality, resilience, and well-being, and when they are blocked, motivation and health tend to decline (Ryan & Deci, 2000). SDT also separates intrinsic motivation from several forms of extrinsic motivation that differ in how strongly they have been internalised, and it emphasises that social contexts can either support or weaken self-motivation by affecting the satisfaction of autonomy, competence, and relatedness (Ryan & Deci, 2000).

Within the SDT, cognitive evaluation theory (CET), explains how external events, for example material rewards, deadlines, surveillance, or evaluative pressure, shape the intrinsic motivation for the activity because they change how people experience autonomy and competence (Deci & Ryan, 1985). When these events are then felt as informational, giving feedback that confirms competence and offering an optimal level of challenge, they support these needs and strengthen intrinsic motivation. In contrast, more controlling conditions move the perceived locus of causality outside the self and tend to weaken intrinsic motivation (Gagné & Deci, 2005).

Within self-determination theory, organismic integration theory (OIT), explains how the extrinsic motivation can become more autonomous along a continuum (Deci & Ryan, 1985). This continuum runs from amotivation through external and introjected regulation to more self-endorsed identified and integrated regulation. Intrinsic motivation sits at the fully autonomous end of the scale (Deci & Ryan, 1985). Internalisation is encouraged when the social context supports autonomy, competence, and relatedness, so behaviours that were first triggered by external demands gradually come to be experienced as one's own (Ryan & Deci,

2000). Later SDT work also makes a clearer distinction between need satisfaction and need frustration (Ryan & Deci, 2017). It treats frustration as an active blocking of psychological needs rather than simply low satisfaction. It places OIT alongside other SDT mini theories that organise research in areas such as education, health care, and work (Ryan & Deci, 2017).

Within work settings, SDT suggests that managerial practices that support psychological needs, encourage more autonomous forms of motivation. Examples include supervisor autonomy support, giving meaningful reasons for tasks, using non-controlling language, offering informative performance feedback. They also include providing chances for choice and control and building high quality interpersonal relationships. In turn these practices re linked to better performance and well-being. In contrast, practices that block these needs, including pressure, contingent and controlling use of rewards, unclear expectations, and social exclusion, tend to produce more controlled motivation or amotivation (Gagné & Deci, 2005).

2.4.2 Prior studies

A meta-analytic review of self-determination theory's basic psychological needs at work brought together findings from 99 studies with 119 independent samples (Van den Broeck et al, 2016). It showed that satisfaction of the needs for autonomy, competence, and relatedness is positively related to engagement, well-being, and several performance indicators, and negatively related to strain and intentions to leave. The review also found that each need makes its own unique contribution beyond the others in predicting key outcomes. It alos discussed when it is suitable to use a combined index of overall need satisfaction instead of separate scores for autonomy, competence, and relatedness in organisational research (Van den Broeck et al, 2016).

Field studies in two organisations tested an SDT based model in which employees' autonomous causality orientation and their views of their managers autonomy support each independently predicted satisfaction of their needs for competence, autonomy, and relatedness. In turn, need satisfaction predicted both supervisors rated performance and employees' psychological adjustment. Analyses showed that models that included need satisfaction explained outcomes better than alternative models, which supports its role as a mediating role between contextual factors and performance and well-being (Baard, Deci, & Ryan, 2004).

Meta-analytic work on rewards and intrinsic motivation shows that the expected tangible rewards that depend on engaging in a task, completing it, or performing well tend to decrease free choice intrinsic motivation. In contrast a positive and informational verbal feedback increases both free choice behaviour and self-reported interest. These effects depend on whether the external events are experienced as controlling or informational, which underlines

the functional importance of the perceived meaning of rewards and feedback for intrinsic motivation (Deci, Koestner, & Ryan, 1999).

A 40-year meta-analysis by Cerasoli, Nicklin, and Ford (2014) brought together evidence on intrinsic motivation and extrinsic incentives as joint predictors of performance and found that intrinsic motivation is a medium to strong predictor of performance, especially for quality related outcomes. In contrast, extrinsic incentives were relatively stronger predictors of quantity related performance (Cerasoli et al., 2014). The authors also showed that how strongly incentives highlight performance changes the predictive power of intrinsic motivation. When incentives are directly tied to performance, intrinsic motivation becomes a less important predictor, while under incentives that are only indirectly linked to performance it becomes more important (Cerasoli et al., 2014). This pattern fits with SDT's view that controlling conditions can crowd out the influence of autonomous motivation.

The Multidimensional Work Motivation Scale (MWMS) puts the SDT distinction between different forms of work motivation into practice by measuring intrinsic motivation, identified motivation, introjected motivation, external motivation, and amotivation. Using data from 3,435 employees in seven languages and nine countries, Gagné et al. (2015) showed that the five-factor structure is largely stable across languages and that the subscales show patterns of convergent and discriminant validity consistent with SDT expectations (Gagné et al., 2015). The study also found that theoretically derived antecedents such as leadership behaviours and job design are predictably linked to the different forms of motivation, and these forms of motivation are in turn related to important work outcomes including well-being, affective commitment, performance, and intentions to leave (Gagné et al., 2015). These findings support the MWMS as a solid tool for organisational research on the quality of motivation.

To measure basic psychological need satisfaction at work, Van den Broeck et al. (2010) developed and validated the Work-related Basic Need Satisfaction scale, which assesses the needs for autonomy, competence, and relatedness in organisational settings. Using four Dutch speaking samples, the authors showed a clear three factor structure, good reliability, and evidence for convergent, discriminant, criterion related, and predictive validity (Van den Broeck et al., 2010). They also found that work-related need satisfaction is positively linked with job satisfaction, work engagement, described as vigour, life satisfaction, affective organisational commitment, autonomous motivation, and self-reported performance, and negatively linked with exhaustion and turnover intentions (Van den Broeck et al., 2010). These findings have made it a widely used measure for assessing need satisfaction in work research.

Based on the reviewed literature, there appears to be little published qualitative research in Nordic contexts that applies a clearly defined basic psychological need satisfaction perspective

to commission-only insurance salespeople. Existing studies more commonly draw on broader organisational samples or on employees working under fixed or mixed pay systems. This apparent gap motivates the use of basic need satisfaction as a guiding framework for interpreting the agents accounts in the present study.

2.4.3 Strengths, limitations and relevance to commission-only insurance sales

A key strength of self-determination theory is that it focuses on the quality of motivation, whether it is autonomous or controlled (Ryan & Deci, 2000), and not only on how much motivation there is. Meta-analytic evidence shows that satisfying the basic needs for autonomy, competence, and relatedness at work is positively linked with engagement, well-being, and job performance, and negatively linked with strain (Van den Broeck et al., 2016).

SDT also offers practical guidance for management. Need supportive practices such as offering autonomy supportive choices, giving meaningful reasons for tasks, using non-controlling language, and providing informative feedback that supports competence and relationships are linked with more autonomous motivation and better performance (Gagné & Deci, 2005).

Another strength of the SDT is how it explains the role of rewards and feedback in motivation. Meta-analytic evidence shows that expected and tangible rewards that depend on starting a task, finishing it, or performing it well usually weaken free choice intrinsic motivation, especially when they are experienced as controlling. In contrast, positive and informational verbal feedback increases the intrinsic motivation by supporting perceived competence, which means that the psychological meaning of the contingency is crucial (Deci et al., 1999). Related meta-analytic work shows that autonomous motivation is a medium to strong predictor of the quality and persistence of performance, while extrinsic incentives are more strongly linked to the quantity of the performance. It also shows that when incentives are made very salient and directly tied to performance, they reduce the contribution of intrinsic motivation (Cerasoli et al., 2014).

Constraints become more visible in controlling environments. According to SDT, external pressures such as monitoring, quota demands, and conditions that limit choice or suggest that worth depends on performance weaken autonomy, competence, and relatedness and move motivation toward more controlled forms (Ryan & Deci, 2000). From an incentive design perspective, the same nominal reward can either support or weaken motivation depending on whether it is put into practice in a way that is experienced as autonomy supportive or controlling (Ryan & Deci, 2000). Beyond SDT, research on pay for performance shows that strong and very visible performance-based pay systems can create psychological costs (Larkin et al., 2012). These costs can include stronger social comparison, overconfidence, and strategic distortions in effort. Such effects can reduce the effectiveness of these systems. In SDT terms

they might also crowd out autonomous forms of motivation if they are not carefully designed (Larkin et al., 2012).

These dynamics are directly relevant to commission-only insurance sales. Reviews of sales compensation show that pay design elements such as pure commission plans compared with mixed plans, quotas and thresholds, and overachievement rates or accelerators shape how strongly performance is linked to pay and how attractive extra or boundary pushing effort seems at different points in the compensation schedule (Chung et al., 2020). In SDT terms, these features of the pay structure are part of the context through which agents experience autonomy, competence, and relatedness, so they may influence the quality of motivation even when visible effort levels look similar (Ryan & Deci, 2000).

Regulation also matters. EIOPA's report on how the Insurance Distribution Directive is applied highlights conduct risks and conflicts of interest that come with commission-based pay and inducements at the point of sale (EIOPA, 2022). These risks are especially relevant for unit linked and credit protection products. The report also notes supervisory challenges in tracking these risks across distribution channels (EIOPA, 2022). In everyday sales work, these arrangements can be felt as pressuring or controlling, with possible effects on perceived autonomy and relatedness.

When looking at the interview data, attention is therefore paid to whether practices linked to agency, coaching and feedback, and relationships with customers and supervisors support needs or block them. This way of seeing things helps to explain why some agents describe steady and value-based motivation in commission-only work, while others report pressure and short-term compliance even when they are putting in a lot of effort.

2.5 Synthesis

2.5.1 Using the three lenses together

Taken together, the three perspectives highlight different aspects of commission-only sales, namely the conditions under which work is done, the effort and reward balance, and the quality of motivation. In this study, Herzberg's distinction is used between hygiene factors and motivators to read mainly contextual features of commission work, for example terms of employment, compensation management, the reliability and accuracy of payments, the clarity of thresholds and recoveries, and the perceived fairness of approvals and reclassifications, as hygiene conditions. When these conditions are good enough, they keep dissatisfaction in the background, and when they are unreliable, they pull administrative issues into the foreground (Herzberg et al., 1959).

Expectancy theory adds a cognitive choice view by focusing on how agents decide whether effort is worth investing. In Vroom's (1964) terms, this includes beliefs about whether effort will lead to a given level of performance, called expectancy, whether that performance will be turned into specific outcomes according to the rules in force, called instrumentality, and how attractive those outcomes are at that moment, called valence. In commission-only sales, this draws attention to how the agents judge their chances of reaching performance targets with the leads, products, tools, and time they have, how credited performance is converted into pay and other outcomes, and which outcomes they value in different situations.

Self-determination theory explains the quality of motivation that can lie behind similar visible behaviours. It separates more autonomous forms of the motivation, where actions are experienced as voluntary and consistent with one's values, from more controlled forms, where actions are driven by outside pressure or inner compulsion. In Ryan and Deci's (2000) view, the social and organisational context can support or weaken the basic psychological needs for autonomy, competence, and relatedness. In this thesis, particular attention is given to how room for action, coaching and feedback practices, and the tone of supervision and relationships with customers and supervisors may either support these needs and encourage more autonomous motivation, or frustrate them and contribute to more controlled motivation.

In this layered view, hygiene factors shape the general context in which work takes place. Expectancy, instrumentality, and valence guide how effort is spread across tasks and time. The satisfaction or frustration of basic psychological needs shapes how these conditions and calculations are felt and taken in. This synthesis is conceptual rather than procedural, and the three lenses highlight different but compatible sides of the same situations. The matrix in Section 2.5.2 then turns this layered view into concrete features of commission-only insurance work.

2.5.2 Matrix for commission-only context

This section makes the three perspectives concrete in a commission-only setting by arranging common features of the work into an analytical matrix. The aim is not to predict outcomes in advance. Instead, the matrix shows how particular conditions can be understood at the same time as hygiene factors, as parts of an effort and performance and outcome chain, and as elements that either support or control psychological needs. The matrix then works as a map for the later analysis of interview episodes, rather than as a checklist that is applied in a mechanical way.

Lead quality works mainly as a contextual condition. Consistently weak, stale, or poorly targeted leads make it harder to turn the effort into sales and can be described as wasting time

or pulling attention away from the sales work. Through the lens of expectancy theory, these patterns weaken expectancy, meaning agents beliefs that extra effort will produce the needed level of performance when the available prospects are weak (Vroom, 1964). From a self-determination perspective, work situations that regularly block basic needs for competence, autonomy, and relatedness tend to weaken intrinsic motivation and hinder internalisation. Gagné and Deci (2005) describe how need supportive or need thwarting work climates shape motivation in organisational settings, and Ryan and Deci (2000) generalise these mechanisms across different areas of life. In this thesis, persistently weak leads are seen as one such risk. Over time, they may reduce perceived competence unless they are balanced by need supportive practices such as realistic framing, joint planning, and coaching that acknowledges structural constraints.

Product complexity is also a contextual feature of the sales task. From an expectancy theory point of view, greater complexity is likely to lower expectancy, meaning agents beliefs that their effort will lead to successful performance, unless they have enough training, time, and tools to feel able to sell the products (Vroom, 1964). Self-determination theory, however, stresses that the same complexity can support competence when it is combined with clear reasons, guidance, and informative feedback. Gagné and Deci (2005) describe how need supportive work practices encourage internalisation and competence, and Ryan and Deci (2000) distinguish informational support from controlling demands. Under rigid scripting and monitoring that focuses on sanctions, similar product demands are more likely to be experienced as controlling and to weaken autonomous motivation. In this matrix, leads and product complexity therefore sit in places where hygiene conditions, expectancy beliefs, and the experience of competence come together.

In this study, Customer Relationship Management (CRM) systems and administrative processes such as approvals, activations, reclassifications, and chargebacks are interpreted as fitting Herzberg's idea of hygiene conditions. When these processes are smooth and predictable, they tend to fade into the background. When they are felt to be error prone, unclear, or retroactive, they attract attention and increase dissatisfaction (Herzberg et al., 1959). At the same time, these processes shape instrumentality by influencing how reliably credited performance seems to turn into pay. Reviews of sales compensation show that the design and implementation of compensation systems determine how performance outcomes are translated into earnings and how attractive extra effort appears at the margin (Chung et al., 2020). Building on this, in the commission-only insurance context studied here, CRM and administrative processes are treated as a key part of the instrumentality link. Complex or often changing rules about reversals, reclassifications, and chargebacks can blur the perceived connection between effort, credited performance, and pay. Drawing on self-determination

theory, Ryan and Deci's (2000) distinction between informational and controlling events, clear and stable CRM and administrative rules can be seen as an informational structure that supports perceived competence and a sense of predictability. Opaque or frequently changing rules are more likely to be experienced as controlling and to undermine the autonomous motivation.

The timing and accuracy of payments are central to how performance is experienced in commission-only work. From a Herzberg perspective, reliable payments function as hygiene conditions that limit dissatisfaction. In this view delayed or inconsistent payments, especially when linked to unclear corrections, tend to push contextual complaints to the foreground (Herzberg et al., 1959). In expectancy terms, payment timing and accuracy relate directly to instrumentality. The clearer and more reliable the conversion from credited performance to pay, the stronger the perceived link between performance and outcome (Chung et al., 2020).

Self-determination theory and cognitive evaluation theory both suggest that the psychological meaning of rewards is important. Meta-analytic evidence shows that expected rewards that depend on doing a task, finishing it, or doing it well tend to reduce intrinsic motivation in free choice situations, and in CET and SDT this pattern is explained by the rewards being experienced as controlling. In contrast, rewards and feedback that are seen as informational and supportive of competence can increase intrinsic motivation (Deci et al., 1999). In this thesis, transparent and clearly specified payments are therefore treated as one possible source of informational feedback about competence. Ryan and Deci (2000) stress that events understood as controlling tend to weaken autonomous motivation and internalisation. Based on this, variable or unclearly justified payment amounts are treated here as more likely to be felt as controlling and to weaken identification with the organisation.

Accelerators, quotas, thresholds, and ceilings make up a group of contextual mechanisms with direct motivational effects. Conceptual and empirical work on sales compensation shows that these features change the local slope of the link between pay and performance. They make extra effort more attractive near accelerators and less attractive once ceilings or strong retrenchment practices start to matter (Chung et al., 2020). From an expectancy perspective, these mechanisms change the instrumentality and valence in local areas. Near thresholds or accelerators, marginal returns on effort rise and activity tends to cluster. Beyond ceilings or under heavy retrenchment pressure, marginal returns fall and effort is more likely to be delayed or redirected to other periods or products (Chung et al., 2020).

From a self-determination perspective, the same structures can be experienced in very different ways depending on how they are explained and enforced. Clear goals, some choice about how to pursue them, and constructive feedback allow these mechanisms to be seen as

autonomy supportive challenges. Threatening language, rigid monitoring and public ranking practices are likely to be experienced as controlling. They shift the perceived locus of causality outside the self and foster controlled, compliance-oriented motivation rather than autonomous motivation (Ryan & Deci, 2000). In the matrix, local commission mechanics therefore connect contextual hygiene in pay design, expectancy and instrumentality and valence calculations, and perceived autonomy.

Information requirements, eligibility rules, and product governance shape both the context and the content of commission-only work. Regulatory changes can alter which performances produce rewards and under what conditions, and in this way change how agents see instrumentality. Field experiments in the Indian life insurance market show that when a commission disclosure rule is introduced for a unit linked product, agents become much less likely to recommend that product and instead shift recommendations toward whole life policies with higher but less visible commissions (Anagol et al., 2017). This pattern illustrates how commission levels and disclosure rules together shape advice.

In the European setting, EIOPA's report on the application of the Insurance Distribution Directive highlights concerns that commission-based pay and inducements can negatively affect the quality and objectivity of advice and can create conduct risks at the point of sale, including in the distribution of unit linked life insurance and mortgage and consumer credit protection products. The report also notes supervisory challenges, such as limited data and limited tools for monitoring these risks across different distribution channels (EIOPA, 2022). In this thesis, these regulatory frames are treated as part of the wider context in which agents interpret the meaning of their recommendations and their relationship to customers. From a self-determination theory perspective, when rules and reasons are clear and framed in an informational and non-controlling way, they can support autonomy and relatedness. When they are felt mainly as external pressure or blame centred monitoring, they are more likely to undermine these needs (Ryan & Deci, 2000).

Recognition, coaching, and feedback link contextual features to the perceived content of the work. Herzberg's motivator factors include recognition, responsibility, achievement, and advancement. These are treated as sources of more lasting satisfaction when they are tied to the work itself rather than to outside conditions (Herzberg et al., 1959). In this study, recognition that is connected to responsibility, development, and meaningful customer impact is therefore placed on the motivator side of the matrix, even when it is indirectly connected to financial outcomes.

From Expectancy theory perspective feedback helps clarify whether effort is moving toward the desired level of performance. Accurate and timely feedback therefore helps agents refine

expectancy, meaning their beliefs about whether extra effort will lead to successful performance, because it makes the criteria for effective action more transparent (Vroom, 1964). Experimental work on rewards and feedback shows that informational and competence supportive feedback tends to strengthen intrinsic motivation, while feedback and rewards that are experienced as mainly controlling tend to weaken it (Deci et al., 1999). From a self-determination perspective, coaching practices and feedback styles sit at the intersection of competence and relatedness and can either support or undermine these needs (Ryan & Deci, 2000). In this thesis, they are also treated as moderating the impact of short-term administrative problems. They can soften their effect by directing attention towards meaningful parts of the work, or, when they are closely tied to unstable hygiene conditions, they can instead increase dissatisfaction.

Seen together, these elements form a matrix in which common features of commission-only insurance sales, such as leads, product complexity, administrative processes, payment reliability, commission mechanics, regulatory frames, and recognition practices, are placed at the intersections of hygiene conditions, effort and performance and outcome beliefs, and basic psychological needs. Herzberg's framework is used here to show whether a feature mainly prevents dissatisfaction or creates satisfaction (Herzberg et al., 1959). Expectancy theory provides a lens to diagnose which belief in the effort, performance and outcome chain is changing and how this affects the direction and strength of effort (Vroom, 1964). Self-determination theory is used to interpret whether similar work patterns are likely to be experienced as autonomous and skill building or as pressured and defensive (Ryan & Deci, 2000). The empirical chapters use this matrix as a background map when interpreting how agents describe their day-to-day motivation in a commission-only environment.

Table 1 Matrix for commission-only context.

Commission-only feature	Herzberg two-factor model	Expectancy theory	Self-determination theory
Lead quality	Weak, stale or poorly targeted leads make work feel unproductive and increase dissatisfaction.	Weak leads lower expectancy that extra effort will produce the required level of performance.	Persistently weak leads can diminish perceived competence unless countered by need-supportive practices.
Product complexity	High complexity without adequate support can feel burdensome and lead to dissatisfaction.	Greater complexity tends to lower expectancy unless agents have sufficient training, time, and tools.	With clear reasoning and guidance, complexity can strengthen feelings of competence, under rigid control, however, it is more likely to feel pressuring and reduce autonomy.
CRM and administrative processes	Smooth processes fade into the background, while error-prone or retroactive ones quickly trigger complaints.	Rules on reversals and reclassifications shape how reliably performance is seen to convert into pay.	Clear, stable rules can be experienced as informational, while opaque, frequently changing rules are more likely to feel controlling and undermine autonomous motivation.
Timing and accuracy of payments	Reliable, accurate payments limit dissatisfaction, while delays and inconsistencies trigger complaints.	Clear, reliable conversion from credited performance to pay strengthens the perceived performance–outcome link.	Transparent rules can act as informational feedback on competence, whereas variable or unexplained amounts feel controlling and weaken identification with the organisation.
Commission mechanisms	Elements of pay design can be experienced as fair and acceptable, or as arbitrary and demotivating.	Change how attractive extra effort seems, effort tends to cluster around thresholds or accelerators and drop off after ceilings or during retrenchment rules.	Depending on how they are framed and enforced, these mechanisms can be felt as autonomy-supportive challenges or as controlling pressures
Requirements, rules and product governance	Unclear, frequently changing, or burdensome rules increase dissatisfaction, while clear and stable rules help to limit dissatisfaction.	Information and eligibility rules change which performances are rewarded and on what terms.	When rules are well explained and informational, they can support autonomy and relatedness, pressure- or blame-heavy monitoring tends to undermine both.
Recognition, coaching and feedback	Motivating factors when linked to responsibility, development and meaningful customer impact, can buffer hygiene problems.	Accurate, timely feedback clarifies whether effort is moving toward the desired level of performance and helps refine expectancy.	Supportive coaching strengthens competence and relatedness can soften administrative issues, whereas controlling feedback undermines these needs and can amplify dissatisfaction.

2.6 Chapter summary

This chapter developed a theory informed framework for understanding motivation in commission-only insurance sales. Herzberg's two-factor theory view was used to separate contextual conditions that mainly prevent dissatisfaction from aspects of the work itself that can create more lasting forms of satisfaction. Expectancy theory clarifies the effort and reward balance by showing how agents judge whether they can perform, whether performance will be turned into outcomes under the rules in place, and whether those outcomes are worth the effort. Self-determination theory adds a focus on the quality of motivation and highlights how autonomy, competence, and relatedness shape whether similar behaviours feel autonomous and sustainable or pressured and fragile.

The synthesis brought these lenses together by linking contextual conditions, effort and reward evaluations, and motivational quality, and it mapped common features of the commission-only environment, for example leads, product complexity, governance processes, payment reliability, thresholds, information requirements, recognition, and feedback, onto each perspective. The empirical analysis is then guided by the three research question perspectives rather than a formal hypothesis. The data is interpreted through Herzberg's two-factor theory, expectancy theory and self-determination theory.

Chapter 3 now presents the research context, the participants, the data collection, and the analytical approach used to apply these perspectives in practice.

3 METHODOLOGY

3.1 Research context and approach

This thesis uses a qualitative and interpretive design based on semi structured episodic interviews and reflexive thematic analysis, as described by Braun and Clarke (2019). This design is suitable for the examining how 100 percent commission-only conditions shape both the intensity and the quality of motivation over time and how these conditions guide the salespeople's daily choices.

Following Flick's description of episodic interviewing, episodic interviews were used to obtain concrete and time bound descriptions rather than general opinions (Flick, 2000). In a sales context where sequences of events often run from the deal closure through approval and activation to payment, participants were asked to reconstruct specific episodes, for example a quiet week or a resent chargeback dispute. This approach allowed the analysis to link events to perceived motivation and to later actions or timing, in other words to the level at which choices about effort were made.

According to Braun and Clarke (2019), reflexive thematic analysis (RTA) understands themes as patterns of a shared meaning that are organised around a central organising idea, and it stresses the researcher's active and reflexive role rather than a focusing on coding reliability. In this study, RTA was chosen because it gives a priority to meaning and context, allows for variation across participants and episodes, and fits the episodic design of the interviews. It also allowed the theoretical perspectives to act as concepts, guiding attention without deciding in advance what should be found in the data (Braun & Clarke, 2019).

Analytical reasoning in this study followed an abductive logic. Abduction means moving back and forth between data and theory to develop and refine explanations, and favouring those that best fit the emerging evidence (Mantere & Ketokivi, 2013). In practice, the study compared different interpretive ideas with the interview material and kept the ones that most convincingly brought together patterns across the participants and episodes

The primary unit of analysis in this study was the episode. An episode was understood as a limited sequence in time. It linked a participant's perceived motivation into a specific event for instance autonomous enthusiasm compared with obligation or pressure, to the behavioural choices that followed. such as increasing outreach, shifting product focus, or postponing action. Working at this level helped to separate relatively mechanical timing effects from patterns that were driven by the tone and quality of motivation.

No computer assisted qualitative data analysis software was used. Instead, the analysis was carried out manually within the RTA framework. Short and detailed textual codes served as analytical handles at the episode level. Codes were treated as tools for reflexive meaning making rather than as fixed categories. Analytical quality was pursued through consistency, transparency, and close and evidence-based support for claims (Braun & Clarke, 2019).

Credibility and transparency were supported by clearly describing the analytic procedures and by grounding key interpretations in illustrative interview excerpts. The Finnish transcriptions were kept in the original language, and only the passages quoted in the thesis were translated into English, with an emphasis on preserving meaning and on carefully handling possible shifts in meaning during translation (Temple & Young, 2004). Similar concerns about meaning loss and cross language interpretation are highlighted in previous qualitative research (van Nes et al., 2010).

Participants were informed about consent, the right to withdraw, confidentiality, and GDPR compliant data processing, in line with Finnish ethical guidelines for research with human participants (TENK, 2019). Data processing also followed the principles of the General Data Protection Regulation, Regulation (EU) 2016/679, as discussed in more detail in Section 3.6.

3.2 Sampling and participants

The study used purposive sampling with a maximum variation on intent to obtain mechanism relevant accounts from current insurance salespeople working on 100 percent commission, each with at least six months of experience and differing in length of experience, age, family situation, and product focus. Purposive sampling means intentionally selecting information rich persons that match the purpose of the study (Patton, 2014). Maximum variation sampling means deliberately including heterogeneity in order to identify patterns that appear across diverse participants (Patton, 2014). This approach is a form of non-probability sampling, which gives priority to the depth of understanding rather than statistical representativeness and must stay explicitly aligned with the study purpose (Saunders et al., 2023).

Sample sufficiency was guided by the idea of information power. When the study aim is focused, the sample is specific, interviews are of good quality, theory is used as a guiding framework, and the analytical strategy is consistent, a smaller number of participants can hold sufficient information (Malterud et al., 2016). In a methodological study of in depth interviews, Guest et al. (2006) found that most key themes largely appeared within the first twelve interviews. In this study, these findings were treated as contextual guidance rather than as a fixed rule, and recruitment was guided by information power rather than by a predetermined sample size. The final sample consisted of thirteen participants, and each participant contributed several episodes to the analysis.

Inclusion criteria were that participants were currently working in a 100 percent commission-only role in insurance sales, had at least six months of experience, were willing to talk about recent and concrete episodes, and were interviewed in Finnish. Within these criteria, the sampling aimed for heterogeneity in order to capture variation that was relevant to the purpose of the study (Saunders et al., 2023).

All participants were from the same organisation. The thesis therefore presents its contributions as analytical generalisations about mechanisms rather than as statistical inferences about a wider population (Yin, 2018). To support the judgements about transferability, the study offers contextual descriptions and an anonymised participant table so that readers can decide how far the findings may be applicable in other settings (Shenton, 2004). Recruitment took place by sending email invitations to potential participants in the organisation. The invitation explained the purpose of the study, confidentiality, and GDPR compliant processing of personal data. Participation was voluntary and unpaid, and no preselection was made based on performance or results.

Table 2 Information of the participants

Participant	Age range	Experience	Sales channel	Family
P01	30-40	7 months	Company	2 children + partner
P02	30-40	7 months	Company	1 child + partner
P03	30-40	3 years (2 companies	Company (previously private)	Partner
P04	20-30	3 years	Private	No
P05	30-40	5 years (2 companies)	Company (previously private)	No
P06	30-40	10 Years (2 companies)	Private	1 Child + partner
P07	20-30	3 years	Private	No
P08	30-40	1 years	Private	1 Child + partner
P09	40-49	10 Years	Both	3 Children
P10	30-40	10 Years	Both	No
P11	30-40	9 Years	Private	3 Children
P12	40-50	9 Years	Private	3 children + partner
P13	50-60	4 Years (2 companies)	Company (previously private)	2 children + partner

3.3 Data collection

Interviews were conducted through Microsoft Teams and usually lasted about 30 to 50 minutes. With participants prior consent, they were audio recorded and transcribed word for word in Finnish. Right after each interview, a short field note was written that captured key episodes, contextual details, and early interpretations to support quality and traceability supported by Brinkmann and Kvale (2018).

The interview protocol was explicitly episode focused and was designed to draw out concrete and time bound stories instead of abstract opinions, in line with Flick's description of episodic interviewing (Flick, 2000). In this study an episode refers to a sequence that links a sales event with a perceived motivational tone and with a later behaviour or timing choice.

The interview guide had four thematic blocks that matched the research questions. To keep stories focused on decision making, the guide used temporal anchors, clarification checks, and contrasting follow up questions, in line with the principles of episodic interviewing (Flick, 2000). The guide was first tested with two participants to check clarity, fluency, and how well it could bring out episodic accounts. After this, small changes were made, mainly to the order and wording of questions and follow up prompts. Rubin and Rubin (2012) stress the use of follow up questions to explore participants own meanings in more depth. In the same spirit, questions and follow up questions were used in the interviews to deepen episodic stories while keeping the focus on what the situations meant to the participants themselves (Rubin & Rubin, 2012).

Video based qualitative interviews have been shown to be both feasible and acceptable when they are carefully planned and carried out (Archibald et al., 2019). In line with this, the protocol for this study included clear scheduling, default camera use when participants felt comfortable with it, and a predefined order of topics for discussion.

All interviews were conducted, transcribed, and analysed in Finnish. For reporting, only the excerpts that are quoted in the thesis were translated into English, with the main aim of preserving meaning rather than matching every word exactly. This focus on meaning-based translation is in line with methodological discussions that treat the translation as an interpretive act (Temple & Young, 2004). Similar concerns about idioms and culturally specific expressions in qualitative research across languages are highlighted in translation focused methodological work (van Nes et al., 2010).

Post interview field notes were used to capture contextual and interactional aspects of the interviews, and reflective notes were used to track assumptions and their possible impact on the analysis. Reflexive thematic analysis clearly underlines the importance of this kind of

reflexive practice in developing and evaluating themes (Braun & Clarke, 2019). The episodic format provided bounded units that were well suited to RTA and made it easier to consider negative or competing cases while keeping the analysis interpretive rather than rule based or mechanically driven by codes (Braun & Clarke, 2019).

Participants were reminded that they could skip any question and that they could stop taking part at any time. Identifiable information was removed after transcription and when excerpts were cited in the thesis. Audio files and transcripts were stored on encrypted storage with restricted access. Microsoft Teams recordings were moved promptly to secure storage and deleted from Teams after a successful transfer, in line with Hanken's retention practices. Procedures that follow GDPR are described in Section 3.6 Ethics.

3.3.1 Interview Guide According to Research Questions

To address Research question 1, everyday working conditions, autonomy in organising work, feedback and recognition, and feelings of belonging were explored. To address Research question 2, episodes of decline and rebounds were examined, with attention to shifts in motivational tone and the short-term choices that followed. To address Research question 3, participants were asked to walk through the path from a sale to payment, including commission mechanics, thresholds, timing, and chargebacks, and to describe how predictable, accurate, and fair this process felt.

3.4 Data analysis

Analytical approach and unit of analysis. The analysis followed reflexive thematic analysis, (RTA), together with an abductive reasoning strategy. In reflexive thematic analysis, themes are seen as interpretive claims about patterned meaning, and the active and reflexive role of the researcher is openly recognised (Braun & Clarke, 2019). Abduction was understood as an iterative movement between empirical data and guiding concepts, in order to develop explanations that best fit the evidence (Mantere & Ketokivi, 2013). Guided by these ideas, the main unit of analysis was the episode, understood as a bounded sequence in time that linked a sales event to a perceived motivational tone and to a later action or timing choice.

Step 1. Familiarisation and segmentation. Each transcript was first read to build an overall sense of context and then divided into episodes using time markers and narrative cues. Right after segmentation, a short note was written for each interview. These notes recorded early ideas about possible mechanisms, patterns, and to open questions to return to in later rounds of analysis. Reflexive thematic analysis highlights the value of this kind of deep familiarisation and early interpretive engagement with the data, rather than fast reduction or purely mechanical coding (Braun & Clarke, 2019).

Step 2. Preliminary titles. The segmented episodes were given plain language titles at two connected levels. The financial title described the clarity, predictability, and design features of the payment signal. The experiential title described the motivational tone and cues related to autonomy, competence, connection and belonging, recognition or control, perceived customer impact, and behaviour. In this study, these titles were then used to organise and develop interpretations at the episode level. In reflexive thematic analysis, such labels are seen as flexible and interpretive tools rather than fixed and rule-based categories (Braun & Clarke, 2019).

Step 3. Case notes. A short case note was written for each participant to link their episodes into a coherent process story, to identify tensions or turning points, and to outline competing explanations for observed changes. In this study, creating and comparing such alternative explanations helped to clarify how and why motivational patterns differed across the episodes. Patton (2014) stresses the importance of actively considering rival explanations and keeping negative or challenging cases in the analysis in order to strengthen the credibility of the qualitative findings.

Step 4. Case matrix to support case comparisons. The episodes were arranged in a matrix where rows represented the participants and columns represented the research questions and possible mechanisms. Each cell included one or two key episodes along with the references to the source excerpts. In this study the matrix helped summarise case specific material in a format that made cases easier to compare. It supported the search for patterns across cases and kept a clear link between the data and the interpretive claims developed later. Miles, Huberman, and Saldaña (2014) describe such matrices as tools that support the comparison and meaning making rather than as devices for counting codes.

Step 5. Theme development. Candidate themes were constructed as interpretive claims about mechanisms in relation to the research questions. Each theme was then grounded in several episodes and, where suitable, included at least one negative or contrasting case to mark its boundaries. In reflexive thematic analysis, themes are developed in an iterative and interpretive way as patterned meanings across the data, rather than being treated as fixed end products of a rule-based coding procedure (Braun & Clarke, 2019).

Step 6. Abductive iteration and merging. Explanations were revisited in the light of new or reinterpreted episodes, and memos were used to track how alternative interpretations developed over time. When a competing explanation offered a better fit with the interview material, the boundaries and labels of themes were adjusted accordingly. Mantere and Ketokivi (2013) describe abductive reasoning as an iterative movement between the data and theoretical ideas in order to reach the most convincing explanations.

A concise decision-making trail was kept through the memos, episode maps, matrix overviews, and theme versions, and each of these included short justifications for additions, mergers, or deletions. In this study, this supports transparency and traceability from the raw material to the interpretive claims that are presented in the findings. Miles et al. (2014) point to such visible decision trails as an important way to strengthen the transparency of qualitative analysis.

3.5 Trustworthiness and reflexivity

Lincoln and Guba (1985) propose four criteria for trustworthiness in qualitative research, namely credibility, transferability, dependability, and confirmability. In this study, trustworthiness was considered in terms of these four criteria. To support credibility, interpretive claims in the findings were anchored in verbatim interview excerpts and clearly linked to specific pieces of evidence. Patton (2014) notes that credibility can be strengthened by actively considering rival explanations and by keeping negative or challenging cases in the analysis. In line with this, the analysis in this study generated and weighed competing explanations and retained negative or problematic cases to test and refine interpretations. Nowell et al. (2017) suggest that techniques such as peer review can help enhance the credibility in thematic analysis. In this study, short peer reviews of selected episodes were used to highlight possible blind spots and to check how clear the links were between themes and the supporting evidence.

Lincoln and Guba (1985) argue that transferability is supported by giving enough detail about the context so that readers can judge whether the findings might also apply in other settings. In this study, transferability was addressed by carefully describing the organisational context, the compensation structure, the sales channels, the experience levels, and the fact that all participants came from a single organisation. This level of detail was intended to help readers assess how far the findings may be applicable elsewhere. Shenton (2004) also stresses the importance of making a study's boundaries and context explicit, and in line with this, the single organisation boundary was clearly stated to support such judgements.

Dependability was supported by making a traceable record that documented decisions from raw material to interpretive claims. This record included interview notes, episodic segments and maps, case notes, matrices that compared material across cases, and later versions of the thematic structure. Each step was accompanied by short justifications for additions, combinations, or deletions, which created a visible audit trail from data to interpretation. Miles et al. (2014) point out that such documented decision trails help strengthen the transparency and dependability of qualitative analysis.

Confirmability was supported by making translation choices explicit. All interviews and analyses were carried out in Finnish. Only the passages cited in the thesis were translated into English, and these translations were checked against the original texts to preserve meaning. This focus on meaning in translation is in line with methodological discussions that see translation as an interpretive act rather than a word for word transfer (Temple & Young, 2004). Notes were added if needed in a separate translation memo, when idioms or culturally specific expressions needed clarification, in order to reduce the risk of meaning loss in cross language reporting (van Nes et al., 2010).

Reflexivity was built into the process by keeping notes that tracked assumptions about sales contexts, online interview dynamics, and design choices that could shape what was paid attention to in the data and how it weighed different kinds of evidence. Patton (2014) stresses that making such assumptions visible helps to strengthen the credibility of qualitative inquiry. A reflexive thematic analysis approach also guided the iterative interpretation and openly recognises the researcher's role and influence in constructing themes (Braun & Clarke, 2019).

3.6 Ethics and data protection

This study followed the guidelines of the Finnish National Board on Research Integrity, TENK, for research with human participants. TENK (2019) stresses informed consent, voluntary participation, the right to leave the study without consequences, proportionate protection of participants and third parties, and clearly defined conditions for when an ethics review is needed in the human sciences. In this thesis, these principles formed the ethical starting point for the research.

Participants received an information and consent form that explained the purpose of the study, the procedures, recording, confidentiality, data processing, and the participant rights. Consent was documented before recording started, and participants were reminded that they could skip any question and could stop taking part at any time. Brinkmann and Kvale (2018) stress the importance of clear and respectful consent procedures and of handling potentially sensitive material with care in qualitative interviews. In line with this, the study placed particular emphasis on informed consent and on managing potentially sensitive content carefully.

Personal data were processed on the basis of explicit consent. In line with the General Data Protection Regulation, participants were informed about the purposes of the processing, their rights, and the safeguards that were applied (Regulation (EU) 2016/679). These obligations guided how participant data were handled and how any requests about personal data were addressed.

Only data that was necessary for the purpose of the study were collected. Direct identifiers were removed or replaced as early as possible. Recordings and transcripts were stored on encrypted storage with restricted access. Working files were kept in versions, and a plan for retention and deletion was established. These practical choices were consistent with the Regulation's requirements on privacy, confidentiality, and data minimisation (Regulation (EU) 2016/679).

Microsoft Teams recordings were made only with consent, then promptly moved to secure storage, and deleted from temporary locations after recording and after the secure transfer had been checked. This approach to data security reflected TENK's focus on protecting participants in research involving human participants (TENK, 2019).

3.7 Procedure and timeline

Recruitment was followed by individual interviews carried out through Microsoft Teams, each lasting about 30 to 50 minutes with one considerably shorter one. After each interview, a short field note was written, and the conversation was transcribed word for word in Finnish. The transcripts were then divided into time bound episodes, and each episode was given two headings, one economic heading that described the payment signal and compensation features, and one experiential heading that described the motivational tone. A brief case note was then written for each participant to summarise their overall process.

The episodes were entered into a matrix to support comparison between cases, and case specific themes were developed while taking account of negative cases and competing explanations. A dated decision trail was maintained throughout the analysis, and GDPR compliant data management was followed at every stage.

Interviews were conducted from 30 October 2025 to 7 November 2025. Analysis began right after data collection and continued until the results were clarified.

Table 3 Interview dates and duration

Participant	Date (dd.mm.yyyy)	Duration (min:sec)
P01	30.10.2025	51:16
P02	30.10.2025	40:18
P03	31.10.2025	35:57
P04	1.11.2025	40:43
P05	3.11.2025	42:05
P06	3.11.2025	42:49
P07	4.11.2025	33:40
P08	5.11.2025	35:55
P09	5.11.2025	22:40
P10	5.11.2025	44:51
P11	6.11.2025	37:59
P12	7.11.2025	36:33
P13	7.11.2025	48:17

3.8 Use of AI

OpenAI's ChatGPT (OpenAI, 2025) and Grammarly were used only to improve the clarity and wording of sentences when needed. For instance, prompts such as "Do you have any suggestions for writing this sentence more clearly?" were used to refine phrasing with AI. Pasting sentences to Grammarly was also done when seen fit, for wording improvements. At some points English text was translated to Swedish text by inserting necessary parts of it to OpenAI or DeepL to get a Swedish version. This was done when it was hard for the researcher to understand the context, so reading something in Swedish in the researcher's native language made it easier to understand the complex theories. When translating Finnish excerpts from the interviews into English, online translating tools like DeepL were occasionally used to check individual words or short phrases, but not the whole sentences or transcripts. No interview data, quotations, or personally identifiable information were entered into any of these tools. All suggestions were reviewed and, if accepted, were edited by the researcher instead of being copied directly. Finally, OpenAI was sporadically used to produce drafts of APA 7 references, which were further refined by the researcher.

4 RESULTS

Chapter 4 presents the empirical findings of this study. These findings are based on thirteen semi-structured interviews with insurance salespeople who work in a commission-only environment, identified as P01 to P13. The purpose of the chapter is to give voice to the participants experiences of motivation without bringing in theoretical interpretation. The analysis followed a reflexive thematic approach, in which recurring patterns of meaning were identified and then explored across the data, and finally organised into eight main themes. Each theme is illustrated with anonymised excerpts in order to preserve the participants voices and to demonstrate the range of perspectives.

4.1 Overview of themes and link to the research questions

The analysis prioritised meaningful patterns over frequency and produced eight themes (from T1 to T8) that together describe a motivational system in which internal and external elements blend within the structural framework of purely commission-based work. Autonomy and entrepreneurial freedom (T1) and mastery, competence and visible progress (T2) highlight what sustains daily effort and confidence in one's own abilities (RQ1). Customer protection and sense of purpose (T3) and commission mechanisms with clarity, timing and fairness (T5) describe how work is perceived as meaningful and legitimate (RQ2). Routines, discipline and self-regulation (T4) and energy, seasonality and recovery (T6) show how motivation stabilises or becomes strained over weeks and seasons (RQ1 and RQ3). Social recognition, coaching and belonging (T7) illustrate the smaller but still important role of feedback and communication (RQ2 and RQ3). Intentions to stay or leave and triggers of satisfaction or dissatisfaction (T8) illustrate the contextual stressors that shape persistence in this work (RQ3).

Sections 4.2 to 4.9 present each theme with translated excerpts from the interviews. A discussion of the findings, with their interpretation and possible implications, follows in Chapter 5.

4.2 Theme 1: Autonomy and entrepreneurial freedom

Participants consistently linked their motivation to the freedom to decide when and how they work. Autonomy appeared in control over daily schedules, holidays and sales strategies. Many described this freedom as a key attraction of the commission-only work and compared it with previous employment relationships that were more tightly controlled. Autonomy was not only practical, for example in planning one's own week. It also shaped how advisors then saw themselves as entrepreneurial and free, which made work feel like their own choice and expressed a sense of ownership.

"The freedom to work, take vacations when I want and stop and start when I want, that's the most important thing for me. This work simply makes the rest of my life possible." (P12)

"The positive aspects of entrepreneurship, the freedom and the opportunity to develop and influence my own work are a thousand times better than in base salary work. It is paralysing if someone else tells me when and how to work." (P05)

"There are more restrictions in regular paid work. With 100 percent commission, the sky is the limit. There is more freedom to decide how I work, and I can go on vacation whenever I want." (P07)

Autonomy was described as allowing participants to plan life more freely, spend time with family, travel spontaneously and maintain a sense of control over outcomes. Several noted that as long as results were good, they experienced very little external pressure.

"I feel like I am my own boss, I am in charge. If the results are good, no one calls and pressures me. If I don't want to work next week, I close the calendar and might decide to go on a trip with my family." (P11)

At the same time, several participants emphasised that freedom comes with disciplinary burden. With few external frames of reference, low-energy days made it tempting to postpone tasks. Some described autonomy as both a source of motivation and a self-imposed obligation, because when no one else is forcing them to act, they have to push themselves. This tension connects to Theme 4 on routines and self-regulation, where participants describe the structures they build to keep autonomy productive rather than paralysing.

"Because you decide for yourself, it's both motivating and obliging. No one tells you what to do, so you have to force yourself to do it." (P07)

"I am motivated by being able to decide everything myself, the schedule, the days, the hours, how much I work. No one else does it for me." (P09)

Participants seemed to understand autonomy as both flexibility in life and ownership of professional performance. It was a key reason why they chose commission-based sales and why they stayed in this work. Its dual nature, which was both inspiring and demanding, created the need for routines described later in Theme 4 and directly informed how participants described what motivates them in their day-to-day work.

4.3 Theme 2: Mastery, competence and visible progress

Across the interviews, participants described how they had developed over time. They spoke about deeper and wider product and competitor knowledge, smoother case handling and more structured customer conversations. For some, this improvement became visible from year to year.

"I have been here for three years and every year has been better than the one before. I know our products and competitors better than before, so I can talk to customers more effectively. I also usually compare results to last year." (P07)

For others, it was experienced as continuous learning from week to week in the flow of customer meetings.

"Looking back on the year, I feel like I have improved a lot. Completing about five meetings a day, you learn to ask the right questions and follow-up questions to really understand the customer needs." (P04)

As competence grew, work was perceived as easier. They could ask the right questions earlier, anticipated common objections and relied less on help from others. Several participants commented that the skill is never complete. Products, terms and conditions and rules change, and learning continues.

"In the insurance industry, you never get to the end. Terms and conditions change and new hot topics emerge every year, so you have to keep on learning. Compared to ten years ago, everything is completely different." (P10)

Some explicitly linked this development to motivation and aimed to get a little better every day.

"I am motivated by setting goals and striving to improve myself every day at work. There are no shortcuts, it is all about daily improvement." (P02)

Others spoke about improvement in a more matter of fact way and described it as something that accumulates through practice and time.

"There is always room for improvement. The terms and conditions are the easiest to learn, but the more important and difficult thing is to interpret and listen to customers better." (P06)

Participants also mentioned visible signs of progress that they tracked themselves. These included comparing income to previous years, noticing smoother handling of difficult cases and even receiving more positive customer feedback.

"I always have the idea that every year I will improve a little in all areas. I track the results and also look at NPS as a personal metric." (P11)

Even when a specific sale did not go through, some participants still saw clear signs that they were getting better at their job, which helped them feel that they were moving forward.

Skill development was clear and widely recognised. Some participants explicitly said that development itself motivates them, while others mainly described how they simply become better over time. Regardless of how they expressed it, visible progress year by year or week by week provided a stable sense of moving forward and helped maintain commitment through sales ups and downs.

4.4 Theme 3: Customer protection and sense of purpose

Participants often described their work as helping clients obtain the right kind of protection and not just selling a product. Many stressed the importance of tailoring solutions to the clients situation, for example tight finances, so that risk is shared fairly with the insurance company and people are not left in serious difficulty if something happens. When a solution fit both the clients needs and budget, this created a small but genuine sense of meaning.

"I get a sense of significance when a client is on a tight budget and gets a small discount on their insurance premiums, and the coverage is just right so they don't get into trouble if something bad happens." (P04)

Several participants highlighted insurance as a basic need that creates security, which also made customer discussions feel personally meaningful. Advisors noted that they often deal with very personal and sometimes difficult topics, such as health, family and finances. Handling these issues carefully so that the client leaves better protected was described as important.

"We deal with very personal issues in our daily lives. Insurance is a basic need that creates security. It is important to help the customer find a solution that suits their needs." (P10)

Purpose also appeared in ethical and long-term orientations. Participants frequently described good sales as doing what is best for the customer, even if that meant slower or smaller deals, or even in some cases recommending a competitor.

"Sometimes it is better to recommend another company, if it is much better for the client." (P11)

Many emphasised acting by the book and avoiding contracts with grey areas and prioritising lasting relationships over quick wins.

"What motivates me? Three things, competition, money and the desire to help people. I want to handle cases according to the rules, no grey areas, no discussions afterwards where they say we did not agree on this." (P08)

Customer feedback, praise and recommendations served as tangible signals that their work had helped someone. Even when they did not explicitly label this as motivation, participants referred to such feedback as confirmation that they had done the right thing.

"You can tell you are doing a good job because customers say so, the feedback mostly comes from them." (P06)

Participants thus described their role as protecting customers with appropriate and sustainable solutions and acting in the customers best interest, even when this led to slower or smaller deals. None of the participants described thinking about the money at the moment of closing a deal. Instead, they focused on whether the product fits the customers needs, while still valuing income in the broader picture. This sense of purpose, anchored in real situations

and reinforced by customer feedback, formed a solid source of meaning in the work and speaks directly to what motivates them beyond pay.

4.5 Theme 4: Routines, discipline and self-regulation

Participants described repetitive sales work as something they continued regardless of the mood. Rather than waiting for motivation to come, many explained that they relied on routines, such as scheduled meetings, daily goals and calendar structure, to ensure that the right activities were carried out. In this understanding, action comes first and motivation follows. Once they started booking meetings and making calls, a better feeling often emerged and carried them forward.

"I have realised that doing creates motivation, not the other way around. Once I start booking and calling, I get a good feeling and want to keep on going." (P03)

Routines also served as protection for the next day. When the daily rhythm is disrupted, for example by holidays or technical problems, participants found it significantly harder to get back on track and therefore valued a steady pace. They described small ways to reset during the day, such as going to the gym, walking the dog, or taking a short break and then returning with a clearer head.

"When the rhythm and routine are broken, it is surprisingly hard to get them back. After a week or two off, you just have to take the bull by the horns and start again." (P03)

"On bad days, I go to the gym, walk the dog, eat well, sleep well, and start over the next day. There is always a next day for sales." (P05)

Some emphasised quantitative daily goals, including the number of calls, expected deals per day and a systematic approach to predicting revenue. Others focused more on keeping promises and completing agreed tasks and saw this as a matter of duty. A few described using their freedom to schedule work around times when they felt they could perform the best and to stop when they sensed that quality would drop. Regardless of style, the general idea was that discipline stabilises performance on both good and bad days.

"I calculate all of my data. I need a certain number of deals per day, and that comes from a certain number of calls or answering certain amount of phone calls. That way I keep a solid foundation every month." (P10)

"As an entrepreneur, you can't start being lazy, you never know what the next month will be like. But if I haven't slept well, I can start later and work longer. The point is to manage the day so that you can still perform." (P05)

"For me, it is more of a sense of duty. If something is agreed upon, you stick to it, that's all." (P06)

Participants also emphasised a mentality of getting on with it no matter what. Even after a difficult day, they returned to work the next morning. Some compared this to sports routines,

where one trains after a bad match rather than dwelling on the actual result. This mindset helped them manage emotional swings between individual days and weeks without losing momentum.

"Whether the day is good or bad, you have to come back the next day. It is like in sports, after a bad match you train the next morning, you don't just lie there." (P08)

Routines thus acted as motivational stabilisers. By externalising goals, for example quantitative targets and time blocks, and by turning small forms of recovery into habits, participants reduced their dependence on fluctuating emotions and increased the likelihood of consistent and high-quality activity. When the pace slowed, resistance was noticed quickly, which underlined that discipline and rhythm are key supports that make autonomy effective. This theme sheds light on how motivation is maintained over time.

4.6 Theme 5: Commission structures, clarity, timing and fairness

Participants generally felt that the overall level of compensation was fair. Many said they were satisfied with how well the work paid and did not question the basic idea of the commission system. Several emphasised that the model was transparent and generous, and they did not see a need to change the overall structure.

"Yes, I think the commission is fair and I have not come across anything I would change." (P02)

"It rewards as long as everyone has the same commission system, then it is transparent." (P03)

But at the same time, how and when the money was paid was much less clear. Many participants said they did not fully understand all the details of the commission system, especially the timing of payments.

"I am still not 100% clear on the rules. Some things should have been explained in more detail during recruitment or training, like when the pay actually comes after a deal is closed." (P01)

Some described paydays as a surprise and some mentioned deals from earlier months that had not yet been paid. This made it difficult to predict monthly income.

"There are deals in May that I still have not been paid for. It doesn't kill my motivation, but on payday it is frustrating to expect five thousand and see three thousand. I would like the model to be simpler. I understand that the commission is paid when the client pays, but waiting months to get some parts is questionable." (P01)

Despite this limited understanding, most expressed fundamental trust in the system. They believed that, in the long run, the model worked fairly, errors were rare and that, as long as they continued to sell, the money would come. Some deliberately chose not then to spend time checking each individual payment and accepted possible small losses because they felt the overall compensation level was good enough.

"I don't get paid for reactivated deals unless I submit a separate appeal. I have decided not to spend time following up on each case. Overall I think the plan is generous, so I would rather spend time doing more new deals." (P04)

Others compared the current system to previous companies and, although they found the current method more complex or slower, they had decided to adapt to it.

"Payday is a surprise. In my previous company it was clear, you knew before the end of month what you would get paid the following month." (P13)

"With the current bonus model, agents are more stressed and burned out. Back in the day when monthly bonuses were paid, people felt better and were even able to plan and take vacations." (P10)

"It is difficult to meet some of the additional bonus criteria these days." (P09)

Participants described a combination of fairness and ambiguity. They found the level of compensation fair and motivating, but the detailed logic behind payments was often difficult to understand. This created a situation in which advisors trusted the system and felt they were being compensated fairly, yet they lacked a clear and immediate understanding of how their work translated into pay each month. This theme is central for understanding how commission features shape the motivational context and how they influence decisions and planning over time.

4.7 Theme 6: Energy, seasonality and recovery

Participants described fluctuations in energy and pace that were linked to disruptions in routine. Being away, whether for holidays or illness, often thinned the work pipeline and made returning feel like starting all over. They reported that it could take one to two weeks of regular work to rebuild offers and appointments and to restore the lost momentum.

"When you go away for a week and come back, it feels like you are starting over without any meetings or requests for offers. After one or two weeks of good work, the momentum picks up." (P08)

When the absence was unplanned, such as illness following a short break, participants anticipated that they would need to catch up later in the year to reach annual goals.

"I had a short holiday and then two weeks of sick leave. I couldn't really work. Now it means I have to work harder the rest of the year to catch up. I still hope I can take a Christmas break." (P06)

Some also pointed to predictable seasonal patterns, such as vacation periods in the summer, which affected results and made it difficult to get momentum on after the vacation.

"After a long break in July, the cases plummeted and many failed in August. It really took away motivation until things started to pick up again." (P01)

Energy dips were not limited to holidays. One advisor described a two-week IT problem that disrupted daily work and made it surprisingly difficult to get back into rhythm.

"The computer was down for two weeks. When you break your rhythm and routine, it is surprisingly hard to get them back. After two weeks away, you just have to take the bull by the horns and start again." (P03)

Others noted that choices such as intentionally shorter workdays in July or a series of missed deals after a holiday season could reduce motivation until momentum returned.

To manage these fluctuations, participants described small recovery techniques and ways of restarting. One reported going home twice in ten years of work to take a nap on extremely tired days and pointed out how ending the day affects motivation for the next day.

"I have gone home for a nap twice because I was exhausted. How you end the day affects how motivated you are the next day." (P10)

Others underlined that in commission work, absences immediately show up in income, which can create stress if rest is not planned.

"It is unfair that when you take a vacation, it shows right away. None of us can work 52 weeks a year." (P12)

Some therefore preferred taking proper holidays away from home, rather than staying at home where it would still be possible to do work.

Energy was therefore seen as sensitive to interruptions and to the limits of calendar time. Holidays, illness and technical problems broke the rhythm, reduced the pipeline and made restarting more difficult. Participants responded with planned recovery, quick returns to routines and conscious restarts, and these strategies helped protect momentum for the next days. The structural reality that rest temporarily reduces income created pressure, but deliberate rest and disciplined returns helped turn recovery into sustainable performance rather than a long-term loss of motivation. This theme clarifies how temporal patterns and breaks shape motivation over longer periods.

4.8 Theme 7: Social recognition, coaching and belonging

Compared to other themes, the social side of work appeared more uneven. Several participants strongly emphasised autonomy and described recognition as coming primarily from the clients, while others expressed a wish for stronger teamwork and more constructive coaching. Recognition mattered to some extent, but its sources and frequency varied from occasional meetings with managers to client praise and informal contacts with colleagues.

Many described recognition as mainly client driven rather than organisation driven. Agents said they usually notice that their work is good when they hear it from their clients and see it in their income, for example when a client calls to say thank you or returns later for additional services. Internal praise was described as occasional and strongly tied to achieving the

company targets. In this way, client feedback functioned as an important source of reinforcement for their work.

"I probably notice it myself, not anyone else. When a client gives good feedback at the end of a meeting or comes back to me, I know I did a good job. No one pats me on the back here." (P10)

Structured feedback from management was generally rare and often general. Some reported annual or twice a year discussions that confirmed that everything was going well but offered little concrete guidance for development. Lack of contact was usually interpreted as a sign that things were fine, with managers mainly reaching out when something needed to be fixed.

"We have business discussions once or twice a year. The feedback is like, it is going well, keep up the good work, not very constructive if you want to improve. At the same time, if there is no news, everything is fine. They usually contact us when something went wrong or bad." (P06)

One participants compared this to the previous role where regular coaching, for example meetings every two weeks and quarterly discussions, provided clearer and more motivating feedback, and said that there would be demand for something similar in this company as well.

"In previous company I used to have a personal coach with whom I met every other week, as well as quarterly meetings, I got clear feedback. I would say there is a clear need for something like that here in this company too." (P13)

Experiences of belonging and teamwork differed. Most felt that everyone plays for their own pocket, working in an entrepreneurial way and largely alone.

"Everyone here is an entrepreneur, everyone plays with their own pocket. I miss the sense of community that you get in a workplace where everyone is in the same boat and helps each other." (P07)

Some experienced a sense of team spirit during the training or through ongoing contact with colleagues, which reminded them that they were part of a wider organisation rather than just isolated individuals. Remote work often made feelings of isolation more visible and led some to suggest mandatory monthly meetings, preferably in person, to keep the group connected. Without such structures, staying in contact largely depended on personal initiative.

"It feels like a team at the moment, partly thanks to the training, although in everyday life at home you can feel lonely. Regular discussions with company representatives help me feel like I am part of something." (P02)

"It is easy to get quite lonely when working remotely. I would insist on monthly meetings, preferably in the office, to build cohesion. Otherwise communication is completely up to my own initiative." (P13)

Taken together, participants described a work environment where responsibility for results lies strongly with individuals and where customer relationships provide much of the recognition that might otherwise come from colleagues and managers. Social recognition and belonging therefore form a meaningful but unevenly distributed part of the motivational

system. They help explain how feedback and communication conditions support or strain motivation over time.

4.9 Theme 8: Intentions to stay or leave and triggers of satisfaction and dissatisfaction

Participants generally described staying in their current role as the default option, as long as conditions remained acceptable.

"I will probably stay here. there's a lot to improve, but honestly, the same problems are everywhere. I am not the type to jump from one company to another for a few thousand bucks." (P01)

Many did not expect the grass to be greener with other large insurance companies and emphasised that the same or similar challenges would likely exist elsewhere also.

"I am not going to change for many years. I don't think the grass is significantly greener elsewhere in the big companies. I would only change if something was seriously wrong." (P05)

At the same time, they could identify factors that might eventually make them consider leaving.

Reasons to stay included satisfaction with income potential, appreciation of autonomy, alignment with their own working style and enjoyment of meaningful customer work. Several participants had been in the company for many years.

"Almost ten years here already, so I am committed. Things would have to get a lot worse for me to leave, or unless someone offers me, let's say, 8,000 euros in fixed salary, then of course, shake hands and say goodbye." (P11)

"No, I have not really thought about quitting, and I would not change to another insurance company, I'm happy here." (P12)

"No, nothing about the structure of the job has made me consider quitting, and I have not thought about changing companies." (P04)

At the same time, participants were aware of dissatisfaction factors that could, over time, push them towards considering a change. These included increased work per contract, changes in payment models, stress related to commission timing and complexity, and a possible erosion of conditions compared to the past. For some, large enough fixed salary offers elsewhere or clearly worse conditions in the current role were described as potential triggers for leaving.

One had previously tried different jobs and returned to commission based sales after realising that they preferred this work despite its challenges.

"At some point it felt like a burden, so I tried other jobs for a couple of years. It turned out I like this job, and now I am motivated. I have not had to look at other offers." (P06)

One participant mentioned that its hard to switch since there is an important bonus that is always paid only if the contract is in force until March, which illustrated how commission rules can influence turnover decisions.

"Every contract is harder to get now than it was five years ago. And of course I've thought about switching, but the bonus is paid in March, and the contract has to be valid to get it. That makes it harder to switch." (P10)

Persistence was thus often described as a default staying as long as conditions were reasonable and reinforced by autonomy and the belief that alternatives are broadly similar. The starting point was conditional and pragmatic. A significantly better salary or role elsewhere, or clearly worse conditions in the current job, could shift intentions. Dissatisfaction factors such as workload per contract, bonus design and payment schedules influenced the experience of the job and when turnover might be considered, but none of the participants had developed active plans to resign. This theme illustrates how long-term motivational conditions and commission features relate to the choice to stay or leave.

4.10 Summary of results

Across the eight themes, motivation in commission-based insurance sales appears as a multi-layered and dynamic process rather than a uniform and stable state. Participants described autonomy and entrepreneurial spirit (T1) as key reasons for both choosing the role and then remaining in it. The freedom to plan one's own time and work patterns was seen as both valuable and demanding, and it required self-discipline and personal responsibility. At the same time, mastery, competence and visible progress (T2) provided a sense of development. The salespeople felt that their product knowledge, case management and customer service improved over time, which created security and a feeling of moving forward, even when individual deals were lost.

Work was also experienced as meaningful through client protection and a clear sense of purpose (T3). Participants emphasised tailoring solutions to clients real needs and life situations, acting ethically and building long-term relationships instead of chasing quick deals. This sense of meaning was reinforced by routines, discipline and self-regulation (T4), which helped keep activity going on both the good and bad days. Structured calendars and daily goals meant that motivation often followed activity rather than coming before it.

At a structural level, the clarity of rewards in terms of fairness, timing and rules (T5) played a dual role. Most participants found the overall reward level fair and motivating, but many found the detailed logic of how money was paid difficult to fully understand. This created a situation where advisors trusted the system in the long term but still found it challenging to predict monthly income.

Seasonality and recovery (T6) further shaped the motivational landscape. Breaks, illnesses and technical disruptions were felt immediately in both workflow and results. These events required conscious restarts and recovery routines to restore the rhythm. Coaching and sense of belonging (T7), and intentions to stay or leave together with associated satisfaction and dissatisfaction factors (T8), described the social and long-term context of motivation. Recognition was present but uneven and came mainly from clients. Feedback from supervisors and team contacts was irregular and often required individual initiative. Most participants considered continuing in their role as the default option as long as the conditions remained reasonable and did not expect substantially better conditions elsewhere, even though they could identify factors that might eventually prompt them to consider leaving.

These themes depict a motivational system in which freedom, competence, purpose, structural conditions and trust in the reward model interact with energy, social contacts and career-related considerations to maintain commitment in commission-based insurance sales work. They provide the empirical basis for answering the research questions and for the theoretical interpretation presented in Chapter 5.

5 DISCUSSION

The purpose of this chapter is to interpret the empirical results in light of the theoretical framework and research questions of this study. Chapter 4 presented eight themes that emerged from the interviews with commission-only insurance salespeople. The focus lies on what these patterns suggest about motivation in 100 percent commission-based insurance sales in the studied organisation. The discussion goes beyond description and seeks to explain how and why the agents experiences look the way they do in this context, and how this relates to the existing theory and the previous research.

The chapter is structured as follows. Section 5.1 discusses how the findings illustrate motivation beyond money, with a focus on autonomy, mastery and meaningful work. Section 5.2 interprets the role of commission mechanics, routines and social conditions as boundary conditions that shape when and how motivation translates into sustained effort. Section 5.3 synthesises these insights into explicit answers to the three research questions. Section 5.4 presents the theoretical contributions of the study. Section 5.5 outlines practical implications for organisations and managers working with commission-based sales. Section 5.6 discusses the main limitations of the study and directions for future research. Section 5.7 concludes the thesis.

5.1 Motivation beyond money

At first sight, motivation in commission-only insurance sales appears to be straightforward. When income depends entirely on sales, money would seem to be both the primary and sufficient reason for effort. In practice the agents in this study described a more complex picture. They emphasised that their overall livelihood must be at an acceptable level and that income development over the year matters. Yet, none of them described thinking about the commission at the moment of closing a deal. Instead, they focused on whether the product suited the customer's needs and on handling cases properly.

Daily motivation often appeared to be anchored more in autonomy, mastery, a sense of purpose and relatively stable work patterns than in calculations about money from one moment to the next. Financial incentives appeared primarily as a structural condition in the background. They were necessary and important, but not sufficient to explain why agents continued to put in the effort over time. This section discusses these internal sources of motivation in light of self-determination theory and related research.

5.1.1 Autonomy as an anchor of motivation

A key pattern in the interviews was that autonomy was perceived as a fundamental reason for both choosing and remaining in commission-based insurance sales without a fixed salary.

Agents repeatedly described the ability to plan their own days, organise work around family life and decide how they wanted to approach clients as important sources of motivation. The flexibility of being one's own boss was frequently presented as a major advantage that balanced the uncertainty and pressure associated with a purely commission-based income. At the same time, autonomy was not only experienced as freedom. It also meant an ongoing responsibility to remain active, disciplined and self-directed in order to earn income.

According to self-determination theory (SDT), autonomy is one of three basic psychological needs whose satisfaction supports the quality of motivation and psychological well-being (Ryan & Deci, 2000). In this study, when agents described structuring their workday, prioritising tasks and choosing a sales approach that suited their style, they were depicting situations that SDT would describe as initiated by themselves rather than controlled from outside. These accounts fit with SDT's view that such experiences can foster more autonomous forms of motivation, in which work is undertaken because it is personally meaningful or aligned with one's values, rather than simply to comply with external demands (Ryan & Deci, 2017).

The findings also show that autonomy can become burdensome when agents experience low energy or when their routines are disrupted. Without externally imposed schedules, they must create and maintain their own structures, and even small lapses in self-discipline can quickly reduce activity and income. From a self-determination theory perspective, the work context provides structurally high autonomy, but the subjective experience of that autonomy can shift between empowerment and vulnerability, depending on whether other basic needs, such as competence and relatedness, are supported at the same time.

Herzberg's two-factor theory further clarifies why autonomy featured so strongly in participants accounts. In this framework, company and formal rules function as hygiene factors that prevent dissatisfaction when they are reasonable and not overly restrictive (Herzberg et al., 1959). In contrast, opportunities to take initiative, shape one's own way of working and influence outcomes correspond to motivators, such as responsibility and the work itself (Herzberg, 1966). In the present study, the commission arrangement combined relatively weak formal control with strong individual responsibility. This combination turned autonomy from a background condition into a central motivational anchor. Because this autonomy is tightly tied to agents livelihood, it helps to explain why motivation became sensitive to periods when self-regulation declined or when external disruptions broke established routines.

5.1.2 Mastery, competence and visible progress

A second recurring theme was the importance of feeling competent and seeing progress over time. Agents described how learning to handle complex customer situations, gaining deeper product and competitor knowledge and developing more structured routines contributed to a growing sense of mastery. They contrasted the early months of uncertainty with later stages in which they were more confident in customer meetings, better at anticipating questions and more fluent in the overall processes. This development was often experienced as rewarding in itself, regardless of the financial outcome of individual cases.

These experiences align with self-determination theory, in which competence is defined as one of the basic psychological needs that support high quality motivation and well-being (Ryan & Deci, 2000). In addition to autonomy, the agents in this study expressed a clear desire to feel effective and capable in their work. In this study, competence did not appear as a fixed trait but as a continuous process of learning, grounded in daily episodes of practice and customer feedback. The agents emphasis on getting a little better every year reflects wider findings that intrinsic motivation, supported by competence need satisfaction, is more strongly linked to salespeople performance than purely extrinsic motives (Good et al., 2022b), and SDT proposes that such intrinsic motivation is supported by competence need satisfaction.

From a two-factor perspective, opportunities for skill development can also be seen as motivators that make the work itself more rewarding (Herzberg, 1966). Rather than solely chasing commissions, agents took pride in being able to solve difficult cases, explain complex terms clearly or offer better solutions than competitors. This suggests that in commission-only sales, task related mastery can function as a buffer against volatility in pay. Even when individual deals fail, a sense of progress can support continued effort.

5.1.3 Customer protection, sense of purpose and meaningful work

A third strand in the findings was the importance of customer protection and a sense of purpose. Agents frequently described their role as helping clients obtain appropriate protection and not merely selling some products. They emphasised tailoring solutions to clients real needs and financial situations, acting ethically and favouring long term relationships over quick sales. Some noted that they sometimes even recommended competitors if that clearly benefited the client.

These accounts are consistent with research showing that a sense of purpose can precede and strengthen intrinsic motivation in sales, and that intrinsic motivation, in turn, predicts effort and adaptive selling more strongly than a desire for money (Good et al., 2022a). Meaning emerged from concrete episodes described by the agents, for example when a customer later

benefited from the insurance by submitting a claim or when a client who had switched providers returned after a period elsewhere. Such situations confirmed to the agents that their work had made a positive and lasting difference.

In Herzberg's terms, these kinds of experiences correspond to motivators related to the work itself and to recognition, rather than to hygiene factors. They also suggest that the quality of customer relationships may support relatedness needs in self-determination theory, because clients trust and appreciation can provide a sense of being valued and connected in otherwise independent work. This internalised sense of doing something worthwhile helps to explain why agents rarely described money as their primary driver from moment to moment, even though income remained crucial at the level of their annual livelihood.

5.2 Commission mechanics and daily conditions as boundary conditions

While internal sources of motivation played a central role, the interviews also showed that certain structural and contextual conditions strongly shaped how, and under what circumstances, motivation translated into sustained effort. This section discusses the commission system, routines and energy levels, and social recognition and decisions to stay as boundary conditions that can either support or undermine motivation over time.

5.2.1 Commission structures as hygiene factor and signal of instrumentality

Agents generally considered the overall level of pay to be fair and attractive. At the same time, they often found the commission system to be complex, and the timing of payments difficult to predict. Several described paydays as a surprise and mentioned deals that had not yet been paid. Yet they expressed underlying trust that in the long run the system worked and that errors were rare.

This duality can be interpreted through Herzberg's two-factor theory and the expectancy theory. In Herzberg's terms, the commission plan resembles a hygiene factor. As long as income is at an acceptable level and broadly fair, dissatisfaction remains limited, while complexity and delays can create dissatisfaction without adding motivation. The findings also suggest that the commission plan acts as a signal of instrumentality in the sense described by expectancy theory. In that framework, agents must believe that effort leads to performance and that performance leads to pay (Vroom, 1964). When the link between performance and pay becomes opaque or delayed, it becomes more difficult for agents to assess the perceived instrumentality of their efforts, even if agents continue to trust the system in general.

Interestingly most agents chose not to invest time in checking every individual payment. They consciously accepted small potential losses in order to protect their time for selling and relied instead on trust and the perceived generosity of the total package. This pattern differs from

some expectancy theory inspired research that models individuals as forming relatively calculative expectations about rewards (Lawler & Suttle, 1973). It aligns more closely with accounts that emphasise bounded rationality and the psychological costs of complex pay for performance systems (Larkin et al., 2012). In this study, the commission plan appears to shape motivation primarily by establishing broad boundary conditions, such as the level of upside and the degree of uncertainty, rather than by prompting continuous and detailed calculations in day to day work.

5.2.2 Routines, energy and seasonality in sustaining effort

The findings also highlighted the importance of routines and energy management in sustaining effort under fluctuating conditions. Agents described how holidays, illness or technical disruptions could break their rhythm, thin the pipeline and lower the results. These events required conscious restarts and a period of rebuilding. Seasonal patterns, such as slower summer months, affected activity.

From an expectancy perspective, routines can be understood as a way to stabilise expectancy beliefs. By focusing on a daily process, for example a certain number of calls or meetings, agents maintained a sense that effort would eventually pay off, even when immediate results varied. The interviews suggested that many did not wait to feel motivated but relied on routines to generate motivation through action. This is consistent with job design research, which shows that structured task features such as clear goals, autonomy and feedback support self-regulation and internal work motivation (Hackman & Oldham, 1976). Similar points are made in later work design reviews that highlight how job characteristics and structuring mechanisms can facilitate motivation and self-management (Humphrey et al., 2007).

The interplay between autonomy and routines is also relevant for self-determination theory. High autonomy without sufficient structure may undermine the feelings of competence and lead to amotivation, particularly in uncertain environments (Gagné & Deci, 2005). In this study, agents self-imposed routines, such as daily goals, time blocks and small recovery practices, functioned as informal work design mechanisms that helped them satisfy their needs for both competence and autonomy. These routines made it more likely that autonomous motivation, rather than external pressure or anxiety about income, guided their behaviour.

5.2.3 Social recognition, support and decisions to stay

Social conditions formed a third set of boundary conditions. Recognition from clients was frequent and meaningful, while structured feedback and coaching from managers were described as rare and often general. Experiences of belonging varied, with some agents feeling

largely alone as entrepreneurs and then others reporting a sense of team through training or regular contact with representatives.

In terms of self-determination theory, these findings suggest that relatedness needs were partially satisfied through customer relationships but less reliably through internal organisational relationships. Prior SDT research indicates that autonomy supportive management and high-quality interpersonal relationships contribute to more autonomous motivation and better outcomes (Gagné & Deci, 2005). In this context, the relative absence of systematic coaching may therefore represent a missed opportunity rather than a severe deficit, particularly because many agents already relied strongly on internal sources of motivation.

From the perspective of Herzberg's framework, the lack of constructive feedback did not always appear as a strong dissatisfier, partly because non-interference was interpreted as a sign that things were going well. Some agents with experience of more structured coaching in previous roles explicitly missed that support and considered it helpful for development and motivation. This suggests that internal social conditions may play a more prominent role in certain career stages or for certain profiles.

Decisions to stay or leave were shaped by a combination of internal motivation and structural considerations. Most agents saw staying as the default as long as conditions remained reasonable and did not expect significantly better options in the competing firms. At the same time, several mentioned that clearly worse conditions in the current role or a substantially better fixed salary offer elsewhere could trigger a move. Bonus rules and commission timing, for example waiting for the large bonus that depended on contracts remaining in force until a certain date, also influenced the timing of potential exits. These patterns underline how commission features can function as retention mechanisms even when agents are not primarily motivated by money in their daily work.

5.2.4 Expected and unexpected patterns in light of prior research

Taken together, the findings show both expected and more surprising patterns. The central role of autonomy, competence and meaningful customer relationships is consistent with SDT based research on work motivation, which emphasises the importance of need satisfaction and intrinsic motivation (Gagné & Deci, 2005). Similar results have been reported in sales research, where intrinsic motivation is more strongly associated with salespeople performance than extrinsic motives (Good et al., 2022b). In the same way, the dual role of financial incentives can improve performance but their effect depend strongly on the perceptions of fairness and context (Barends et al., 2022). Related work in insurance settings also highlights how incentive schemes and working conditions affect both behaviour and well-being (Mai et al., 2023).

Some patterns in the findings were less expected and less widely discussed in earlier research. These included how strongly agents framed their work in moral and purpose-based terms, even though they work on 100 percent commission, how little the timing and transparency of commission payments seemed to matter for their longer term motivation, and how deliberately they used routines and small recovery practices to manage their energy over time. These issues are typically not central in most classic motivation theories, yet they stood out clearly in the agents accounts and point to areas where existing models could be extended or combined.

5.3 Synthesising answers to the research questions

This section brings together the preceding discussion and presents explicit answers to the three research questions.

5.3.1 RQ1: How do commission-only insurance salespeople describe what motivates them in their day-to-day work?

Agents described their motivation in day-to-day work primarily through concrete experiences rather than abstract concepts. Key drivers included the freedom to organise work and combine it with family life, opportunities to develop and feel competent, and a sense of doing meaningful work by protecting customers and handling cases properly. Routines and self-discipline played a central role in turning these motives into consistent action, particularly on low energy days, while customer feedback and recurring business provided confirmation that their efforts were also worthwhile, for reasons beyond money.

Financial considerations were present at the level of overall livelihood and long-term income development, but agents reported focusing on client needs rather than commissions during individual sales processes. In theoretical terms, their accounts suggest that day to day motivation is largely consistent with autonomous and internalised forms motivation as described in SDT. It is supported by motivators related to the work itself in Herzberg's framework and by a workable, even if somewhat opaque, link from effort to reward in expectancy theory.

5.3.2 RQ2: What job characteristics and contextual factors do commission-only insurance salespeople experience as supporting or undermining motivation over time?

The job characteristics that were experienced as supporting motivation over time included high autonomy in organising work, meaningful and trusting customer relationships. Visible signs of progress and increasing competence, the ability to maintain routines that provided a stable base of activity, and a general sense that the commission system was fair and rewarded

effort over time. In contrast, several contextual factors were experienced as undermining motivation. These included uncertainty in commission calculations, disruptions to routines caused by holidays, illness or technical problems, seasonal slowdowns, limited structured feedback or support from managers, and in some cases an increased workload per contract. From a theoretical perspective, these findings underline the importance of work design that supports autonomy and competence in self-determination theory, provides sufficient motivators in the task itself in Herzberg's two-factor theory, and maintains credible links from effort to performance and rewards in expectancy theory, even under fluctuating conditions.

5.3.3 RQ3: How do specific features of commission pay relate to their motivation and the choices they make at work?

Specific features of commission pay, such as the overall level of earnings, the structure of thresholds and bonuses, and especially the timing and predictability of payments, influenced motivation and choices in several ways. Agents saw the commission plan mostly as fair and motivating at a general level, and this supported commitment to the role. Complexity and delays in payment made it harder to predict monthly income, sometimes causing frustration at payday.

At the same time, some commission features contributed to retention. For example, large bonuses that required the contract to remain in force until a certain date discouraged switching companies before that point. The commission system functioned as a boundary condition. It needed to be good enough and broadly trustworthy for agents to remain engaged, but it did not appear as the primary daily driver of motivation. In terms of theory, the commission plan can be seen as a combination of a hygiene factor in Herzberg's theory, a signal of instrumentality in expectancy theory and potential source of controlling or informational feedback in SDT, depending on how clearly and fairly it is then perceived.

5.4 Theoretical contributions

The study makes three main theoretical contributions.

First, it applies and elaborates self-determination theory into a context of 100 percent commission-based insurance sales and shows how structurally high autonomy interacts with agents own routines and energy management to produce experiences that can be either empowering or vulnerable. The findings illustrate that autonomy in such roles is not merely a static job characteristic. It is a lived combination of freedom and responsibility that must be actively managed in order to support competence and relatedness needs.

Second, the study nuances Herzberg's two-factor theory in a pure commission context. While the pay traditionally appears as a hygiene factor, the findings suggest that in commission-only

sales it functions in several ways at the same time. It is a basic condition for avoiding dissatisfaction, a potential source of dissatisfaction when rules are unclear, and a carrier of recognition and purpose when it is tied to meaningful achievements. The distinction between motivators and hygiene factors remains useful, but it becomes more fluid when the core of the job and the pay system are tightly intertwined.

Third, by integrating expectancy theory, the study highlights the temporal and interpretive dimensions of instrumentality in complex commission systems. Agents did not continuously calculate expected value at the level of individual deals. Instead, they relied on trust in the long-term functioning of the system and used routines to stabilise their expectancy beliefs. This suggests a more bounded and practice-based view of expectancy processes than classical formulations, particularly in roles characterised by high autonomy and volatile income.

Taken together, these contributions show how SDT, Herzberg two-factor theory and expectancy theory can be used to understand motivation in commission-based environments in a way that takes into account both structural conditions and lived experience.

5.5 Practical implications

The findings have several implications for organisations and managers who work with commission-based sales.

First, commission schemes should be designed to be sufficiently transparent and predictable. Agents seem to have accepted a certain degree of complexity, yet clearer communication about timing and rules, together with tools for tracking expected pay, could reduce frustration and support planning without necessarily increasing the overall cost of incentives.

Second, autonomy is best supported within a non-controlling structure rather than through control. Practices that provide choice, meaningful rationales and feedback that is not controlling can help maintain autonomous motivation. Optional structures such as planning tools, shared routines and peer forums can strengthen competence without undermining autonomy.

Third, it is important to recognise the role of purpose and customer protection. Training and management practices that explicitly acknowledge the protective and ethical aspects of insurance work can tap into agents existing sense of purpose and align performance goals with customer outcomes. Periodic and constructive discussions about both results and processes, especially for newer agents, can reinforce feelings of competence and relatedness and create opportunities to address early signs of strain or burnout.

Finally, organisations need to acknowledge energy cycles and seasonality. They can do this by planning for quieter periods, making breaks feel acceptable when needed and providing guidance on how to restart effectively after holidays or illness. In this way they support sustainable performance and reduce the risk of demotivation during inevitably slower periods

5.6 Limitations and suggestions for future research

5.6.1 Limitations

The study has several limitations that should be considered when interpreting these findings. The sample consists of thirteen agents from one country, one industry and one organisation, which restricts the generalisability of the results to other sectors, countries or types of commission systems. The data are based on self-reported experiences in interviews, which may be influenced by recall, social desirability and the specific episodes that participants chose to highlight.

The study used a cross-sectional design and did not systematically compare different career stages. Although the data include both more and less experienced agents, the analysis did not explicitly model these differences. The study focused on the agents perspective and did not include data from managers, customers or administrative staff who were involved in designing or administering the commission system.

5.6.2 Suggestions for future research

Future research could build on these findings in several different ways. A first avenue would be to conduct longitudinal studies that follow agents over time and examine how motivation develops across good and bad months, and how changes in commission rules or work design affect trajectories. Such studies could capture the dynamic aspects of expectancy, need satisfaction and job attitudes more precisely. A second direction would be comparative research across different pay structures, for example by comparing pure commission, hybrid and fixed salary roles within similar sales tasks. This could clarify which motivational mechanisms are specific to commission-only contexts and which are more general. A third focus would be on experience. Research designs that differentiate between new, mid-career and highly experienced agents, or that follow a cohort through the transition into commission-based roles, could shed light on how motivational dynamics, earnings development and life course factors interact over time.

Future work could also delve deeper into the ethical and purpose related aspects of sales motivation, for example by studying how agents navigate conflicts between short term sales pressures and long-term customer interests, and how organisational practices can support integrity while still achieving performance targets.

5.7 Conclusion

This chapter has discussed the results of the study in relation to the research questions and theoretical framework. By interpreting the themes from the episodic interviews through self-determination theory, Herzberg's two-factor theory and expectancy theory, the analysis has shown that in this context, motivation in commission-only insurance sales is shaped by more than financial incentives alone. Autonomy, competence, a sense of purpose and relatively stable work patterns emerged as the key drivers. The commission system appeared in agents accounts mainly as a structural condition that could either support or hinder these motivational processes, depending on how clear and predictable it was perceived to be.

In relation to the three research questions, the synthesis indicates that agents described their motivation as closely tied to concrete situations in their work. Motivation varied with routines and energy levels, with customer encounters and with changes in personal circumstances. Job characteristics and contextual factors that supported motivation included autonomy in organising work, meaningful customer relationships, visible signs of progress and the ability to maintain routines that provided a steady base of activity. Perceived fairness and transparency in commission rules, and general trust in the long-term functioning of the pay system, also played an important role. Factors such as uncertainty in commission calculations, made it harder to anticipate pay. In addition, disruptions to routines and seasonal slowdowns made it harder to sustain effort during demanding periods.

The findings contribute to a more nuanced understanding of how motivation is generated and maintained despite the inherent volatility of a commission-based income. Rather than viewing commission as the primary day to day driver of behaviour, the results highlight the interplay between the structural characteristics of the job and agents internalised sources of motivation. The study illustrates how autonomy, competence, relatedness, hygiene factors and expectancy beliefs work together in a sales role characterised by high autonomy and high personal responsibility. It also points to practical and theoretical directions for future research on how earnings development, life course factors and different stages of a sales career influence the long-term sustainability of motivation in commission-based environments.

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Appendix 1 Interview questions (English)

1 Background & context

1 Can you tell me your current role and how long you've been working in 100% commission-only insurance sales?

2 How old are you, and do you have family?

3 How did you first get into this line of work?

4 What types of insurance products do you mainly sell right now?

5 How do you usually find clients? (referrals, cold outreach, company-provided leads, or something else?)

6 How would you describe your income pattern month to month, mostly stable, or very unpredictable?

Follow-ups

- Before this, did you ever have a base salary sales job or base salary job in general, or has it always been 100% commission?
- How many hours do you work a day on average?

2. Day-to-day motivation

7 Tell me about a recent moment when you felt genuinely proud of your work. What happened? Example?

8 On a normal day, what keeps you showing up and doing the work, and especially on the harder days?

9 In those moments when you felt really motivated, what did that feel like for you? Did it feel more like, I want to work hard right now, or more like, I have to work hard or it's going to get financially tight.

10 What parts of the job feel meaningful or important to you personally, not considering the money?

11 Do you feel that you are growing or getting better at something that matters at this sales role? How?

Follow-up

- How do you know you are doing well, and who (if anyone) recognizes it?

3. Motivation over time

12 Tell me about a recent bad week or slump. What made your motivation drop, and what (if anything) helped you get it back in the following week or weeks?

13 What are the most stressful or discouraging parts of working on only 100% commission?

14 Has anything in how the job is set up, leads, management style, admin load, pressure, hours, ever made you think about quitting? (why did you not, how about changing companies)

15 What kinds of support make it easier to keep going when sales are slow?

16 How much control do you feel you have over how you work, planning your day, who you approach, how you sell, and how does that affect your motivation?

17 Do you feel more like you're on your own or part of a team? How does that affect whether you want to stick with this job long-term?

18 If every task got paid the same, what would you honestly spend more time on, and why?"

4. Commission pay and work choices

19 When you push harder, more calls, more meetings, do you actually believe it will lead to more sales for you? Why or why not?

- At those moments what made you think, this is worth it right now?

20 Do you feel the commission structure fairly and transparently rewards strong performance?

21 When a deal is recorded as your sale, how sure are you that you will actually get paid, in the right amount and on time?

22 Have you ever felt like you did the work and still didn't get rewarded the way you expected? What happened?

- Any claw backs disputes? how did that make you feel?
- When you brought it up, how were you treated? Did you feel listened to and respected?

23 Walk me through one recent sale from closing to when you actually got paid. How long did it take, and how did that experience affect you? Or did it?

24 Does working on 100% commission influence which clients you go after, how you spend your time, or how you sell? Can you give an example?

25 Do you ever avoid certain products or types of clients because of how they pay out? Or how they go through?

26 How does having no base salary affect the kinds of short-term vs long-term decisions you make, for example, quick close now or building a relationship for later with the customer?

5. Future

27 What would need to change in this job for you to commit to it long-term? Or does anything at all need to change?

28 What, if anything, would make you walk away from this career completely in the next couple of years?

Is there anything important I didn't ask that really affects your motivation or whether you would stay in this work?

To finish, describe in own words what motivates you?

Appendix 2 Interview questions (Finnish)

1 Tausta ja konteksti

1 Kerrotko lyhyesti työ roolistasi ja siitä, kuinka kauan olet työskennellyt 100 % provisiopohjaisessa vakuutusmyynnissä?

2 Kuinka vanha olet, ja onko sinulla lapsia/perhe?

3 Miten päädyit alun perin vakuutusmyynti työhön?

4 Minkä tyyppisiä vakuutustuotteita myyt tällä hetkellä pääasiassa?

5 Miten yleensä löydät asiakkaat, suosittelut, kylmäkontaktointi, yrityksen tarjoamat liidit, tai jokin muu?

6 Miten kuvailisit tulotasoasi kuukaudesta toiseen, enimmäkseen vakaa, ylös-alas, vai hyvin arvaamaton?

Seurantakysymys

- Oliko sinulla ennen tätä, niin ollut työ/myyntityötä jossa oli pelkkä peruspalkka, vai oletko aina ollut 100 % provisio palkkaisessa työssä?
- Kuinka monta tuntia työskentelet päivässä keskimäärin.

2 Päivittäinen motivaatio

7 Kerrotko viimeaikaisesta hetkestä, jolloin tunsit ylpeyttä työssäsi. Mitä silloin tapahtui? Esimerkki?

8 Mikä saa sinut tulemaan paikalle ja tekemään työn normaalina päivänä ja mikä, vaikeampina päivinä?

9 Niissä hetkissä, kun tunsit olevasi todella motivoitunut, miltä se tuntui sinusta? Tuntuiko se enemmän siltä, että ”haluan tehdä kovasti töitä juuri nyt”, vai enemmän siltä, että ”minun on pakko tehdä tai muuten menee taloudellisesti tiukaksi”?

10 Mitkä työn osa-alueet tuntuvat sinulle henkilökohtaisesti merkityksellisiltä tai tärkeiltä, jos rahaa ei huomioida?

11 Tuntuuko sinusta, että kehityt tai tulet paremmaksi jossakin joka on tärkeä osa tätä kyseistä roolia? Missä ja miten?

Seurantakysymys

- Mistä tiedät, että teet työsi hyvin, ja kuka (jos kukaan) huomaa sen?

3 Motivaatio ajan mittaan

12 Kerro viimeaikaisesta huonosta viikosta tai alamäestä. Mikä laski motivaatiosi, ja mikä (jos mikään) auttoi sinua saamaan sen takaisin seuraavalla/seuraavilla viikolla?

13 Mitkä ovat stressaavimmat tai masentavimmat puolet pelkästään provisiopalkkaisessa työskentelyssä?

14 Onko jokin työn rakenteessa, esim. liidit, johtamistyyli, hallinnollinen kuorma, paine, työajat, koskaan saanut sinut harkitsemaan lopettamista? (miksi et lopettanut, entä vaihtaa firmaa?)

15 Millainen tuki auttaa sinua jatkamaan/jaksamaan silloin, kun myynti on hidasta?

16 Kuinka paljon koet voivasi itse vaikuttaa siihen, miten työskentelet, päivän suunnittelu, ketä lähestyt, miten myyt, ja miten tämä vaikuttaa motivaatioosi?

17 Tuntuuko sinusta enemmän siltä, että olet omillasi vai että olet osa tiimiä? Miten se vaikuttaa siihen, haluatko pysyä tässä työssä pitkällä aikavälillä?

18 Jos jokaisesta tehtävästä maksettaisiin sama palkkio, mihin käyttäisit enemmän aikaa, ja miksi?

4 Provisiopalkka ja valinnat työssä

19 Kun teet kovempaa töitä, enemmän puheluita, enemmän tapaamisia, uskotko että se oikeasti johtaa lisä kauppoihin? Miksi tai miksi ei?

- Mikä sai sinut silloin ajattelemaan, tämä on nyt vaivan arvoista?

20 Tuntuuko sinusta, että provisiorakenne palkitsee vahvan suorituksen reilusti ja läpinäkyvästi?

21 Kun kauppa kirjataan sinun myynniksesi, kuinka varma olet siitä, että se oikeasti maksetaan, oikealla summalla ja ajallaan?

22 Oletko koskaan kokenut, että teit työn mutta et saanut palkkiota tavalla, jota odotit? Mitä tapahtui?

- Onko ollut takaisinperintöjä tai kiistoja, miltä se sinusta tuntui?
- Kun otit asian esiin, miten sinua kohdeltiin? Koitko, että sinua kuunneltiin ja kunnioitettiin?

23 Kerro yksi viimeaikainen myynti clousauksesta siihen hetkeen, kun sait oikeasti maksun tilille. Kuinka kauan se kesti, ja miten tuo kokemus vaikutti/vaikutta sinuun?

24 Vaikuttaako se, että olet 100 % provisiolla, siihen, millaisia asiakkaita tavoittelet, miten käytät aikasi tai miten myyt? Voitko antaa esimerkin?

25 Vältätkö koskaan tiettyjä tuotteita tai tietyn tyyppisiä asiakkaita sen takia, miten niistä maksetaan palkkio? Tai todennäköisyys että se menee läpi.

26 Miten se, ettei ole peruspalkkaa, vaikuttaa siihen, miten teet lyhyen aikavälin vs pitkän aikavälin päätöksiä, esimerkiksi nopea kauppa nyt vs pitkäaikaisen suhteen rakentaminen asiakkaan kanssa?

5 Tulevaisuus

27 Mitä tässä työssä pitäisi muuttua, jotta sitoutuisit tähän pitkäksi aikaa? Tai pitääkö minkään ylipäätään muuttua?

28 Mikä, jos mikään, saisi sinut lähtemään kokonaan tästä urasta seuraavien parin vuoden aikana?

Onko jotain tärkeää, mitä en kysynyt, joka vaikuttaa motivaatioosi.

Lopuksi omilla sanoilla, mikä motivoi sinua?

Appendix 3 AI Use Report for Thesis Work (Rainbow Category)

1. Purpose of AI Use

Describe which parts of your thesis involved AI and for what purpose (e.g., planning, analysis, language refinement).

AI was used for language improvement in certain parts were the researcher had difficulty in formulating a sentence, or where the author thought the sentences felt off. AI was also used a couple times as help in APA7 formatting for the list of references, but it was early noticed that AI was not able to generate trustworthy APA7 references, which led the researcher to not use AI as much in APA7 reference writing but rather asking it if the reference is correct, as a check. Grammarly was also occasionally used for language improvement, when OpenAI ChatGPT was not providing sufficient answers. Sometimes English text was translated to Swedish in OpenAI or DeepL to make sure the author understood complex concepts correctly.

2. Extent of AI Use

Explain how extensively AI was used in your thesis. Was it used throughout a section or only for specific tasks?

AI was used when necessary for language improvement, apa7 and understanding of complex concepts in form of Swedish text.

Around 20-25 % of the sentences have possibly been in AI tools for language improvement at some point. Example of prompts that were used:

“In my opinion this sentence feels a bit off, can you give me recommendations on writing it more clearly, without changing the content”

“Do you have any suggestions for writing this sentence more clearly?”

“Can you check if this reference from my list of references is correct to apa7”

“Can you write a apa7 references of this source: source x” (this did not work)

“Does this sentence make language wise sense”

“Explain this sentence in Swedish”

3. Impact of AI Use

Reflect on how AI influenced your work. What improvements or challenges did it bring?

AI influenced the work by helping the author find better ways to write sentences. All of the suggestions made by AI were not always usable, and in that kind of cases the author decided not to use the recommendation. This applied in both the language improvement and APA7 reference requests. AI also made it easier to understand complex theories when being able to read about them in Swedish, either by translating with DeepL or having OpenAI explain the sentence in Swedish.

4. Personal Contribution

Clarify your own role in shaping the content. How did you ensure that your own thinking and analysis are visible?

The author made sure that the recommendation made by AI was reviewed and seriously considered if used. Also it was never directly copied, some of the recommendations AI made influenced the structure of a sentence. The author did not just blindly trust the AI but considered how it read and sometimes benefited from the suggestion and other times not.

5. Ethical Considerations & Data Privacy

Describe how you ensured ethical use of AI and followed Hanken's data protection guidelines.

No personal data or identifiers were inserted into any AI tools. Some words or phrases from the transcripts have been in DeepL, but only 1-3 words at a time, and it did not include any personal data or identifiers.

6. Version History (if supervisors asks for it)

If applicable, summarize how your text evolved before and after AI use. You may attach drafts separately.

Examples of sentences before and after can be provided if needed.

7. Reflection on Non-Use (if applicable)

If you chose not to use AI in certain parts, explain why and how this decision supported your learning.

AI was not used with the transcripts in any form. (DeepL was used with 1-3 words at a time, (when needed) Since transcripts are personal, and even if just pasting short parts of it without any personal identifiers would perhaps be okay, no risk was taken. AI was not used in planning the thesis or the structure, and that is very important for learning. Ideas and feedback were gained from the supervisor and diverse literature and were then used for improvement of the overall thesis. Only language improvements and help with APA7, came from AI tools, parts

that do not significantly affect learning. In summary AI was decided to not be used for the thesis in any other parts than language improvement and APA7 references.