

SCHOOL OF POSTGRADUATE STUDIES

PERFORMANCE EVALUATION AND EMPLOYEE SATISFACTION

By

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RESEARCH TOPIC:

**AN ASSESSMENT OF PERFORMANCE EVALUATION ON JOB ATTITUDES AND
EMPLOYEE SATISFACTION IN THE INSURANCE INDUSTRY: A CASE STUDY OF
SWAN, PROFESSIONAL INSURANCE CORPORATION ZAMBIA (PICZ) AND ZSIC
GENERAL INSURANCE**

Declaration

DECLARATION

I, **Chikondi Zulu**, hereby state that this work is my own, and that the work of other persons used in this study has been duly acknowledged. Furthermore, this work has not been presented at any other University for the same or different purpose.

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Dedication

This work is dedicated to my dear beloved late parents and to my ever-loving family, for their endless love, support and prayers during the pursuit of my Master's degree. I wish you God's abundant Blessings, and to my beloved parents may you continue resting in peace. I dedicate this work to all creative friends and thinkers that offered support when I needed it.

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Acronyms & Abbreviations

ANOVA: Analysis of Variance

APAS: Annual Performance Appraisal System

DEBS: District Education Board Secretary

FASL: First Allied Savings and Loans Ltd

HR: Human Resources

IAZ: Insurance Association of Zambia

PAJ: Performance Appraisal Justice

PAS: Performance Appraisal Systems

PES: Performance Evaluation Systems

PICZ: Professional Insurance Corporation Zambia

PIAC: Pakistan International Airlines Corporation

PMP: Performance Management Package

R²: Coefficient of Determination

SmartPLS: Smart Partial Least Square

SPSS: Statistical Package for the Social Sciences

SWAN: Swan Insurance Zambia

ZMW: Zambian Kwacha

ZRA: Zambia Revenue Authority

ZSIC: Zambia State Insurance Corporation

Abstract

The present study investigated the effect of performance evaluation systems on job attitudes and satisfaction among employees in Swan, Professional Insurance Corporation Zambia, and ZSIC General Insurance. This was done to assess how design and implementation affect motivation, how subjective performance evaluation affects motivation, the nature of the relation between negative job attitude and performance, and how working condition factors influence satisfaction. A quantitative research design was adopted, thus incorporating a structured questionnaire to collect data from employees across the three insurance companies. The analyzed data used descriptive statistics, Pearson correlation, and regression analysis to test the relationships between the variables and the significance of the findings. The results indicated that clarity and fairness in PES design were the most potent motivators for employees, with fairness as the most crucial. Subjective performance appraisal had a moderate influence on motivation, which, in turn, was influenced by perceptions of fairness and accuracy. Negative job attitudes, especially those related to productivity, adversely affected performance, while attitudes pertaining to work behavior had little influence. Among the working conditions, work-life balance turned out to be the strongest predictor of employee satisfaction, followed by resources and tools. The study recommended that fair and transparent PES will motivate employees and increase their satisfaction. Training evaluators was recommended to reduce biases in subjective evaluations, and supportive policies should be implemented in order to help reduce negative job attitudes, particularly those which affect productivity. Organizations were further called upon to ensure work-life balance and make resources available to increase satisfaction. Future research needs to be done on the long-term effects of PES on retention, comparisons across industries, cultural influences on attitudes, and integration of technology into PES.

CHAPTER ONE

INTRODUCTION AND BACKGROUND OF THE STUDY

1.0 Introduction

The performance and productivity of employees are critical to determining the success of any organization, especially in the service-based insurance industry. Insurance companies rely on their employees to provide quality services that improve customer satisfaction and maintain a competitive advantage in the increasing and dynamic market. The insurance industry in Zambia has grown over the past years, with an increasing number of licensed companies contributing to the development of the economy. According to the Insurance Association of Zambia, in 2022, despite such growth, there are still many challenges in maintaining high levels of employee satisfaction and ensuring that performance evaluation systems effectively motivate and engage employees. The insurance industry is also competitive, thus demanding that firms keep updating their human resource practices in pursuit of improving employee performance and job satisfaction.

Performance evaluation systems can be devised to measure and encourage employee contributions by aligning individuals with the system objectives, feedback, and establishment of routes of professional development. The general effectiveness has also been questioned in regards to the trend such systems impact in employee job attitude and satisfaction within insurance companies in Zambia. Some elements of job attitudes are job satisfaction, motivation, and commitment; these are key issues, especially regarding aspects of ensuring performance from the staff. Performance reviews done poorly lead to dissatisfaction, disengagement, and low levels of productivity-a severe disincentive to organizational success. In the light of this, the present study seeks to evaluate the sufficiency and effect of performance evaluation systems on employee attitudes and satisfaction in three leading Zambian insurance companies: SWAN Insurance Zambia, Professional Insurance Corporation Zambia (PICZ), and Zambia State Insurance Corporation (ZSIC) General Insurance, with a view to establishing better ways of managing employee performance in the industry.

1.1 Background of The Study

The insurance industry in Zambia underwent significant transformation over the past few decades, shaped by broader economic and policy shifts in the country. Historically, the sector was monopolistic, dominated solely by the Zambia State Insurance Corporation (ZSIC), which operated as the sole provider of insurance services. This structure reflected the post-independence economic model, which emphasized state control over key industries. However, with the advent of economic liberalization in the early 1990s, Zambia transitioned from a centralized economy to a market-oriented one, aligning with global trends towards deregulation and privatization.

A pivotal moment occurred in 1992 with the deregulation of the insurance industry, which marked the beginning of a more competitive market landscape. This was further reinforced by the amendment of the Insurance Act in 2005, which facilitated the establishment of locally registered insurance firms and encouraged greater private sector participation (Zambia Invest, 2022). These reforms not only diversified the market but also expanded the range of services offered, including life insurance, which had previously been underdeveloped. By 2022, the sector had grown significantly, comprising 33 licensed insurance companies, four reinsurance firms, 45 brokers, and 242 agents. The industry's contribution to gross written premiums increased by 13 percent to ZMW 6.033 billion, underscoring its growing importance to Zambia's economy. The insurance sector played a critical role in providing financial security and risk management services to both businesses and individuals, thereby supporting economic stability and growth.

However, as the sector expanded, so too did the challenges associated with managing its human resources. Despite the introduction of performance evaluation systems aimed at aligning individual efforts with organizational goals, providing constructive feedback, and identifying areas for professional development (Pulakos, 2004), the Zambian insurance industry continued to grapple with significant issues. These included inconsistent evaluation practices, subjective assessments, and a lack of effective feedback mechanisms. These shortcomings contributed to low employee satisfaction, disengagement, and high turnover rates (IAZ, 2022).

The persistence of these challenges was particularly concerning given the strategic importance of the insurance sector to Zambia's economy. Employee satisfaction and engagement were critical for maintaining operational efficiency and service quality, which were essential for the sector's continued growth and contribution to national development. This study, therefore, explored the effectiveness of performance evaluation systems and their impact on employee attitudes and satisfaction within the Zambian insurance sector. Using case studies of prominent industry players such as SWAN, Professional Insurance Corporation Zambia (PICZ), and ZSIC General Insurance, the research provided insights into how these systems could be improved to foster a more motivated and productive workforce.

1.2 Statement of The Problem

Performance evaluation systems have been a critical tool for managing employee performance in Zambia's insurance sector since its establishment. These systems are designed to align employee efforts with organizational goals, provide feedback, and identify areas for improvement. However, despite their existence, the sector has continued to experience low levels of employee satisfaction and engagement. Employees in insurance companies, including SWAN, Professional Insurance Corporation Zambia (PICZ), and ZSIC General Insurance, have exhibited behaviors such as disengagement, poor customer service, and low motivation. Studies by Mtonga (2021) and Jere & Banda (2019) have highlighted issues such as delayed responses to customer complaints and unresolved issues, which reflect inefficiencies in service delivery. Customers have also expressed dissatisfaction with the lack of efficiency and responsiveness from these companies, raising questions about the effectiveness of current performance evaluation practices. While the role of performance evaluation systems in influencing employee behavior and attitudes is well-documented, their implementation and impact on employee satisfaction and productivity remain poorly understood within the Zambian context. This study, therefore, aimed to assess the effect of performance evaluation systems on job attitudes and employee satisfaction in the Zambian insurance industry, with a focus on SWAN, PICZ, and ZSIC General Insurance as case studies. The goal was to provide insights to help these companies refine their evaluation practices, enhance employee engagement, and improve overall organizational performance.

1.3 Research Objectives

1.3.1 General Objective

To assess the effect of performance evaluation systems on employee job attitudes and satisfaction in Swan, PICZ, and ZSIC General Insurance Companies.

1.3.2 Specific Objectives

- i. To evaluate the effect of the design and implementation of performance evaluation systems on employee motivation.
- ii. To analyse the effect of subjective performance evaluation on employee motivation.
- iii. To examine the relationship between negative job attitudes and employee performance.
- iv. To evaluate the effect of working conditions on employee satisfaction in the insurance sector.

1.4 Research Questions

- i. How is the design and implementation of performance evaluation systems in the insurance industry?
- ii. What is the effect of subjective performance evaluation on employee motivation?
- iii. What is the relationship between negative job attitudes and employee performance in the insurance industry?
- iv. How do working conditions affect employee satisfaction in the insurance sector?

1.5 Scope of the Study

This study sought to establish whether, the performance evaluation systems adopted are coherent and effective in determining employee attitudes and satisfaction levels in three selected insurance firms in Zambia. The research took into consideration the working relationship that may exist between performance evaluation systems and such factors as employee satisfaction, working conditions, job attitudes, and performance. In this regard, the quantitative approach was used to solicit responses through structured questionnaires from employees, managers, and HR personnel of the three companies. The measurable parameters for analysis include the fairness, clarity, and frequency of performance evaluation, positive and negative job attitude, and level of employee satisfaction. The

research study employed information that was cross-sectional from 2018 to 2024 to develop conclusions about the current state of affairs of the performance evaluation system in the insurance industry in Zambia.

1.6 Significance of the Study

The study is of immense benefit to stakeholders and adds to the literature on studies conducted on performance evaluation systems in Zambia's insurance industry. By measuring these systems' adequacy, as well as their consequences for employee attitudes and satisfaction, it provides a theoretical addition toward resolving the knowledge gap that exists in the field. Some of the insights this study provides to the HR manager focus on designing an appraisal system which would optimize employee satisfaction and productivity, besides identifying weaknesses with recommendations toward developing current practices. The findings of this study will add to the benefit of policymakers in the insurance industry, as the research provides evidence-based recommendations that can help develop standardized, nondiscriminatory, and fair valuation frameworks across industries. Moreover, employees' voices have been captured through this research, providing insight into how valuation systems create an impact on the workplace environment. The insight provided will make it possible to develop policies and practices which give a hand in enabling work environment along with motivating which finally can lead to higher organizational performance along with employees' welfare.

1.7 Working Definitions

Performance Appraisal System: A formal way of evaluation and review on job-performance of the employees, feedback, goal setting and appraisal.

Work Attitudes: The psychological trends that employees show on job while they express their satisfaction, motivation and engagement on job.

Employee Satisfaction: The state of contentedness or gratification felt by the personnel emanating from the job through work conditions, payoffs and recognition.

Working Conditions: These are the situations or surrounding that the workers operate within as dictated by physical settings, workload, life-work balance and organizational support

1.8 Organization of the Report

This insurance industries' performance evaluation system's research report adoption structure will be arranged into six chapters. Each intended to give a meaningful coverage of the same study. Chapter 1 presents an introduction of the research through highlighting the background of the study, the statement of the problem, research objectives, and scope of research. This chapter also sets out the significance of the research, showing the importance of this study to the body of knowledge. Chapter 2 presents the literature review, which includes a theoretical framework, an empirical literature review-both global, regional, and local. The chapter shall also present the conceptual framework of the study.

Chapter 3 describes the methodology used in this study to carry out the research. The chapter also intends to present the research design and data collection techniques that were used to come up with the findings of the research. Chapter 4 discusses the data analysis and results obtained from the research methodology described in Chapter 3.

Chapter 5 discusses findings from the research. The last chapter is Chapter 6, which concludes the report and also proffers some recommendations to Swan, PICZ, and ZISC, after which comes limitations and delimitations of the research.

CHAPTER TWO

LITERATURE REVIEW

This Chapter provides a review of similar literature that has been done on the topic of performance appraisals, and employee job attitudes and satisfaction. The Chapter starts with a review of the relevant theories that underpin this study. This is followed by a review of similar studies conducted by different scholars on the topic at hand. The empirical evidence is presented in such a way that studies beyond the African region are reviewed first, followed by those done within the African region and finally the Zambian studies are reviewed. It also presents the conceptual framework of the research topic to show how factors in the topic are interlinked.

2.1 Theoretical Framework

This study is grounded in three key theories that explain the relationship between performance evaluation systems, employee attitudes, satisfaction, and performance: Equity Theory, Herzberg's Two-Factor Theory and Expectancy Theory. These theories provide a foundation for understanding how the adequacy of performance evaluations, job attitudes, and working conditions impact employee satisfaction and performance in the insurance industry.

2.1.1 Equity Theory

John Stacey Adams (1965) wrote Equity Theory in 1965, which states that employees determine the satisfaction of their job based on the perceived fairness of their input-output ratio to the ratio of that of their neighbours. In the theory, people attempt to achieve equity in social exchanges by balancing contributions (input), and rewards (output). Inputs may be effort, skill level, experience, or time committed, and outcomes may include salary, benefits, recognition and advancement (Adams, 1965). When employees perceive inequities (e.g., they get paid less for doing the same job as someone else) their feelings of resentment and frustration are likely to lead to reduced motivation, engagement and job satisfaction.

Polk (2022) notes that people do not assess equity in isolation, they engage in social comparison with others in similar roles. This is the comparative process that is important to understanding organizational dynamics and employee morale. Employees will react to an inequity in a number of ways: they may choose to reduce their effort or seek to improve their outcomes or leave the organization. Therefore, fairness in the performance evaluation is paramount as perceived inequities may perniciously affect not only the affected employees, but also the business as a whole, through frustration multiplier effects.

In terms of this study, Equity Theory is especially applicable in the study of the relationship between negative job attitudes and employee performance. If the performance evaluation systems in the industries of insurance are misperceived as biased or unjust, workers would form a negative job attitude resulting in low motivation and productivity. As a result, it is important to have performance evaluation systems that encourage transparency, fairness and consistency, to create a positive employee attitude. By making sure the evaluations are equitable, organizations can increase job satisfaction and thus improve overall employee performance.

2.1.2 Herzberg's Two-Factor Theory

Herzberg's(1959) Two-Factor Theory, introduced in "The Motivation to Work", gives an understanding of employee motivation and job satisfaction by categorizing workplace factors into two distinct groups, namely; hygiene and motivators. Extrinsic to the job are

hygiene factors such as salary, company policies, working conditions, and job security (Herzberg, et al., 1959). While these factors are not per se factors that make employees work better, their absence can result in dissatisfaction. While these can motivate individuals, motivators are intrinsic to the job and include achievement, recognition, nature of work and personal growth opportunities, for example. The level of satisfaction is higher because of these motivators, and they are also important to make employees engage and be committed to their workplaces.

Herzberg's research suggested that simply addressing hygiene factors will prevent dissatisfaction, but they will not guarantee higher levels of employee motivation or satisfaction (Stello, 2011). In order to truly increase employee engagement, organizations also need to focus on increasing motivators within the workplace. It is important that this focus is dual, so that employees feel they are valued and feel motivated to do their best in their role. Knowing the difference between the effects of hygiene and motivators allows organizations to come up with strategies to not just reduce dissatisfaction but to promote job satisfaction and performance, as well.

Herzberg's Two Factor Theory is applied in this study to analyse how working conditions influence employees' satisfaction in the insurance sector. The conditions under which people are recruited lead to dissatisfaction, or, conversely, the motivators — recognition, opportunities for advancement — enhance job satisfaction. For an engaged workforce, a well-designed performance evaluation system that combines both hygiene factors and motivators is essential. Focusing on improving working conditions for employees as well as meaningful recognition can go a long way towards improving employee performance and retention rates in insurance companies.

2.1.3. Expectancy Theory

Victor Vroom's (1964) Expectancy Theory offers a cognitive basis for modelling employee motivation by focusing on the beliefs people have about the relationship between their efforts, performance and rewards. The theory encompasses three critical components: Vroom (1964) defines expectancy, instrumentality and valence. Expectancy is defined as the belief that greater efforts will produce greater performance. The belief that successful

performance will generate certain rewards and the value individuals place on those rewards were defined as instrumentality and valence respectively (Baakeel, 2018). In order for motivation to be effective, all three components must be aligned; if employees don't believe their efforts will lead to desired outcomes, their motivation to perform will wane.

The reason why Expectancy Theory is important is that it is focused on the subjective nature of motivation (Wigfield & Eccles, 2000). Outcomes are assigned different values by different employees depending on their personal goals, needs and circumstances. Furthermore, when employees think there is nothing linking their performance to the rewards they receive, their input is negatively affected. Therefore, organizations should devise performance evaluation systems where not only is what is expected of behaviours clearly specified but where the rewards are also truly meaningful and desirable to employees.

Application of Expectancy Theory is directly relevant to the evaluation of performance evaluation systems and to the identification of key factors that make performance evaluation systems effective in the insurance industry. Clear links between employee performance and tangible rewards (e.g., promotions, bonuses, professional development opportunities), can be used to improve motivation and job satisfaction through performance evaluation systems. Organisation can create a motivated workforce, which is engaged and committed to organisation goal by creating an environment where employees believe that their work will be noticed and rewarded.

2.2 Empirical Literature Review

2.2.1 Global Perspective

Alvi, Surani and Hirani (2013), examined the relationship between performance evaluation system and employee's job satisfaction in PIAC. The research methodology adopted for the research study was a quantitative research method. Data were generated through a structured questionnaire for employees working at different departments: administration, sales, HR, and engineering. The sample size was 34 respondents. The purpose was to investigate the effect of performance appraisals on job satisfaction. The

data analysis techniques employed included graphical comparisons and correlation methods (Alvi, et al., 2013). The findings indicated that no significant relationship existed between performance evaluation systems and job satisfaction.

This finding contradicted the existing belief that performance appraisals unconditionally increase employee satisfaction. The limitations of this study, however, included a small sample size and low response rate; generalizing the findings was not possible. According to the authors, larger studies with bigger samples are required to validate or nullify the results of this study. Despite its limitations, the study highlights the need for further investigation into how performance evaluation systems can be optimized to positively impact on job satisfaction in the aviation industry and beyond (Alvi, et al., 2013). The study provided valuable insights into the relationship between performance evaluation systems and job satisfaction, challenging the assumption that these systems inherently boost satisfaction. However, the small sample size and low response rate restrict the generalization of findings. The study also failed to explore qualitative aspects that might provide more detailed insights into employee perceptions. Such lacunae can be filled and findings validated in other industries and contexts through a wider and more diversified study.

In 2022, a study by Ismail et al. (2022), was conducted on the relationship between performance appraisal systems and employee performance, motivation, and satisfaction at an organization in Selangor, Malaysia. In the study, the authors have designed a quantitative research approach with a cross-sectional design and through which data from 177 employees was gathered using a self-administered online questionnaire. The response rate of 98.3% proved to be quite robust and hence the study could proceed with robust data analysis. For analyzing PAS along with its three dependent variables, namely, Motivation, satisfaction, as well as employee performance, the correlation analysis has been employed (Ismail, et al., 2022). Results indicated that PAS was positively related to all three outcomes and that performance was moderately related to a correlation of 0.719, while motivation and satisfaction had strong correlations, with 0.836 and 0.683, respectively. In addition, the present study found that PAS was significantly contributing to employees' performance, motivation, and satisfaction and accounted for a large portion

of the variance within these outcomes, as R^2 values were found to be 0.508, 0.663, and 0.522, respectively. These findings show that appropriately conducted performance appraisals can enhance employee outcomes. The researchers suggested that periodic review and refinement of PAS by organizations could enhance employee motivation and improve job satisfaction to bring better performance. This was suggested by Ismail, et al. in 2022. This above study has also established the positive relationship between performance appraisal system and employee's motivation, satisfaction, and performance through robust sample size and statistical analysis. However, this had no qualitative analysis of subjective experience of employees from the appraisal systems. Qualitative data might provide an added insight into why some factors create better results than others, at least when taken into other cultural or organizational settings. Subekti and Setyadi (2016) examined a large Indonesian corporation for determining the impacts of the financial compensations and performance appraisal systems on job satisfaction-motivation and employee performance.

The researchers applied an explanatory research design with SmartPLS for data analysis. The sample of the study included 140 employees selected through proportional stratified sampling. The purpose of the research was to investigate how financial compensation and performance appraisal systems influence job satisfaction and motivation, and how job satisfaction and motivation influence employee performance (Subekti & Setyadi, 2016). The result indicated that financial reward significantly related to job satisfaction but insignificantly to motivation and employee performance. On the contrary, the performance appraisal system significantly affected job satisfaction and motivation; however, it did not directly affect employee performance. In fact, the study revealed that job satisfaction led to motivating, which eventually enhanced employee performance. The authors concluded that while financial compensation improves job satisfaction, performance appraisals are found to be quite efficient in motivating employees and bringing improvements in performance outcomes. It was recommended that organizations refine their performance appraisal system to achieve a suitable environment and performance result 2016. The study underlined the effect of financial compensations and performance appraisal system separately on motivating employees

and on job satisfaction level. While the use of SmartPLS for analysis was a strength, the study focused solely on direct relationships and did not take into consideration the possible mediating factors such as workplace culture or leadership style. These dimensions may be addressed in future studies to offer a more comprehensive understanding of performance determinants.

2.2.2 Regional Perspective

Asamoah (2012) conducted a study on the influence of performance appraisal on the attitudes of employees in First Allied Savings and Loans Ltd (FASL). It sought to ascertain whether perceived fairness of the procedures was achieved, how appraisal affected employees work performance. Responses were thus collected using structured questionnaires from management staff, senior and junior staff in most of their branches including Obuasi and Kumasi. Additionally, interviews were held with the Human Resource Department to gather facts about the appraisal process. The results showed that employees viewed the appraisal system as biased since there was a high level of favoritism. Lack of feedback on work performance also increased negative perceptions of the employees towards the appraisal process (Asamoah, 2012). The results showed that once employees feel the appraisal system is unfair or biased, it hurts their performance and attitude towards work. A lot of dissatisfaction was voiced about the partiality within the appraisal system, which in turn took a toll on the employees through demotivation and reduction of work output. If the appraisals are related to fairness and feedback, there is more satisfaction expressed along with better performance. The study recommended that the appraisal process at FASL should be conducted properly and the employees should be given feedback to understand their performance and where they need to improve (Asamoah, 2012). This study underlined the negative effects of perceived bias and lack of feedback in performance appraisal systems on employee attitudes and performance. While it gave actionable recommendations, the basis of this study was structured questionnaires and interviews, which might limit the systemic issues that were explored. Useful approaches that could have been used in investigating the long-term impacts of appraisal systems on organizational culture are observational methods or longitudinal analysis.

Su and Baird (2017) explored the performance appraisal system and its relationship with work-related attitudes of accounting academics in Australia. It studied the impact of four significant dimensions, namely clarity, communication, fairness, and trust, on job-related stress, organizational commitment, and propensity to stay in the organization. Data were gathered via mail questionnaires administered to accounting academics, and the results indicated that there were significant relationships between the quality of the appraisal system and a number of work-related attitudes. For example, the fairness, clarity, and communication of the appraisal process were related to higher levels of organizational commitment, while trust in the system was related to lower job-related stress (Su & Baird, 2017). This is further established by Su and Baird's 2017 study that such work-related attitudes had a direct influence on the academic performance in research, teaching, and community service. The better the outcomes of teaching and community service, the higher the levels of organizational commitment. On the other hand, job-related stress impinged negatively on research performance. Even as this study was situated within the academic sector, its findings hinted at the universality of the importance of fairness, clarity, and communication in performance appraisals. It is expected that better appraisal systems would lower job-related stress and increase organizational commitment, resulting in improved academic performance. The researchers in this study conclude that, Su & Baird, 2017. The study has logically linked appraisal system dimensions of clarity, communication, fairness, and trust with the job-related attitudes and performance of accounting academics. However, this study limits the scope of findings as it focuses on one professional group only. By expanding the study to other industries, or by using cross-cultural comparisons, the applicability and relevance would be increased to broader sectors.

Brefo-Manuh and Anlesinya (2023) investigated the impacts of performance appraisal justice (PAJ) on work attitudes of health workers in Ghana. The study also looked at how three dimensions in PAJ—interpersonal, procedural, and distributive—affect job satisfaction and employee commitment. Data were collected from 302 healthcare workers across six institutions, and multiple regression and bootstrapping methods analyzed the results. The findings showed that interpersonal and procedural PAJ had positive significant effects on

job satisfaction, whereas distributive PAJ had an insignificant positive effect. Procedural and distributive PAJ also had a significant positive effect on employee commitment, although interpersonal PAJ did not show any significant influence in that respect (Brefo-Manuh & Anlesinya, 2023). The study also found that job satisfaction mediated the relationship between PAJ and employee commitment. The employees who received fair and just appraisals were more satisfied with their jobs, which again led to higher levels of commitment to their organizations. They, therefore, recommended equity and justice in appraisal practices to be inculcated within health institutions, which could eventually enhance job satisfaction and commitment among workers, translating into improved healthcare delivery. The study underscored the importance of procedural fairness in performance appraisals, especially in sectors like healthcare where employee morale directly impacts service delivery (Brefo-Manuh & Anlesinya, 2023). This research provided significant insights into the role of performance appraisal justice (PAJ) in influencing job satisfaction and commitment among healthcare workers. However, the study did not explore how organizational culture or leadership styles interact with PAJ dimensions. These interactions could be explored in future research to give a more holistic understanding of employee attitudes in healthcare and other critical sectors.

2.2.3 Local Perspective

Kamfwa (2016) conducted a study that assessed the effectiveness of APAS in the Zambian Civil Service, focusing attention on selected ministries such as Education, Health, and Agriculture. APAS was intended to foster the culture of work planning, setting targets, and generally enhancing service delivery in all government ministries, having been introduced in 1997 under the Performance Management Package. However, the system had been in existence for almost twenty years, with concerns about its effectiveness in bringing about improved performance and service delivery in the civil service. The research instrument used both primary and secondary methods of data collection through questionnaires, semi-structured interviews, and reviews of documents. A sample of 126 respondents was drawn from the three ministries, and data analysis was done using SPSS and Microsoft Excel (Kamfwa, 2016).

The results brought out several areas where the application of APAS was going haywire. The study observed that work plans and target-setting, central aspects of the system, were applied inconsistently. More significantly, the use of APAS has also been rather skewed to serve confirmatory or promotional needs. Performance planning, monitoring, and feedback were done sporadically, which resulted in APAS failing to realize the intended objectives. Critical decisions on human resource management like promotion were also not adequately informed by the appraisal system, which reduced its credibility and effectiveness. He, therefore, concluded that APAS had not significantly improved performance in the ministries studied and suggested reforms to make it more useful in creating performance improvements within the Zambian Civil Service (Kamfwa, 2016). The research fully investigated the deficiencies of the A-PAS within the Zambian Civil Service, including discontinuity in application and lack of attention to continuous improvement. It did not, however, probe how systemic challenges-like resource constraints and leadership practices-lead to such failures. Including such aspects in studies may perhaps provide a clearer direction for systemic reform.

Kasongo (2020) studied the effects of performance appraisal systems on employee performance, taking the Zambia Revenue Authority as a case study. The study aimed to establish how the methods of appraisal used by ZRA impacted individual employee performance and, in turn, affected the performance of the whole organization. A mixed-methods approach was employed, combining quantitative and qualitative research techniques. Primary data were collected using questionnaires and interviews, whereas secondary data were gathered from articles, books, online sources, and organizational records. The study sought to understand if the appraisal system currently adopted at ZRA was supportive in enhancing employee performance or if there were areas of improvement (Kasongo, 2020).

The study found that although the performance appraisal system at ZRA had beneficial elements, the implementation was flawed. Particularly, the process was not consistent and sometimes was not perceived as fair or transparent by employees. These shortcomings had an effect on employee motivation and performance, as some employees felt demoralized by what they perceived to be biased evaluations. The study

emphasized that, for the performance appraisal system to be effective, it needed to be implemented with greater rigor and objectivity, and there should be clearer communication from top management about appraisal criteria and outcomes. Kasongo recommended that ZRA address these issues to ensure that the appraisal system contributed positively to employee performance and the achievement of organizational goals (Kasongo, 2020). The current study identified some of the major flaws in the appraisal system of ZRA, such as perceived bias and lack of transparency, and their impact on employee motivation and performance. Though the mixed-methods approach was a notable strength, the study did not investigate the influence of external factors such as industry benchmarks or regulatory frameworks. Paying attention to these aspects might improve the general applicability of this study to policy reforms.

Makombo, Mubemba, and Chanda (2024) studied the influence of performance appraisal systems on employee performance in selected schools in the Mwense District of Luapula Province. It was based on how structured performance appraisals have affected educators in terms of being productive and job satisfied and their eventual performance in terms of delivery in the quality-of-education aspect. This study is conducted through the use of both qualitative and quantitative data; therefore, it employed a mixed-methods approach. A total of 110 respondents, including officials from the District Education Board Secretary (DEBS) office, school administrators, teachers, and support staff, participated in the study. Data were collected through semi-structured interviews and questionnaires, and analyzed using statistical tools like SPSS and Microsoft Excel (Makombo, et al., 2024). The study offered valuable insights into the relationship between structured appraisals and job satisfaction in the education sector. However, it focused on one district; therefore, generalization of findings is not possible. It may be extended to several districts or even regions to obtain a broader perspective of the systemic factors that are still influencing educators' performance and satisfaction.

2.2.4 Research Gaps

1. Methods and Approaches

Most of the studies which have investigated the relationship between performance evaluation systems and employee outcomes have overwhelmingly adopted quantitative approaches, hence limiting the depth of analysis in most of the studies. Alvi et al. (2013) adopted structured questionnaires and correlation analysis, but they had great methodological shortcomings, though their sample size was only 34 respondents. Their findings were severely restricted in generalizability to sectors or organizations. Moreover, the study lacked qualitative data that could bring out the subtle attitudes on the part of the employee of the appraisal systems and deepen the understanding of how the appraisal systems influence the satisfaction of the employee.

Similarly, Ismail et al. (2022) used a strong sample of 177 respondents with a high rate of response of 98.3%; however, the quantitative only approach left out the important subjective experiences. This may have been possible with qualitative methods such as interviews or focus groups, which probably get a better handle on why some parts of performance appraisal systems actually affect how motivated and satisfied employees are. The potential gap between quantitative findings and employees' subjective realities which mixed-methods research could fill is the major limitation to this present research.

In the study by Subekti and Setyadi (2016), they found some significant impacts of performance appraisals and financial compensations using some advanced quantitative tools, namely SmartPLS. However, the research did not have an appropriate sample size in terms of diversity and did not consider the effects of external factors, such as organizational culture, which might affect the association between appraisal systems and employee outcomes. This gap indicates the need for more diversified samples and studies using qualitative data that integrate such data on a wider scale.

2. Findings and Limitations

Most of the studies acknowledge the existence of performance evaluation systems but do not provide any conclusive evidence as to the results. For instance, Alvi et al. (2013) did not find any significant relationship between performance evaluations and job satisfaction, which is contrary to the general belief that efficient evaluation systems result in increasing the level of satisfaction among employees. Its results remained inconclusive

since the sample was too small to constitute the employees and lack of comprehensive data analysis. Due to these reasons, the researchers indicated that further investigation is needed, preferably with a better representative sample in providing details on complex dynamics between performance evaluation and job satisfaction.

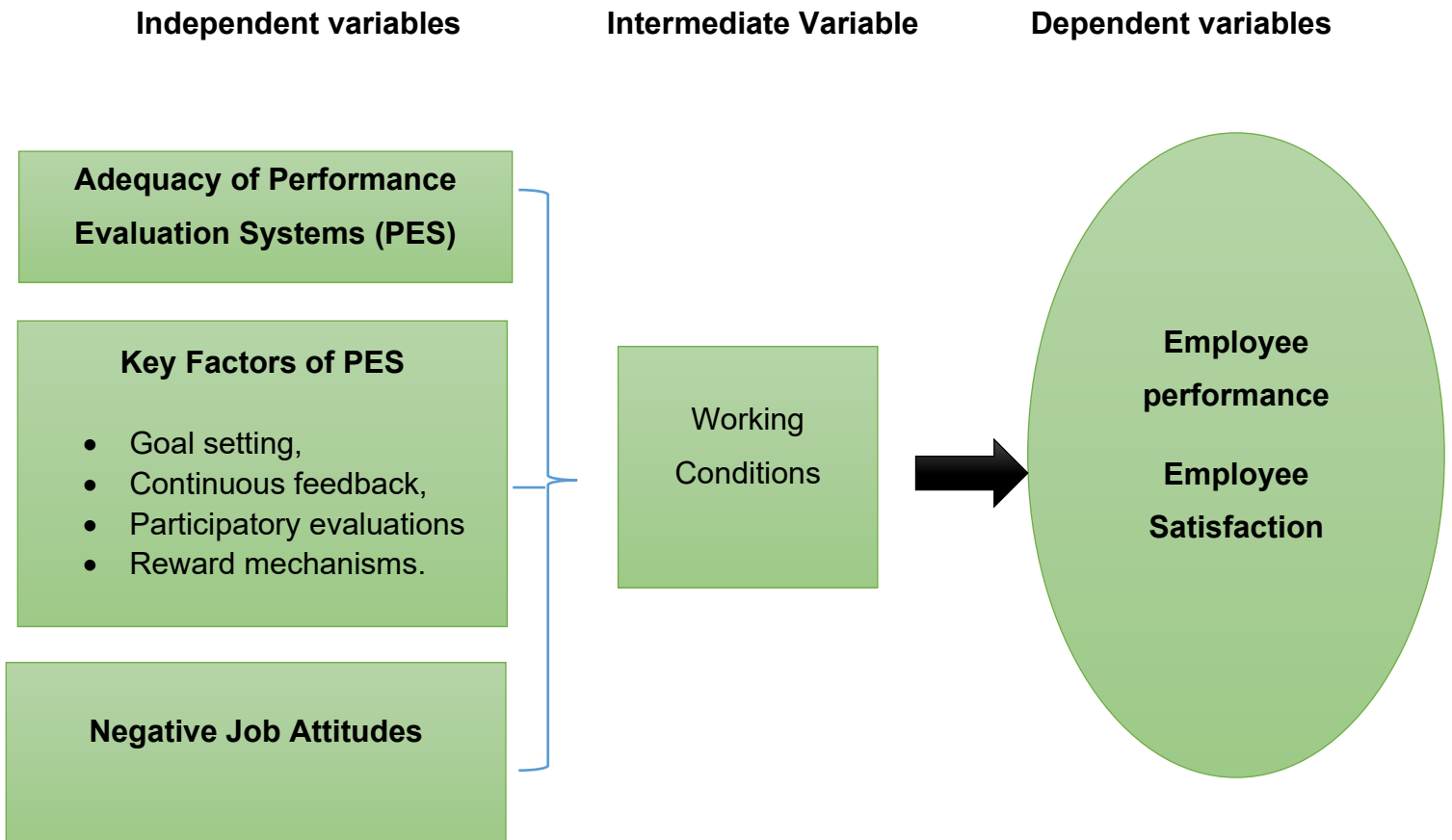
On the other hand, Ismail et al., (2022), identify a performance appraisal system to be related positively and significantly with performance, motivation, and satisfaction among employees. The study indicated that performance appraisals, when done well, would significantly improve employee performance. In this regard, the cross-sectional nature of this study limits its capabilities of capturing long-term effects since it's only able to provide a snapshot of one point in time for the attitudes of employees. Longitudinal studies in the future might consider observing how these relationships change over time.

Other studies also have expressed the same point, for instance, Subekti and Setyadi (2016), that performance appraisal has more significant power to affect job satisfaction or motivation than financial rewards. However, they failed to find any direct influence on employee performance, which suggests other mediating factors like organizational culture or leadership style. This therefore implies that there is an understanding gap on the full range of factors influencing employee performance, hence the need for more integrative models incorporating both financial and non-financial motivators.

2.3 Conceptual Framework

The conceptual framework outlines the relationship between independent variables, intermediate variables, and dependent variables in the context of performance evaluation systems and their impact on employee outcomes. The independent variables include the adequacy of performance evaluation systems, key factors contributing to their effectiveness (such as goal setting, continuous feedback, participatory evaluations, and reward mechanisms), and negative job attitudes. These variables influence the intermediate variable, working conditions, which in turn affect the dependent variables: employee performance and employee satisfaction. Figure 1 illustrates this framework, and each variable is discussed in detail below.

Figure 1: Conceptual framework



2.3.1 Operationalization of the Conceptual Framework

2.3.1 Operationalization of the Conceptual Framework

2.3.1.1 Dependent Variables

1. **Employee Performance:** This refers to the extent to which employees fulfill their job responsibilities, achieve organizational objectives, and deliver positive outcomes. Performance is commonly measured through productivity, quality of work, adherence to timelines, and alignment with company goals and targets. High performance is often linked to clear expectations, adequate support, and fair evaluation systems.

2. **Employee Satisfaction:** This reflects employees' emotional well-being and their perceptions of fairness, value, and fulfillment in their roles. Satisfaction is influenced by factors such as involvement in decision-making, recognition, and a sense of empowerment. Higher satisfaction typically leads to increased motivation, better performance, and reduced turnover.

2.3.1.2 Independent Variables

1. **Adequacy of Performance Evaluation Systems:** This refers to the extent to which existing performance evaluation systems meet organizational goals and employee needs. Key aspects include clarity of expectations, fairness in assessments, and the frequency of evaluations. Adequate systems provide clear, constructive feedback, which helps employees align their efforts with organizational objectives. Fair and transparent systems foster trust and a sense of being valued, contributing to higher satisfaction. Conversely, inadequate or unfair systems lead to dissatisfaction and reduced morale.
2. **Key Factors of Effective Performance Evaluation Systems:** These include:
 - **Goal Setting:** Clearly defined and measurable goals that align individual performance with organizational objectives.
 - **Continuous Feedback:** Timely and ongoing feedback that helps employees adapt and improve.
 - **Participatory Evaluations:** Involving employees in the evaluation process to foster transparency, trust, and engagement.
 - **Reward Mechanisms:** Recognition and rewards (financial or non-financial) that reinforce motivation and high performance.
3. **Negative Job Attitudes:** This refers to employees' negative psychological tendencies, such as disengagement, low motivation, cynicism, and dissatisfaction. These attitudes often stem from poor evaluation processes, inadequate recognition, or unfavorable working conditions. Negative attitudes are associated

with lower performance, absenteeism, and reduced contribution to organizational goals.

2.3.1.3 Intermediate Variable: Working Conditions This variable encompasses the physical, organizational, and psychological environment in which employees work. It includes factors such as workload, work-life balance, physical infrastructure, and managerial support. Poor working conditions (e.g., excessive workload, unsafe environments) lead to stress, burnout, and lower performance. Conversely, supportive and conducive environments enhance productivity, morale, and job satisfaction.

CHAPTER THREE

RESEARCH METHODOLOGY

This chapter presents the research methodology adopted in conducting this study. This chapter determines and justifies the quantitative approach for research, indicating how suitable it is to analyze the relationship among variables by using structured techniques of data collection. It further outlines the descriptive research design adopted for this study in a bid to capture the current state of performance appraisals and their impacts on employees. It has also presented the target population of the study, methods of sampling, data collection, and analysis to ensure that the basis upon which meaningful data are derived is sound. Lastly, ethical considerations are addressed to uphold the integrity of the research process.

3.1 Research Approach

The study adopted a quantitative research approach, which was appropriate for investigating the relationships between performance evaluation systems, job attitudes, and employee satisfaction in the insurance industry. Quantitative research is characterized by the use of numerical data collected through structured instruments such as questionnaires and surveys, enabling systematic analysis and explanation of phenomena (Creswell, 2014). This approach was suitable for the study as it allowed for the objective measurement of variables, identification of patterns, and statistical inference of relationships, making the findings generalizable to a broader population. The quantitative approach was particularly relevant because it facilitated the collection of large volumes of data from a significant number of respondents, ensuring reliability and representativeness. Structured questionnaires minimized inconsistencies and reduced research instrument bias (Bryman, 2016), enabling the generalization of findings across the insurance sector. Additionally, the numerical nature of the data allowed for statistical analysis, which was used to test hypotheses, establish causality, and draw conclusions that contributed to a deeper understanding of the research problem.

3.2 Research Design

A descriptive research design was employed in this study to provide a comprehensive overview of the performance evaluation systems in place and their effectiveness within the insurance sector. Descriptive research focuses on describing the characteristics of a phenomenon and the relationships between variables without manipulating them (Robson & McCartan, 2016). This design was used to obtain detailed insights into how selected insurance companies conducted performance evaluations and to explore the relationship between these evaluations and employees' attitudes and satisfaction.

3.3 Study Population

The target population for this study involves employees from three insurance companies in Zambia, namely Zambia State Insurance Corporation (ZSIC), Professional Insurance Corporation Zambia (PICZ), and Swan General Insurance. Where, PICZ has 200-estimated employees while ZSIC has an estimated 500 Employees and SwAN-General Insurance has 48 employees. The population totals 748. These workers therefore, helped this study to provide details on how best and suitable the connections amongst job attitudes of workers and Employee Performance assessment within institutions took place

3.4 Sample Size

The sample size for this study was therefore determined using Yamane's formula (1967), because it is globally accepted in the calculation of sample sizes when a population is known. The formula is especially useful as it is simple and adaptable to social sciences and business studies. It allows for a good balance between accuracy and efficiency since the sample obtained will be statistically representative. Unlike other methods of determination of sample size, such as Krejcie and Morgan's table, which provides fixed sample sizes based on predetermined ranges in the population, Yamane's formula gives more flexibility in that it allows the researcher to take into consideration specific population sizes and adjust for varying margins of error. Similar in theory, Cochran's is mainly used for large and infinite populations, while Yamane's is suitable for small or medium-sized populations, similar to the one studied; therefore, this option presents greater suitability and ensures that the sample size should not be overestimated and is equally correct without underestimating it. To this end, the formula used is as follows:

$$n = \frac{N}{(1 + Ne^2)}$$

Where:

- n represents the sample size,
- N is the total population size,
- e is the margin of error, which is set at 0.05 for a 95% confidence level.

Accordingly, our sample size was calculated as follows;

$$n = \frac{748}{(1 + 748 \times 0.05^2)} = 260$$

The calculated sample size for this study was derived to be 260 respondents. This sample size is sufficient to provide a dependable and representative result for the analysis of performance evaluation, job attitudes, and employee satisfaction across the selected insurance companies. This is supported by the assertion made by Yamane (1967). Stratified random sampling was adopted to ensure that there is a proper representation from ZSIC, PICZ, and Swan General Insurance.

3.5 Sampling Techniques

The study employed a stratified random sampling technique to select participants from the insurance industry. The target population included employees from ZSIC, PICZ, and SWAN Insurance Companies. Stratified random sampling was chosen to ensure representation across different departments and hierarchical levels within the organizations. This method divides the population into distinct strata (e.g., departments or job levels) and then randomly selects participants from each stratum (Creswell, 2014). This approach reduces selection bias, enhances the representativeness of the sample, and improves the generalizability of the findings. A total population size was established, and a random number generator was used to select participants from each stratum until the target sample size of 100 respondents was achieved. This method ensured that every employee had an equal chance of being selected while capturing diverse perspectives on performance evaluation systems and their impact on employee attitudes and satisfaction.

3.6 Data Collection

Data for the study was collected using a structured questionnaire designed to gather information on performance evaluation systems, employee attitudes, and satisfaction levels. The questionnaire consisted of closed-ended questions and 5-point Likert scale items to measure respondents' perceptions. The Likert scale ranged from "Strongly Disagree" to "Strongly Agree," allowing for the quantification of attitudes and satisfaction. To ensure accessibility and efficiency, the questionnaire was distributed both online (via email and professional networks) and physically (in-person at the companies). Prior to full deployment, a pilot test was conducted with a small group of respondents to assess the reliability and validity of the instrument. Feedback from the pilot test was used to refine the questionnaire. Informed consent was obtained from all participants, ensuring ethical compliance. Data analysis was performed using SPSS software, employing both descriptive statistics (e.g., means, frequencies) and inferential statistics (e.g., correlation analysis) to identify relationships between variables.

3.7 Data Analysis

Quantitative data analysis was conducted using SPSS to examine the relationships between performance evaluation systems, employee attitudes, and satisfaction levels. The analysis involved both descriptive and inferential statistics to provide a comprehensive understanding of the data.

3.7.1 Descriptive Statistics: Demographic data, including age, gender, job title, and years of service, were summarized using measures such as means, standard deviations, and frequency distributions. These statistics provided an overview of the sample characteristics and helped identify trends in the data.

3.7.2 Inferential Statistics:

1. **Correlation Analysis:** Correlation analysis was used to assess the strength and direction of relationships between key variables, such as the effectiveness of performance evaluation systems, employee attitudes, and satisfaction levels. This analysis was chosen because it helps identify whether changes in one variable are

associated with changes in another, providing insights into potential linkages. For example, the study tested whether fair and transparent evaluation systems correlated with higher job satisfaction or whether negative job attitudes were linked to lower performance.

2. **One-Way ANOVA:** One-way ANOVA (Analysis of Variance) was used to compare the means of employee satisfaction and performance across different groups, such as departments or job levels within the insurance companies. This test was selected because it determines whether there are statistically significant differences between the means of three or more independent groups. For instance, the study tested whether employees in managerial roles reported significantly higher satisfaction levels compared to those in entry-level positions.
3. **Regression Analysis:** Regression analysis was employed to identify predictors of employee satisfaction and performance. This method was selected because it allows for the examination of how independent variables (e.g., adequacy of performance evaluation systems, key factors like goal setting and feedback, and negative job attitudes) influence dependent variables (e.g., employee satisfaction and performance). For example, the study tested whether participatory evaluations or reward mechanisms significantly predicted higher satisfaction levels. All statistical tests were evaluated at a $p < 0.05$ level of significance to ensure the reliability and validity of the findings. The results were presented in clear tables and charts to facilitate interpretation and discussion.

3.8 Ethical Considerations

Ethical considerations were very vital especially in the treatment of human participants. Informed consent was obtained with assurance that all participants were fully aware of the purpose of the study, the procedures involved, risks, and their rights to withdraw without any consequences. Personal data was anonymized, and data storage was well secured; access was limited to the research team only. The study also sought ethical review and approval from the University of Lusaka Ethics Committee to ensure that the guidelines on ethics were followed, hence protecting the rights and privacy of the participants (American Psychological Association, 2020).

CHAPTER FOUR

PRESENTATION OF THE FINDINGS

This Chapter presents and analyses the findings of the study. The findings are interpreted and described in brief to provide a foundation for the discussion of findings. The section presents the demographic findings and descriptive statistics which include gender, age distribution and the years of experience of the respondents. The Chapter then proceeds to present the findings that are related to each of the four objectives of the study. To make a flow of presentation ease, the findings are presented in tables and figures.

4.1 Demographic Characteristics

4.1.1 Response Rate

The targeted sample size of the study was 260 respondents, however, only 162 responses were recorded. Therefore, the response rate was 62.3%. The recorded response rate is adequate for statistical analysis and ensures representativeness in drawing meaningful conclusions on the research topic. The non-response rate (37.7%) may be alluded to some barriers of participation, due to time constraints and lack of interest among certain participants.

Table 1: Response Rate

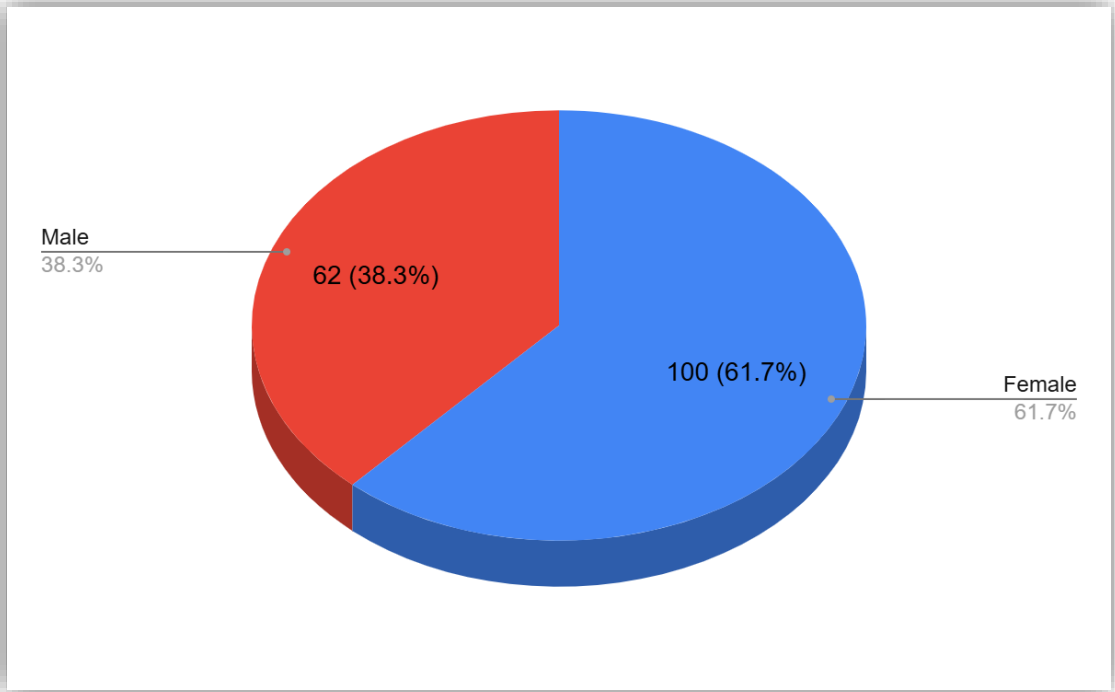
Sample Size	Responses Recorded	Response Rate (%)	Non-Response Rate (%)
260	162	62.3	37.7

4.1.2 Gender

The findings on the gender distribution among respondents shows that 61.7% are female, while 38.3% are male. A higher representation of women in the study population reflects a higher response rate among female participants compared to males. The dominance of female respondents provides valuable insights into their perspectives but may introduce gender-specific biases. Possible reasons for the higher female representation include; greater awareness or interest, Women were more aware of the study or more interested in participating. This led to higher accessibility for Women to the survey and had more

time to complete it. Dominance by female respondents offers great insight into their views; however, this comes with possible biases associated with gender. These are factors that one should consider when interpreting the findings

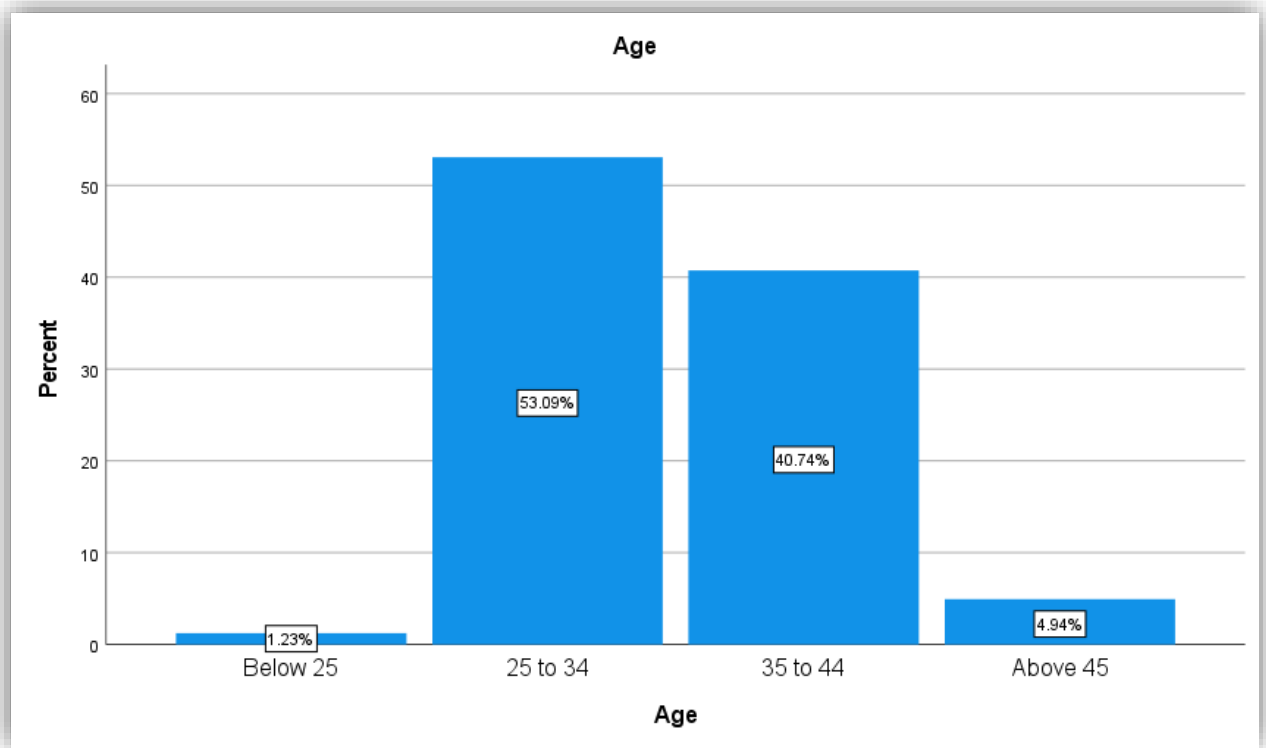
.Figure 2: Gender



4.1.2 Age Distribution

The distribution of the respondents age shows that a majority of respondents (53.1%) fall within the 25 to 34 age group, followed by 40.7% aged 35 to 44. Respondents below 25 years make up only 1.2%, while 4.9% are above 45 years. This distribution indicates a relatively young and middle-aged workforce, with limited representation from the youngest and oldest groups. The predominance of younger age groups reflects the workforce dynamics of the sector. Sector demographics may also explain this trend in age distribution. For whatever reason-such as the preponderance of entry-level positions, the speed of technology development, or simple age bias-the sector recruits from a pool that is considerably younger. These numbers indicate workforce tendencies within this particular sector, perhaps with limited applicability to other and older employees.

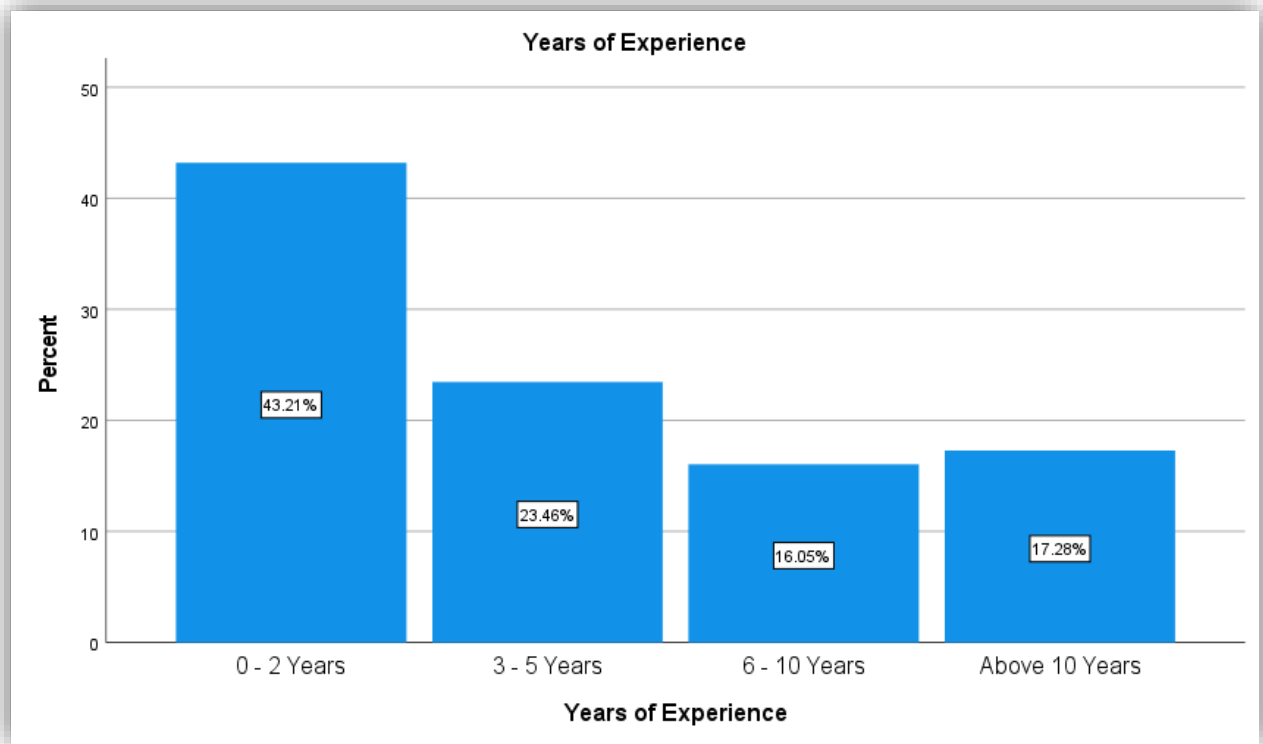
Figure 3: Age Distribution



4.1.3 Years of Experience

The distribution of the respondents in terms of years of experience reveal that 43.2% have 0 to 2 years of experience, while 23.5% have 3 to 5 years. A smaller proportion, 16%, have 6 to 10 years of experience, and 17.3% have over 10 years. The high proportion of respondents with 0 to 2 years of experience suggests a significant number of early-career employees. However, the presence of more experienced professionals (17.3% with over 10 years) adds depth to the responses, reflecting a blend of fresh perspectives and seasoned insights. The findings show is a high rate of employee turnover or great amount of new employees joining in the industry due to the high share of early career employees (0 – 2 years of experience). The second aspect is that experienced professionals can contribute key insight concerning company processes, industry best practices, and established networks, as a group only 17.3% had 10 or more years of work experience. This also provides better decision making. Additionally, the presence of early career as well as experienced employees further allows the knowledge sharing and mentorship of individuals to take place and thereby makes the workplace environment more dynamic and collaborative.

Figure 4: Years of Experience



4.2 Assessment of the effect of the design and implementation of performance evaluation systems on employee motivation.

This section presents the findings that are targeted towards the first specific objective. The objective was based on assessing how the design and implementation of performance evaluation systems (PES) affect employee motivation. To conduct this assessment, this segment analyzes descriptive statistics, correlations, and regression outputs.

4.2.1 Descriptive Statistics

The dependent variable (employee motivation) has a mean score of 3.64 on a five-point Likert scale. It indicates a rating of a moderate level of motivation among employees as the maximum rating is five. The independent variables that include; "Clearly Designed PES" and "PES Support and Guidance" have similar mean values of 3.57 and 3.64, respectively, suggesting these aspects of PES are reasonably implemented. However, "Fair PES Criteria" has a slightly lower mean (3.31), pointing to potential dissatisfaction

with fairness in PES. The standard deviations show moderate variability, particularly for "Clearly Designed PES" (1.136), implying varied perceptions among respondents.

Table 2: Descriptive statistics

Descriptive Statistics			
	Mean	Std. Deviation	N
Employee Motivation	3.64	.816	162
Clearly Designed PES	3.57	1.136	162
Fair PES Criteria	3.31	1.017	162
PES Support and Guidance	3.64	.911	162

4.2.2 Pearson Correlation

The results presented in Table 3 show significant positive correlations between employee motivation and all three PES factors. This is because their respective p values are less than the level of significance 0.05 (5%). The findings show that the strongest relationship observed is that between employee motivation with "Fair PES Criteria" ($r = .568$, $p < .001$). "Clearly Designed PES" also shows a notable correlation ($r = .471$, $p < .001$), while "PES Support and Guidance" has the weakest correlation ($r = .358$, $p < .001$). The positive and statistically significant relationships show that holding everything else constant, an increase in each of the three independent variables will increase the employee motivation. For instance, a one-point increase in the perception of clarity of the PES design on a five-point scale will increase employee motivation by 0.471 points holding all other variables constant. These findings indicate that fairness in evaluation criteria has the most substantial impact on motivating employees, while support and guidance contribute relatively less.

Table 3: Pearson Correlation

		PES Motivation
Pearson Correlation	Employee Motivation	1.000
	Clearly Designed PES	.471
	Fair PES Criteria	.568

	PES Support and Guidance	.358
Sig. (1-tailed)	PES Motivation	.
	Clearly Designed PES	.000
	Fair PES Criteria	.000
	PES Support and Guidance	.000

4.2.3 Model Summary

The R-squared value (.375) indicates that 37.5% of the level of variation in employee motivation that are explained by the three predictors which include: "Clearly Designed PES," "Fair PES Criteria," and "PES Support and Guidance." The adjusted R-squared (.363) confirms the model's reliability. The Durbin-Watson statistic (1.949) is close to 2, suggesting no significant autocorrelation in the residuals, and the model is statistically robust ($p = .000$) because the p value is less than 0.05. Although the R-squared and adjusted R-squared values are moderate, it is vital to consider that the strength of these values depends on the complexity of the phenomenon studied and the nature of the data. In this context, the moderate values indicate that other factors, other than the three predictors, have a strong influence on employee motivation. This means that though "Clearly Designed PES", "Fair PES Criteria", and "PES Support and Guidance" are statistically significant in influencing employee motivation, they may not be the only or even the dominant factors. Strong econometric implications are also presented by the low R-squared. It shows that a large part of the variation in employee motivation is unexplained by this model. This limits the predictive accuracy of the model and raises a number of questions related to omitted variable bias. With some important determinants of employee motivation excluded from the model, their effects could be incorrectly attributed to the included variables, leading to biased coefficient estimates. Besides that, the low R-squared diminishes the generalization power of the findings since the model would not adequately approximate the true relationship existing in the population.

Table 4: Model Summary

Model Summary ^b	
R	Change Statistics

Model	R	Adjusted R Square	Std. Error of the Estimate	R Square Change	F Change	df1	df2	Sig. F Change	Durbin-Watson
1	.612 ^a	.375	.651	.375	31.587	3	158	.000	1.949

a. Predictors: (Constant), PES Support and Guidance, Clearly Designed PES, Fair PES Criteria
b. Dependent Variable: Employee Motivation

4.2.4 ANOVA

The ANOVA results confirm the model's overall significance ($F = 31.587, p < .001$). This demonstrates that the independent variables collectively have a statistically significant effect on employee motivation, validating the inclusion of these predictors in the analysis.

Table 5: ANOVA

ANOVA ^a						
Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	40.202	3	13.401	31.587	.000 ^b
	Residual	67.032	158	.424		
	Total	107.235	161			

a. Dependent Variable: Employee Motivation
b. Predictors: (Constant), PES Support and Guidance, Clearly Designed PES, Fair PES Criteria

4.2.5 ANOVA Regression Coefficients

Among the predictors presented in Table 6, "Fair PES Criteria" has the highest standardized beta coefficient (.424, $p < .001$). This is an indication that it is the most influential factor affecting employee motivation. "Clearly Designed PES" also has a significant positive effect (.241, $p = .001$). However, "PES Support and Guidance" does not show a significant impact ($p = .435$), suggesting it is less critical in driving motivation. The variance inflation factor (VIF) values are all below 2, confirming no multicollinearity among the predictors.

Table 6: ANOVA Regression Coefficients

Coefficients ^a						
Model	Unstandardized Coefficients	Standardized Coefficients	t	Sig.	Correlations	Collinearity Statistics

		B	Std. Error	Beta			Zero-order	Partial	Part	Tolerance	VIF
1	(Constant)	1.710	.233		7.330	.000					
	Clearly Designed PES	.173	.053	.241	3.248	.001	.471	.250	.204	.717	1.394
	Fair PES Criteria	.340	.061	.424	5.545	.000	.568	.404	.349	.678	1.476
	Support and Guidance	.052	.066	.058	.783	.435	.358	.062	.049	.731	1.369

a. Dependent Variable: Employee Motivation

The regression coefficients indicate how each independent variable ("Clearly Designed PES," "Fair PES Criteria," and "PES Support and Guidance") affects employee motivation, measured on a 5-point Likert scale. Each coefficient represents the expected change in employee motivation (dependent variable) for a one-unit increase in the respective independent variable, holding other variables constant.

The constant (Intercept) represents the baseline level of employee motivation when all independent variables are at their minimum value (zero on the 5-point scale). In practical terms, if "Clearly Designed PES," "Fair PES Criteria," and "PES Support and Guidance" were all rated at their lowest, the average motivation level would start at 1.71 on the 5-point scale.

The first independent variable "Clearly Designed PES" has a coefficient of 0.173. This implies that ceteris paribus, a one-point increase in the clarity of PES design (e.g., from "strongly disagree" to "strongly agree") is associated with a 0.173-point increase in employee motivation on the 5-point scale. For instance, If the clarity of PES design improves from "agree" (4) to "strongly agree" (5), employee motivation would increase by approximately 0.173 points, assuming no change in other variables.

The second independent variable "Fair PES Criteria" had a reported coefficient of 0.340. This means that, a one-point improvement in fairness of PES criteria is associated with a 0.340-point increase in employee motivation on the 5-point scale, holding other factors constant. This indicates that fairness in PES has a stronger impact on motivation compared to clarity in design or support and guidance. The last independent variable, PES Support and Guidance has a Coefficient (B) of 0.052. this means that, a one-point

increase in the support and guidance provided through PES is associated with a 0.052-point increase in employee motivation on the 5-point scale, holding other factors constant. This suggests that PES support and guidance have the least influence on motivation among the three predictors.

4.3 The effect of subjective performance evaluation on employee motivation

4.3.1 Descriptive Statistics

The descriptive statistics provides an overview of the mean responses and standard deviations for employee motivation and two key aspects of subjective performance evaluation: fairness and accuracy of PES and the inclusion of rewards for high performance. The means score for the dependent variable Employee Motivation is 3.54 (on a 5-point scale), this indicates that employees generally rate their motivation as slightly above average, with some variation (SD = 0.886). Fair and Accurate PES has a mean score of 3.37 suggesting that employees perceive the fairness and accuracy of performance evaluation systems as moderate as it is closer to 3 (Neutral), with notable variability (SD = 0.977). Finally, PES Includes 'Rewards for High Performance' has mean score of 3.50. This indicates a slightly positive perception of the extent to which performance evaluation systems reward high performance, though there is considerable variability (SD = 1.110).

Table 7: Descriptive Statistics

Descriptive Statistics			
	Mean	Std. Deviation	N
Motivation	3.54	.886	162
Fair and Accurate PES	3.37	.977	162
PES includes Rewards for High Performance	3.50	1.110	162

4.3.2 One Way ANOVA

The one-way ANOVA tests whether there are statistically significant differences in employee motivation based on variations in subjective performance evaluation components (fair and accurate PES and rewards for high performance). It was found that

Fair and Accurate PES had an $F(4, 157) = 32.380$ and a $p < 0.001$ which is less than the level of significance (0.05).

The significant result ($p < 0.001$) indicates that differences in the perception of fairness and accuracy in PES significantly affect employee motivation. The high F-value suggests a strong relationship. Secondly, PES Includes 'Rewards for High Performance' has an $F(4, 157) = 12.931$ and a p value of $p < 0.001$ (less than 0.05). Similarly, the significant result ($p < 0.001$) implies that variations in the perception of rewards for high performance also significantly influence motivation. However, the lower F-value compared to fairness suggests a relatively weaker effect. Both fairness and accuracy of PES and inclusion of rewards significantly impact employee motivation. Fair and accurate PES have a stronger influence on motivation than reward mechanisms. Subjective evaluations in performance systems, particularly fairness and accuracy, play a critical role in influencing employee motivation. While rewards for high performance are also important, employees place greater emphasis on the fairness and transparency of the evaluation process. Improving these aspects could lead to higher levels of motivation, as indicated by the significant ANOVA results.

Table 8: One Way ANOVA

		ANOVA				
		Sum of Squares	df	Mean Square	F	Sig.
Fair and Accurate PES	Between Groups	69.514	4	17.379	32.380	.000
	Within Groups	84.263	157	.537		
	Total	153.778	161			
PES includes Rewards for High Performance	Between Groups	49.190	4	12.297	12.931	.000
	Within Groups	149.310	157	.951		
	Total	198.500	161			

4.4 The relationship between negative job attitudes and employee performance.

4.4.1 Descriptive Statistics

The descriptive statistics presented in Table 9 give a summary of employee performance and the perceptions of negative job attitudes. Employee performance recorded a mean of 3.41 on a 5-point Likert scale, reflecting moderate performance levels with some

variability among the responses (SD = 0.956). The variable "Perceived Impact of Negative Job Attitudes on Work Behavior" had a high mean of 4.22 (SD = 0.778), indicating that employees strongly perceive negative attitudes as impacting their work. Similarly, "Perceived Impact of Negative Job Attitudes on Productivity" scored a mean of 3.93, suggesting notable agreement among respondents, though with greater variability (SD = 0.994). These results suggest that employees acknowledge the detrimental effects of negative attitudes on performance and productivity, highlighting a critical area for organizational intervention.

Table 9: Descriptive statistics

Descriptive Statistics			
	Mean	Std. Deviation	N
Employee Performance	3.41	.956	162
Perceived Impact of Negative Job Attitudes on Work Behaviour	4.22	.778	162
Perceived Impact of Negative Job Attitudes on Productivity	3.93	.994	162

4.4.2 Pearson Correlation

The Pearson correlation coefficients presented in Table 10 explore the relationships between employee performance and perceptions of negative job attitudes. At the 5% significance level, the correlation between employee performance and "Perceived Impact of Negative Job Attitudes on Work Behavior" is negligible ($r = 0.013$, $p = 0.436$), indicating no significant relationship. This may be for various reasons that seem to show a lack of significant correlation. It could also be that the results of negative attitudes to job attainment occur at a level of subtlety beyond a direct effect on performance. They could show in lower levels of interest and initiative, fewer ideas on the job, mistakes on the job—some effects not always leading directly to poorer performance appraisal. The above-discussed negative consequences of such attitudes to work behavior may get moderated out at individual levels either by strong leadership, supportive colleagues, or some kind of coping mechanism. It is this moderating influence which perhaps obscures the direct influence of perceived impact with employee performance. Additionally, the scaling for

"Perceived Impact of Negative Job Attitudes on Work Behavior" and for employee performance is not sensitive to reflect such subtle relationships. Individual differences in personality, coping styles, and work ethic may also strongly influence how employees react to negative job attitudes and obscure the overall relationship at the group level. However, the correlation between employee performance and "Perceived Impact of Negative Job Attitudes on Productivity" is negative ($r = -0.150$, $p = 0.028 < 0.05$) and statistically significant. This suggests that while perceptions of negative attitudes affecting work behavior have no direct impact on performance, negative attitudes perceived as lowering productivity do have a statistically significant detrimental effect. Organizations should prioritize strategies to address these perceptions to improve performance outcomes.

Table 10: Pearson Correlation

		Employee Performance
Pearson Correlation	Employee Performance	1.000
	Perceived Impact of Negative Job Attitudes on Work Behaviour	.013
	Perceived Impact of Negative Job Attitudes on Productivity	-.150
Sig. (1-tailed)	Perceived Impact of Negative Job Attitudes on Work Behaviour	.
	Perceived Impact of Negative Job Attitudes on Productivity	.436
	Perceived Impact of Negative Job Attitudes on Work Behaviour	.028

4.4.3 Model Summary

The model summary reveals that the predictors; "Perceived Impact of Negative Job Attitudes on Work Behavior" and "Perceived Impact of Negative Job Attitudes on Productivity" account for 4.4% of the variance in employee performance ($R^2 = 0.044$). The

adjusted R² of 0.031 slightly reduces this figure after accounting for the number of predictors, showing limited explanatory power. The low R-squared and adjusted R-squared values indicate that other factors, other than the included the predictors, have no strong influence on employee performance. This means that though some of the predictors are significant, collectively they may not be the only or even the dominant factors in explaining employee performance. The Durbin-Watson statistic of 1.975 confirms no significant autocorrelation, reinforcing the model's validity.

Table 11: Model Summary

Model Summary ^b										
Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	R Square Change	Change Statistics			Sig. F Change	Durbin-Watson
						F Change	df1	df2		
1	.209 ^a	.044	.031	.941	.044	3.617	2	159	.029	1.975
a. Predictors: (Constant), Perceived Impact of Negative Job Attitudes on Work Behaviour, Perceived Impact of Negative Job Attitudes on Productivity										
b. Dependent Variable: Employee Performance										

4.4.4 ANOVA

The ANOVA results confirm the overall statistical significance of the model. The F-statistic (F(2, 159) = 3.617, p = 0.029) demonstrates that the predictors collectively explain a significant proportion of variance in employee performance at the 5% level. This result reinforces the importance of addressing employee perceptions of negative attitudes as an integral part of enhancing performance.

Table 12: ANOVA

ANOVA ^a						
Model		Sum of Squares	Df	Mean Square	F	Sig.
1	Regression	6.410	2	3.205	3.617	.029 ^b
	Residual	140.880	159	.886		
	Total	147.290	161			
a. Dependent Variable: Employee Performance						
b. Predictors: (Constant), Perceived Impact of Negative Job Attitudes on Work Behaviour, Perceived Impact of Negative Job Attitudes on Productivity						

4.2.5 ANOVA Regression Coefficients

The regression coefficients provided in Table 13 give detailed insights into the effects of each predictor. At the 5% significance level, "Perceived Impact of Negative Job Attitudes on Productivity" ($B = -0.263$, $p = 0.008$) has a significant negative effect on performance, indicating that a one-point increase in this variable corresponds to a 0.263-point decrease in employee performance on the 5-point Likert scale. Conversely, "Perceived Impact of Negative Job Attitudes on Work Behavior" ($B = 0.233$, $p = 0.064$) is not statistically significant, suggesting its influence on performance is weak and indirect. These findings highlight perceptions of productivity loss due to negative attitudes have a tangible, detrimental impact on performance, warranting targeted interventions to mitigate these effects

Table 13: ANOVA Regression Coefficients

		Coefficients ^a						
		Unstandardized Coefficients		Standardized Coefficients			Collinearity Statistics	
Model		B	Std. Error	Beta	t	Sig.	Tolerance	VIF
1	(Constant)	3.463	.411		8.425	.000		
	Perceived Impact of Negative Job Attitudes on Work Behaviour	.233	.125	.190	1.863	.064	.581	1.721
	Perceived Impact of Negative Job Attitudes on Productivity	-.263	.098	-.273	-2.685	.008	.581	1.721

a. Dependent Variable: Employee Performance

4.5 The effect of working conditions on employee satisfaction in the insurance sector.

4.5.1 Descriptive Statistics

Table 14 presents the descriptive statistics which summarize employee satisfaction (dependent variable) and its relationship with working conditions. It was found that Employee satisfaction has a mean score of 3.51 (on a 5-point Likert scale), indicating

moderate levels of satisfaction, with some variability (SD = 0.947). Physical work conditions received a higher mean score of 3.77, suggesting that employees generally perceive these conditions as favorable (SD = 0.836). Resources and tools availability scored a mean of 3.47, reflecting slightly above-average perceptions but with greater variation (SD = 1.058). The work environment's ability to promote a healthy work-life balance scored 3.52, indicating moderate satisfaction, though the high standard deviation (SD = 1.165) implies differing employee opinions.

Table 14: Descriptive statistics

Descriptive Statistics			
	Mean	Std. Deviation	N
Employee Satisfaction	3.51	.947	162
Physical work conditions	3.77	.836	162
Resources and tools availability	3.47	1.058	162
Work environment induces a Healthy work life balance	3.52	1.165	162

4.5.2 Pearson Correlation

The Pearson correlation results highlight the strength and significance of the relationship between employee satisfaction and each working condition factor. At a significance level of 5%, the results show that physical work conditions ($r = 0.541$, $p < 0.001$), resources and tools availability ($r = 0.570$, $p < 0.001$), and work-life balance ($r = 0.580$, $p < 0.001$) are all positively and significantly correlated with employee satisfaction. Work-life balance shows the strongest correlation ($r = 0.580$), indicating its critical role in influencing satisfaction. Resources and tools availability ($r = 0.570$) also has a strong impact, while physical work conditions ($r = 0.541$) contribute moderately.

Table 15: Pearson Correlation

		Employee Satisfaction
Pearson Correlation	Employee Satisfaction	1.000

	Physical work conditions	.541
	Resources and tools availability	.570
	Work environment induces a Healthy work life balance	.580
Sig. (1-tailed)	Satisfied with organizational role	.
	Physical work conditions	.000
	Resources and tools availability	.000
	Work environment induces a Healthy work life balance	.000

4.5.3 Model Summary

The model summary reveals that the combined predictors—physical work conditions, resource availability, and work-life balance—have a substantial impact on employee satisfaction. With an R-value of 0.673, the predictors have a strong combined relationship with satisfaction. The R² value of 0.453 indicates that 45.3% of the variance in employee satisfaction is explained by these factors. The Durbin-Watson statistic of 1.828 suggests no significant autocorrelation in the residuals, confirming the model's reliability. These results demonstrate the model's effectiveness in explaining how variations in working conditions influence employee satisfaction, validating the significance of these factors in the insurance sector. The overall model is statistically significant as shown by the p value of 0.000 in table 16.

Table 16: Model Summary

Model Summary ^b										
Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	R Square Change	Change Statistics			Sig. F Change	Durbin-Watson
						F Change	df1	df2		
1	.673 ^a	.453	.442	.707	.453	43.556	3	158	.000	1.828

a. Predictors: (Constant), Work environment induces a Healthy work life balance, Physical work conditions are conducive for Effective Work, Resources and tools availability

b. Dependent Variable: Employee Satisfaction

4.5.4 ANOVA

The ANOVA results confirm the overall significance of the regression model at the 5% significance level. The F-statistic ($F(3, 158) = 43.556, p < 0.001$) indicates that the predictors significantly explain the variance in employee satisfaction. This result validates the combined influence of physical work conditions, resources, and work-life balance on satisfaction levels.

Table 17: ANOVA

ANOVA ^a						
Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	65.398	3	21.799	43.556	.000 ^b
	Residual	79.078	158	.500		
	Total	144.475	161			

a. Dependent Variable: Employee Satisfaction
 b. Predictors: (Constant), Work environment induces a Healthy work life balance, Physical work conditions are conducive for Effective Work, Resources and tools availability

4.5.5 ANOVA Regression Coefficients

The regression coefficients provide insights into the individual effects of the predictors. At a 5% significance level, all factors except the constant are statistically significant contributors to employee satisfaction. Physical work conditions have a coefficient ($B = 0.245, p = 0.005$), meaning a one-point increase in the perception of physical work conditions on the 5-point Likert scale results in a 0.245-point increase in satisfaction. Resources and tools availability ($B = 0.246, p < 0.001$) shows a similar influence, where a one-point improvement leads to a 0.246-point increase in satisfaction. Work-life balance has the strongest effect ($B = 0.251, p < 0.001$), indicating that a one-point enhancement results in a 0.251-point increase in satisfaction. In terms of the Likert scale, these results demonstrate that moderate improvements in working conditions, resources, and work-life balance translate into measurable gains in satisfaction. Among the factors, work-life balance is the most impactful, emphasizing its critical role in fostering employee well-being.

Table 18: ANOVA Regression Coefficients

		Coefficients^a						
		Unstandardized Coefficients		Standardized Coefficients			Collinearity Statistics	
Model		B	Std. Error	Beta	t	Sig.	Tolerance	VIF
1	(Constant)	.852	.263		3.241	.001		
	Physical work conditions	.245	.086	.216	2.842	.005	.600	1.666
	Resources and tools availability	.246	.069	.275	3.578	.000	.587	1.702
	Work environment induces a Healthy work life balance	.251	.061	.309	4.118	.000	.614	1.628

a. Dependent Variable: Employee Satisfaction

CHAPTER FIVE

DISCUSSION OF FINDINGS

This chapter presents the discussion of the findings of the study. It covers all the findings on the four specific objectives of the study. Discussion is all based on the empirical findings, and they are discussed in light of prevailing literature as well as in relation to the theories that were reviewed for the study.

5.1 The impact brought about by designing and implementing performance evaluation systems on employees' motivation.

The first specific objective of the study was to establish how design and implementation of performance evaluation systems influence employee motivation. It came out that two key elements in the design of the PES, which relate to clarity in design and fairness in criteria, have a strong positive influence on the motivation of employees. This means that once processes relating to PES are transparent and perceived to be fair, they offer a setting within which employees feel motivated to perform to their best.

Fairness in PES criteria emerged as the most influential factor that could determine employees' motivation. The equity of performance evaluation proved to be an important predictor of motivation, as underlined by the Pearson correlation coefficient at a value of $r = .568$, $p < .001$, and by ANOVA regression coefficient at $\beta = .424$, $p < .001$. This is in agreement with the literature, where, for instance, Brefo-Manuh and Anlesinya (2023) note that procedural and distributive justice of performance appraisals enhance job satisfaction and commitment. Similarly, Asamoah (2012) observed that perceived biases or favoritisms in PES usually cause serious demotivation among employees. The present study confirms these observations, emphasizing fairness as the main ingredient for effective PES.

The clarity of PES design also influenced motivation, as indicated by the Pearson correlation coefficient of $r = .471$ and $p < .001$ and ANOVA regression coefficient of $\beta = .241$ and $p < .001$, but to a lesser magnitude compared with fairness. Well-articulated and communicated evaluation criteria help the employees understand what is required of them, focus their efforts toward meeting organizational objectives, and be able to feel

confident in performance assessments. This assertion corroborates the study by Su and Baird (2017), which noted that clarity tends to minimize job-related stress and help increase organizational commitment. The results of the research affirm that clear and simple PES are associated with motivated employees.

Quite contrary to expectations, motivation was not as much influenced by the support and guidance offered by the PES as evidenced by a low correlation coefficient of ($r = .358$, $p < .001$) and its regression coefficient was not statistically significant in the ANOVA regression model ($\beta = .052$, $p = .435$). While this aspect also showed a positive correlation, with a motivation correlation of $r = .358$, $p < .001$, the effect was dwarfed by that of fairness and clarity. This goes contrary to what was established by Ismail et al. (2022), where support and guidance in performance appraisal systems were highly correlated with motivation. This would be because of the organizational context or due to how the support and guidance were effected. It would imply that though support is critical, its motivational impact is only possible when fairness and clarity in the PES are sound.

It agrees a great deal with some theoretical frameworks like the Equity Theory and Expectancy Theory. According to Equity Theory (Adams, 1965), employees assess their motivation based on perceived fairness in their input-output balance. The prominence of fairness in this study reinforces the theory's central tenet that perceived inequities can undermine motivation. Similarly, Expectancy Theory (Vroom, 1964) highlights the importance of instrumentality and valence, which are reflected in the clear linkages between PES processes, outcomes, and employee expectations. If employees feel that appraisals are fair, and the results or outcomes are obtainable as well as relevant their motivation increases accordingly.

Results support the study hypothesis that the design and implementation of PES significantly impacts employee motivation. Fairness $\beta = .424$, $p < .001$. and clarity $\beta = .241$, $p < .001$, are significant which is also theoretically and empirically supported. These findings suggest that an organization concerned with having a motivated workforce must consider PES processes that are equitable and transparent, and also give supporting and guiding mechanisms a complementary role.

5.2 The effect of subjective performance evaluation on employee motivation

This study sought to investigate the influence of subjective performance evaluation on employee motivation. It was determined that fairness and accuracy in PES were major motivating factors among employees, and that employees regarded fairness in evaluation procedures as crucial. Fairness and accuracy in PES was highly significant as shown by the F-value, $F(4, 157) = 32.380$, $p < 0.001$. Moreover, the presence of high performance rewards also had a motivating effect, though relatively weaker as shown by the F-value, which was less than that of fairness and accuracy: $F(4, 157) = 12.931$, $p < 0.001$; $F(4, 157) = 32.380$. These findings agree with the objective of the study in pointing out the importance of subjective evaluation components in motivating.

Results showed that fairness and accuracy in PES proved to be a stronger use in predicting employee motivation, and the F-statistic was considered to be very significant: $F(4, 157) = 32.380$, $p < 0.001$. This statement confirms the earlier writings of Brefo-Manuh and Anlesinya 2023, who noted that procedural justice enhances job satisfaction and employee commitment. On the other side, Asamoah (2012) noted that perceived bias or favoritism within appraisal systems demotivated workers. This also rhymes with what the current study had established. That alignment of this implication is likely to insinuate that organizations ensure there is no perceived bias in evaluation for a fair culture at workplaces. By implications, it therefore calls for a serious managerial training based on unbiased assessment and fair criteria for performance.

Rewards for high-performance inclusion also demonstrated a statistically significant effect on employee motivation, $F(4, 157) = 12.931$, $p < 0.001$. The lower F-value shows that while rewards are important, employees give higher importance to the fairness and accuracy of evaluations. This finding corroborates the views expressed by Ismail et al. (2022), who indicated that performance appraisal systems would provide positive influences on motivation but showed the need for implementation to be consistent and transparent. An important deduction here is that organizations emphasizing rewards without attending to fairness may actually be diminishing their effectiveness in motivating employees. The implication is clear: performance-based rewards must be perceived as

meritorious, which can only occur if the underlying evaluations are seen as accurate and equitable.

Descriptive statistics further supported these observations. With a mean score of 3.54 for employee motivation, employees generally rated their motivation as above average. Fair and accurate PES had a mean score of 3.37 with a regression coefficient of $F(4, 157) = 32.380, p < 0.001$), reflecting moderate perceptions of equity. Rewards for high performance scored 3.50 with a regression of $F(4, 157) = 12.931, p < 0.001$), indicating slightly positive perceptions. These findings are in agreement with those of Subekti and Setyadi (2016), since the performance appraisals in their study significantly influenced job satisfaction and motivation, showing the interaction between fairness and motivational outcomes. The deduction here is that moderately positive perceptions suggest room for improvement in designing PES in order for them to meet employees' expectations. Organizations should undertake periodic feedback surveys to refine these systems on a continuous basis.

These findings are well explained under the theoretical frameworks of the study. Equity Theory explains how perceived fairness in social exchanges influences the attitudes of the employees, whereas Expectancy Theory puts forth the emphasis on the link between effort, performance, and rewards. Therefore, the subjective evaluation system, which is geared toward fairness and accuracy, enables the employees to feel valued and motivated, thereby reinforcing theoretical expectations. The implication for practice is that the organization should include mechanisms in the performance evaluations that monitor and rectify inequities, such as bias audits or third-party reviews. Outcomes have many sides, emphasizing the critical role of performance evaluation systems in the development of motivational processes. It is important that organizations pay adequate attention to designing and implementing the PES to be fair, accurate, and clear because these elements exert a strong influence on motivational outcomes. Stronger predictive power of fairness and accuracy underlines the importance of creating a fair evaluation setting where employees feel that the assessment is just and unbiased. Further, the relatively weaker impact of rewards compared to fairness suggests that recognition systems need to be combined with transparent evaluation processes if they are to work. These findings

suggest that organizations should establish holistic training programs for managers in conducting unbiased evaluations and clearly communicating criteria. Further, mechanisms for regular feedback need to be instituted in order to listen to employee concerns and perceptions about the fairness and accuracy of PES so that these systems remain relevant and effective in driving motivation and organizational success.

The study found that subjective performance evaluation has a significant influence on employee motivation, with fairness and accuracy being the most influential factors. Rewards come in, but they are secondary to the foundational aspects of equity and transparency. These findings not only meet the objective of the study but also corroborate the existing literature and provide useful lessons that could be applied by organizations in their quest to enhance employee motivation through effective performance evaluation systems. These deductions and implications point toward the broader organizational need to consider PES as dynamic tools that are in continuous need of reassessment in light of employee perceptions and organizational goals.

5.3 The relationship between negative job attitudes and employee performance.

These results point to the fact that the relationship between negative job attitudes and employee performance is rather complex. The descriptive statistics on employee performance indicated an average score of 3.41 out of a 5-point Likert scale, meaning that respondents were performing averagely. However, perceptions about the impact of negative job attitudes on work behavior and productivity were high, with mean scores of 4.22 and 3.93, respectively. This is a good indication that employees are aware of the adverse impact of negative attitudes on the outcomes at work.

The relationships were further examined using Pearson correlation analysis. The association of performance with the perceived impact of negative job attitude on work behavior was negligible and statistically insignificant ($r = 0.013$, $p = 0.436$). However, in contrast, perceived impacts on productivity were negatively related and statistically significant, with $r = -0.150$, $p = 0.028$. The results thus confirm that although the general negative attitudes toward work behavior may not relate to actual performance, there is a concrete negative impact of such attitudes on performance through specific perceptions of productivity loss. Regression analysis confirms this observation: the perceived impact

on productivity emerged as a significant predictor of employee performance, $B = -0.263$, $p = 0.008$, while perceived impact on work behavior was not significant, $B = 0.233$, $p = 0.064$. Collectively, these findings highlight that perceptions of decreased productivity due to negative attitudes are more closely linked to diminished employee performance than general work behavior perceptions.

Findings of such nature are, therefore in support and extension of current theories on motivation. For instance Herzberg's Two-Factor Theory 1959 concentrates on intrinsic motivators including appreciation and personal growth and identifies that it is actually lack of the hygienic factors of fairness at the workplace that generates dissatisfaction. This theory supports the observed negative effects of perceived loss of productivity in that when employees perceive inequities or challenges as a result of negative attitudes, then intrinsic motivation and, consequently, performance suffer. Similarly, Adams' Equity Theory of 1965 also explains these dynamics. Negative attitude may be nurtured by perceived unfairness either in workload distribution or acknowledgment of efforts, leading to low productivity and reduced performance.

Empirical studies also confirm this fact. For instance, Subekti and Setyadi (2016) indicated that though financial rewards enhanced job satisfaction, performance appraisal systems resulted in more effective motivational outcomes and higher performance levels of employees through the satisfaction generated. This therefore calls for the need to address specific perceptions in the workplace-for instance, how negative attitude hurts productivity-to create a better performance environment. The study of Brefo-Manuh and Anlesinya (2023) also showed that procedural fairness in performance appraisal systems, on the other hand, significantly increases job satisfaction, which will lead to increased organizational commitment. These findings thus indicate that procedural interventions aimed at mitigating negative attitudes could foster improved productivity and performance as well.

In a regional context, Asamoah (2012) also established that the biased appraisal system led to poor work performance and negative attitudes of workers. The findings support the assertion made in this study that perceived inequity and negative attitude toward productivity have a negative impact. Lack of feedback and perceived favoritism during the

appraisal process could complement negative job attitude to cause low performance. Furthermore, a study conducted by Kasongo in 2020 on the Zambia Revenue Authority indicated that perceived inconsistencies and biases in the appraisal system caused demoralization and low performance. The findings also echo these sentiments, as addressing perceptions of fairness and increasing productivity through targeted means could have very positive impacts on organizational outcomes.

Locally, Kamfwa's (2016) evaluation of the Annual Performance Appraisal System in the Zambian Civil Service established that the system had limited effectiveness in fostering performance because of systemic issues and perceived lack of effectiveness. The current study adds to this by determining that perceived productivity loss on account of negative attitudes is a key area for intervention. These perceptions can be better tackled through focused appraisal reforms and considerate work environment to reduce the negative impact of these perceptions on employee performance.

The findings from this study thus have major implications for organizational policy and management practices. The strong association of perceptions about productivity loss arising from negative attitude with employee performance points out the need for organizations to focus on creating a positive work culture. This could involve regular training for managers on how to provide opportunities that allow equity and openness in decision-making processes in order to minimize feelings of inequity. Systemic issues to be addressed also include biased appraisal systems and lack of mechanisms for feedback with a view to reducing negative attitudes and their impacts on productivity. The structured interventions, such as clear lines of communication, equitable workload distribution, and recognition programs, go further in improving employee engagement and performance.

The findings also indicate that an organization should provide tools to monitor the perceptions of the employees regularly for interventions to be proactive, responding to dynamic workplace situations. The findings again bring out that negative job attitude and employee performance are related, with perception of loss in productivity emerging as a key determinant. These results underscore the need for organizations to address negative perceptions proactively, especially those related to productivity, in order to

facilitate a positive work environment and improved performance outcomes. In supporting theoretical frameworks and corroborating existing empirical evidence, this study adds to an advanced understanding of the interplay between employee attitudes and performance, thus offering practical insights into organizational improvement.

5.4 The effect of working conditions on employee satisfaction in the insurance sector.

The results of the current study on working conditions and employee satisfaction in the insurance sector have demonstrated that different working condition factors are positively related to the satisfaction of employees. Three dimensions were considered in this analysis: physical work conditions, resources and tools availability, and work-life balance—all three significantly affecting employees' job satisfaction.

The descriptive analysis showed that employee satisfaction was average, which indicated that employees had a somewhat positive but not fully satisfied perception of their working environment. On the other hand, physical work conditions were generally viewed as favorable by employees, which supports Herzberg's Two-Factor Theory (Herzberg, 1959). According to this theory, working conditions are classified as hygiene factors since they prevent dissatisfaction but cannot increase motivation. Thus, although favorable physical conditions may prevent dissatisfaction, they do not fully ensure higher levels of satisfaction. These findings suggest that a balanced approach toward job design should be embraced, which encompasses both hygiene factors and intrinsic motivators such as recognition and career growth opportunities, for a higher level of employee satisfaction to take place (Robinson & Judge, 2019).

Also, it revealed a strong association between employee satisfaction and the work-life balance and resources and tools availability. Work-life balance, alone, had the biggest relation with employee satisfaction, which is an essential factor nowadays. Previous research studies (Greenhaus & Allen, 2011) have also given the same view, saying that work-life balance does a lot of contribution to the employee's satisfaction. Thus, this research reiterates these findings. Resource and tool availability also enhanced satisfaction, implying that workers appreciate the support and infrastructure required to execute the job effectively (Bakker & Demerouti, 2007). The results corroborate studies

indicating that a supportive work environment, effective communication, and equity in organizational procedures are crucial.

Moreover, the regression analysis also proved that all three factors of working conditions significantly influence employee satisfaction. Of these, work-life balance had the highest impact, followed by resources and tools availability, and then physical work conditions. These results indicate that even small-scale improvements in these areas will result in significant increases in employee satisfaction. The emphasis on work-life balance is consistent with recent research findings (Friedman & Greenhaus, 2000) that point to its increasing relevance in employee engagement and general well-being. Flexible schedules, supportive policies-all these are complementary, and their reinforcement provides an enabling platform to make sure that better employee satisfaction is achieved and talent retained.

The working conditions variable demonstrated a strong effect in the overall model of the study, underlining that betterment in them makes them impact more effectively on the job satisfaction index. More confirmatory to the finding, the analysis in this respect confirmed that the combined effect of the three working condition factors contributes to employee satisfaction. This finding agrees with previous studies such as those by Ismail et al. (2022) and Subekti and Setyadi, 2016, which pointed out that the general working environment is a determinant factor of the employee's level of satisfaction and subsequent performance outcomes.

These findings have consequences not only at the individual level but also at the organizational level in terms of productivity, engagement, and retention. The need for work-life balance is emphasized by a call for policies that support flexible working arrangements, such as hybrid schedules, parental leave, and wellness programs, aligned with the increasing focus on work-life integration in modern workplaces. Similarly, ensuring sufficient resources and equipment is indicative of the organization's commitment to employee empowerment, reduction of job-related stress, and enhancing efficiency. Favorable physical working conditions not only prevent dissatisfaction but also create a foundation for higher engagement and morale. Probably for these reasons, any insurance sector organization that adopts the holistic approach for physical, logistical, and

psychological workplace improvement might, therefore, guarantee a strategic lead within contexts of talent retention and long-term organizational success. What it comes to mean from these findings is a suggestion that employers and employees would reap substantial dividends from an increasingly employee-centered work practices approach.

In a nutshell, this study finds that work conditions, especially aspects of work-life balance, resource availability, and physical conditions of working, are significant in making employees happy within the insurance industry. These findings are consistent with past research suggesting that it is essential to make the workplace as favorable as possible for employees as a means of promoting employee well-being (Kuvaas, 2006). The emphasis on the key factors will benefit insurance organizations, among others. A favorable work environment—a fair, flexible, and appropriately supportive environment—will prevent dissatisfaction and elicit motivation and commitment. From the findings of the study, organizations can influence satisfaction more when they balance the employees' life, support resources, and maintain the physical conditions around them, hence offering better performances, engagement, and retention of the workers.

CHAPTER SIX: CONCLUSIONS AND RECOMMENDATIONS

This chapter, therefore, presents conclusions and recommendations based on the findings of the study into the effect of performance evaluation systems, subjective performance evaluations, negative job attitudes, and working conditions on employee motivation, performance, and satisfaction within the insurance sector, based on case studies conducted at Swan, PICZ, and ZSIC General Insurance Companies. Thus, this study sought to determine how these factors influence the outcomes on employees and help to provide necessary information for improvement in an organizational perspective. Based on the findings and discussion, this Chapter summarizes the main conclusions, answering the research questions and provide recommendations to improve motivation, performance, and satisfaction among employees.

6.1 Conclusions

The study reached several key conclusions, organized under each research objective to ensure clarity and logical flow. These conclusions address the impact of performance evaluation systems (PES), subjective performance evaluations, negative job attitudes, and working conditions on employee motivation, satisfaction, and performance.

6.1.1 Performance Evaluation Systems (PES) Design and Implementation

The study found that the design and implementation of PES significantly influence employee motivation. Key factors include the clarity of the design and the fairness of the criteria used in evaluations. When employees perceive the PES as transparent and unbiased, they are more motivated to perform well. These findings align with Equity Theory, which emphasizes the importance of perceived fairness in enhancing motivation. Employees who believe they are evaluated fairly are more likely to feel valued and committed to their roles. Additionally, the clarity of PES design, though less impactful than fairness, also plays a role in motivating employees. Clear expectations and well-defined performance metrics help employees understand what is required of them, reducing ambiguity and fostering a sense of direction. These results confirm the hypothesis that well-designed and equitably implemented PES lead to higher levels of employee motivation, addressing the research question affirmatively.

6.1.2 Subjective Performance Evaluations

The study revealed that fairness and accuracy in subjective performance evaluations are critical motivators for employees. Employees value evaluations that are free from bias and reflect their actual performance. While the introduction of high-performance rewards also contributed to motivation, its influence was weaker compared to fairness and accuracy. This suggests that while extrinsic rewards (e.g., bonuses, promotions) are important, intrinsic factors like fairness and accuracy have a more lasting impact on employee motivation. These findings are consistent with Expectancy Theory, which highlights the alignment between effort, performance, and rewards as a driver of motivation. Employees are more motivated when they believe their efforts will be accurately assessed and fairly rewarded. The study concludes that subjective components, particularly perceived fairness and accuracy, are essential for motivating employees, thereby addressing the research question by identifying these factors as key determinants of motivation.

6.1.3. Negative Job Attitudes and Employee Performance

The analysis demonstrated a strong negative relationship between negative job attitudes and employee performance, particularly in terms of productivity. Negative attitudes related to productivity had a more significant impact on performance compared to other work behavior attitudes. For example, employees who felt disengaged or undervalued were more likely to exhibit lower productivity levels, absenteeism, and reduced commitment to organizational goals. These findings support Herzberg's Two-Factor Theory, which posits that negative attitudes reduce intrinsic motivation and performance. The study concludes that addressing negative attitudes, especially those affecting productivity, is crucial for enhancing employee performance. Strategies such as improving communication, recognizing employee contributions, and fostering a positive work environment can help mitigate these attitudes. This finding answers the research question by confirming the adverse effects of negative job attitudes on performance.

6.1.4. Working Conditions and Employee Satisfaction

The study established that working conditions, including physical work environments, availability of resources and tools, and work-life balance, significantly affect employee satisfaction. Among these, work-life balance had the greatest impact, followed by the availability of resources and tools. Employees who reported a healthy balance between their professional and personal lives were more satisfied and less likely to experience burnout. These findings align with Herzberg's Two-Factor Theory, which categorizes working conditions as hygiene factors that prevent dissatisfaction but do not directly create satisfaction. However, the study also found that improvements in working conditions, such as providing adequate resources and tools, can indirectly enhance satisfaction by enabling employees to perform their tasks more effectively. A supportive work environment, characterized by manageable workloads and personal time, is associated with higher employee satisfaction. This conclusion addresses the research question by emphasizing the importance of improving working conditions to boost satisfaction levels.

6.2 Recommendations

Based on the developed conclusions of this study, few recommendations for ensuring employee motivation and performance with job satisfaction in Swan, PICZ, and ZSIC General Insurance Companies go as follows:

6.2.1 Fairness and Transparency of PES: Organizations should work towards having a well-defined and transparent performance evaluation system. Clear communication regarding the criteria and processes of evaluation will help in building trust and motivating employees.

6.2.2. Improvement of Subjective Evaluation Accuracy: In this context, the enterprise has to be responsible and ensure the accuracy and equity of subjective evaluation results. The corresponding strategy includes appropriate training for evaluators and routine auditing to help eradicate potential bias from the very bottom of evaluation activities.

6.2.3. Address Negative Job Attitudes: As negative job attitudes tend to have a significant impact on employees' performance, organizations should try to eliminate these negative

organizational behaviors by establishing an encouraging organization culture, treating all staff quite equitably, and providing them with employee assistance programs to handle all the different concerns and grievances.

6.4.4. Prioritize Work-Life Balance and Resources: Insurance organizations should invest in improving work-life balance policies and providing the necessary resources and tools to employees; for example, flexible working arrangements and ensuring that employees have the necessary wherewithal to perform their tasks efficiently.

6.4.5. Monitor and Adapt PES Continuously: Include mechanisms of continuous feedback in the review and revision processes related to the performance evaluation system. This way, the PES shall not deviate from its set goals but can include issues raised from an employee perspective.

6.3 Areas of Future Research

The present study contributed valuably to the understanding of issues about factors of employee motivation, their performance, and satisfaction; yet, several aspects need more thorough investigation:

6.3.1. Effect of PES on Long-run Employee Retention: The future study may analyze to what degree performance evaluation system design and its implementation impact retention over a more extended period of time.

6.3.2. Cross-Industrial Comparison: The industry comparison study can give an overview on the level to which such findings in insurance industry are replicated within other sectors possessing similar organization configuration.

6.3.3. Managerial support and guidance during performance evaluation: Further studies may want to explore how managerial support at performance evaluation might influence employee motivational responses, which appeared weaker in the present study.

6.3.4. Cultural Differences in Job Attitudes and Performance: It would also be useful to examine the influence of culture on negative job attitudes and their relationship with performance, particularly in a multi-cultural work environment.

6.3.5. Technology and Performance Evaluation Systems: The use of digital tools and artificial intelligence may provide a new direction for future research into how these technologies are changing performance evaluation systems and affecting employee motivation and satisfaction.

It has also highlighted how performance evaluation systems, negative job attitudes, and working conditions influence the motivational level, performance, and satisfaction of employees. The recommendations and future research directions will assist organizations in developing these critical factors that bring an engaged and satisfied workforce.

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Appendix

Research Questionnaire on Performance Evaluation Systems and Employee Job Attitudes and Satisfaction

Introduction:

My name is Chikondi Zulu, and I am a student of the Master of Arts Degree in Business Administration (General) at the University of Lusaka. I am currently conducting a research study on the effect of performance evaluation systems on employee job attitudes and satisfaction in Swan, PICZ, and ZSIC General Insurance Companies. The purpose of this study is to evaluate the impact of performance evaluation systems on employee motivation, job satisfaction, and performance.

Your participation in this survey is entirely voluntary, and your responses will be kept confidential. The information provided will only be used for academic research purposes. By completing this questionnaire, you consent to participate in this study.

Please answer the following questions based on your experiences and perceptions of the performance evaluation systems in your organization.

Section 1: Demographic Information

1. Gender:

Male

Female

2. Age:

Below 25

25 - 34

35 - 44

45 and above

3. Years of Experience in the Insurance Industry:

0 - 2

3 - 5

- 6 - 10
- Above 10

4. Department:

- Administration
- Sales
- Human Resources
- Underwriting
- Other (please specify): _____

Section 2: Objective i - The Effect of Design and Implementation of Performance Evaluation Systems on Employee Motivation

Please rate the following statements based on your perception of the performance evaluation systems in your organization:

1. The performance evaluation system in my organization is clearly designed to improve employee motivation.

- Strongly Disagree
- Disagree
- Neutral
- Agree
- Strongly Agree

2. I feel that the implementation of performance evaluations has helped to enhance my motivation at work.

- Strongly Disagree

Disagree

Neutral

Agree

Strongly Agree

3. The criteria used in performance evaluations are fair and motivational.

Strongly Disagree

Disagree

Neutral

Agree

Strongly Agree

4. I receive sufficient support and guidance to improve my performance following the performance evaluation.

Strongly Disagree

Disagree

Neutral

Agree

Strongly Agree

Section 3: Objective ii - Key Factors Enhancing the Effectiveness of Performance Evaluation Systems

Please indicate your agreement with the following statements regarding key factors that enhance the effectiveness of performance evaluation systems:

Goal Setting:

1. Performance evaluations in my organization are based on clear and measurable goals.

Strongly Disagree

Disagree

Neutral

Agree

Strongly Agree

2. I understand how my individual goals align with the overall objectives of the company.

Strongly Disagree

Disagree

Neutral

Agree

Strongly Agree

Continuous Feedback:

3. I receive regular feedback on my performance throughout the year, not just during evaluation periods.

Strongly Disagree

Disagree

Neutral

Agree

Strongly Agree

4. The feedback I receive is helpful in guiding my professional growth and improving my performance.

Strongly Disagree

Disagree

Neutral

Agree

Strongly Agree

Participatory Evaluations:

5. I am involved in the performance evaluation process, providing input on my own performance.

Strongly Disagree

Disagree

Neutral

Agree

Strongly Agree

6. I believe my opinions and self-assessments are considered during the evaluation process.

Strongly Disagree

Disagree

Neutral

Agree

Strongly Agree

Reward Mechanisms:

7. The performance evaluation system in my organization includes rewards for achieving high performance.

- Strongly Disagree
- Disagree
- Neutral
- Agree
- Strongly Agree

8. I am motivated by the recognition and rewards I receive following performance evaluations.

- Strongly Disagree
- Disagree
- Neutral
- Agree
- Strongly Agree

Section 4: Objective iii - Relationship Between Negative Job Attitudes and Employee Performance

Please rate the following statements based on your experience:

1. I feel that negative job attitudes (e.g., dissatisfaction, frustration) affect my performance at work.

- Strongly Disagree

Disagree

Neutral

Agree

Strongly Agree

2. When I experience negative job attitudes, I am less productive in my work tasks.

Strongly Disagree

Disagree

Neutral

Agree

Strongly Agree

3. A lack of motivation and dissatisfaction from performance evaluations negatively impacts my job performance.

Strongly Disagree

Disagree

Neutral

Agree

Strongly Agree

4. When I feel unrecognized or undervalued during performance evaluations, my performance decreases.

Strongly Disagree

Disagree

Neutral

- Agree
- Strongly Agree

Section 5: Objective iv - Effect of Working Conditions on Employee Satisfaction

Please evaluate the following statements based on your working conditions:

1. The physical working conditions in my organization are conducive to performing my job effectively.

- Strongly Disagree
- Disagree
- Neutral
- Agree
- Strongly Agree

2. I am satisfied with the resources and tools available to me in my work environment.

- Strongly Disagree
- Disagree
- Neutral
- Agree
- Strongly Agree

3. The work environment promotes a healthy work-life balance.

- Strongly Disagree
- Disagree
- Neutral

Agree

Strongly Agree

4. My organization provides a safe and comfortable workplace that supports my well-being.

Strongly Disagree

Disagree

Neutral

Agree

Strongly Agree

5. The work culture in my organization positively influences my job satisfaction.

Strongly Disagree

Disagree

Neutral

Agree

Strongly Agree

Section 6: Dependent Variable - Employee Job Satisfaction and Attitudes

Please indicate your agreement with the following statements regarding your overall job satisfaction and attitudes:

1. I am satisfied with my job in the organization overall.

Strongly Disagree

Disagree

Neutral

Agree

Strongly Agree

2. I feel motivated to perform at my best due to the performance evaluation system.

Strongly Disagree

Disagree

Neutral

Agree

Strongly Agree

3. I have a positive attitude toward my work due to the recognition and feedback I receive from performance evaluations.

Strongly Disagree

Disagree

Neutral

Agree

Strongly Agree

4. The performance evaluation system has contributed positively to my overall job satisfaction.

Strongly Disagree

Disagree

Neutral

Agree

Strongly Agree

5. I believe that the performance evaluation system is a fair and accurate reflection of my contributions to the organization.

Strongly Disagree

Disagree

Neutral

Agree

Strongly Agree

End of Questionnaire

Thank you for your participation. Your responses will provide valuable insights into how performance evaluation systems influence employee attitudes and satisfaction in the insurance sector.

14.65%

SIMILARITY OVERALL

2.74%

POTENTIALLY AI

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Highlighted sentences with the lowest perplexity, most likely generated by AI.

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13 14 28 33 47 58 70 87 91 128 136 165 SCHOOL OF POSTGRADUATE STUDIES
PERFORMANCE EVALUATION AND EMPLOYEE SATISFACTION By CHIKONDI ZULU
MBAFIN17210343 A DISSERTATION SUBMITTED TO THE UNIVERSITY OF LUSAKA
IN PARTIAL FULFILMENT FOR THE REQUIREMENTS FOR THE AWARD OF THE
MASTER OF ARTS DEGREE IN BUSINESS ADMINISTRATION GENERAL. ©2024
Abstract The present study investigated the effect of performance
evaluation systems on job attitudes and satisfaction among employees
in Swan, Professional Insurance Corporation Zambia, and ZSIC General Insurance.
This was done to assess how design and implementation affect
motivation, how subjective performance evaluation affects motivation,
the nature of the relation between negative job attitude and
performance, and how working condition factors influence satisfaction. 41 152 A
quantitative research design was adopted, thus incorporating a
structured questionnaire to collect data from employees across the
three insurance companies. 17 19 25 39 73 89 101 223 248 278 The analyzed data
used descriptive statistics, Pearson correlation, and regression
analysis to test the relationships between the variables and the
significance of the findings. The results indicated that clarity and
fairness in PES design were the most potent motivators for
employees, with fairness as the most crucial. Subjective performance
appraisal had a moderate influence on motivation, which, in turn,

