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A Descriptive Study on Employee Perceptions of Motivational Factors in a Malaysian Insurance Firm

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ABSTRACT

Employee performance is critical for business success, particularly in the competitive Malaysian insurance sector. This research aims to study the key constituents impacting employee job performance within AIA Kuala Lumpur, a leading Malaysian insurance firm. This research involves a structured questionnaire in three aspects including rewards, training, and working environment to collect data from 270 samples of employees from various departments within the company. Regarding the key motivational factors, reward showed the highest positive perceptions among respondents, followed by training and working environment; moreover, job performance showed positive self-assessments. The overall reliability and validity of the constructs were strong, indicating the suitability scales across all factors. This study contributes to the existing body of literature by providing reliable construct measurements for motivational factors within the Malaysian insurance industry.

Keywords: Employee performance, Malaysian insurance firm, Motivational factors, Reward

1. INTRODUCTION

An effective and efficient workforce is paramount for successful business operations across all industries. Employee performance directly contributes to achieving organizational goals and maintaining competitive differentiation through enhanced material quality, product standards, and customized customer services (Hong & Zainal, 2023; Leong et al., 2023; Shamsida et al., 2023). Human resources, when optimally positioned, can leverage its full potential to maximize organizational output. This research aims to study the key constituents impacting employee job performance within AIA Kuala Lumpur, a Malaysian insurance firm. The insurance sector is a vital component of Malaysia's economy. As of 2024-2025, Malaysia's general insurance industry is expanding robustly. Gross Written Premiums (GWP) for general insurance reached approximately USD 5 billion in 2024, marking a 6.9% year-over-year increase. The industry is projected to grow at a compound annual growth rate (CAGR) of 6.6%, reaching USD 7.2 billion by 2029 (GlobalData, 2025). Despite its importance, the sector faces a competitive environment in which customer satisfaction hinges heavily on the attitudes and behaviors of its insurance agents. Studies show that human agents remain the highest-rated channel for customer satisfaction in insurance, with many customers willing to switch insurers after just one negative interaction, emphasizing the critical role of

agent-customer interactions (Dahal, Ghimire, & Joshi, 2023). That is, positive agent demeanor, prompt service, and ongoing interaction contribute to higher satisfaction levels.

Within this context, AIA Malaysia claimed itself being one of Asia's largest insurance groups, operating in an environment where proactive feedback-seeking to facilitate improvements in sales, service, operations efficiency and customer satisfaction is essential for competitive advantage. The company's focus on creating effective customer engagement strategies and understanding customer buying behaviors positions employee performance as a critical success factor. Understanding the factors that drive employee performance in this context is crucial for sustainable business growth and maintaining a competitive edge.

Key concepts underpinning this research include Job performance refers to the effective and efficient execution of tasks and responsibilities by employees, crucial for achieving organizational objectives (Campbell, 1990). In the service industry, such as insurance, performance is often appraised by the quality of services provided and the ability to interact effectively with clients (Lal & Haumann,2016). Motivation is conceptualized as the energy that propels human resources to earnestly fulfill their obligations and perform tasks with efficiency (Deci & Ryan, 2000). Training represents a systematic process of acquiring knowledge, skills, and competencies that enhance employees' ability to perform their current and future job responsibilities effectively (Goldstein & Ford, 2002). The relationship between training and job performance is well-established in organizational literature, with effective training interventions leading to measurable improvements in individual performance outcomes, productivity, and service quality (Arthur et al., 2003). The working environment encompasses the physical, psychological, and social conditions under which employees perform their duties, including workplace culture, organizational climate, physical facilities, technological resources, and interpersonal relationships (Chandrasekar, 2011). Research consistently demonstrates that positive working environments characterized by supportive management, adequate resources, clear communication, and collaborative relationships enhance employee performance, while negative environments can impede productivity and service delivery (Bakker & Demerouti, 2007). While existing literature widely acknowledges the relationship between motivation, training, working environment, and employee performance, a noticeable gap exists in research specifically within Malaysian insurance companies, underscoring the need for the present study.

Although existing research has explored the general impact of training, motivation, and work environment on performance, there are relatively few studies that have integrated these factors in the context of the high customer interaction demands of insurance agents, a group that plays a crucial role in customer retention. Furthermore, current research on Malaysia's insurance industry primarily focuses on macro-level market analysis, without delving into the micro-level mechanisms that drive employee performance, particularly in the context of the industry's rapid growth. Based on the above two gaps, factors from the staff perspective and micro-level research in the context of the Malaysian insurance service sector, this research aims to: 1) assess employees' perceptions of key motivational factors, including rewards, training, and working environment within the selected Malaysian insurance company (AIA Kuala Lumpur). 2) To evaluate the reliability of the measurement scales used for assessing these motivational factors.

2. LITERATURE REVIEW

This section reviews the existing academic literature pertinent to employee motivation and job performance within organizational contexts. For each motivational factor: rewards, training, and the working environment, the conceptualization was examined and links to employee job performance were

established. Special attention is given to synthesizing findings relevant to the service sector and highlighting the current research landscape concerning these variables in the Malaysian context.

2.1 Motivation and Motivational Factors

Motivation is a psychological force that influences individuals' willingness to exert effort towards achieving goals. Maslow's Hierarchy of Needs remains one of the most prevalent frameworks used to understand employee motivation. The hierarchy suggests that employees' needs must be met progressively, from basic physiological needs to self-actualization (Maslow, 1943). McClelland's Learned Needs Theory posits that individuals develop unique needs based on personal experiences, including needs for achievement, power, and affiliation (McClelland, 1987). Additionally, Herzberg's Two-Factor Theory categorizes motivation into intrinsic factors (e.g., achievement, recognition) and hygiene factors (e.g., salary, working conditions), emphasizing the importance of both in fostering employee satisfaction (Herzberg, 1959). These motivational theories guide organizations in understanding the variables that influence job performance and employee satisfaction.

2.2 Reward

Rewards, whether intrinsic or extrinsic, play a significant role in motivating employees and improving job performance. Intrinsic rewards, such as job recognition and personal development, fulfill psychological needs and contribute to long-term motivation (Luthans & Stajkovic, 2000). On the other hand, extrinsic rewards, such as monetary compensation and benefits, address basic and physiological needs (Chiang & Birtch, 2008). A combination of both reward types is crucial in meeting the diverse needs of employees and ensuring high performance. Research has shown that performance-based compensation positively impacts employee productivity and satisfaction, while non-financial rewards, such as career development opportunities and job security, help retain employees and foster loyalty. Specifically, researches show that reward systems, encompassing both financial and non-financial incentives, are vital for employee performance, motivation, and recruitment within Malaysian industries. For example, well-structured reward systems enhance organizational reputation and employee satisfaction (Ong, Yip, & Teh, 2011). Rewards also play a crucial role in improving service recovery performance and overall organizational competitiveness (Ong, Yip, & Teh, 2012; Piaralal, Mat, Piaralal, & Bhatti, 2014).

2.3 Training

Training is a vital tool for enhancing employees' skills and ensuring optimal job performance. It not only equips employees with the necessary knowledge and abilities but also serves as a motivational tool (Noe, 2020). Effective training programs, whether on-the-job or off-the-job, are linked to improvements in productivity and job satisfaction (Salas, Tannenbaum, Kraiger, & Smith-Jentsch, 2019). On-the-job training allows employees to learn through direct experience, enhancing their efficiency and familiarity with job tasks, while off-the-job training provides a more structured learning environment, which can be beneficial for skill development (Siqueira, 2023). Continuous professional development through training helps align employees with organizational goals and enhances their ability to perform well under changing market conditions, especially in the insurance industry, where training programs help improve agents' understanding of products and performance (Badlishah & Majid, 2016; Shahrizal, 2018).

2.4 Working Environment

The working environment, comprising both physical and behavioral elements, significantly affects employee motivation and performance. A supportive physical environment, free from stressors like excessive noise and unsafe conditions, enhances employee focus and productivity (Zhenjing, Chupradit, Ku, Nassani, & Haffar, 2022). Likewise, a positive behavioral environment, fostered through effective communication and teamwork, promotes organizational commitment and job satisfaction (Lin, 2024). A well-designed environment can reduce turnover, improve performance, and enhance overall organizational success (Sumlin, Hough, & Green, 2021). Research consistently shows that favorable work conditions in Malaysia lead to higher employee engagement and more effective contributions to organizational goals. For instance, one study found that fulfilling Basic Psychological Needs−autonomy, competence, and relatedness−creates a supportive environment that enhances employee engagement and organizational efficiency, leading to improved performance (Shahren, Razak, & Koe, 2025)

2.5 Job Performance

Job performance is defined as how effectively an employee fulfills their assigned duties and responsibilities within an organization. It encompasses both the quality and quantity of work produced over a specified period (Akbar, Silaban, & Salmah, 2024). Job performance is a critical factor for organizational success, as it directly impacts productivity, goal achievement, and employee development (Torabi, Ardekani, & Hatami Nasab, 2021). Existing research related to insurance sectors in Malaysia showed that effective measurement of job performance often includes metrics like efficiency, quality of work, goal attainment, and teamwork, which help organizations identify areas for improvement and reward high performers (Adam, Razak, & Alshurideh, 2023; Rozaini, Norailis, & Aida, 2015).

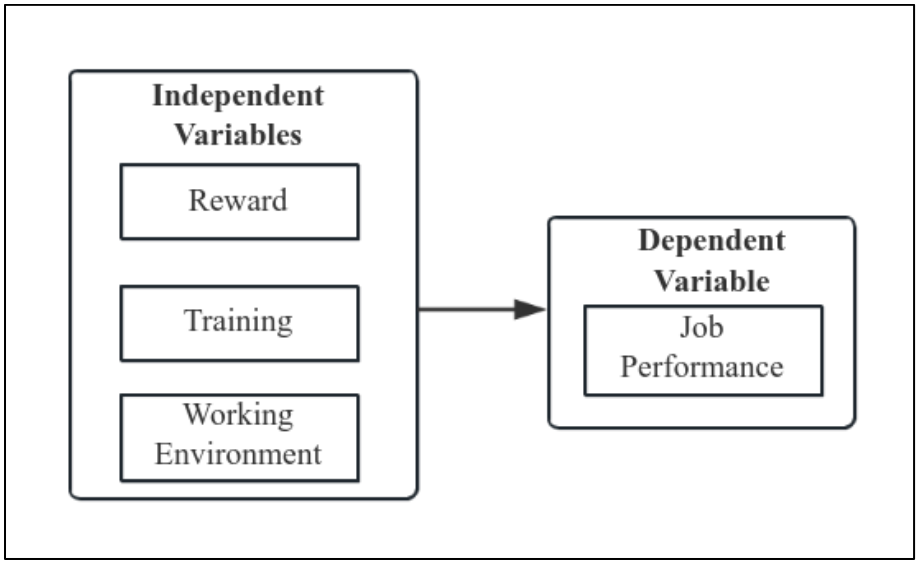

Figure 1: Conceptual Framework

Source: (Author, 2025)

3. METHODOLOGY

This section outlines the methodological approach employed to assess employees' perceptions of key motivational factors, including the research design, defines the target population and sampling strategy, describes the data collection and analysis procedures, and concludes with a discussion of the pilot study and ethical considerations.

3.1 Research Design

The primary instrument for data collection was a self-administered questionnaire survey. This method was chosen for its practicality, cost-effectiveness, and ability to gather standardized data from a large number of respondents. The questionnaire was structured into three main sections: 1) Section A: Designed to collect demographic information of the respondents, including age, gender, education level, ethnicity, and years of job experience. 2) Section B: Focused on assessing employees' perceptions of the three independent variables: Reward, Working Environment, and Training. 3) Section C: Focused on assessing employee Job Performance (the dependent variable). Both Section B and Section C utilized a 5-point Likert Scale, ranging from "1 = Strongly Disagree" to "5 = Strongly Agree," to capture the intensity of respondents' perceptions and attitudes.

This study adopted a quantitative research approach, primarily employing a descriptive design. Descriptive analysis was utilized to systematically characterize the demographic profile of the respondents to assess their perceptions regarding the specified motivational factors. Mean and standard deviation values are presented for all items across the four main variables (Reward, Training, Working Environment, and Job Performance) to show data distribution. The reliability of each measurement scale was assessed using Cronbach's Alpha coefficient to ensure internal consistency of the constructs, while validity was assessed using the Kaiser-Meyer-Olkin Measure of Sampling Adequacy and Bartlett’ s Test of Sphericity to confirm the suitability of the Likert-scale items for factor analysis in further study, as per Sekaran and Bougie (2010).

3.2 Population and Sample

The target population for this study comprised all employees working at the AIA Insurance Company Malaysia, Kuala Lumpur branch. Based on information from senior management, this branch has approximately 500 employees. For sampling, a non-probability convenience sampling technique was employed. Sampling methods can be broadly categorized into probability and non-probability sampling. In probability sampling, each element of the population has a known and equal chance of being selected, thereby reducing selection bias. In contrast, non-probability sampling does not provide every population element with an equal chance of selection (Sekaran & Bougie, 2010). Convenience sampling, a type of non-probability sampling, involves selecting respondents who are readily accessible to the researcher. This method is widely used because it allows researchers to quickly and efficiently collect essential data (Babin, Zikmund, Griffin, & Carr, 2013). Therefore, convenience sampling was deemed appropriate for this study.

To determine the sample size, reference was made to Krejcie and Morgan's (1970), widely accepted sample size table. For a population of 500, a recommended sample size of 217 (often rounded to 220) or slightly higher is typically considered sufficient for statistical inference. To ensure an adequate number of responses and account for potential incomplete questionnaires, a total of 300 questionnaires were distributed via WenJuanWang (a Chinese online survey platform) to employees across various departments

within the AIA Insurance Company Malaysia, Kuala Lumpur branch. The initial version of the web-based questionnaire was distributed in English. This departmental distribution aimed to capture a diverse range of perspectives from the workforce. The sampling elements included all staff members, irrespective of their hierarchical level, and data were collected on their age, gender, educational background, ethnicity, and years of employment. Ultimately, 270 questionnaires were validated and constituted the sample for this research.

3.3 Data Collection and Analysis

Upon collection, all raw data from the questionnaires underwent a systematic processing procedure using SPSS version 24 to ensure accuracy and readiness for analysis. Initially, all questionnaires were screened for completeness and reviewed for inconsistencies, with necessary corrections made and missing data addressed through respondent follow-ups where feasible. Responses were then coded numerically for quantitative analysis, with demographic categories assigned numerical values (e.g., Male='1', Female='2') and Likert scale responses coded from 1 to 5. All coded data were entered into SPSS, with inverse coding applied to negatively worded items to maintain consistent scale direction. Finally, a comprehensive data cleaning process was conducted within SPSS to identify and handle any remaining missing values, outliers, or errors, ensuring a robust dataset for statistical analysis.

3.4 Pilot Study

To ensure the reliability and clarity of the questionnaire prior to the main data collection, a pilot study was conducted with 30 participants randomly selected from employees at AIA Insurance Company Malaysia, Kuala Lumpur Branch. The data from this pilot test were analyzed to assess the reliability of the measurement scales. All constructs demonstrated acceptable internal consistency, with a Cronbach's alpha coefficient of 0.82, exceeding the minimum threshold of 0.70. This confirms the instrument's suitability for the main study. In addition, a KMO value of 0.85 indicates high sampling adequacy.

Table 1: Reliability of Questionnaire

Cronbach's α	Item	Sample
0.82	20	30

Table 1 presents the reliability analysis of the questionnaire used in the study, assessing the internal consistency of 25 Likert-scale items across Training, Reward, and Working Environment and Job Performance through Cronbach's Alpha. The overall value is 0.82, indicating "Very Good" reliability as per Sekaran and Bougie's (2010) guideline.

Table 2: Validity of Questionnaire

KMO test and Bartlett's test		
KMO		0.85
Bartlett's sphericity test	Approximate chi-square.	1987.35
	df	300
	P	0.000***

(Note: *** represents a 1% significance level)

Table 2 summarizes the validity analysis of the 25 Likert-scale items in the questionnaire, using the Kaiser-Meyer-Olkin (KMO) Measure of Sampling Adequacy and Bartlett's Test of Sphericity to assess suitability for factor analysis. A KMO value of 0.85 indicates high sampling adequacy as per Sekaran and Bougie (2010) guideline.

3.5 Ethical Considerations

Ethical approval for this research, particularly regarding the use of questionnaires involving human participants, was granted by the Ethics Committee in Human Research at SEGi University. Permissions from the AIA Insurance Company Malaysia were also secured before commencing the survey. Prior to data collection, informed consent was obtained from all participants, clearly outlining the study's purpose, the voluntary nature of participation, and the right to withdraw at any time. The collected data are used solely for the researcher's master dissertation.

4. RESULTS AND ANALYSIS

This section includes tables and figures covering respondents' demographic profiles, central tendency measures for variables, and reliability analysis of scales, mainly describing the employee group and their general perceptions of motivational factors.

Table 3: Demographic Profile

Demographic Factor	Categories	Frequency	Percentage
Gender	Male	126	46.67%
	Female	144	53.33%
Age	≤25 years	37	13.70%
	26-35 years	147	54.44%
	36-45 years	69	25.56%
	46-55 years	13	4.82%
	≥55 years	4	1.48%
Ethnicity	Chinese	210	77.78%
	Malay	17	6.30%
	Indian	43	15.92%
	Others	0	0%
Education	Certificate	79	29.26%
	Diploma	114	42.22%
	Degree	76	28.15%
	Master	1	0.37%
	Others	0	0%
Tenure	<2 years	54	20.00%
	2-5 years	59	21.85%
	5-10 years	87	32.22%
	≥10 years	70	25.93%

Table 3 summarizes the demographic profile of respondents (N = 270). The sample was fairly balanced by gender, with a slight majority of females (53.33%). Most participants were aged 26–35 (54.44%),

reflecting a relatively young workforce in their prime career-building stage, while only 6.30% were Malay and 1.48% aged 55 or above, indicating limited ethnic and age diversity. Ethnically, Chinese respondents dominated (77.78%), consistent with the local workforce composition in certain Malaysian industries. Education levels were skewed toward diploma holders (42.22%) and certificate holders (29.26%), suggesting that the workforce is largely mid-skilled rather than degree-qualified. In terms of tenure, the largest group had worked 5–10 years (32.22%), followed by those with 10 years or more (25.93%), which indicates relatively strong organizational retention compared with industries where short tenure is the norm. Collectively, these demographics suggest that the branch relies on a stable, mid-skilled, and ethnically concentrated workforce, but may face challenges in attracting older, more experienced professionals and in diversifying its talent pool.

Table 4: Mean and Standard Deviation of Reward

Item	Statement	Mean	Standard Deviation	Ranking
R1	I believe financial rewards (salary, bonus and other perks) could increase motivation at workplace.	4.57	0.63	5
R2	I am satisfied with the company pay structure.	4.73	0.52	2
R3	I believe rewards should be based on performance.	4.70	0.53	3
R4	My superior recognizes the extra effort that I put at workplace.	4.87	0.43	1
R5	Performance appraisal influence pay raise.	4.63	0.49	4

In Table 4, the analysis of reward-related factors reveals consistently high mean scores across all five items, ranging from 4.57 to 4.87 on a 5-point Likert scale, indicating strong positive perceptions among respondents. Recognition from superiors for extra effort ranked highest with a mean of 4.87 (SD=0.43), followed by satisfaction with the company's pay structure at 4.73 (SD=0.52), and the belief that rewards should be performance-based at 4.70 (SD=0.53). The influence of performance appraisals on pay raises scored 4.63 (SD=0.49), while the belief that financial rewards increase workplace motivation ranked lowest at 4.57 (SD=0.63), though still indicating strong agreement. The relatively low standard deviations across all items, particularly for superior recognition (0.43) and performance appraisal influence (0.49), suggest high consistency in responses, while the slightly higher standard deviation for financial reward motivation (0.63) indicates marginally more varied opinions on this aspect. Overall, the results demonstrate that employees have uniformly positive attitudes toward reward systems, with recognition and fair compensation structures being particularly valued.

Table 5: Mean and Standard Deviation of Training

Item	Statement	Mean	Standard Deviation	Ranking
T1	I have training opportunities to learn and enhance my knowledge.	4.30	0.60	1
T2	My company has variety of training programs to improve employee's ability.	4.20	0.55	4
T3	The training programms have improved my decision-making skills.	4.23	0.63	3
T4	I have been trained with all skills that are needed to perform my job.	4.23	0.57	2
T5	Overall, the training I receive meets the needs of my job.	4.17	0.60	5

In Table 5, the analysis of training-related factors demonstrates consistently positive perceptions among respondents, with mean scores ranging from 4.17 to 4.30 on a 5-point Likert scale. Training opportunities to learn and enhance knowledge ranked highest with a mean of 4.30 (SD=0.60), followed by adequate training in job-required skills at 4.23 (SD=0.57), and improved decision-making skills through training programs also at 4.23 (SD=0.63). The company's variety of training programs to improve employee ability scored 4.20 (SD=0.55), while the overall alignment of training with job needs ranked lowest at 4.17 (SD=0.60), though still indicating strong agreement. The standard deviations across all items remained relatively consistent, ranging from 0.55 to 0.63, with the company's training program variety showing the least variation (0.55) and decision-making skills improvement showing the most (0.63). These results indicate that employees generally perceive training opportunities favorably, with learning and development opportunities being particularly well-regarded, though there is slight room for improvement in ensuring training programs fully meet specific job requirements.

Table 6: Mean and Standard Deviation of Working Environment

Item	Statement	Mean	Standard Deviation	Ranking
W1	I like challenging tasks as it enhance my knowledge and creativity.	4.07	0.58	2
W2	I am satisfied with the working condition at my workplace.	4.03	0.72	3
W3	I understand the importance to value and respect my colleague.	4.00	0.59	4
W4	My job brings positive changes to me.	4.23	0.57	1
W5	My superiors always encourage and guide me in the performance of my work.	3.93	0.58	5

In Table 6, the analysis of working environment factors shows moderately positive perceptions among respondents, with mean scores ranging from 3.93 to 4.23 on a 5-point Likert scale. Job bringing positive changes ranked highest with a mean of 4.23 (SD=0.57), followed by preference for challenging tasks that enhance knowledge and creativity at 4.07 (SD=0.58), and satisfaction with workplace conditions at 4.03 (SD=0.72). Understanding the importance of valuing and respecting colleagues scored 4.00 (SD=0.59), while encouragement and guidance from superiors ranked lowest at 3.93 (SD=0.58), though still indicating general agreement. The standard deviations ranged from 0.57 to 0.72, with job satisfaction showing the least variation (0.57) and workplace conditions showing the most (0.72), suggesting more diverse opinions regarding working conditions. These results indicate that while employees generally view their working environment positively, there is notable room for improvement in supervisory support and guidance, and the relatively higher standard deviation for workplace satisfaction suggests varying experiences among employees regarding their immediate work conditions.

Table 7: Mean and Standard Deviation of Job Performance

Item	Statement	Mean	Standard Deviation	Ranking
J1	My performance is better than that of my colleagues with similar qualifications.	4.35	0.55	2
J2	I am satisfied with my performance at work place.	4.19	0.61	4
J3	I am committed to have continuous quality improvement in my work.	4.28	0.75	3
J4	I have good support from my supervisor in handling my tasks.	4.15	0.66	5
J5	I have good knowledge of my company's products, services and insurance policy.	4.50	0.57	1

In Table 7, the analysis of job performance reveals positive self-assessments among respondents, with mean scores ranging from 4.15 to 4.50 on a 5-point Likert scale. Knowledge of company products, services, and insurance policies ranked highest with a mean of 4.50 (SD=0.57), followed by performance comparison with similarly qualified colleagues at 4.35 (SD=0.55), and commitment to continuous quality improvement at 4.28 (SD=0.75). Satisfaction with workplace performance scored 4.19 (SD=0.61), while supervisory support in task handling ranked lowest at 4.15 (SD=0.66), though still indicating positive agreement. The standard deviations varied considerably across items, ranging from 0.55 to 0.75, with performance comparison showing the least variation (0.55) and commitment to quality improvement showing the most (0.75), suggesting more diverse opinions regarding continuous improvement efforts. These results demonstrate that employees have confidence in their job performance and product knowledge, with particularly strong self-perceptions of their competence relative to peers, though supervisory support emerges as an area requiring attention, consistent with findings from the working environment analysis.

Table 8: Mean of All Constructs

Variables	Number of Items	Mean
Reward	5	4.70
Job Performance	5	4.29
Training	5	4.23
Working Environment	5	4.05

Table 8 presents the mean scores of all constructs in descending order. Reward has the highest mean score (4.70), followed by Job Performance (4.29), Training (4.23), and Working Environment, which has the lowest mean score (4.05). Each construct includes five items.

5. DISSCUSSION

After a careful review of the literature, this study identified four variables−three motivational factors and their relationship with employee performance. The results of the empirical data analysis also support the existing literature. Specifically, in aspect of rewards (mean = 4.70), both intrinsic and extrinsic, are the most positively perceived motivational factor, supporting recent evidence on the critical role of reward systems in enhancing employee satisfaction and performance. For example, Li et al. (2023) found that employees with high satisfaction across multiple reward dimensions, including pay, career development, and recognition, demonstrated significantly better work performance, underscoring the multidimensional impact of reward systems. This is consistent with broader findings that highlight how effective reward structures reinforce both satisfaction and sustained performance outcomes (Newman et al., 2024; Figueiredo et al., 2025). Training (mean = 4.23) was also well-regarded, reinforcing prior evidence and recent findings that effective training enhances employees' skills, confidence, and motivation in high-interaction roles, such as insurance agents in this study. For example, Al-Dmour et al. (2024) showed that structured training programs in the financial services sector significantly improved employees' service quality and job motivation. However, the Working Environment scored lowest, with supervisory support identified as a weak area (Table 6, item W5, mean = 3.93), consistent with Job Performance findings (Table 7, item J4, mean = 4.15), suggesting a need for improved managerial guidance. Lee, S. E., et al. (2023) found that perceived supervisory support is a significant predictor of job performance via engagement, meaning that when supervisory support is low, both engagement and performance suffer. Also, Yang et al. (2024) demonstrated that trust in supervisors and job-satisfaction mediated the influence of work environment on job performance. Lower supervisor support corresponded with lower reported well-being, which in turn correlated with lower job performance. Lastly, the pilot test demonstrated strong reliability (Cronbach's alpha = 0.82) and validity (KMO = 0.85, Bartlett's Test $p < .001$) of the 25 Likert-scale items, affirming the robustness of the measurement scales. This provides a solid foundation for further research on the correlation between motivational factors and job performance, and offers practical insights for AIA Malaysia to strengthen supervisory support and workplace conditions in order to enhance employee performance and customer satisfaction.

6. CONCLUSION

This study suggests an assessment of employee perceptions at AIA Kuala Lumpur regarding what might be characterized as motivational factors such as rewards, training, and the working environment. This study contributes to the existing body of literature by providing reliable construct measurements for motivational factors within the Malaysian insurance industry. The results indicate that reward systems, particularly recognition and a fair pay structure, are highly valued, suggesting a strong positive attitude toward financial and non-financial rewards. Training also received favorable evaluations, highlighting the importance of skill development and career growth opportunities. While the working environment was positively rated, it emerged as the lowest among the factors, suggesting that there is room for improvement, particularly in areas such as supervisory support and workplace conditions. Job performance was assessed positively, reflecting employees' confidence in their performance and product knowledge. Importantly, the instrument demonstrated strong reliability and validity in the pilot study, confirming the robustness of the findings.

7. LIMITATION AND FUTURE RESEARCH

It offers initial insights into Malaysian insurance company employees' perceptions of motivational factors. However, several limitations exist. First, this study used a cross-sectional design. It cannot establish a causal relationship between motivational factors and employee performance. It also cannot capture the dynamic changes in employee perceptions over time. Second, data relied mainly on self-reports. Social desirability bias might be present. Furthermore, this research focused only on one branch of AIA Insurance Company in Malaysia. Its findings' generalizability may be limited by this specific organizational culture and regional context.

Notably, this article is part of the author's master's dissertation. This article aims to lay a solid foundation for subsequent analysis. It does this by describing respondent characteristics and their general perceptions of motivational factors. It also verifies the reliability of the measurement scales. Future research, specifically the subsequent chapters of the master's dissertation, will build upon this. Specifically, future work will reveal the individual relationships between each motivational factor and performance. It will also use multiple regression analysis to explain the comprehensive predictive power and relative importance of each factor for performance. This will provide more comprehensive and guiding human resource management recommendations for the Malaysian insurance industry and the broader service sector.

Author contributions: The author is solely responsible for all aspects of this work.
Ethical Statement: Ethical approval for this research, particularly regarding the use of questionnaires involving human participants, was granted by the Ethics Committee in Human Research at SEGi University. Permissions from the AIA Insurance Company Malaysia were also secured before commencing the survey.
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Data Availability Statement: The associated data is available upon request from the corresponding author.
Declaration Statement of Generative AI: The authors declare that no generative AI tools were used in the creation of this study, except for language proofreading and polishing purposes only.

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