What leadership approach is essential to ensure the efficiency of employee engagement in the insurance sector?

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DECLARATION

I declare that this Dissertation has not already been accepted in substance for any degree and is not concurrently submitted in candidature for any degree. It is the result of my own independent research except where otherwise stated.

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Date: 02/05/2017
ABSTRACT

Employee engagement is becoming challenging for the business world today as a lot of individuals seem to be disengaged which impacts on an organisations performance and productivity. This study aimed to examine how leaders from the insurance sector can ensure the efficiency of employee engagement.

The study examined existing literature on leadership in the insurance sector as well as looked at the importance of employee engagement and the links it had with leadership. The study wanted to develop on these existing studies.

The study was carried out using an interpretative approach as the researcher wanted to build on existing theory and they wanted to examine the feelings and opinions of employees within the insurance sector. Also investigate the perceptions and attitude of the employees leaders. Qualitative research was conducted to obtain in-depth information and opinions in relation to the area of the study. The researcher had used a case study approach and had implemented three focus groups with 19 participants from the case study.

The final findings were discussed through identified themes, these key findings had then assisted to put forward recommendations. The main findings had shown that there are various factors that influence an employee to be disengaged. It also helped achieve an understanding of what contributions a leader can make through their role and approach to get employees more engaged.

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LIST OF ABBREVIATIONS

CS- Case study

GTM- Grounded theory method
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Chapter One

Introduction
1: INTRODUCTION

1.0 Chapter overview:
This chapter will be discussing the background research to the area of study this project is focusing on. It will also underpin why this topic was chosen by the researcher in particular and outline the aims and objectives of the study along with the structure of this dissertation.

1.1 Project title:
What leadership approach is essential to ensure the efficiency of employee engagement in the insurance sector?

1.2 Background to the research:
In this study the researcher will investigate as to how leaders can improve employee engagement within the insurance sector. Leadership and engagement are two fundamental areas that practicing managers and organisational researchers look into to acknowledge the behaviours of individuals within an organisation (Steers, et al, 1996). There has been considerable research conducted on the topics ‘engagement’ and ‘leadership’. However there is a limited research attention to how the role and approaches of a leader can assist in creating a high level of employee engagement (Bakker, et al, 2011).

The working life has immeasurably changed over the years, most families have two breadwinners now. Despite the job flexibility and employment practices, which help some undoubtedly, the pressure within the workforce remains intact. Work can never be stress free for individuals therefore leads to disengagement which is a huge problem for businesses today (Kinder, et al, 2008). Employee engagement has a considerable impact on the productivity of an organisation, hence why it is a crucial area that needs to be looked at (Kinder, et al, 2008). There is no specific guaranteed
framework as such that a leader can adapt to, to make sure their employees are engaged 100 percent.

This is why the researcher carried out this study to add to what is already known about the topic. She wants to develop on existing studies on how the role of an leader can ensure that employees are more engaged. Also to find out what leads to disengagement and to establish what would make employees more engaged at work. People are becoming more economically active and the researcher feels that if someone is going to be working till their retirement age they should work in an environment they are happy and engaged in. This study wants to find a solution to disengagement through a leaders approach and role. There is a wide range of leadership styles and approaches. Therefore it is difficult for researchers to distinguish amongst which one would be most appropriate to influence on employee engagement.

1.3 Basis of research:
The researcher decided to focus upon the insurance industry in particular as being part of the industry herself she has seen how disengagement of employees is an disadvantage for the employees as well as for the leaders. This study wants to assist in finding ways how employees can be made more engaged and happier in the work environment also how a leaders role can assist in achieving that. It is essential for an employee to feel valued and engaged within the workforce they work in, as they will perform to a higher standard which would enhance the performance of the organisation overall (Armstrong, Murlis, 2007). This study will therefore be beneficial for leaders of the insurance sector to create effective engaged teams. This would increase productivity and also employees would benefit by being more satisfied and happy in the workforce. To assist the researcher to investigate the area of this study, they had chosen to do a case study on Ty admiral, which is a car insurance company. Due to her direct links with the company will make it easy
and convenient for the researcher to carry out her research. Also will enable her to gather reliable and accurate data.

The researcher has also aimed to conduct primary research involving her to gather up qualitative data. Clough and Nutbrown (2012) explains how research involves investigating an area of topic for a specific purpose. It also provides an opportunity to extend on existing knowledge or theory. The researcher had chosen to instigate a few focus groups with participants from her case study. The focus groups will allow her to gain comprehensive and reliable information which should assist in achieving the objectives and aims of this study. In relation to previous studies that have been carried out, this study will provide more up to date information hence would increase reliability of the data.

1.4 Aims and objectives:

The following objectives have been created to achieve the main purpose of this research:

**Objective 1:** To review the literature on the various leadership styles within the insurance sector and distinguish amongst the different types.

**Objective 2:** Undertake focus groups with a sample of participants from a case study on an insurance firm.

**Objective 3:** To explore what actually causes employee disengagement.

**Objective 4:** To find out whether the current models of leadership within the insurance sector are the most appropriate to ensure the efficiency of employee engagement.
**Objective 5:** Establish any contribution leaders can make to get employees more motivated and engaged.

**1.5 Dissertation structure:**

This dissertation is split into six chapters which the diagram below shows:

- **Chapter One:** States aims and objectives of the study. Also explains the purpose and reasoning for why the research has been carried out.

- **Chapter Two:** Provides the reader with existing knowledge/theory on studies that have already been done on the area of study. This develops a framework for the researcher to expand on.

- **Chapter Three:** Explores the methods that were considered and also used for this study. Also provides explanation to the limitations and ethical and reliability issues.

- **Chapter Four:** The final findings are presented through themes that were identified. The researcher then interprets the data collected.

- **Chapter Five:** Summarises the key findings and provides recommendation after giving an explanation of how the objectives have been achieved.

- **Chapter Six:** All documents in relation to this study is evidenced. E.g. Focus group questions protocol, transcriptions, participant’s consent/information sheet and approved ethics form.
1.6 Chapter summary:

This chapter has justified the reason why this study has been carried out. It has also presented the aims and objectives which the researcher wishes to achieve. It also illustrates how this dissertation has been structured to give an insight to the reader of the contents of each chapter.
Chapter Two

Literature review
2: Literature Review

2.0 Chapter overview:
This chapter will review relevant literature on leadership in general but concentrate on the main leadership theories, also the leadership styles that are used within the insurance sector. In addition, employee engagement will be looked upon to draw connections to how those leadership styles can influence employee engagement and the importance of it. The purpose is to gain some background information on the study topic and the existing studies on the different types of leadership styles. This will assist to understand what leadership styles is required for a positive influence upon employee engagement.

2.1 Overview of what leadership is:
There are a number of ways to conceptualize leadership due to different perspectives. However all these conceptualizations sum up leadership to be identified as to have the following characteristics:

A) Leadership is considered to be a process
B) Leadership involves making an influence in the workforce
C) Leadership is committing themselves and team members to attain a goal

The above characteristics define the term leadership to be ‘a process whereby an individual influences a group of individuals to achieve a common goal’ (Northouse, 2010). It can also be described to be an individual who leads their team aligned with an organizational strategy. It involves creating culture and a working environment that will contribute to its success and performance (Coleman, MacNicol, 2015).

2.2 Overview of existing leadership theories:
The main theories of leadership can simply be categorized into the following:

1) Trait
Leadership traits were studied upon back in the early 20th century. It was to determine what made particular individuals perceived as effective leaders. The theories that were developed from this approach was the ‘great man’ theory, which focused on discovering the characteristics and qualities of great leaders. It was believed that they were innate, something those individuals were born with. Studies by Mann (1959) showed that leaders are perceived to be effective if they had the following traits: Intelligence, adjustment, dominance, conservatism and extraversion (Northouse, 2010). The trait approach differs from other approaches because it does not look at what a leader is required to do in order to be a great leader. Instead it highlights that it is vital for a leader to have a set of traits in their personality in order to gain effective leadership.

The strength of this approach is that it allows individuals to understand what their best traits are. Also how to improve their overall effectiveness as a leader by identifying their strengths and weaknesses. However there is a limitation to this approach that leaders can be ineffective. This is because studies from Stogdill (1948) showed that people who have a set of innate characteristics perhaps would make them effective leaders in one situation however may not be a good leader in another situation. Changes in circumstances and situations has an influence in leadership. These characteristics may not be enough, leaders may need to develop these traits with further training perhaps. This could give the rise to a debate whether a leader needs additional professional management training to be an effective leader.
2.2.2 The behavioural approach:

After the early reviews of trait literature researchers had then began to focus upon behavioural styles of leaders (Day, Antonakis, 2012). Lewin and Lippitt (1938) looked at the behaviours that leaders enacted and how leaders treated their employees. The behavioural approach concentrates on the study of a leaders specific actions and behaviours. A Behavioural theorist believes that a leaders actions can result as the determinant to their leadership success and effectiveness.

The Behavioural approach has had two important studies undertaken. One of which is the study of the Ohio State University (1940). They had conducted a research using the ‘leaders behaviour description questionnaire’ to understand how a leader commonly behaves. There results brought them to the conclusion that there are two particular groups of behaviours that were highly agreed upon. These two groups were categorized as ‘People oriented leaders’ and ‘Task oriented leaders’.

It was discovered that leaders who were people oriented, had ensured that their employees needs were prioritized and satisfied. These leaders were visualized to be more considerate and effective. Leaders with such behaviour have a focus to keep their employees motivated which will allow to improve their employees performance. It was also recognized that leaders whom were task oriented were considered to be organized. Also that they were focused mainly upon the organization structure and how they would keep their structure and operational management in control (Day, Antonakis, 2012). The behavioural approach suggests that a leader does not need to be born with Particular characteristics that the trait approach discusses. Theorists believe that anyone can be a made a good leader if they are taught how to behave and act in any situation.

2.2.3 The contingency approach:

The contingency approach focuses upon on the leader match theory which involves
matching leadership styles to appropriate situations where they will be effective (Northouse, 2010).

There are three main leadership styles which came from Kurt Lewin’s (1930) framework about behaviour. He argued that the three types were:

**Autocratic leaders:** Make firm decisions independently without consulting with their team players. They show that they are in control and maintain the power that they hold.

**Democratic leaders:** Focuses upon team management. Makes sure all team members are involved, this builds trust in the workforce and better group atmosphere.

**Laissez-faire leaders:** This is where leaders allow their team members to make their own decisions. The leaders are perceived to be laid back.

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<th>Leader-Member Relations</th>
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**FIGURE 1: FIEDLER’S CONTINGENCY MODEL**


There have been several studies undertaken in regards to this approach. One of which is the Fiedler’s (1967) contingency model. The model suggested that situations can be characterized into three factors and that would help leaders to be placed in
the right setting in order for them to be effective:

**Factor 1) Leader member relations:** This looked upon the atmosphere in the workforce and how well employees got along with their leader.

**Factor 2) Task structure:** This focused upon the requirements for a task to be well structured, this showed that leaders with a task structure are in control. A failure to do this would lessen a leader's effectiveness.

**Factor 3) Position power:** This looked at how much power and authority a leader had. A leader with this attribute is considered strong and effective. Without this they are considered weak and ineffective.

Fielder’s theory concludes that a leader must be able to work in the above situations in order to be a good leader. It suggests that leaders who work in the wrong situation are ineffective (Northouse, 2010). Leaders are not effective in all situations they may have to change their leadership style in different situations.

**2.2.4 Influence or power approach:**

‘Performance management is a critical function of any successful organization’ (Ferguson, et al, 2010). The power or influence approach is based on how leaders use their power and influence to get things done in the workforce and how that impacts the performance of their firm. An example of this approach is transactional leadership. ‘Transactional leadership behaviours are aimed at monitoring and controlling employees through rational or economic means’ (Bono, Judge, 2004). This leadership style makes an assumption that employees do things just to gain rewards and nothing more. Hence this approach involves concentrating on designing tasks and reward systems.
It involves a firm paying its team players in return of their fulfilment in a particular task with full effort. A failure to do this the leader has a right to punish there team members e.g. dismissal, reduction in pay. This is not the best strategy to build good relationships within the workforce however it can prove to make a leader effective and helps improve performance. However the issues that can arise is that there will be lack of motivation and trust amongst colleagues so therefore a leader can be ineffective if employees become demotivated (Bono, Judge, 2004).

2.3 Existing studies on leadership styles within the insurance sector:
Existing research has been done on leadership styles within the insurance industry. For example, Selvarani (2011) had attempted a study on the leadership styles of sale managers in the insurance sector. The findings of her study had shown how leaders of this practice had given importance to tasks as well as the needs of the employees, which assisted in implementing effective teams. This links in with the behavioural approach as mentioned previously. A task oriented leader is someone who has a primary concern for tasks and the completion of those tasks. Then on the other hand you have a people oriented leader, whom is an individual who focuses mainly on the interrelationship with employees (Schedlitzki, Edwards, 2014). The Blake and Mouton’s managerial grid theory was used to assist to understand the leadership style of those managers.
It is used to demonstrate how leaders assist organizations to reach their purposes through two factors: concern for tasks and concern for people. The grid also consists of five leadership styles:

**Impoverished management (1, 1):** Someone whom is least interested about both tasks and employees.

**Authoritarian (9, 1):** Focuses more on tasks and has less emphasis on employees.

**Country club management (1, 9):** Less focus upon task accomplishment, instead shows high concern for interpersonal relationships with employees.

**Middle of the road (5, 5):** Finding a balance between getting tasks accomplished as well as showing concern towards employees.

**Team management (9, 9):** Show great concerns for both tasks and employees, and promotes a high level of participation and team work.

The managerial grid had assisted Selvarani (2011) to conclude that the managers of
the insurance sector of her study had adapted to the ‘team management’ style. She explained that this style was necessary for the success of the firm and for employee satisfaction. Also that being highly task and people oriented allowed them to actively define work roles and developing people in their team. The researcher had also suggested further scope to her studies. For example studies on team management approaches, processes and tools used by leaders in insurance organizations, that help develop high performing teams. This is relevant to this study as this project will investigate what disengages employees in the insurance sector. This is important as having highly engaged employees at work will ultimately mean more high performing teams. This study wants to acknowledge in what way can a leader use its role and approach to satisfy their employees and make them more engaged. It could be they need to adapt to other techniques and approaches.

Although Selvarani (2011) showed that leaders of the insurance industry were people oriented, some research have said otherwise. A study done by Mauricel (2011) involved focus groups to be conducted with employees of an insurance company. In the focus groups with the employees the topics discussed were the culture and the current leadership practices in the organization. The final findings showed how employees felt that there was a lack of relational emphasis of leadership from their supervisors. The employees had felt that the leaders were more profit oriented and showed no concern towards them and that there was lack of communication. Mauricel (2011) had also done focus groups with some of the leaders and their views differed to the employees as they thought they were making significant efforts to be people oriented. The researcher had concluded that a leaders ability to motivate and inspire their followership holds immense importance in maximizing the productivity of employees.

2.4 Overview of what employee engagement is:
Employee engagement can be defined as ‘being positively present during the
performance of work by willingly contributing intellectual effort, experiencing positive emotions and meaningful connections to others’ (Alfes, et al, 2010).

Engagement has also been conceptualized by Kahn (1990) that it involves employees of organizations to highly absorb themselves to their work roles. He also conveyed that ‘in engagement people employ and express themselves physically, cognitively and emotionally during work performances’. Kahn (1990) also believed that engagement was influenced by the psychological safety condition in the workforce. It is important to work in a trusting work environment. He believed that the work environment should make the boundaries, policies, and process clear and that communication should be consistent.

You can illustrate as to whether an employee is committed to their work roles by focusing upon their feelings, attitudes, behaviour and actions at work (Farnham, 2000). Alfes (2010) et al, showed how engagement has intellectual, emotional and behavioural dimensions.

2.5 Importance of employee engagement:
Employee engagement is essential for leaders, as it gives leaders the ability to create alignment, effective teams, involvement, ownership and unity (Radcliffe, 2012).

Employee engagement has been a subject of concern for current business leaders. It has been conveyed that lately more and more employees are not engaged and causing loss in productivity. Hence leaders have been on search to establish what drives employee engagement (Kumar, Sia, 2012). It is also something that is crucial to enable to deliver consistent results for an organization (Arrowsmith, Parker, 2013).

In order for a leader to be effective they need to engage people with them and the
workforce. Also get them engaged with the future they intend to create for the business. If employees are engaged they will strive to achieve the businesses current and future goals (Radcliffe, 2012).

If employees are more engaged at work it will make them aware of their businesses Context. Also work more efficiently with their team, to improve performance within their job role which will benefit the organization. Hence the leaders of the organization must seek to nurture, maintain and increase employee engagement, this requires a two way interaction and strong relationship between the employer and employee (Kumar, Sia, 2012).

It has also been understood by Farnham (2000) that employee engagement holds extreme importance for organizations. Reason to this is that employee commitment is the heart to employee engagement. Employee commitment affects a selection of organizational variables, such as absenteeism, profit, effort and quality and productivity of performance (Farnham, 2000). It is vital for an employee to always be engaged as it will lead to great results for a firm. For example it impacts upon employees attitude towards the businesses clients, thus improves customer satisfaction levels. It also promotes a high energy working environment within the workforce and facilitates business growth. If a firm wants to retain valued employees then employee engagement will hold great importance for them (Kumar, Sia, 2012). This is really important to understand for this study as the researcher wants to establish what is causing employees to be disengaged as it has a huge negative impact on organisations hence needs to be eliminated through a leaders approach and role.

2.6 Factors that influence employee engagement:
Existing studies have shown that possible elements influence employee engagement, for example job demands, autonomy, feedback and work load (Kumar, Sia, 2012). It
was conveyed that work environment played a vital role in employee engagement. An employee’s bond with their leader had a direct impact on how safe they felt in their workforce. Employee engagement is based on factors such as the relationship they share with their managers and supervisors. It was argued that a managers role should consist in supporting and serving those around them, this would result the environment to be highly motivated (Kumar, Sia, 2012).

Other studies have conveyed how job recourses and personal resources facilitate employee engagement (Bakker, et al, 2011). A workforce with a lack of job resources e.g. poor rewards and lack of participation in decision making, drive disengagement at work (Kumar, Sia 2012). Job resources play an intrinsic motivational role as they fulfil the human needs of employees. In addition personal resources hold importance for employee engagement. It is essential an employee feels confident to put in effort to succeed in challenging tasks and also making sure they have a positive attribution about succeeding now as well as in the future (Bakker, et al, 2011).The role and approaches leaders have adapted to in trying to attain employee engagement has encountered limited research attention (Bakker, et al, 2011). However studies from Yukl (1989) had conveyed that a leader who adapt to a transformation leadership style would aid in promoting employee engagement. This leadership style deals with transforming the norms and values of an employee. It also helps to improve employees feelings of commitment, involvement, and performance (Bakker, et al, 2011). If a leader provides inspiration, quality coaching and support towards their employees then those employees are most likely going to be more satisfied and involved.

An employee’s motivation can also influence upon their engagement in the workforce. For example the Herzberg’s two-factor theory (1959) suggests that motivational factors like, sense of achievement, work itself, recognition and responsibilities can play a huge role in retaining employees by keeping them satisfied
and engaged (Steers, et al, 1996). And there are hygiene factors like, working conditions, salary, job security and company policies that can result an employee to be disengaged and end up leaving their job. It is important for leaders to understand the concept behind what motivates individuals to reduce disengagement (Adair, 1990).

Another motivation theory is the Maslow’s Hierarchy of Needs model (1954, 1968). It relates to the individuals needs to motivation and assumes that a ‘need’ influences an individual’s activities (Steers, 2003). This has connections to the area of the study as in order for an employee to be engaged it is vital that their needs are satisfied. The model is split into five particular stages which are: Physiological needs, safety and protection, needs of Love, self-esteem and self-actualisation.

2.7 Chapter summary:
The literature review covers some of the main theories of leadership, and the existing studies that have been conducted in relation to leadership within the insurance sector. It also illustrates the importance of employee engagement. This project aims to find out what leadership approach a leader must adapt to in order to improve employee engagement. It could be that the leaders of the insurance sector perhaps just need to improve on their current leadership style or even perhaps change their style completely, to ensure that employees are more engaged.

This project will expand on this literature review to understand what approach will be the most effective and whether there are other factors that have an influence on the effectiveness of employee engagement. The area of study will be mainly focusing upon what employees feel their leaders should be doing to improve their engagement at work. There are already existing research done on the insurance sector as the literature review shows. However this project wants to develop on previous studies and find out whether the current models of leadership within the
insurance sector are the most appropriate to ensure the efficiency of employee engagement.
Chapter Three
Methodology
3: METHODOLOGY

3.0 Chapter overview:

This chapter will establish the methodological approach conducted for this project. It will be discussing primary research methods and techniques that were considered. This research consisted evaluating secondary research in the literature review however primary research was implemented to gather information. In addition, this chapter will consist of the advantages and limitations of those methods and provide justification as to why the method of data collection used for this project was chosen. The researcher will then also underpin any ethical, validity or reliability issues.

3.1 Research approach:

The researcher had to consider the range of possibilities for data collection in any study (Creswell, 2013). Hence prior to the data collection they had to explore different research approaches, before concluding which one would be most appropriate. It was important to distinguish between the two main research methods ‘Quantitative’ and ‘Qualitative’.

3.1.1 Quantitative research:

Quantitative research involves generating statistics through a large scale of survey research, using methods like questionnaires (Dawson, 2002). It relies on the measurement of figures and variables and hypothesis (O’Leary, 2010). This type of research method is used in particular to measure the quantity of data. It had been illustrated by Skinner, et al, (2015) that one of the advantages of implementing quantitative research was that it reaches out to a wider audience quickly and allows data to be collected relatively fast. Due to the involvement of figures, it makes it a lot easier to transform the data into a form of a chart/graph. Hence the research analysis would be clear and aid to examine the trends and relationships within the
Another strength is that it can be used to test hypothesis in experiments as it involves measuring statistics. Although there are some pros to this type of research it does entail some limitations. For example the techniques that are used, such as surveys can be rushed and not answered truthfully, this can give false information. Also it does encounter very little meaning and understanding as Saunders (2007) et al, do convey.

The researcher found that quantitative research would not be appropriate for the study. The key aim of this project is to understand the feelings and attitudes of employees in an insurance firm. Also to understand their opinions about the leadership style coming from their managers and seniors. This type of research would not have enabled the researcher to gain such data. Quantitative research clearly reflects the philosophy of ‘positivism’. This is based around assumptions that people act rationally and objectively in a value free manner (Saunders, et al, 2007). The researcher did not want to undertake a positivism approach as it does not focus on human interest. It looks at facts and builds hypothesis around statistical data. It also views that all true knowledge is scientific (O’Leary, 2010). The researcher felt that it would not help to achieve this studies objectives.

3.1.2 Qualitative research:
Qualitative research is primarily concerned with exploring behaviour, attitudes and human experience, through methods such as focus groups, interviews and case studies (Dawson, 2002). It allows you to generate theories on the basis of humans experiences and beliefs.

One of the benefits of this approach is that it gives the researcher an insight into the world we currently live in and provides an understanding of why we act and think in certain ways (Myers, 2008). Another advantage is that there is no limitations on what questions to ask, you can always redirect the questions if need be. This
approach allows individuals to go in detail about how they feel whereas with quantitative methods like surveys, it does not allow individuals to express themselves fully. Another strength is that it enables the researcher to obtain information from participants regarding their opinions and thoughts. This can then be analysed to identify trends or themes which would then support any recommendations they make. This approach does also have some limitations. For example Ramona (2012) conveys how by using this approach the reality is not defined correctly due to the subjective perspective of the author. Also due to the fact that qualitative data can be implemented in various ways that produces different data, this can impact the final findings (Miles, Huberman, 1994).

Despite the limitations this approach may entail, the researcher felt that qualitative research should be implemented. ‘Qualitative research strives to uncover the understanding that already exists in people’s experience’ (Smythe, Giddings, 2007). By using this approach it simply avoids hypothesis and assumptions. Its findings gives more detailed answers than quantitative research would. This type of research also has close links with the philosophy of ‘Interpretivism’ which the researcher had adopted. This is based on building theory and having the perception that reality is through social constructions, for example shared meanings and consciousness (Myers, 2008). By adopting this philosophy allows the researcher to ‘attempt to make sense of, or interpret, phenomena in terms of the meanings people bring to them’ (Alvesson, Skoldberg, 2009).

3.2 Research methods:
The researcher felt that it was necessary to use methods that involve speaking to participants face to face as this would enable to gather information in relation to their feelings about the study. Hence conducting surveys and questionnaires were ruled out, instead they used a case study approach and carried out focus groups.
3.2.1 Case study approach:
The case study (CS) approach allows researchers to focus on a real life situation and retain a holistic and real world life perspective (Yin, 2014). CS approaches should be employed when there is a necessity to obtain an in depth description of an issue or social phenomenon in a natural real life context (Huby, et al, 2011). This is exactly what this dissertation wants to achieve. By conducting a case study on an insurance firm would enable the researcher to understand how leaders can improve employee engagement in an insurance workforce. This method was also used as the researcher already had access to the insurance company they wanted to do the case study on. The direct access they had made it convenient for them to obtain permission as it was their own work place.

3.2.2 Focus groups:
This type of method provides an opportunity to gather up information of peoples opinions and attitudes about a specific topic (Anderson, 2013). The purpose of conducting focus groups is to listen to individuals. It is the best way to understand how people feel or think about an issue (Krueger, Casey 2009). Hence this led to the researcher using this method as it enabled them to understand why employees were feeling disengaged which is an issue this study is focusing upon.

This study consisted of three focus groups, two which were conducted with the employees of the part time claims department, in Admiral (CS). Also one with the leaders from the same department. These focus groups allowed the researcher to get the participants to elaborate on their opinions. The researcher had to consider that it was essential to pose a sequence of questions that stimulate and encourage a flow of discussion, also the questions asked had to be relevant to the study (Anderson, 2013). The focus groups that involved just the employees consisted of 12 questions in total. Whereas the questions in the focus group with the leaders were different and only 6 questions were asked, this was to help achieve the goals of this
study. The questions that were used were developed from existing similar research which assisted the researcher in deriving their own questions. Existing protocols that were used by Loftus (2011) et al and Kahn (1990) had inspired and influenced the researcher greatly.

3.3 Sampling and participants:
‘Sampling is the deliberate choice of a number of people to represent a greater population’ (Anderson, 2013 pp225). There are two particular types of sampling, one of which is ‘probability sampling’ which is commonly associated with survey research strategies and gives the population an equal chance to be involved (Saunders, et al, 2016). The other one is ‘non probability sampling’ this deals with generalisations being made into theory rather than about a population. This method is used for researchers whom intend to collect qualitative data. The researcher had adopted a purposive sampling method which is a non-probability method and is used in particular for a case study research. The researcher chose her participants from Ty Admiral on purpose as the study is looking at the insurance sector so it would be pointless to involve participants from the entire population as this would not help achieving the objectives. As previously mentioned the researcher had direct access to the insurance firm, this made it very easy to recruit her participant’s. The researcher had communicated to her colleagues, managers and seniors about her project during a staff meeting and had also sent out a formal email asking for permission if they will be happy to participate in the focus groups.

3.4 Ethical considerations & repeatability:
Before instigating the research, it was vital for the researcher to attain ethical approval from their university. Without the ethical approval, it would have prevented any primary research being carried out. The ethics committee approved the researchers ethic’s form early January 2017 and that is when they were able to commence with their project.
All the participants of this research were made fully aware of the purpose of this study which was outlined in the information sheet, this can be found in the appendices along with the participant consent forms. The information sheet clearly conveyed how the focus groups were going to be audio recorded and then transcribed for purposes of analysing. In addition a consent form was given to them to sign to confirm their participation. It explained how if at any time they wanted to opt out of the focus group it was perfectly fine. The consent forms also stated that direct quotes from the participants will be made anonymous. It was crucial to make the participants aware that everything that is discussed will remain confidential. This would aid in building trust amongst the group, also help build good rapport, and makes them comfortable to speak freely with each other and the researcher (Anderson, 2013).

The researcher has included copies of the questions that were asked in the focus groups, so this study can be repeated in the future.

3.5 Reliability & validity:
The researcher aimed to ensure the reliability and validity of their project by carefully transcribing the questions that were asked and the answers given by the participants. They had to make sure that their own opinions had no impact or influence upon the results as the data had to be accurate and precise in order to fulfil the aims of the study. They also ensured the validity of the study by involving majority of the employees of the part time team in their study. In total there are 22 employees whom work part time in the claims department, 16 out of 22 participated. Furthermore there are two managers and two seniors in the part time team, 3 out of the 4 had participated. One could therefore say the validity of the study is accurate.
The researcher could have perhaps also conducted the research on the full time team this would have increased the reliability of the research. However they felt it would be outside the scope of the study. It was more convenient to carry out the case study only on the part time team.

3.6 Data analysis:
After all the data was collected it was transcribed, this was very time consuming but the researcher had to ensure that each focus group was typed up word for word. The researcher had decided to use the ‘grounded theory method (GTM)’. GTM focuses upon generating theories. It aims at looking for patterns in the data and then categorises the data into themes according to the respondents answers (Urquhart, 2013). The researcher used open coding to analyse their transcriptions. This is where the data gets disaggregated into conceptual units and is given a code. The same code is then given to similar units. The multitude of those codes then get placed into broader categories (Saunders, et al, 2016). This method was adopted as it helps identify analytical concepts and assists in eliminating the irrelevant parts of the data. To interpret the data effectively the researcher had put her final findings into themes after open coding the data.

3.7 Chapter summary:
Overall this chapter has provided justification to the methodology that has been adopted. The researcher has explained the sampling method and how the research will be conducted and analysed. The next chapter will now look to discuss their final findings.
Chapter Four

Results, Discussion & Analysis
4: RESULTS, DISCUSSIONS & ANALYSIS

4.0 Chapter overview:

This chapter will look to critically discuss the final findings of the qualitative research. Also draw some connections to the secondary research explained in the second chapter. The first part of this chapter will analyse the results of the focus groups with just the employees. The second part will focus on the results on the focus groups with the manager and seniors. To make it easier to comprehend the information the researcher has combined the results and analysis with the discussion within one chapter.

The analysis of the focus groups will enable the researcher to attain the following objectives:

‘To explore what actually causes employee disengagement’
‘To find out whether the current models of leadership within the insurance sector are the most appropriate to ensure the efficiency of employee engagement’
‘Establish any contribution leaders can make to get employees more motivated and engaged.

4.1 Results of the focus group with the employees:

The full transcription for the all the focus groups can be found in the appendix. In total 16 employees from the part time claims department of Admiral had participated. As mentioned in the previous chapter the researcher will be interpreting and analysing the results through themes they have identified by using the GTM. The themes have been displayed through tables including quotes to evidence how they were identified and then each theme is discussed.

4.1.1 Theme One

Table 1: Theme One: Workload pressure
<table>
<thead>
<tr>
<th>Theme One</th>
<th>Quotes/Evidence</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Workload Pressure</strong></td>
<td><strong>Participant 1:</strong> ‘yeah urmm sometimes I think we pick up a lot of the slack in the weekend’</td>
</tr>
<tr>
<td></td>
<td><strong>Participant 1:</strong> ‘I think the call volume sometimes are higher in the weekends so we have a bigger workload.’</td>
</tr>
<tr>
<td></td>
<td><strong>Participant 2:</strong> ‘you got things piling up, you got calls waiting on the board and your like ahhh’</td>
</tr>
<tr>
<td></td>
<td><strong>Participant 2:</strong> ‘You’re like a headless chicken’</td>
</tr>
<tr>
<td></td>
<td><strong>Participant 3:</strong> ‘It is quite a big work load in the weekend more than the week I’ll say but that’s just my point’</td>
</tr>
<tr>
<td></td>
<td><strong>Participant 3:</strong> ‘I feel a bit of pressure that we cannot do our best because were always sort of bombarded that there’s calls waiting. That’s why I feel we can’t do the best to our ability’</td>
</tr>
<tr>
<td></td>
<td><strong>Participant 5:</strong> ‘I think you got a lot more pressure in the weekend’</td>
</tr>
<tr>
<td></td>
<td><strong>Participant 6:</strong> ‘So it is a big difference to what we go through in the weekend, our workload is a lot more’</td>
</tr>
<tr>
<td></td>
<td><strong>Participant 7:</strong> ‘we’re getting a lot of work to do in the weekends due to the fact that Monday to Friday we’re normally going to uni or living our normal lives, whereas when we come back to those two days all the pressure is just getting to you’</td>
</tr>
<tr>
<td></td>
<td><strong>Participant 7:</strong> ‘when managers are constantly you missed this, you forgot about this, how come you didn’t do this, why don’t you do this. That sometimes makes you question as well is the job for me’</td>
</tr>
</tbody>
</table>
One of the key themes the researcher had identified was ‘workload pressure’. One of the questions that the researcher asked during the focus group was ‘Are you happy with the workload you receive?’ this was to understand whether managers and seniors were putting task strain on the employees. Table 1 evidences that majority of the participants feel a lot of pressure from the workload.

| Participant 8: | ‘I feel like this is like you come in and you’re really stressed out’ |
| Participant 8: | ‘And even recently I’ve had to even ask when I’m going to the toilet, not ask but like mention it. Before you could just go but now like you just have to mention it, so that’s how bad it’s got.’ |
| Participant 8: | ‘I personally don’t think it’s fair on us as sometimes it does get a bit stressful at times’ |
| Participant 10: | ‘there is that pressure on us which when I have worked in the weekday that pressure is not there’ |
| Participant 11: | ‘it’s quite a lot compared to what people in the week do isn’t it’ |
| Participant 13: | ‘I do think it’s quite intense, we don’t get praised enough for what we do’ |

It links in with the studies from Ohio state university (1940) which is discussed in chapter two. This is because the responses displayed in table 1 shows how the managers and seniors are perhaps ‘task oriented leaders’ as there is a lot of task strain on the employees. This conflicts with Selvarani (2011) studies as previously mentioned her results showed that leaders of the insurance industry were task oriented but also people oriented at the same time. They made a balance to reduce pressure of workload on their employees. In this case the pressure of task strain the
participants have portrayed, illustrates that there is a lot of emphasis on work tasks and the leaders are highly task oriented.

Workload pressure is a factor that is leading to employees being disengaged and not performing to the best they can do, as participant 3 had conveyed that the stress is preventing them to do the best they are perhaps capable of doing. Also participant 7 is unsure whether the job is for them or not, due to the pressure they receive from their manager. Participant 2 described the pressure of the workload as ‘You’re like a headless chicken’ this just shows how intense the workload is for them.

Although some participants felt the pressure was coming from the leaders, it could be that the pressure is actually from their job role itself. As participant 2 and 3 conveyed that they feel pressure from the amount of calls and tasks piling up. As previously discussed Herzberg’s two-factor theory (1959) explains how the work itself can be a motivational factor. The fact that there is so much pressure coming from their job role is demotivating the employees.

An interesting point participant 13 made was that they do not get praised for the work they produce. Deeprose (1994) suggests that leaders must acknowledge the employee’s contribution to the organization. It is an important realization for leaders to be aware that salary is not the only thing individuals work for.

4.1.2 Theme Two

Table 2: Theme Two: Lack of Training

<table>
<thead>
<tr>
<th>Theme Two</th>
<th>Quotes/Evidence</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
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</table>
It was clear from the transcriptions that ‘lack of training’ was a concern for some of the part time employees. There was no specific question asked about training as such however the participants seemed to have brought this up a few times as table 2 does illustrate. The researcher feels this may be a contributing factor that is disengaging them in the workforce. As studies from Morris (2012) showed how a
lack of training opportunities has been a concern as it causes disengagement. It also showed how a lack of training indicates that their employers do not invest enough into the skills of the workplace (Morris, 2012). In fact participant 16 said during the focus group ‘So yeah the skills that we have learnt I mean I don’t think we have learnt skills but I’ve learnt knowledge within the industry sector’ which indicates that employees are not being able to develop new skills.

As table 2 shows, participant 13 feels the lack of training is affecting their performance at work as they are not aware of what to do during the call. This supports Bakker (2011) et al, as he believed that a leader must provide the right coaching and training towards their employees as it will lead them to be more engaged and they complete tasks more efficiently.

4.1.3 Theme Three

Table 3: Theme Three: Prioritisation of Full timers

<table>
<thead>
<tr>
<th>Theme Three</th>
<th>Quotes/Evidence</th>
</tr>
</thead>
<tbody>
<tr>
<td>Participant 1: ‘you’ve got to explain that you’re a weekender and part timer beforehand. So urmm I think we pick up some of the slack there’</td>
<td></td>
</tr>
<tr>
<td>Participant 1: ‘This is a bit like we’re the poor cousins of the family, where there like oh you got to invite them as well sort of thing’</td>
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<tr>
<td>Participant 4: ‘it’s like they always don’t seem to understand the difficulties we have of being in the weekend’</td>
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</tr>
<tr>
<td>Participant 5: ‘just because were part time does not mean that we’re less important’</td>
<td></td>
</tr>
<tr>
<td>Participant 5: ‘Urmm I agree we do get recognition maybe not as much as they do</td>
<td></td>
</tr>
<tr>
<td>Participant 6:</td>
<td>‘in the two days I work in the week they don’t go through what we go through in the weekend, it’s a lot different’</td>
</tr>
<tr>
<td>Participant 6:</td>
<td>‘They actually have a lot of fun in the week, literally a lot of fun, coming of the phone, fun time, even to have a little chat’</td>
</tr>
<tr>
<td>Participant 9:</td>
<td>‘I felt like not all of our opinions had mattered to them and counted. Like the full timers get a lot of things that we don’t. And that’s really disengaging for us’</td>
</tr>
<tr>
<td>Participant 9:</td>
<td>‘we did have an Op’s manager come in and ask us for our opinions and I felt like those opinions weren’t given of much importance as the full-timers were’</td>
</tr>
<tr>
<td>Participant 10:</td>
<td>‘there is a bit of a stigma with the weekend team because they only think they’re only the weekend team. And that’s what it is they just a stigma with it’</td>
</tr>
<tr>
<td>Participant 12:</td>
<td>‘I do feel like you can go to the manager and say you know that this is not right but I kind of feel like at times it does get dismissed’</td>
</tr>
<tr>
<td>Participant 12:</td>
<td>‘I think your opinions is kind of just brushed off in the first initial sense’</td>
</tr>
<tr>
<td>Participant 13:</td>
<td>‘Urmm they listen to the full-timers more than they listen to us, so I definitely agree with that. Because we are weekenders they don’t really pay that much attention to us than they do with the full time workers’</td>
</tr>
</tbody>
</table>
A very interesting theme the researcher found was the ‘prioritisation of full timers’. During the focus groups there was continuous comparisons being made to the full time team and how that they are treated differently in comparison to them. This is a huge disengagement factor that has not been discussed within the literature review but has been recognised through the research that was conducted there is perhaps further scope of study in regards to this.

It is clear that majority of the participants feel least important in the workforce as they are ‘part time’. As table 3 shows, participant 9, 12 and 13 explained how the part timers voices are never considered or listened to, their opinions seem to be neglected. This supports Kumar and Sia (2012) as they convey how lack of employees opinions and participation in the organisation are drivers of disengagement. In the literature review it discusses Kurt lewin’s (1930) theory about the main leadership styles. From the participants point of perspective it could be that their managers and seniors of the part time department are ‘autocratic leaders’, this is because they do not involve the opinions of their employees at all.

Table 3 illustrates how there is a lack of appreciation of the part time employees and that they are not being shown any concern towards. It is vital for employees to feel that they are cared for. Maslow’s hierarchy of needs model (1954, 1968) supports this as it suggest that an individual has needs to be loved and cared for. Also in regards to the employees opinions being dismissed, this can have an impact on their own self esteem as they may not feel confident in their ability to make decisions for

| Participant 13: ‘Yeah I think full-timers get more privilege than us, they get like more perks’ |
| Participant 13: ‘They get more privileges yet we get bigger workload’ |
the organisation or even just give their own suggestions.

A question the researcher asked was ‘do your managers and seniors seem to care about you as an individual?’ this was to understand whether employees were valued and cared for. Participant 2 said ‘They’re brilliant, urmm I’ve got a lot going on in my personal life and do a lot of work so I’m constantly doing stuff all the time, and they are always checking how I am and seeing if they do anything, offering me support if I need it they’re brilliant. This shows they share a good bond with their leaders. However participant 7 said ‘Urmm they do treat you like an individual to an extent, I have been asking for, to sit in with someone to see how they deal with the customers. And for 4 months I have not heard back from them. I’ve been saying it consistently throughout the one to one’s but nothing is being done about it.’ This shows that leaders do care about their employees however when it comes to employees giving their opinions and suggestions it seems to be dismissed and not given much importance. As table 3 even shows part timers feel like they are a burden to the workforce and that full timers are considered of more importance.

4.1.4: Theme Four

Table 4: Theme Four: Demotivation
<table>
<thead>
<tr>
<th><strong>Demotivation</strong></th>
<th><strong>Participant 3:</strong> ‘When I’ve had a difficult customer, I felt really disengaged’</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Participant 6:</strong> ‘We don’t speak much in the weekend as much as we would like to because we’re constantly on the phone. And we don’t even have team days out or little things like that’</td>
<td></td>
</tr>
<tr>
<td><strong>Participant 5:</strong> ‘I got marked down which I didn’t think was fair and really put me off’</td>
<td></td>
</tr>
<tr>
<td><strong>Participant 6:</strong> ‘The time I was disengaged, was urmm when was it, urmm yeah, last year I did take all my calls but I got marked down for not reading out the legal script. I lost all my incentives’</td>
<td></td>
</tr>
<tr>
<td><strong>Participant 7:</strong> ‘They’re constantly saying there’s calls waiting so obviously you’re rushing and when you are rushing you are, as *** said, you are penalised for it as well’</td>
<td></td>
</tr>
<tr>
<td><strong>Participant 7:</strong> ‘I do feel uneasy when it comes to the one to one’s, as I did mention previously about the feedback that’s when I feel uneasy’</td>
<td></td>
</tr>
<tr>
<td><strong>Participant 8:</strong> ‘I think the initial 100 percent is there and then after the novelty it basically wears off, you deal with different claims and you know what it is and then you become a robot’</td>
<td></td>
</tr>
<tr>
<td><strong>Participant 8:</strong> ‘I find it really discouraging, I feel like I’m putting so much effort in and I’m not getting anything out of it’</td>
<td></td>
</tr>
<tr>
<td><strong>Participant 9:</strong> ‘Urmm I had a period like ****** where my reviews were really bad, and that made me feel like why am I here and I even cried over it’</td>
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</tbody>
</table>
Another theme that was recognised by the researcher was ‘demotivation’. Demotivation can have a negative influence upon an individual’s attitude and behaviour. It can also negatively impact on team dynamics in a workforce (Falout, et al, 2009). A question the researcher asked the participants was ‘I would like you to think of a time where you felt unhappy and disengaged at work and then describe a situation where you have felt like this’. This was to understand what factors can lead an individual to be disengaged and whether a leader had an influence in this.

<table>
<thead>
<tr>
<th>Participation 10:</th>
<th>‘Sometimes you do have the trends of having a bad call it knocks your confidence down a little bit’</th>
</tr>
</thead>
<tbody>
<tr>
<td>Participant 14:</td>
<td>‘I feel like we should have a lot more support with the new systems that we have got, we are still trying to make ourselves familiar with it and use the old one at the same time’</td>
</tr>
<tr>
<td>Participant 14:</td>
<td>‘you do ask for some kind of help but you just don’t seem to get much support as you possibly need to improve yourself, which makes your confidence to drop when you use the new system or when you get a call’</td>
</tr>
<tr>
<td>Participant 15:</td>
<td>‘I feel like perhaps they are tightening the ship a bit more in other areas, so you know a bit more flexibility, like I have a set plan for today, even lunches, the privileges are now sort of been taken away from us’</td>
</tr>
<tr>
<td>Participant 15:</td>
<td>‘You have to constantly answer for something now a days’</td>
</tr>
<tr>
<td>Participant 16:</td>
<td>‘urmm since we got this new system implemented with work station, everything is just being watched, I feel like its big brother everything you do is being watched’</td>
</tr>
</tbody>
</table>
Several factors have arisen that are creating disengagement in the workforce. For example participant 8 explains that as they get used to the same repetition of tasks leads them to become robotic. Fukuta (2015) suggests that when an individual gets familiar with the content of the tasks it can affect their performance. In this case there is a negative impact on their performance as they feel robotic and are not putting 100% effort like they did when they first initially started doing the tasks.

Participant 6 explains how there is lack of team bonding within the part time claims department. Kumar and Sia (2012) explained that, to get employees more engaged it was important for them to work efficiently with their team players as it improves engagement and activities within the organisation. Team bonding can lead to highly effective teams. An effective organisational team can lead to many advantages, for example greater productivity, more employee commitment and better problem solving (Northouse, 2016).

Another factor that was visible was that employees would be punished if they were performing poorly. For example participant 6 explained how as they were marked down on their performance, they were punished by having their incentives taken away from them. Also participant 7 conveyed that as they are receiving pressure they end up rushing, which they then get penalized for. This has connections with Bono and Judge (2004) as if employees do not fulfil a task that is satisfactory then the leader would punish them. This shows that the leaders have a ‘power approach’ to get things done in the workforce (Ferguson, et al, 2010). Another reason it supports Bono and Judge (2004) is because they explained how this type of approach demotivates employees, the responses clearly show that there is a lack of motivation.

The responses also suggest that the leaders have a ‘transactional leadership’
style. Reason to this is because the leaders have been portrayed to be monitoring and controlling their employees (Bono, Judge, 2004). For example participant 15 explained how the leaders were ‘tightening the ship a bit more’. Also an interesting comment given by participant 16 was ‘I feel like its big brother everything you do is being watched’ this suggests that the leaders are constantly monitoring their employees and employees do not feel they are trusted upon.

4.1.5 Theme Five

Table 5: Theme Five: Motivation

<table>
<thead>
<tr>
<th>Theme Five</th>
<th>Quotes/Evidence</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Participant 2: ‘I had a good comment 2, 3 weeks ago, and **** took me aside and urmm spoke to me about it and that’s a time when I perked up a little bit, because I thought maybe things are on the amend, maybe I can do this better than I originally anticipated’</td>
</tr>
<tr>
<td></td>
<td>Participant 2: ‘I’ve got a lot going on in my personal life and do a lot of work so I’m constantly doing stuff all the time, and they are always checking how I am and seeing if they do anything, offering me support if I need it they’re brilliant’</td>
</tr>
<tr>
<td></td>
<td>Participant 4: ‘this call review I had was 80, to have that when I was nervous was just a big deal at the same as I thought I was doing a lot worse. It was just really encouraging’</td>
</tr>
<tr>
<td></td>
<td>Participant 6: ‘it’s nice to be recognised’</td>
</tr>
<tr>
<td></td>
<td>Participant 7: ‘seeing the comments from the customers that does actually make you feel happy about the job as well’</td>
</tr>
</tbody>
</table>
Another key theme that was identified was ‘motivation’. This is concerned with what energises human behaviour and how that behaviour can be maintained and
sustained (Steers, 2003). The researcher had asked the participant’s ‘Can you now think of a time where you felt happy, engaged and involved at work, and then describe a situation where you felt like this?’. This was to understand what makes an employee engaged so leaders can be aware of what they would need to do.

One of the main motivators the researcher found through the participants responses was ‘feedback’. It is clear from table 5 that they value the positive feedback they receive from the customers as well as from their leaders. This supports the Herzberg’s two-factor theory (1959) as it suggested that when an employee is recognised and feels a sense of achievement they are more engaged at work.

The researcher had asked a question in relation to recognition ‘In the last few months, have your managers and seniors given you any recognition or any praise for something good you have done?’. This was to conquer whether employees performance were being recognised by their leaders. It would also determine if the leaders should introduce more rewards. There were a few comments made from the participants which portrayed that the leaders do not recognise the employees as much as the employees would like them to.

There is perhaps a lack of recognition within the part time claims department. For example participant 6 said ‘It’s too busy to get recognition in the weekend, it’s way too busy’ and participant 8 also said ‘mean I can say I have had recognition before, urmm maybe not much now as it’s just become, as *** said it’s just too busy’.

Furthermore participant 16 said ‘They give you feedbacks and reviews but that’s only if they are noticing any good work you have done. Maybe sometimes you have to show it to them in order for you to get appraisal’ this shows how leaders are not noticing good performance, an employee has to show it to them in order to receive
any praise. Employees whom get recognition end up having a high self-esteem, which allows them to be more confident and have more willingness to participate and engage at work (Deeprose, 1994). This links in with the Maslow’s Hierarchy of Needs model (1954, 1968) as the needs of esteem needs to be satisfied.

In addition the researcher had also found that the employees were motivated by their peers. This is because of the following statements that were made:
‘like my fellow colleagues we all encourage each other so it’s alright’
‘we all encourage each other’
‘I compete against my friends and stuff to get better quality scores than them and I guess that keep me motivated in a competitive spirit’
‘we have good team spirit’
‘we’re squad goals’
The above comments shows that the employees value their peers support and encouragement hence this can be a motivational factor.

4.2 Results of the focus group with the manager and seniors:
This section will now look at the focus group that was conducted with the manager of the part time claims department and also the two seniors. The seniors were purposely involved in the study as the employees visualise them as their superior and they are also seen as leaders in the same way as their manager. The researcher will explain any comparisons or conflicts they identified between the perceptions of the employees and the leaders as well as existing secondary research.

4.2.1 Theme One

Table 6: Theme One: Employee Involvement

<table>
<thead>
<tr>
<th>Theme One</th>
<th>Quotes/Evidence</th>
</tr>
</thead>
</table>

45
<table>
<thead>
<tr>
<th>Employee Involvement</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Senior 1:</strong> ‘well I guess I want everyone to have their, like a chance for me to hear their voice and a chance to help with my decision making I guess’</td>
</tr>
<tr>
<td><strong>Manager:</strong> ‘a recent initiative the kaizen that has come to the fall, urmm and that is you know putting it, putting the business back in the hands of the employee’</td>
</tr>
<tr>
<td><strong>Senior 2:</strong> ‘Kaizen is also in place so that can improve the business and that takes the handlers input not ours urmm so yeah the decisions are always open to be listened to’</td>
</tr>
<tr>
<td><strong>Senior 2:</strong> ‘for instance somebody is really not interested, has no motivation that obviously affects the rest of the team so urmm that is a challenge in itself. Urmrmm but overcoming that is just making them feel involved’</td>
</tr>
<tr>
<td><strong>Senior 2:</strong> ‘we’re having one to ones and things like that defiantly, as you know now urmm part of our one to one’s we’re making you to make the decisions as well’</td>
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<td><strong>Senior 2:</strong> ‘making them feel more part of the business and a sense of achievement’</td>
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<tr>
<td><strong>Manager:</strong> ‘We have suggestion boxes, we have all sorts of ways in raising suggestions and we have always been transparent as a business by doing that. Again I think it’s not really something that you see much in the weekend’</td>
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</table>

A key theme that was identified was ‘Employee involvement’. Table 6 clearly shows that the leaders in the insurance firm do actually involve their employees as much as possible and that they value their participation. The researcher found this particularly interesting as it conflicts with what the employees think as previously
discussed, majority of the part time employees felt that their opinions were neglected.

The manager mentioned about ‘kaizen’ which is a tool they use to get employees more involved. Kaizen is defined as continuous improvement and involving everyone (Suarez-Barraza, Rodríguez-González, 2015). Previously the researcher had mentioned Kurt lewin’s (1930) three types of leadership styles. From the employees perceptive it was portrayed that the leaders had an ‘autocratic style’ as they feel like their opinions hold no importance. However after speaking to the leaders themselves from their point of perspective they seem to have a ‘democratic style’. Reason to this is because they try to make all team members involved to keep employees satisfied.

Senior 2 explained how employees are made to feel a sense of achievement. This supports Steers (1996) et al, as they explain how when individuals feel like they have achieved something they are highly likely to be more productive. In fact the manager himself also said ‘I think that the way our sort of thoughts as a business is that well certainly at the moment is getting people to actually almost generate their outcome themselves. And they’re more likely then to own it at the back end themselves so when they reach that destination there’s more, it’s more likely they will maintain that’. This clearly shows that they encourage employees to feel that they have achieved something.

4.2.2 Theme Two

Table 7: Theme Two: Employee Development

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<th>Quotes/Evidence</th>
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47
Another key theme that was recognised was ‘Employee Development’. Table 7 evidences that the leaders have an interest in the development of their employees.

| **Employee Development** | **Senior 1:** ‘Essentially it’s seeing whether we could look into someone’s mind frame to see how well they perform and finding ways in how they can improve and how they can do you know better I guess’  
Senior 2: ‘it’s just encouraging them even though its claims there are other parts of the business they can look in to where they will be able to strive. Urm so just providing them with resources and research in that particular area. And urmm showing them guidance’  
Manager: ‘it’s about highlighting what someone’s wants to get out of their career. Or you know a certain like if you’re lacking on a certain stat or something we do try and coach you and into how you can get to a certain level’  
Manager: ‘it’s all about making the individual recognising themselves where they are or where they want to be’  
Manager: ‘so as a business that’s how we try and get people from a to b. So yeah we very much encourage self-generated coaching’  
Manager: ‘t’s really important for us to try and spot talent and try and match that up with you know their appropriate skills set’  
Manager: ‘we try and get staff as motivated as possible through identifying where they want to be essentially and not just within the business but within their careers’ |
It shows that they encourage individuals to improve their skill set as well as supporting and guiding them to develop their career path.

This however has conflicts with what the employees felt about the opportunities to develop. For example the researcher had asked the employees ‘Since your time working here, have you had opportunities to learn and grow?’ She got responses like:

‘*long pause* no not really’

‘Urmm opportunities to learn and grow, urmm no not in particularly’

‘Not really, it’s just repetitive all the time to be honest’

‘Urmm we just do the same job in and out in the weekends’

‘In terms of growth no, I don’t think it has helped me grow. Because to be honest… Obviously like I started two years ago, and I’m in the same spot, so in the sense of growing I don’t see how I’m growing since I’ve been here’

This clearly shows that the employees feel they are not given much opportunities to develop themselves. However as table 7 illustrates their leaders are concerned about their development.

The manager had mentioned that the insurance firm currently have been trained to use the Oscar model and the Grow model. ‘One of the training sessions we went to or recently attended urmm is based on two separate models in terms of coaching. Urmm and that’s the Oscar model and the grow model’

The Oscar model is used to manage performance and provides guidance to structure the coaching process. The Grow model is similar, it is a tool that is used to help a coach to get the coachee to find their own solution. The manager himself said ‘the onus does defiantly like *** said goes on the individual. It’s that sense of ownership, it’s about highlighting what someone’s wants to get out of their career. Urmm it’s all about making the individual recognising themselves where they are or where they
want to be’. This shows that the leaders try to put confidence in employees to know for themselves what they should do and where they can perhaps be career wise.

This supports Bakker (2011) et al, as they conveyed how for employee engagement it is vital for the individual to feel confidence in what they do and be confident to face any challenging tasks. This is something that the leaders in the insurance firm are trying to do. It also links to the Maslow’s Hierarchy of Needs model (1954, 1968). This is because the leaders are trying to satisfy the employee’s needs of ‘self-actualisation’. The self-actualisation stage of the model enables individuals to develop self-confidence and realise ones talents (Raj, 2013).

It is clear from table 6 and 7 that the leaders care for their employees. It also illustrates from their perspective that they are ‘people oriented’ which again is in conflict with the employees views. As it was illustrated that they felt their leaders were more ‘task oriented’. This is closely linked to Mauricel (2011) studies as their focus groups also showed the conflict and difference between the leaders and employee’s views. Their study also led to the conclusion that the leaders thought they were people oriented but the employees disagreed and felt they focused more on tasks.

4.3 Chapter summary:
Overall this chapter has discussed the results that came from the case study that was conducted. The researcher has linked their final findings to the literature review. It has also satisfied the aims that were laid out at the start of the chapter. The next chapter will conclude the study and the researcher will give their final recommendations.
Chapter Five

Conclusion & Recommendations
5: CONCLUSION & RECOMMENDATIONS

5.0 Chapter overview:
This chapter will draw together and conclude the research project, summarising the key findings from the researchers study. It will also revisit the objectives and aims of the project to establish if they were achieved. Lastly it was also discuss the limitations of the study and provide recommendations for future research.

5.1 Aims & objectives:
The main purpose of this study was to understand what leadership approach is essential to make sure employees were more engaged in the insurance industry. The researcher was very interested about this area of study because there are limited research on how leaders can improve employee engagement as disengagement is a continuous issue in the business world. Kumar and Sia (2012) also conveyed how leaders are still on a search to know what leaders can possibly do to eliminate employee disengagement. To achieve the purpose of the study the following objectives were created:

Objective 1: To review the literature on the various leadership styles within the insurance sector and distinguish amongst the different types.

Objective 2: Undertake focus groups with a sample of participants from a case study on an insurance firm.

Objective 3: To explore what actually causes employee disengagement.

Objective 4: To find out whether the current models of leadership within the insurance sector are the most appropriate to ensure the efficiency of employee engagement.
**Objective 5:** Establish any contribution leaders can make to get employees more motivated and engaged.

**5.2 Summary of key findings and recommendations:**

The second chapter discussed the existing studies on leadership styles in general as well as in the insurance sector. This was to look for any gaps for further research and also to see how the researcher can develop on existing studies. It was also so she can draw connections with her own findings and the literature review to explain what leadership style is necessary to improve employee engagement. The literature review clearly satisfies objective 1.

The researcher had successfully included a total of 19 participants within their study from an insurance firm (Ty Admiral). They had direct access to the organisation hence were able to conduct it without any hurdles. This enabled them to achieve objective 2.

The findings of the study had enabled the researcher to achieve objectives 3, 4 and 5. For example objective 3 was concerned with finding out what factors disengage employees. The researcher had conducted two focus groups with the employees of the part time team. As chapter four does portray her final findings evidences that the following are contributing factors that disengages employees:

- Lack of training
- Workload pressure
- Prioritization of full time workers
- Repetition of tasks
- Lack of team bonding
- Punishment of poor performance
- Constant monitoring of employees
- Lack of employee involvement
In relation to objective 4, it was important for the researcher to understand the current leadership model that is used in the insurance industry. The researcher’s key findings had led to the conclusion that from an employee’s perspective the leaders put a greater burden of task strain on their employees and they are not given much importance. However they also found that the leaders perceived themselves to be highly people oriented. This suggests that there is a misunderstanding between the employer and employee this could be down to a lack of communication. Kahn (1990) did suggest that leaders have to be fully communicating with their employees consistently to avoid such misunderstandings and also it creates a trusting work environment. The existing studies on the leadership styles in the insurance sector and the researcher’s key findings suggest that leaders should adopt to the ‘team management’ approach according to the Blake and Moutons Managerial grid (refer to figure 2). This involves them to show a greater concern to their employees as well as tasks, this would improve the efficiency of employee engagement (Northouse, 2016).

In relation to objective 5, the key findings showed what motivates the employees to be engaged. One of the main factors that was identified was receiving ‘feedback’. Employees seem to appreciate it when their hard work is recognised. Leaders should ensure that they are identifying good performance and are highlighting it in front of the employee. Although the findings did show how the leaders ‘spot talent’ and are giving one to ones and call reviews, they are perhaps not giving enough appreciation to the employee. The findings suggest they are unknowingly giving a blind eye to an employee’s hard work and good performance. Therefore more recognition should be given. In addition a leader needs to eliminate all the factors that constitute disengagement which are shown in this study. Leaders of the insurance sector should consider the following to ensure the efficiency of employee engagement:
- Provide positive feedback
- Provide coaching and more training
- Consider employees' opinions/suggestions
- Less task pressure
- Task rotations (give different tasks to do)
- Team bonding activities
- Show concern and importance equally to both full timers and part timers
- Creating a more trust based workforce

5.3 Limitations of the study:
The limitations the researcher encountered was that initially there was 20 employee’s willing to participate however 16 only did due to sick absences. Also another manager was away on holiday hence why could not take part. However this does not affect the validity of this study as 73% (16/22 employees) of the part time employees of the claims department participated. Also 75% of the leaders (3/4 leaders) from the same department took part too. Another limitation is that only qualitative research was conducted so no other data was being produced. However due to the scope of the study the researcher felt it would only be appropriate to use qualitative data.

5.4 Suggestions for Future Research:
A wider range of participants can be involved, this study only focused the part time claims department. The full time team can also be involved to acknowledge what their views are in comparison to the part time employees, this study clearly showed conflicts in relation to it. Also case studies can be done in more than one insurance firm this would increase the reliability of the recommendations and findings. A combination of qualitative and quantitative researcher can also perhaps be considered, the researcher herself did not think it was necessary for her study but
it could have perhaps given her more data.

5.5 Chapter summary:
This chapter has illustrated the extent to which the project objectives have been met. It has also given recommendations on the basis of the researcher’s key findings and connections with the secondary research contained in chapter two.
Chapter Six

Appendices
Appendix A: Research ethics form

When undertaking a research or enterprise project, Cardiff Met staff and students are obliged to complete this form in order that the ethics implications of that project may be considered.

If the project requires ethics approval from an external agency (e.g., NHS), you will not need to seek additional ethics approval from Cardiff Met. You should however complete Part One of this form and attach a copy of your ethics letter(s) of approval in order that your School has a record of the project.

The document Ethics application guidance notes will help you complete this form. It is available from the Cardiff Met website. The School or Unit in which you are based may also have produced some guidance documents, please consult your supervisor or School Ethics Coordinator.

Once you have completed the form, sign the declaration and forward to the appropriate person(s) in your School or Unit.

PLEASE NOTE:
Participant recruitment or data collection MUST NOT commence until ethics approval has been obtained.

PART ONE

Name of applicant: Sharmin Begum  
Supervisor (if student project): Stella Diamantidi  
School / Unit: School of management  
Student number (if applicable): 20074278  
Programme enrolled on (if applicable): Business and Management with Law  
Project Title: What leadership approach is essential to ensure the efficiency of staff engagement in the insurance sector?  
Expected start date of data collection: 01/01/2017  
Approximate duration of data collection: 4 weeks  
Funding Body (if applicable): Non applicable  
Other researcher(s) working on the project: None  
Will the study involve NHS patients or staff? No  
Will the study involve taking samples of human origin from participants? No
Does your project fall entirely within one of the following categories:

<table>
<thead>
<tr>
<th>Category</th>
<th>Answer</th>
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<tbody>
<tr>
<td>Paper based, involving only documents in the public domain</td>
<td>No</td>
</tr>
<tr>
<td>Laboratory based, not involving human participants or human tissue samples</td>
<td>No</td>
</tr>
<tr>
<td>Practice based not involving human participants (e.g. curatorial, practice audit)</td>
<td>No</td>
</tr>
<tr>
<td>Compulsory projects in professional practice (e.g. Initial Teacher Education)</td>
<td>No</td>
</tr>
<tr>
<td>A project for which external approval has been obtained (e.g., NHS)</td>
<td>No</td>
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If you have answered YES to any of these questions, expand on your answer in the non-technical summary. No further information regarding your project is required.

If you have answered NO to all of these questions, you must complete Part 2 of this form

In no more than 150 words, give a non-technical summary of the project

The research aims to explore what leadership approach is essential to ensure the efficiency of staff engagement in the insurance sector. The researcher will conduct a case study on an insurance firm (Admiral) to give an explanation to how efficiency of staff engagement can be improved. It will also help underline the negative impact a leader can have that decreases the efficiency of staff engagement. The project will use qualitative methodology to assist in achieving the project goals. One of the objectives the research will have is to develop recommendations and solutions to how staff can be more involved and motivated as this is a huge concern for businesses but in this project the insurance sector will be looked upon in specific.
I confirm that this project conforms with the Cardiff Met Research Governance Framework

I confirm that I will abide by the Cardiff Met requirements regarding confidentiality and anonymity when conducting this project.

STUDENTS: I confirm that I will not disseminate any material produced as a result of this project without the prior approval of my supervisor.

Signature of the applicant: Date: 24/11/2016

Sharmin Begum

FOR STUDENT PROJECTS ONL/Y/

Name of supervisor: Date: 24/11/2016

Stella Diamantidi

Signature of supervisor:

Stella Diamantidi

Research Ethics Committee use only

Decision reached: Project approved

Project approved in principle

Decision deferred

Project not approved

Project rejected

Project reference number: Click here to enter text.

Name: Click here to enter text. Date: Click here to enter a date.

Signature:

Details of any conditions upon which approval is dependant:
PART TWO

A RESEARCH DESIGN

A1 Will you be using an approved protocol in your project? No

A2 If yes, please state the name and code of the approved protocol to be used:

A3 Describe the research design to be used in your project

The project will be conducted using an induction research approach, which looks at building theory and looks at the foundation of an interpretivist perceptive of the world. Interpretivism uses qualitative research to generate theories on the basis of human experiences and beliefs. ‘Qualitative research is primarily concerned with understanding human beings in a humanistic interpretive approach’ (Ronald L, Darlene K. Drummond & Sakile C 2007).

The researcher’s area of study will mainly be focusing upon what staff think their leaders should be doing to improve their engagement and also finding out what negative aspects of a leader demotivates their level of staff engagement. The study will also look upon what leaders currently do to try and engage their employees. Existing literature such as (Selvaran Ida 2011) conveyed that managing techniques and tools used by insurance leaders have further scope to be researched on as this would help develop staff engagement and build high performing teams.

In order to achieve the goals of this project focus groups will be conducted. The researcher will carry out a focus group with employees from the claims department without any managers present. This will allow trust to be built and for them to be comfortable and more open. It could be that two focus group would have to be done with employees due to the large number of people that will be participating. The same

An Approved Protocol is one which has been approved by Cardiff Met to be used under supervision of designated members of staff; a list of approved protocols can be found on the Cardiff Met website here
questions would be asked in both those focus groups in order to keep the project on track. It will also help manage the groups more efficiently as quite a large group can encounter difficulties for the researcher to concentrate. Another focus group will be conducted with just the managers in the department to understand the approaches they currently use to assist with staff efficiency. The questions that are asked to the managers will differ to the ones asked to the employees to help achieve the goals of this research.

The researcher will recruit their participants by sending out an email to the employees and managers of the claim department. They will ask for permission if they will be happy to participate in the focus groups, they would have to be explained the reason for having the research conducted.

**Questions that can be potentially asked to employees is as followed:**

Are you proud to be a member of your team?

How do you think leaders in this department can help you engage more at work?

Is there something about the leadership approach managers here have that decrease the motivation you have?

How can managers support employees to do their job to the best of their abilities?

How does your manager communicate with your team about organizational initiatives and business goals? How effective are these communications?

**Questions that can be potentially asked to managers is as followed:**

What current strategies have you implemented so far to help assist in making staff engaged at work?

Being a manager, how do you think you can be an effective leader?

How important is staff engagement to yourself as well as the company?

After having the focus group meeting the researcher will have to analyse the data they have gathered. They can audio record each focus groups
after getting all participants approval and then transcribing them. Once transcribed they can interpret their final findings and then generate theories which will assist in making recommendations for the project and the firm the case study will be on. The final findings should also enable to achieve the goals of this project.

<table>
<thead>
<tr>
<th>A4 Will the project involve deceptive or covert research?</th>
<th>No</th>
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<tbody>
<tr>
<td>A5 If yes, give a rationale for the use of deceptive or covert research</td>
<td>Click here to enter text.</td>
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<tr>
<td>A6 Will the project have security sensitive implications?</td>
<td>No</td>
</tr>
<tr>
<td>A7 If yes, please explain what they are and the measures that are proposed to address them</td>
<td>Click here to enter text.</td>
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**B PREVIOUS EXPERIENCE**

B1 What previous experience of research involving human participants relevant to this project do you have?

None

**B2 Student project only**

What previous experience of research involving human participants relevant to this project does your supervisor have?

Click here to enter text.

**C POTENTIAL RISKS**

C1 What potential risks do you foresee?

none

C2 How will you deal with the potential risks?

Non applicable
Appendix B: Focus group questions for the employees

Are you aware of what is expected of you at work?

Are you happy with the workload you receive?

At work, have you had the opportunity to do what you do best every day?

In the last few months, have your managers and seniors given you any recognition or any praise for something good you have done?
Do your managers and seniors seem to care about you as an individual?

Is there anyone at work who encourages your development?

I would like you to think of a time where you felt unhappy and disengaged at work and then describe a situation where you have felt like this?

Can you now think of a time where you felt happy, engaged and involved at work, and then describe a situation where you felt like this?

At work, do you think your opinions count?

Does the strategy of the company make you feel your job is important?

Since your time working here, have you had opportunities to learn and grow?

Is there anything that anyone would like to mention which they think will be useful for my research?

Appendix C: Focus group questions for the Manager/Seniors

Do you encourage employees to learn and develop and if so, how?

Do you involve employees in your decision making?

At work, are employees given the opportunity to do the best they can do?

What holds more importance, task accomplishment or employee satisfaction?

I would like you to think of a time where you noticed an employee unhappy and
disengaged at work, and now explain what you did in that situation?

Do you give employees any praise or recognition when they’ve done something good?

Appendix D: Participant Information Sheet

Ethics reference number: 2016D0237

Title of Project:

What leadership approach is essential to ensure the efficiency of staff engagement in the insurance sector?

Purpose of this project:
This project aims to come up with recommendations to how staff efficiency can be improved by leaders within an insurance firm. It will also enable to illustrate the negativity that a leader’s approach may have that reduces employees to be less engaged.

Benefits:

This project will be extremely beneficial for the leaders of the insurance sector as the final findings of this project should assist in eliminating any flaws a leader may have in motivating their workers to engage. In addition it benefits the participants as the project wants to help employees to be more satisfied and more engaged in the workforce.

Data process:

For this project the researcher will be conducting focus groups. They should be no more than a maximum of 30/40 minutes. They will be held in the training room in the claims department in Admiral Cardiff branch.

Research/ data collection:

The research will be carried out by Sharmin Begum. Once the focus groups have been completed and audio recorded they will then be transcribed. The transcription will then be thoroughly analysed and then summarized to make final recommendations.

What happens if you change your mind?

If you decide to join this study and then change your mind that is perfectly fine. Your decision will be respected. You are not under any obligation or under any pressure to take part. There are absolutely no penalties.

More information on this study:

Once this project is completed the study will be available in the Cardiff metropolitan university library if you wish to retain more information.

Privacy:

The researcher would like to clarify that all data that is recorded will be dealt with full confidentiality. No names will be brought forward when giving recommendation’s it will be anonymous. The data is also being audio recorded for the purposes of transcribing and analysing.
Appendix E: Transcription of focus group one

Transcription of focus group one with the employees:

Researcher: Good morning everyone thank you all for coming to the focus group. Urrmm so how everyone was evening yesterday? Was it good?

All participants: *all agreed and were nodding* yeah it was good

Researcher: That’s good
Participant 1: yes when we eventually got home

Participant 9: Yes and when eventually got out the car park

Researcher: So as I did convey in the email later, no in the previous week sorry urmm I did mention that I was going to conduct a few focus group in relation to my dissertation. So just to refresh our minds of what it’s about. Urmrmm so my project is basically about finding what leader style is essential to improve staff engagement. Obviously staff engagement is a huge issue for businesses out there, but I’m actually focusing upon the industry, sorry the insurance industry hence why my case study is on admiral. So by doing this will help me understand how leaders can perhaps make you motivated more to be more engaged in the workforce. So it is very beneficial for yourself as well as leaders in the insurance industry. Urmrmm so I can see that everyone has read the information sheet and you have signed the consent form so thank you very much. Just to clarify that despite you have signed it if anytime during the focus group you’d like to leave that’s absolutely fine if you change your mind I will respect that. Just let me know okay. So urmm a few things to go through how a focus group works. So all I am going to do is ask you a set of questions, we will go around in the circle. If everyone speaks on one at a time just so we can know what your opinions are and as I am recording it. As you are aware that I have actually disclosed that in the information sheet, so it is being recording for the purposes of analysing and transcribing okay. Anything that you mention today will be kept confidential and it will be anonymous okay. So did anyone have any questions?

All participants: No

Researcher: That’s perfect, so all I’m going to do is basically ask you a few questions. So if you don’t understand what the questions means feel free to ask me what it means okay. So are you aware of what is expected of you at work? Let’s start with ****.

Participant 1: Yes *pauses and goes quiet*

Researcher: That’s good, so what about you *gesturing next person to speak*?

Participant 2: Certainly am yepp

Participant 3: Yeah just when certain things change they make us aware about it all the time so it’s quite good

Researcher: That’s good

Participant 4: Yeah usually aware, unless it’s my fault that I’m not so

Everyone: *laughs*

Participant 5: Yeah I think I am aware, being part time sometimes you know you have to catch up on new things but urmm yeah I think they make us aware
Researcher: That’s good

Participant 6: Yeah I am aware

Participant 7: Not really sometimes it does get confusing

Researcher: Okay, what do you mean by that? How?

Participant 7: They tell you to do stuff but then it’s obviously changing at all times. It’s like one week you’re doing this and then it changes to something else or things have been taken out.

Researcher: Okay

Participant 8: Yeah I’m a bit in the middle, it’s the same thing as mo (Participant 7), because were part time sometimes we miss out on things but we usually catch up on it afterwards so maybe initially we won’t know but we eventually find out so it’s alright

Participant 9: Same here I’m in the middle. Ummm because we are part time it is harder to catch up on things and sometimes you get marked down on it but urmm yeah we get there in the end init

Participant 10: yeah urrr, I think I know what’s expected of me, I understand that as we are part time we do miss but then we do have regular one to ones. Sometimes they can be frustrating because they’ll say you were supposed to know about this, and then we’re like ooh well we didn’t know about that. Ummm but apart from that usually you know we are kept up to date well for the part time team.

Researcher: Fabulous and next question is are you happy with the work load you receive?

Participant 1: yeah urrm sometimes I think we pick up a lot of the slack in the weekend. Being in the weekend team I think it tends to be a lot busier, you’ll see when you come in you’ll see that the emails that go out in the week seem to have a bit more time off the phones. I understand that it’s a full time job but then at the end of the day we’re here part time for a reason. So I think the call volume sometimes are higher in the weekends so we have a bigger workload. And there is a lot of stuff that maybe a week after you’ve been in work, you come to where people don’t understand that your part time and are wondering why you haven’t chased this up. Your coming in to constant emails as to why haven’t you done this. If this was done on a Sunday call and then messaging you on the Tuesday and then asking you why it is not done, it seems to be sometimes there is actual things that needs to be done on the file, you’ve got to explain that you’re a weekender and part timer beforehand. So urrr I think we pick up some of the slack there.

Researcher: Thank you
Participant 2: Probably agree with that, I mean the difficulty of being in a weekend team is the fact that you got to kind of rely on how productive the people on Monday to Friday are. So if on Friday if they have a particular quiet day and they bash through things while they are waiting on Saturday you would come to little few to do, you can sit around, you can scroll on BBC news or whatever. Whereas if on Friday they’ve had a particular tough day you kind of feel the back clash the next day because you got things piling up, you got calls waiting on the board and your like ahh. You’re like a headless chicken, so it’s kind of like relying on them to kind of keep the flow going.

Researcher: Okay thank you

Participant 3: I agree with both of what they said because basically yeah we come in the weekend and we will have like, some of us will have loads of tasks from people from the week. And sometimes I don’t know why we got the tasks, because sometimes I haven’t even worked on that call but the ones we have worked on say on a Sunday like obviously, it’s like coming in and it’s like why are they tasking me with that. They should know that we’re only in the weekend. It is quite a big work load in the weekend more than the week I’ll say but that’s just my point.

Participant 4: I think that urmm generally all what we got to do is okay but as said it’s like they always don’t seem to understand the difficulties we have of being in the weekend. So our normal job is fine but it’s just some stuff in the week urmm they expect us to do and it’s just not possible.

Researcher: Okay

Participant 5: urmm yeah because I work in the week now as well I can see the difference and how it is and I think you got a lot more pressure in the weekend. When there calls waiting you’re constantly said to take a call, take a call where as in the week if there are calls waiting they don’t seem to get that pressure.

Researcher: Oh okay

Participant 6: Yeah I’m starting to work in the week now, in the two days I work in the week they don’t go through what we go through in the weekend, it’s a lot different. They actually have a lot of fun in the week, literally a lot of fun, coming of the phone, fun time, even to have a little chat. There’s 9 calls waiting but I can see 8 people off the phones just chatting and here’s me going through the calls, as that’s what I’m used to on the weekend, it’s off the phones do your notes and then get back on the phone. We don’t have time to talk to anyone else. Urrm they do urrm they go on the same lunch, the individual teams obviously get to know each other more and they get to speak to each other more.

Participant 1: what, all the teams go on lunch together?
Participant 6: Yeah together, so basically Saira’s team go off together and then someone else’s team will go off, which I thought will be beneficial. We don’t speak much in the weekend as much as we would like to because we’re constantly on the phone. And we don’t even have team days out or little things like that.

Researcher: Does everyone seem to agree with that?

All participants: yes *everyone nodding their heads and laughing*

Researcher: Okay I can see a lot of you nodding to that

Participant 6: So it is a big difference to what we go through in the weekend, our workload is a lot more

Participant 5: And the pressure is there

Participant 6: Yes the pressure is there as well

Researcher: Okay

Participant 7: I agree with everyone else, we’re getting a lot of work to do in the weekends due to the fact that Monday to Friday we’re normally going to uni or living our normal lives, whereas when we come back to those two days all the pressure is just getting to you. Sometimes obviously due to the fact that you’re working Monday to Friday you’re doing everything else, work is not on your mind, you’re coming back and it’s just the pressure building up.

Researcher: Okay thank you

Participant 8: Yeah I think like for you to mention to somebody a part time job, you’d think stacking shelves, you do it to pass the time and make a bit of money. I feel like this is like you come in and you’re really stressed out. You have to really put your mind to it, so I know when you initially take the job umm you think yeah it is expected to be difficult but I think that it is a lot of work for a part time job. Umm I agree with everyone else I feel like you come in on the weekend and your stressed out because you got to do all these tasks, you got to take x amount of calls, and when we initially had the job the expectation was not there for us to take, it’s like call, call, call, call. And even recently I’ve had to even ask when I’m going to the toilet, not ask but like mention it. Before you could just go but now like you just have to mention it, so that’s how bad it’s got. Like I can understand from both sides like it is difficult for them and to sort out as much people in the weekend but umm it’s not fair, I personally don’t think it’s fair on us as sometimes it does get a bit stressful at times.

Researcher: Thank you

Participant 9: Mines completely not regarding the question, well it is but I feel like they need another intake. Urm because when you take an intake, from my intake there’s only two of us left, and they initially took on 17. So I don’t think, well I know a
lot of people have gone full time as well but a lot of people have left. So I don’t think they, I don’t know if they think it through properly

Researcher: Do you think that because there is a lot of work load?

Participant 9: yes so that’s why our workload is just crazy, so it gets really, really busy especially during Christmas where it’s just ridiculous. And because of that and because of how busy it was our call quality would go down as well because we’re having to take call after call. Which is not fair on us because we are working for incentives so yeah I just don’t agree with it.

Researcher: Okay thank you

Participant 10: Urm with work load I’m in the middle but, with our work load really, I mean with regards to we don’t have to ring garages, in the weekdays I’m assuming if customers are unhappy about with what cars they got and then things you know, what courtesy cars have they got, the agent would give them a ring and things like we don’t really have to do things like that. DVLA conference calls we only have to do till 2 on a Saturday however I did have a conversation with Mark yesterday about urrm housekeeping so there is a lot of pressure when it comes to the house keeping of the whole teams, it’s not great, yeah but I’m like well what do you expect you know, you keep emailing us constantly to say that calls are getting higher, calls are getting higher, everyone’s looking at the call, everybody’s trying to get through their diary notes so there is that pressure on us which when I have worked in the weekday that pressure is not there. Urm you know there was things about where, which I thought was a bit ridiculous about someone mentioning to the managers to the weekend managers, that sometimes if it’s dead they can see us on daily mail and things like which they don’t do in the weekdays and that’s not true , I’ve seen them do it and that’s not true. So there is a bit of, there is a bit of a stigma with the weekend team because they only think they’re only the weekend team. And that’s what it is they just a stigma with it.

Researcher: Thank you all for your

Participant 6: You have got some full-timers who understand our aspect as you have urrm like Claudette

Participant 10: OH yes absolutely, there are some but there are a lot of them urrm no, some of them just don’t.

Researcher: So moving on to the next question, at work, have you had the opportunity to do what you do best every day?

Participant: *pause* Urm I don’t know how to answer that question sorry

Researcher: That’s okay
Participant 1: Urmm with me when I first started, it was weeks before I could take a call, because I didn’t have the systems. Yeah I was someone’s best friend for 8 weeks, so it was urmm, I don’t think I am up to speed put it that way I think I’m on 75% at the moment. There are still some things that I still don’t know and I feel silly asking when I’m not a hundred percent on things.

Researcher: That’s okay

Participant 1: But given that we got proper teams now and that it’s not just one manager in charge of us, I found that it’s a bit easier to settle in now and to find where my strengths are and what my weaknesses are. So I know a bit more now and where I need to work put it that way but I haven’t been able to give my best because I’m not hundred percent.

Researcher: Okay that’s fine.

Participant 2: Right how to answer this question, urmm nope urmm perhaps that’s because I have a different mind-set and skills set lies somewhere else, I’m not really good at this job I’m perfectly happy to admit that. I’m crap at it. I trudge through every weekend I do okay like, but no this, the job role, this isn’t suited to me as a person and it didn’t fit with my skills. But that’s just me personally, it’s how I think of it.

Researcher: That’s okay that’s fair enough.

Participant 3: Urmm I’d say it’s partially rated on the work load to do our best. Like as everyone said that we’re under pressure constantly, so I feel like we can’t do our best, I can’t give my best as everyone said we’re constantly getting emails that there’s calls waiting. Like yesterday we were pretty much on idle all day, and there was 10 calls waiting and everyone had to be stressed out as the calls are piling up again and we were getting emails for it. I feel a bit of pressure that we cannot do our best because were always sort of bombarded that there’s calls waiting. That’s why I feel we can’t do the best to our ability.

Researcher: Thank you

Participant 4: Urmm I don’t know I don’t think I do well enough in the job, but it’s not like sort of something I consider an interest, so because I have other stuff on I probably don’t do it as well as I should. It’s just the case that it’s a job and I come just to earn some money and it’s not something I’m massively committed to or anything so yeah.

Researcher: Okay thank you

Participant 5: No I don’t think I do because, I think we don’t get enough training, in the week they get extra training all the time on different things. It’s like on V2 we’re still, we’re getting trained next week. We should have been trained by now, I know it’s like it’s a V2 claim, ooh lets pass it over but you know it’s frustrating that we
haven’t been trained you know, it’s been up and running for a while and things are actually changing on V2 and we haven’t even been trained yet. So that’s why, we don’t get enough training, and with anything new we eventually get told about it but it’s sort of that, oh yes the weekenders need to know about that. Going back to the first question we do eventually get to know but not the same time as everyone else, just because were part time does not mean that we’re less important.

**Participant 1:** This is a bit like where the poor cousins of the family, where your like oh you got to invite them as well sort of thing.

**Participant 5:** yes yeah

*Everyone starts laughing*

**Participant 5:** I mean we should be having training on the weekend and getting people in to do our job.

**Participant 6:** I don’t think that the best of my ability, urmm no. The job to me because I worked in outbound for 4 years prior, the job is easy, for me. I’m used to the fast pace the only thing that I struggle with is down here getting the notes done and getting off the phone and then onto the next call. Because I’m double checking myself now, as the amount of times I get penalised for not sending certain letters, tasks I’ve had in the week where I have not send phd 603 or to change it to prejudice and those types of tasks. My aim is not to do that it’s just to get the call off the board, to say whether I put my heart and soul to every call I’d be lying.

**Researcher:** No that’s okay, now moving on *gesturing at next participant to speak*

**Participant 7:** Urmm I think, sometimes I think that the job is easy, but then when managers are constantly you missed this, you forgot about this, how come you didn’t do this, why don’t you do this. That sometimes makes you question as well is the job for me. And obviously there’s a thing as well, they want you to take as much of the calls, but they do want the customer journey well as well. And they’re constantly saying there’s calls waiting so obviously you’re rushing and when you are rushing you are, as Mel said, you are penalised for it as well. That’s why sometimes its questioning is the job for me or is it that I’m here for money, obviously everyone needs money to get around. It’s just whether I’m here for the money or am I here to enjoy what I am doing as well.

**Participant 8:** Yeah I agree with everyone else’s points, I think when it comes to putting in 100 percent effort for example, I think when you’re initially trained obviously it’s a new job so you want to do well and pass the test and get on the phone as it’s a new job. So I think the initial 100 percent is there and then after the novelty it basically wears off, you deal with different claims and you know what it is and then you become a robot. I feel like I’ve lost a sort of, if I’m honest if a customer comes through to me they’ve had a really bad experience and obviously I feel for them. Sometimes you do actually feel that, and your like yeah okay sorry about that,
you just become robust and robotic. Urm I feel like you just want to get through
the call or literally sometimes you can be creative of how you word things but I think
I have become really boring. I just literally read it word for word because I know I
won’t get panelised if I read it like that whereas by actually trying to build a sort of
rapport with the customer they used to encourage it whereas I don’t think they do
that anymore as your talking and having a chat your wasting time on the phone
basically so. 100 percent wise I don’t think so anymore you just come in and read
what you have to do in the job and then get out of there at half 5 or half 4 whatever
it is. That’s just me.

Researcher: Thank you

Participant 6: I was just going to say you know how you mentioned about building
rapport, I actually got marked down for being too happy.

All participants: *Everyone surprised* A few of them responded ‘really?’

Participant 6: Yeah two people got to listen to it and they said well what if that was a
fatality?

Participant 1: Well how are you supposed to know that?

Participant 8: It’s difficult because you can’t find the balance because you don’t
know what’s going to happen. You don’t know whether someone’s going to have a
laugh or whether they’ll be crying their eyes out.

Participant 6: I was just cheering them up.

Participant 1: Yeah but you shouldn’t be marked down if it was the fact that you was
still chirpy after they don’t you it was a fatality then I can understand you would be
marked down for that. I can understand if you was marked down if someone was
sobbing the heart out to you and your being chirpy.

Participant 7: Yesterday I had a one to one and they said to me they’ll have to mark
me down because you’re conversing with the customers. I’m like having a normal
conversation with the customer she was crying as well, I was obviously bettering
herself, she literally just bought her car and she went to show her mum her car same
day and someone reversed into it. And I obviously was trying to make her happy but
I got penalised for that as well because I was conversing.

Participant 8: So yeah I think you start of at 100 percent and then you feel like
you’re doing a good job and then you get knocked down and end up giving 10
percent and to stop you from being penalised you become a robot. That’s just how it
is.

Participant 9: I personally feel that I am doing decent for my job I am also getting
recognition for it. Urm however recently regarding what everyone else is saying I
totally agree with them. But recently our senior did say that we expect you to take
one call and deal with that well, just make it a good customer journey. So I get where their coming from but I’m not going to lie but my senior did recently say that to me so now I’m just sitting back and taking a call as i go to be honest.

Researcher: Okay

Participant 10: Urmr like *** I’m used to working in Admiral in a fast pace environment so yeah I try and do my best. Sometimes you do have the trends of having a bad call it knocks your confidence down a little bit.

Researcher: Okay, well moving on to the next question, in the last few months, have your managers and seniors given you any recognition or any praise for something good you have done?

Participant 1: Urmr not officially but when I have one to ones I get praised on the call, but marked down for technical advice *laughs* but the customer doesn’t know that I’m not hundred percent so.

*Everyone starts laughing*

Participant 2: I agree with ******, in the monthly meetings they do give you feedback. In fairness they are really good to you in giving you good feedback and praising you for things you are good at and giving you advice on things you’re not so good at. But it is not a day to day thing, it’s once a month sit down with me they go through what your good at and what you’re not.

Researcher: Thank you

Participant 3: Urmr sometimes they do, we get like texts from customers where they will share them around, but they only share it with the weekend staff. But when we come in we will have stuff from people from the week and I’ve got like emails that someone in the week who has done an amazing job and then pretty much shared in Cardiff Newport and Swansea. Where as ours will just be sent out to our little team. So we do get it a little bit but most of the time it’s in our one to one.

Researcher: Thank you

Participant 4: Yeah like it’s like similar to what ******8 said, we get one to one and call reviews. Urmr but I think that’s fair enough because the teams are bigger than they are in the week. Usually in the week in a team there are 6 people and a senior and manager so you can understand why they would have more feedback on a weekly basis. Whereas with us it’s just not practical. You can’t get enough in the call reviews and one to one.

Participant 5: Urmr I agree we do get recognition maybe not as much as they do in the week, but I think that goes down with consistency across the board, as we are treated differently to people in the week.
**Participant 6:** It’s too busy to get recognition in the weekend, its way too busy, and urmm in the week it’s a lot quieter, there’s smaller teams. The only recognition we all have as a team is when ***** joined we were all smashing it and then she went away and it went downhill.

**Participant 7:** Me personally I haven’t been recognised myself but it’s just that when they call you in for the one to one’s as well in my head I’m thinking what have I done wrong. That’s constantly in my head, like what have I done wrong this time that’s all that goes through my head when they call me in for feedback.

**Participant 8 (Yaaz):** Yeah I mean I can say I have had recognition before, urmm maybe not much now as it’s just become, as *** said it’s just too busy. There’s just no time you got to keep taking calls and managers are busy helping other people and managers are coming from other rooms to help us so there is just no time. So sometimes they do send you call reviews and call you out for one to one’s so that is enough I guess. Personally I don’t really care if I get recognition or not to be fair.

**Researcher:** Okay

**Participant 9:** Urmm in the last few months, yeah I have had recognition from my managers and seniors. But I’m not going to get into too much details regarding that. But I completely get where mo is coming from as well, because sometimes when I have my one to one’s I’m thinking oh my gosh what have I done wrong. Because I always have that worry back of my head because at the end of the day I get x y incentives so.

**Researcher:** Thank you

**Participant 10:** Yeah I’ve had recognition to the last couple of months, mainly in my one to one’s, same as everyone else.

**Researcher:** That’s perfect so moving on to the next question, do your managers and seniors seem to care about you as an individual?

**Participant 1:** Yeah, I got to be fair, especially when *** said when ***** was there, **** has upper his game at the moment, ***** has been away more than she has been here, I think he is doing his best to try and, he’s moved towards his role as well. I think he is doing the best he can possibly can so yeah I do.

**Participant 2:** Definitely ***** and **** are absolute rock stars. They’re brilliant, urmm I’ve got a lot going on in my personal life and do a lot of work so I’m constantly doing stuff all the time, and they are always checking how I am and seeing if they do anything, offering me support if I need it they’re brilliant. Cock on.

**Participant 3:** They do treat you sort of like individuals, like I’m not afraid if something is wrong like and it is not about work I can just go Carl and Amy, they are really approachable.
Participant 4: Yeah, even though we do get problems with things getting updated and being on the same length as people in the week, our managers and seniors are really good in all fairness. They do treat us like individuals.

Participant 5: Yeah I agree, they are there when you need them.

Participant 6: I’ve had personal issues last year I cannot fault Amy, Anita urmm Stephy even Mark bless him and urmm yeah I just can’t fault them.

Participant 7: Urrmm they do treat you like an individual to an extent, for the past 3 or 4 months, I have been asking for, to sit in with someone to see how they deal with the customers. And for 4 months I have not heard back from them. I’ve been saying it consistently throughout the one to one’s but nothing is being done about it.

Participant 8: Urrmm yeah I mean I’ve been here quite long apart from the guys who have been here 4, 5 years ago you guys been here the longest. Urrmm yeah I feel like an individual by the managers. I don’t have any issues in how they treat us like an individual, they ask if we’re okay, when they have time obviously, they are busy so we can’t talk to them when they’re busy. So when it is possible to have a chat they do. So yeah it’s good.

Researcher: Fabulous

Participant 9: Yeah I completely agree, Amy and Carl are amazing I feel like they go out of their way sometimes as well to do things for you. Like holidays like I will come in a weekend before and ask can I have next weekend off, yeah I will try my best and they do.

Researcher: Thank you

Participant 10: yeah 100 percent I feel like an individual, urrm they’re really good, all the managers and seniors I’ve had dealings with never have I been nervous to ask them a question or if I have a problem I am more than happy to go to them.

Researcher: Perfect, so moving on to the next question, is there anyone at work who encourages your development?

Participant 1: Urrmm ***** and **** the seniors and managers defiantly, they tend to sit together and normally in the same group and I think that we all try to give support to each other when we can and if anyone can help anyone out will certainly help them. So yeah defiantly.

Participant 2: ***** is brilliant, urrm even outside the one to one, she constantly asks if she can make your job easier or if there is anything you would like to change. She is just fantastic, she supports what you do and yeah.

Participant 3: Yeah I would say *** and **** are really good with making sure we are happy with what we do and need to do, they support us so yeah.
Participant 4: Yeah *** and ****, they’re very good, and what they do as well is that when they know they’re not going to be in a position to help us out, they do encourage us to help each other as well. And that is really important because there may be something I don’t know but someone sat to me does and it makes things a lot easier.

Researcher: Okay thank you

Participant 5: Yeah I think having a manager now where we didn’t have one for such a long time, urmm Stephy she has a lot of fresh ideas urmm I think when she comes back now things will be like before. I think she’s good she is a plus.

Researcher: Okay, ***?

Participant 6: Yeah, I mean ***** and **** are two supporters bless him he’s taken all the double work load so he can’t do much. But urmm yeah I’m sure when ***** is back, she supports us in a way where it’s not formal, it’s more like a chat.

Participant 8: yeah

Participant 6: You know it’s like hey what you up to, do you need any help there, you know it’s all, I find that reassuring as it’s not a formal chat.

Participant 7: Both managers are fantastic, Stephy and Mark as well. Stephy does not treat you like she is above you or anything she treats you like a friend which I think is very good.

Participant 8: Yeah urmm defiantly feel the same, with Stephy and Mark they treat you, support you and everyone else do like my fellow colleagues we all encourage each other so it’s alright.

Participant 9: I completely agree because when I first started my quality was really low and Carl took me off the phones one day for the whole day and we just worked on it and since then it has just gone up so. So I am really thankful for Carl doing that.

Participant 10: Yeah the managers and seniors, Stephy is brilliant, and as Yaaseen said we all encourage each other.

Researcher: Fabulous so moving on to the next question, I would like you to think of a time where you felt unhappy and disengaged at work and then describe a situation where you have felt like this?

Participant 1: When I started and had no Vectus for 8 weeks.

*Everyone laughing*

Participant 1: I was disengaged there because even though it was like a running joke or like your Vectus is still not up and running you must be loving it, on one hand I was but on the other hand your fresh out of training and you’re not on the phones, you’re not even doing your job or earning any incentives. So it kind of holds you back
and I did feel like as I was a bit of a fool as I was getting paid the same money as everyone else and I wasn’t even doing the job. So it was a bit of an embarrassment really but that’s about it.

**Participant 2:** Probably the time when I was unhappy and uneasy, was when I started I did not have a clue what I was doing for the first 3 or 4 weeks, it was just baffling off on each call. I just thought I’ll say it anyway and hope for the best and it won’t come back on me. I think that’s when I haven’t even enjoyed being here because I felt like coming in and coming back the next weekend I felt like I had to pretend what I’m doing. But I got better as I got along.

**Participant 3:** I think it’s when I’ve had a difficult customer, I felt really disengaged as I have tried my best to give them everything, it was a Sunday and they wanted a courtesy car well I wasn’t trained on Vectus at the time and so I couldn’t check their policy. I got totally disengaged and someone had to take over the call. Just the fact that they did not want to know so I did not want to try more for them.

**Participant 4:** There was a period like this time last year where every call got reviewed badly, and it was like well there not all so bad well I don’t think anyway. So I spoke to **** and spent some hours working on what the problem was and it was sorted from there. But it was a bit discouraging that, you know that they have limited amount of information to work on but it gives them a bad impression of you. So yeah.

**Participant 5:** I think it was when urmm, again I think it’s down to work load, the pressure and one of my tasks at the end of the day was given to somebody else to complete because we had half hour left on Sunday and the person who got sent it did the claim, but I was marked down even though they told me to pass it to this person. Ummm and I got rubbish incentives that month the worst I got was 60 or whatever and it was because somebody else took the task over, which was nothing to do with me but because it was under my name and I registered it I got marked down which I didn’t think was fair and really put me off. From now on I’ll just do my tasks in my name.

**Participant 6:** The time I was disengaged, was urmm when was it, urmm yeah, last year I did take all my calls but I got marked down for not reading out the legal script. I lost all my incentives. I was not informed why I did though, had no feedback for why I had no incentives. So yeah that was you know defiantly.

**Researcher:** Okay **?

**Participant 7:** I do feel uneasy when it comes to the one to one’s, as I did mention previously about the feedback that’s when I feel uneasy.

**Participant 8:** Yeah I think when I switched roles to out bounding recently, I think you put a lot of effort in and you spend a lot of time calling customers and at the end of the day when your pay is literally worse than previous job. This happened for 3
months I find it really discouraging, I feel like I’m putting so much effort in and I’m not getting anything out of it. So I came back to this role and I seem to be doing alright.

**Participant 9:** Urrmm I had a period like mickey where my reviews were really bad, and that made me feel like why am I here and I even cried over it. But urmm since then I feel like I have gone better which is good but another thing that is disengaging, not long ago we had an Op’s manager coming in and we all had to give our opinions on what we liked about the job and what we don’t like. And I felt like not all of our opinions had mattered to them and counted. Like the full timers get a lot of things that we don’t. And that’s really disengaging for us.

**Researcher:** Okay

**Participant 10:** Last couple of weeks, urmm just bad calls, not very good reviews yeah.

**Researcher:** Okay, well moving on to the next question, Can you now think of a time where you felt happy, engaged and involved at work, and then describe a situation where you felt like this?

**Participant 1:** I had a review of a manager that wasn’t my manager and I had 60% and that was the worst review I’ve ever had, and then she reviewed another call I did yesterday and gave me 94%. So it made me feel better because they do have a certain opinion of you so I was just happy that she got to see another side of me, that I wasn’t 60% all the time.

**Participant 2:** Urrmm I had a good comment 2, 3 weeks ago, and Mark took me aside and urrm spoke to me about it and that’s a time when I perked up a little bit, because I thought maybe things are on the amend, maybe I can do this better than I originally anticipated.

**Participant 3:** Urrmm I’d say just after the first couple of months on the phone, I struggled with technical stuff and kept getting marked down and urrm I had another review and moved teams and I had a one to one with Carl and since then a lot of things have got better and I got better incentives and made me feel good about myself.

**Researcher:** Thank you

**Participant 4:** Urrmm this call review I had was 80, to have that when I was nervous was just a big deal at the same as I thought I was doing a lot worse. It was just really encouraging.

**Participant 5:** Yeah I think having comments and then people in the week realising that we do a good in the weekend and we get rewarded for it as I got to choose something from the special cupboard.
*Everyone laughs*

**Participant 5:** They have like you know sweets, chocolates and drinks and things like that, it was nice.

**Participant 6:** Yeah it’s nice to be recognised and yeah at the beginning when I first started.

**Participant 7:** It is nice to see the comments from the customers, so obviously seeing the comments from the customers that does actually make you feel happy about the job as well.

**Researcher:** Fabulous.

**Participant 8:** Ummm yeah I think there’s this particular case, where I really tried my best and sort out everything for him and made sure I text and emailed everything. He really appreciated it and spent 10 minutes just thanking me and sent a SMS back and asked to speak to a manager to thank me so I love stuff like that makes you quite happy.

**Participant 9:** Ummm yeah same thing like when customers realise that you’ve actually gone out of your way for them and you get recognised by your seniors and managers.

**Participant 10:** Yeah my yearly review with my manager, it was good.

**Researcher:** Okay, moving on to the next question, at work, do you think your opinions count?

**Participant 1:** Yes

**Participant 2:** Definitely yeah, they always listen to you, if they can implement a change they do try and help you out.

**Participant 3:** Yeah I agree with ***** and *****.

**Participant 4:** Only on our level of the team, not beyond that, so in our team they usually listen, but anything beyond that they don’t really want to know.

**Participant 5:** Yeah I think within our team, they try to implement it if it’s a good idea and they do listen.

**Participant 6:** Yeah I agree with everyone.

**Participant 7:** Yeah I agree with the team as well.

**Participant 8:** Yeah basically in our teams, I think the managers, I’m guessing have the same problem where their opinions don’t count as much as the other managers. I just get that feeling, but yeah just in the weekend teams they do.
Participant 9: I completely agree with *****, but like I said urmm earlier in the previous question, we did have an Op’s manager come in and ask us for our opinions and I felt like those opinions weren’t given of much importance as the full-timers were. I feel like nothing has changed.

Participant 4: They don’t even ask very often it’s just like we might as well.

Participant 9: Exactly, exactly like nothing changes.

Participant 10: Same as Mickey.

Researcher: Thank you, so, does the strategy of the company make you feel your job is important?

Participant 1: *Long pause* Well I think it is important, we’re the ones who have to get it right at the beginning, they certainly do tell us that you have to get it right at the beginning. But yeah I think it is important.

Participant 2: Yeah I think they do exercise the importance to you, as if didn’t initially take all the information then you got people further up the hierarchy who will have no use to it, have nothing to work with.

Participant 3: Yeah I pretty much agree with that, yeah we are the first port of call so if we get something wrong it’ll mess up. No one else can do their job further on if we’ve got it wrong. So yeah I’d say it’s quite important.

Participant 4: Yeah I agree with everyone.

Participant 5: I agree as well, we need to get it right in the beginning, and they need to give us recognition they don’t, they did initially but now we’re a little bit taken for granted.

Participant 9: Yeah like that monthly award thing they used to do, like attitude of the month or

Participant 6: Yeah they would also plan a day out on our one to one’s

Participant 7: No comment

Researcher: Okay

Participant 8: Urmm I can’t really say yes or no, urmm I feel like I’ve got lost, like I come to work and strategy, I don’t really think about those type of things. Urmm I just do my job and go. I wouldn’t know strategy wise I won’t be able to comment on that too much.

Participant 9: *paused and pointed to next participant to speak*

Participant 10: Urmm yeah I try not to think about it.
Researcher: Okay, moving on to the next question, since your time working here, have you had opportunities to learn and grow?

Participant 1: *long pause* no not really

Participant 2: urmm opportunities to learn and grow, urmm no not in particularly

Participant 3: I’d say the only thing I’ve learnt and grown on is being trained on V2 but that’s about it really.

Participant 4: Better with typing but

*Everyone laughs*

Participant 4: urmm no not really, urmm port of calls would be good, like listening into different departments but we don’t really get an opportunity like that sort of thing.

Participant 5: yeah I agree I think we have not had enough training over the two years, and we have not had no any updating on anything like that.

Participant 6: Urrm we just do the same job in and out in the weekends.

Participant 7: Not really, it’s just repetitive all the time to be honest.

Participant 8: Yeah I think that once you learn how to work for the insurance sector then once you’ve learnt it then that’s it then. We don’t learn how to deal with customers better anything like that, urmm you just have to manage your time, I just carried that from my previous job so.

Participant 9: I completely agree with Judith, we don’t get enough training and stuff. Like V2 it’s been out for god knows how long and we still don’t know what we are doing on it.

Participant 10: Yeah it’s more words than actions.

Researcher: Thank you, and finally the last question, is there anything that anyone would like to mention which they think will be useful for my research?

Participant 1: No not really.

Researcher: No? *looking at everyone*

Participant 5: Managers to keep us happy that’s all

Participant 9: Managers they do try their best but not good enough

Participant 8: Obviously we’re just weekend staff so it’s difficult for them as we work for two days, it’s not easy for them to switch our roles but they can at least give trainings, and port of calls and stuff like that, it’ll make you see what the other roles do, so what the next part does. And maybe being able to take some time out and see
the other couple of sides to the business to see how it all works out. It’ll spark a bit of interest and help make people more enthusiasm. Yeah but that’s just me.

**Researcher:** Well that’s the end of my focus group, I would just like to say thank you so much for participating okay, thank you.

*Everyone’ says thank you*

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**Appendix F: Transcription of focus group two**

**Transcription of focus group two with the employees:**

**Researcher:** Hello everyone, hope your all okay and have had a good week. Thank you all for attending today’s focus group session. As I did mention in my previous email, I will be carrying out a few focus groups to help me with my dissertation
project. So just to refresh our minds a bit, my project aim is to find out what leadership style is essential to ensure the efficiency of staff engagement. Staff engagement is a huge concern for businesses out there, but I’m mainly focusing upon the insurance industry hence my case study is on Admiral. By conducting these sessions it’ll allow me to understand how leaders can motivate you to be more engaged within the workforce. So this project is beneficial for employees like yourself and for the leaders.

So I can see that you have all read the information sheet and have signed the participant form, that’s great. Just to inform you all despite the fact that you have signed the form if during the session you change your mind and don’t wish to participate that’s perfectly fine, just let me know.

I intend to do this session within 30 to 40 minutes, I have got 12 questions to ask you all. So what we will do is I will ask a question and go around the circle. If everyone can answer one at a time that’ll be great. Just to clarify as you all have read the information sheet it does convey that I will be audio recording this session, for purposes of transcribing and analysing. But just to clarify once again that everything you mention today will remain confidential and anonymous. Did anyone have any questions before we start?

*All participants shaking their heads gesturing no*

Researcher: no? That’s fine, so starting with the first question, are you aware of what is expected of you at work? Starting with Tara?

Participant 11: yeah

Participant 12: Yes

Participant 13: Yes

Participant 14: Yes

Participant 15: Yes

Participant 16: Yeah

Researcher: Okay, so moving on to the second question, are you happy with the workload you receive?

Participant 11: yeah it’s fine but it’s quite a lot compared to what people in the week do isn’t it.

Researcher: okay

Participant 12: Yes because I know that’s what we signed up for, for the weekends.

Participant 13: No I do think it’s quite intense, we don’t get praised enough for what we do.
**Participant 14:** Urmm yes and no

**Researcher:** What do you mean?

**Participant 14:** Yes because fair enough I signed up for it, but no because some of the benefits that were promised to us when we started the job has been taken away, but the workload is still the same so.

**Participant 15:** I would agree to that to a certain extent.

*All participants giggle*

**Participant 15:** I will agree to that.

*All participants giggle*

**Researcher:** ****?

**Participant 16:** Urmm I agree to some sorts, urmm when we first started we had certain jobs that we needed to do, so we had like x amount of things we needed to do when we first started, but now we obviously have to do y and z so it’s kind of long you know *laughs*.

**Researcher:** Okay so moving on to the next question, at work, have you had the opportunity to do what you do *pauses and laughs* best every day?

**Participant 11:** what?

**Researcher:** so I was just saying

*All participants giggle*

**Researcher:** So I was just saying ****, at work, have you had the opportunity to do what you do best every day?

**Participant 11:** Urm, if it was talking then yeah my best thing is talking so, but not really because my best thing is HR and I don’t do any of that in my job, so yeah I haven’t really no.

**Researcher:** What about you? *gesturing towards next participant*

**Participant 12:** *long pause, gesturing with their hands that they don’t know* urmm yeah?

**Participant 11:** Well she talks a lot don’t you, so that’s what your best at.

**Participant 12:** Yeah I like talking to people so, it’s good for me I tell everyone my life.

**Researcher:** okay

**Participant 13:** Yeah I like talking to people as well.
*All participants giggle*

**Participant 15:** Okay...

**Participant 14:** No not really because what I do or what I want to do for a living is not something what I do here, it’s just something, like just a part time job.

**Researcher:** What about you? *gesturing towards next participant*

**Participant 15:** Yeah it’s just what I signed up to at the end of the day.

*All participants giggle*

**Researcher:** So haven’t you had the opportunity to do what you do best every day then? Is this just something you just come to work for?

**Participant 15:** Well I’m still finding myself so that’s why.

**Researcher:** okay

*All participants giggle*

**Participant 16:** I agree with that participant over there, Mr Shahad Rahman *laughs*

*All participants giggle*

**Participant 16:** Ummm I got to think about it, urmm here is urmm not really showing the skills that I have developed. I don’t think the skills I learn here can be utilised outside because there very pacific. So I can try and do my best of my capability working in Admiral because of the skills I’ve developed and doing the training with them, but outside of it I don’t think this is helpful and I could put my best outside with these skills.

**Participant 15:** There not transferable skills basically.

**Researcher:** So moving on to the next question, in the last few months, have your managers and seniors given you any recognition or any praise for something good you have done?

**Participant 11:** Yeah like I’ve been told by managers when I get good comments they get sent, like put into an email, and they send the email around and say that was a really good comment or this was really helpful or good that you did this, so yeah.

**Participant 16:** I didn’t see any.

**Participant 12:** Yeah, I feel like I get praised quite a bit, because I’m so good at my job.

**Participant 13:** Ummm yeah, I had my appraisal the other week, and they said my salary will go up. So I would say that is a recognition.
Participant 14: Urm yes I think so you do get these odd comments now and then I suppose

Researcher: What do you mean by odd comments?

Participant 14: I don’t know like, oh you’re doing good and things like that. To be honest now and then you get recognitions, for a long period of time you won’t and then a certain amount of time they notice they need to they probably start giving praise but I just don’t know.

Participant 15: Likewise

Participant 16: Yeah I mean appraisal is okay in Admiral. They give you feedbacks and reviews but that’s only if they are noticing any good work you have done. Maybe sometimes you have to show it to them in order for you to get appraisal.

Researcher: Okay, moving to the fifth question, do your managers and seniors seem to care about you as an individual?

Participant 11: Yeah I will say there were, say like I was feeling sad or anything they notice. I feel like when I find something hard they notice it, or like not getting something they will help me out so yeah I think they do care.

Researcher: Okay *****?

Participant 12: Yeah like urmm like in the beginning of the year, well obviously when not long when I started I had quite a medical dilemma and things. They were really understanding and I had to have time off and things. And in all fairness like the PS would ring me just to make sure that I’m okay and the managers they were really concerned. They were more concerned than annoyed that I couldn’t come in more than anything so that was really nice. So they do care.

Participant 13: Yeah I will say they are quite caring.

Participant 14: Yeah their nice.

*Silence*

Participant 15: Yeah I find them very engaging.

Participant 16: Urm yeah the managers are okay, we have group chats so we are able to communicate if we need anything or if anyone has any problems. Especially as we had one of our fellow colleagues leave, which was disheartening, but everyone like showed their love to him. Urm so you can see the managers as well and how they felt about that.

Participant 15: we have good team spirit.

Participant 16: were squad goals.
**Researcher:** So moving onto the next question, is there anyone at work who encourages your development?

**Participant 11:** Urmm no not really, I don’t think so.

**Researcher:** Oh okay, what about you Jodie?

**Participant 12:** Yeah I think ***** encourages me more, because I always try to beat her.

**Researcher:** Who’s *****?

**Participant 12:** Oh another employee.

**Participant 13:** Urmm no I would say I encourage myself.

*All participants giggle*

**Participant 14:** Yeah I would say I encourage myself too but

**Researcher:** No that’s fine, that’s fair enough everyone obviously can be self-motivated.

**Participant 14:** I compete against my friends and stuff to get better quality scores than them and I guess that keep me motivated in a competitive spirit.

**Participant 12:** Yeah that’s what I find.

**Researcher:** So you saying your peers encourage you?

**Participant 14:** yeah, we encourage each other so, for example if someone says they got this certain stat, next weekend I’ll try and do something better than that and make them aware of that and they will then beat that and so on and so forth.

**Researcher:** Oh okay, what about you?

**Participant 15:** You said development right? What is development, so okay maybe in the long run, I mean in terms of development you won’t see anything happen t till after some time, but that’s like that in any job I guess so in a way I just contradicted myself.

**Participant 16:** Urmm yeah I agree with ***** and what he said in terms of like competing. Because clearly every week he comes in and tries to beat I but he can’t. So you know I’m on the edge.

**Participant 14:** 0.66% was my not ready, no one has beaten that so far.

**Participant 16:** In one week don’t worry, so yeah you can see the competitiveness as it is amongst us right now.

**Researcher:** I can indeed see that.
Participant 16: Obviously the more competitive we are, the more money the company makes because obviously were getting better rating and stuff.

Researcher: Yeah that’s fine, so I now would like you to think of a time where you felt unhappy and disengaged at work and then describe a situation where you have felt like this?

Participant 11: Urmm when we changed the systems over to V2 yesterday which was a new program. I was really annoyed, because a customer called up and they wanted to get into a certain file but I couldn’t go into it because I didn’t know how to do it and there wasn’t anyone there to help me and I felt like I was saying the same thing, loads of time and I didn’t get any help.

Participant 12: Same urmm like the V2 change, which is a bit like a big change, and I feel like there wasn’t enough training, I had to do like 4 hours training and that’s all we had. When other employees in Admiral have had a whole days of training. So I obviously think that they should have more time spent on maybe just letting us having a look at it and playing with it, setting up false claims and things just to try and get it. So it did disengage me because when I’m having a call now I kind of panic a little bit rather than feel comfortable to take it.

Participant 13: Urmm yeah I kind of agree with that, I do think that the V2 training was quite, the V2 is intimidating. Like when a customer calls you just don’t know what to do because of the lack of training that we have had. So I think we should have had much more training.

Participant 14: Urmm yeah I think I would agree to what everyone has said, so we needed more training and there’s a lack of support with V2. Like I feel like we should have a lot more support with the new systems that we have got, we are still trying to make ourselves familiar with it and use the old one at the same time. So we are multi-tasking between the two, and with the new system you do ask for some kind of help but you just don’t seem to get much support as you possibly need to improve yourself, which makes your confidence to drop when you use the new system or when you get a call. When you know you have to use that system it’s just daunting.

Participant 15: I do agree with Hafiz in regards to that. I feel like perhaps they are tightening the ship a bit more in other areas, so you know a bit more flexibility, like I have a set plan for today, even lunches, the privileges are now sort of been taken away from us.

Researcher: So does that disengage you then?

Participant 15: Just disheartening sometimes that’s all.

Participant 16: Urmm yeah not necessary about the training, but I feel like urmm since we got this new system implemented with work station, everything is just being watched, I feel like its big brother everything you do is being watched. You
have them coming around and asking what are you doing now and even though you might have just been on a call for 4 hours and a low not ready your just a taking a small minute break you would still like washed with questions as to why you’re doing that.

Participant 15: You have to constantly answer for something now a days.

Researcher: Okay so I know what you to, sorry, can you now think of a time where you felt happy, engaged and involved at work, and then describe a situation where you felt like this?

Participant 11: Urrm probably when we first started, and like you see what customers are saying about you and when you have one to ones and their like you’ve had a really good score or this and that, that makes you feel motivated.

Participant 12: Yeah I got motivated when I remember when I got a really, really good call, I had a lady who was stuck on the road and there was nothing we could do to help her get back, we could get the vehicle recovered but she was miles and miles away from home. So I went out of my way to try and phone Hire Company’s even though she wasn’t eligible for the hire car, because I did that little extra, she sent a really lovely email in and it just made me feel good and that it doesn’t go unnoticed sometimes you know, I felt good in myself any way.

Participant 13: I feel happy at work when customers give you nice comments because you know that you’re doing your job well and you know that you have made them happy and going through an accident can be hard. So the fact that you comforted them and made it easy for them is always a nice feeling.

Participant 14: Yeah something like that, when you go through a good flow on a call and you have a good comment and there’s good communication and built some kind of this you know relationship with the person on the phone its nice. It feels rewarding, you feel like you not only solved their problem but you communicated and listened and related a little bit.

Participant 15: I agree with Hafiz in regards to that and also when urrrm times when we joined, we just finished training and we got extra 500 pounds. So you know that was not necessary for the management to do you know, I mean we didn’t earn it to be honest with frankly. It was nice for the management to acknowledge us.

*All participants giggle*

Researcher: That’s fine if that makes you happy and engaged at work that’s okay. Khalid?*gesturing at next participant*

Participant 16: Yeah I agree with what everyone is saying, urrrm whenever you speak to a customer and get along with them and you’re able to understand them and they understand you its quite easy. Especially because they do SMS and urrrm questionnaires, when you get like 10, your like this person actually took the time
after the call to comment on you they even name you on the comment. So they even remember your name and say this person helped me so well and made it easy for them it’s just very rewarding.

Researcher: Okay well moving on to the next question, at work, do you think your opinions count?

Participant 11: Urmnm yeah I think they do, because when you say stuff to them they try to change them sometimes, like you can submit something like how you don’t like the process or something and then they can try to make a change. You can tell managers if you don’t like stuff so yeah if you want to be heard you can but I don’t think people really do because they worry like they’re not doing their job correct and stuff like that.

Participant 12: I kind of agree and disagree with ****, urmm I do feel like you can go to the manager and say you know that this is not right but I kind of feel like at times it does get dismissed and their like well this works better because majority people have said this and that, it’s like whatever you have said is just put down there in the sense rather than actually being looked at. Like maybe in the long run people kept complaining about something will eventually change, but I think your opinions is kind of just brushed off in the first initial sense.

Participant 13: Urmnm yeah I agree with that, I don’t think that they do take our opinions into consideration. Urmnm they listen to the full-timers more than they listen to us, so I definitely agree with that. Because we are weekenders they don’t really pay that much attention to us than they do with the full time workers.

Researcher: Do you think that because you’re a weekender?

Participant 13: Yeah.

Participant 14: Yeah I agree with that it’s like our opinions are heard but our opinions are not considered.

Participant 15: Yeah that’s true, also you know in terms of that, there is always room for development and I’m happy to take that, it’s just kind of frowned upon.

Researcher: Okay, *****?

Participant 16: Yeah, urmm I’ve been asking for, urmm like in the weekday everyone gets free fruits, and I’ve been asking for free fruits since I started working and I still haven’t had much luck so you know.

Participant 13: Yeah I think full-timers get more privilege than us, they get like more perks.

Participant 14: They get more privileges yet we get bigger workload.

All participants: Yeah
Participant 16: Yeah in a short frame we can do more work than they do in a longer period of time. Or they can do similar work as us.

Participant 12: And we can’t even get an apple?

*All participants giggle*

Participant 14: Yeah we have like come in the week, like we have worked in the week days now and then and we have seen how quiet it is for them like there’s 40 people waiting for a call, where as in the weekend it’s so consistent, it’s like one call after another.

Participant 16: I did a 4 hour shift and I took more calls than someone who did a 12 till 9 shift.

Participant 12: And you haven’t had your banana.

Participant 16: No I haven’t had my banana.

Participant 13: There just more prioritized.

Participant 12: We need the fruit.

Participant 13: Yeah I remember the time with parking, urmm we work in the weekends and they don’t but it was all booked because they book it in the weekdays. So yeah they won’t prioritize us.

Participant 12: And I find that the weekday people book the car park, to go shopping on the weekend when there’s weekend staff who actually need those car park spaces. You know if they are not rotated for that day I don’t think they should be allowed to book the parking spaces when there are weekend people waiting.

Researcher: Okay well moving onto the next question, does the strategy of the company make you feel your job is important?

Participant 11: Urmm *long pause* say that again?

Researcher: its okay, does the strategy of the company make you feel your job is important?

Participant 11: Urmm yeah I think it does, because they like always say how important it is for us and for the company and they make you feel like you’re helping to make the shares go up, but I don’t think as a whole there’s not many like routes you can go down to get higher up in the company so I think they just try and make you feel important.

Participant 12: Urmm in regards to that I do agree with Tara but what makes me feel important is the actual customers and the fact that I’m important to them because I’m you know, like a situation that could be really stressful, if I can make that as easy
as possible for them then I’m obviously important to them because I’m the person to do that. So that’s where I would feel important.

**Participant 13:** Umm yeah I agree with what Jodie said, urmm I think because we’re the first port of call, and when a customer has an accident we do have a really important role because they’ve just had an accident. So not only do we have to like go through the claims process with them, but we have to like symphtisis with them and comfort them and make sure what we say is accurate or it’ll lead to a complaint and that’ll go back to us so. So I do really think it is important, our job role yeah.

**Participant 14:** Yeah I think our job role is the most important because we are the first people to take the call, so we provide the right service, we comfort them. By the time there with the next caller, they’ve already been reassured that things will be dealt with. We’re the first port of call so without us you know we’re like the first people they interact with, we’re the first impression of the company so yeah.

**Participant 15:** That’s correct, also you know the company values that I guess, as the claims stages is where they make their money such as out bounding third party and so forth, so you know urmm they do stress over the claims department as that’s where most of the departments work from so yeah.

**Researcher:** Okay, *****?

**Participant 16:** Umm I agree with everyone else and what everyone has said but I don’t actually know what Admiral want to do I don’t know, like I know with their websites they update us so as an employee we know the new things. But I don’t really keep track of how things are made to make Admiral better next year or how many shares is there going to be.

**Participant 15:** Yeah it’s not very visible in terms of their moving forward.

**Researcher:** Do you think the strategy is not visible then?

**Participant 16:** It’s not like the strategy, it’s not like everyone is not working. It’s like last week we had 80% like the quality as the team and then this month we’re trying to beat that to get 81% but like what has 80 or 81 even done we don’t even know. We don’t even know how much money the company has made based on our quality.

**Participant 13:** Yeah we’re like kept in the dark by a lot of things.

**Participant 15:** Lack of transparency yeah.

**Participant 14:** Their strategy is clever, there’s like a hierarchy and they feel like we’re building it up and trying to get higher up on it, but we’re not really they just compare stats with one department and their like yeah you’re doing good and bla, bla, bla. Realistically there’s a lot more going on and yeah if you get what I’m saying.

**Researcher:** So moving to the urmm second last question, since your time working here, have you had opportunities to learn and grow?
**Participant 11:** Yeah like I have but like how Khalid was saying earlier, it’s not transferable into the outside world. So you can grow and develop in this job but you can’t ever use the skills except the people skills in another role. So yeah but it’s not very useful for growth.

**Participant 12:** Well I think it is useful, I mean my IT skills would have improved, you know I wasn’t somebody who was amazing on the computer before. Obviously it depends where you start coming into the company, so like you now if you were already good on the computer and coming here that’s not going to give you anything where as I wasn’t like it has given me better IT skills. So that would help me in the outside world. I think it just depends where you are when you come here compared to when you leave.

**Participant 13:** Urm what was the question again?

**Researcher:** It’s okay so, since your time working here, have you had opportunities to learn and grow?

**Participant 13:** Urm yeah I have, urmm I think my knowledge on like cars and insurance and everything in that category has like improved a lot. Like I know a lot about these things, working here has made me buy a car for myself, insuring myself and things like very easy. Whereas if I didn’t have the knowledge from this job then I think it would have been hard for me to do all of that. So in that sort of sense it has made it easier for me to understand those things.

**Participant 14:** Yeah it’s defiantly helped me learn, it’s taught me a lot of things about insurance which not only helps me at work but outside of work as well. Urrrrm but in terms of growth no, I don’t think it has helped me grow. Because to be honest...

**Participant 12:** Yeah you’re still short.

*All participants giggle*

**Participant 14:** Obviously like I started two years ago, and I’m in the same spot, so in the sense of growing I don’t see how I’m growing since I’ve been here.

**Researcher:** Okay, Shahad?

**Participant 15:** Yeah I guess, like I was saying to Tara in terms of transferring those skills I really can’t see it being applicable. And like with Jodie with most jobs, most of these jobs in this particular let’s say genre they you know, you’re inevitably going to learn IT skills. As a company, what I have learnt is something I could have learnt elsewhere.

**Participant 16:** So yeah the skills that we have learnt I mean I don’t think we have learnt skills but I’ve learnt knowledge within the industry sector. But in terms of growing, not really because I mean they provide you training and how to use the
system and then you’re using the same system for, how long have I been working here for, urmm 9 months so.

**Participant 13:** And then it changes and you like get only 4 hours training on it *laughs*

**Participant 16:** Yeah like a new system but that was only brought after what 16 years, so that means for the past 15 years they have been using the same system. And is someone was working here and they wasn’t a senior or manager that means what sort of growth they have done since being here apart from knowledge. In terms of skills they haven’t the only skill they have is the knowledge of the insurance, so say they wanted to apply for another job all they can offer is the same skill set they had 10 years ago but with a little bit of knowledge.

**Researcher:** Okay, and moving onto the last question everyone, is there anything that anyone would like to mention which they think will be useful for my research?

*Everyone goes silence*

**Participant 13:** No sorry I have like 0 knowledge on like research so I can’t help you on that.

**Researcher:** Its okay, that’s not a problem, well thank you so much for your time and participating in my focus group session, you can all go home now.

**Participant 12:** Thank you for having us Sharmin.

*All participants say thank you and then leave*

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**Appendix G: Transcription of focus group three**

Transcription of focus group three with the manager and seniors:

**Researcher:**

Hello everyone, hope your all okay and have had a good week. Thank you all for attending today’s focus group session I really appreciate it. As you all should be
aware, I will be carrying out a few focus groups to help me with my dissertation project. Well I’ve actually completed two this is my last one now. So I’ll just briefly let you know what my project is about, the aim is to find out what leadership style is essential to ensure the efficiency of staff engagement. Staff engagement is a huge concern for businesses out there, but I’m mainly focusing upon the insurance industry hence my case study is on Admiral. By conducting these sessions it’ll allow me to understand how leaders can motivate employees to be more engaged within the workforce. So this project is beneficial for leaders like yourself and for the employees.

So I can see that you have all read the information sheet and have signed the participant form, that’s great. Just to inform you all despite the fact that you have signed the form if during the session you change your mind and don’t wish to participate that’s perfectly fine, just let me know. I intend to do this session within 20 minutes or so as there’s only 3 of you today. I have got 6 questions to ask you all. So what we will do is ill ask a question and go around the circle. If everyone can answer one at a time that’ll be great. Also just to clarify as you all have read the information sheet it does convey that I will be audio recording this session, for purposes of transcribing and analysing. But just to confirm that everything you mention today will remain confidential and anonymous. Did anyone have any questions before we start?

*All participants shaking their heads gesturing no*

**Researcher**: So starting with the first question, so we will start with ****, Do you encourage employees to learn and develop and if so, how?

**Senior 1**: Urmm I would say I do, urmm *pauses* I guess I try to figure out what people are interested in. Urmm I try and encourage them by making them look on the internet, on atlas and uh wiki to see if there’s anything they can learn. Urmm such as yourself with the quiz the other day, building a quiz so yeah I’d like to think that I do encourage them to learn. We’ve also you know on occasions given people certain areas to look at as well like telematics for certain handlers. So yeah I’d say so.

**Researcher**: Okay thank you

**Senior 2**: Urmm I think that’s something that we do every day when we’re in. Urmm I think by us getting to know the handlers and what the ultimate achievements sorry or what they want to achieve should I say. No names mentioned obviously urmm but there are some people in our team who are part time well we are the part time team, their job role is not something they are going to do in the future, so it’s just encouraging them even though its claims there are other parts of the business they can look in to where they will be able to strive. Urmm so just providing them with resources and research in that particular area. And urmm showing them guidance.

**Researcher**: Thank you
Manager: Urmm it’s quite a difficult one for our team in specifically because obviously the majority of you it’s not your primary concern. Urmm as a business obviously we do try and spot talent whatever it may lay and you know we got a vast dynamic of people who come work with us especially the student’s elements in both teams. Urmm I think with our first two intakes we’ve managed to fit a third of them into full time in various departments and roles throughout the business or in claims. Urmm so it’s really important for us to try and spot talent and try and match that up with you know their appropriate skills set. Urmm in terms of how important it is for us as a business well it’s perhaps crucial because you know we want you guys to have as much investment in the role as we possibly can do. Urmm it’s not always easy as said as it’s not your primary concern but you know it’s inheriting the admiral culture that we try and get staff as motivated as possible through identifying where they want to be essentially and not just within the business but within their careers. Urmm because the vast majority of career paths we can like sort of facilitate in the business ourselves. Also you know with more engagement you know with more ownership and identification with a chosen career path people tend to engage much more and therefore we get more out of them as a business. Urmm we’ve always been chumping on the fact that happy workers are busy workers. I think that is by far the most important thing we do by other business types.

Researcher: Thank you, moving onto the second question, do you involve employees in your decision making?

Senior 1: Urmm *pauses* wow urmm yeah, urmm I guess so. Uh I think it depends because different employees have different needs and I guess that determines different decision making in general. Urmm I guess it goes on management styles and how to manage people it depends on your decision making. Urmm yeah I mean I’d say so, I’d like to think that it comes part of getting people involved like in games. Just trying to get people just to use their initiative as to what they feel is best and what’s best for the team and best for the weekend. Urmm I guess trying to get as much voices in as possible even if it is just team meetings as well, just trying to get everyone’s input. Urmm where as you know sometimes it’s quite difficult for that to happen, sometimes it’s difficult for people to understand that, that’s what we want but essentially its urmm that we’re all here we all work weekends. Urmm I want well I guess I want everyone to have their, like a chance for me to hear their voice and a chance to help with my decision making I guess.

Senior 2: Urmm yes we do on a daily basis, urmm for various things as you know this morning in the meeting, and team games as mark said their input and the decisions on what they want to do and what they want to achieve as a team together, so that’s their ideas and then overall we would come to an agreement. Urmm in terms of like when we’re having one to ones and things like that defiantly, as you know now urmm part of our one to one’s we’re making you to make the decisions as well.
Kaizen is also in place so that can improve the business and that takes the handlers input not ours urmm so yeah the decisions are always open to be listened to.

**Manager:** Urmrmm yeah I think *** and **** have touched up on most the points on you know the day to day running of the team so, *** touch on a recent initiative the kaizen that has come to the fall, urmm and that is you know putting it, putting the business back in the hands of the employee and you know there is a certain amount of ownership that you know, at the end of the day if you suggest a change yourself and down to the grass roots level if you know what I mean the staff on the phones, and that change implements well you know that staff member is going to have a great sense of ownership of that change that is taking place and therefore are going to identify a lot more with the business as a whole. So you know it is something we have always driven forward initiatives like that but there’s any things as well like focus groups you know, you guys don’t see this too much on the weekend. But that a some sort of shift change urmm that we are considering in rolling out in the department say if they are considering a shift change we will get a focus group with handlers and see what they basically want and see how we can exactly match that up with you know within the constraints we have got. So you know we do always try and involve people in the wider picture in terms of decision making. We have suggestion boxes, we have all sorts of ways in raising suggestions and we have always been transparent as a business by doing that. Again I think it’s not really something that you see much in the weekend but you know but the free flow of information in the week is a lot more prevalent because the decisions we tend to change affect them more than it does to you like the shift changes and things like that. So yeah we have always tried to drive forward this as much as we possibly can.

**Researcher:** Okay thank you everyone, so the third question is at work, are employees given the opportunity to do the best they can do?

*All participants look at one another and pause*

**Senior 1:** Should someone else go first?

**Senior 2:** I don’t mind going first, urmm *pauses* so they are encouraged to do the best they can do. However how they do perform in the long run does solely depend on that individual we can provide them with the skills and research the knowledge. Urmrmm the encouragement to do well but it all depends on that individual and that person’s state of mind and if they are you know if they are interested and they are willing to do better or achieve things. That sometimes can be quite hard say for instance somebody is really not interested, has no motivation that obviously affects the rest of the team so urrm that is a challenge in itself. Urmrmm but overcoming that is just making them feel involved, like Carl mentioned previously with the urrm kaizen if you like, that’s making them feel more part of the business and a sense of achievement. I think getting them involved more.
Manager: Yeah I mean as a business we got, I mean when it comes to actually coaching you know, urmm all management have, they go to the same training sessions, and one of the training sessions we went to or recently attended urmm is based on two separate models in terms of coaching. Urmrmm and that’s the Oscar model and the grow model urmm and the onus does defiantly like *** said goes on the individual. It’s that sense of ownership, it’s about highlighting what someone’s wants to get out of their career. Or you know a certain like if you’re lacking on a certain stat or something we do try and coach you and into how you can get to a certain level. Urmrmm it’s all about making the individual recognising themselves where they are or where they want to be. Urmrmm what they can actually do to and any suggestions they can have to actually get to a certain point. And I think that the way our sort of thoughts as a business is that well certainly at the moment is getting people to actually almost generate their outcome themselves. And they’re more likely then to own it at the back end themselves so when they reach that destination there’s more, it’s more likely they will maintain that so as a business that’s how we try and get people from a to b. So yeah we very much encourage self-generated coaching.

Senior 1: It’s like another benefit of the reason why we do call reviews and the dip checking not just essentially that everyone’s on our backs or audit or anything like that. Essentially it’s seeing whether we could look into someone’s mind frame to see how well they perform and finding ways in how they can improve and how they can do you know better I guess. Urmrmm you know it’s giving us an understanding where they are as well. Urmrmm so yeah I think that’s another benefit of that really.

Researcher: So moving onto the fourth question, what holds more importance, task accomplishment or employee satisfaction?

Senior 2: Employee satisfaction

Manager: Yeah

Senior 2: Most defiantly.

Manager: Yeah because you can’t have one without the other, sorry I’m supposed to let one person speak at a time *all participants laugh* but you can’t have one without the other. At the end of the day if people are satisfied by their jobs then they’re more likely going to complete their tasks. So you know it comes you know it’s an infringed benefit, task completion is the infringed benefit of the employees job satisfaction. So it stems from that.

Senior 1: Yeah, yeah defiantly, I think uh you know, task completion without employee satisfaction I mean how long can that go on for.

Manager: Yeah.
Senior 2: Yeah like when I give emails out saying the call volume is getting busy but I always say one step at a time you can do what you can do. You know I think if you keep adding pressure onto that person or onto an individual or your team that’s when the morale will drop and they’re not going to be satisfied with work and they just won’t want to be here. So yeah employees are defiantly more important.

Researcher: Does everyone agree with that?

All participants: 100 percent yeah.

Researcher: So I would like you to think of a time where you noticed an employee unhappy and disengaged at work, and now explain what you did in that situation?

Manager: Okay urmm it was, urmm the best account I can think for this is in my early days as a team manager. Urmm my senior at the time was urmm again will rename nameless, was really, really struggling and urmm not engaged with the role at all. Urmm I think the way that I handled it was mainly just you know having an off the record conversation with them and just basically highlighting you know that at one point I actually felt like that as well you know and how I got to that point. But then turning that around and saying that the way I got over that was just by putting things into perspective and realising that you know urmm In terms of looking for them to elevate their performance we’ re not asking them for any more time, we’re not asking them to work through their lunches or anything it’s about refocusing and just looking you know where, what you’re actually doing rather than how much you’re actually doing. Urmm looking at efficiencies, a lot of the time people are struggling it does come to time management and things like that. It’s just about highlighting where they are failing and fitting them with the tools to combat that and just to refocus their energies and just that if you refocus you can change your mind set from struggling to actually visualising the end goal. So if you are looking to progress say if you were looking to be a senior to a manager but you’re a bit fed up of your role then it’s about highlighting you know. I’ve been there I’ve felt like this but this is what I did to work on where I was struggling and you know all you got to do is and then you can look from where you are at the moment where you’re probably thinking you’re not getting anywhere to where you’re working towards something. So it’s about visualising that angle and highlighting to them how they can actually get there if that makes sense. It comes down to the coaching models we were talking about earlier.

Senior 2: Can you please read the question again for me Sharmin?

Researcher: yeah, I would like you to think of a time where you noticed an employee unhappy and disengaged at work, and now explain what you did in that situation?

Manager: Going back to what I was saying sorry to just butt in a little *All participants laugh*
Senior 2: I’m going to forget the question again.

Manager: Sorry*all participants laugh*, the person I was actually talking about is actually now in a very successful managerial role so yeah it worked.

All participants: Ohhh.

Senior 2: Urrm for me to be able to identify that you really need to know your handlers. Urrm I think well not just knowing your handlers but when you get to know somebody and you have an interest in an individual you can spot when they’re happy when they’re unhappy or not engaged or if anything is even bothering them. Urrm I would like to think that the handlers on the team if they were feeling like that they would approach me. So far even though I have picked up on people who, say a top performer suddenly their quality score has gone down, rather than going and saying you’re quality is low you need to do this or that, urrm it’s just identifying why, there’s always a reason why. It could be that something bad is happening at home or that they genuinely just struggling with that specific area. So I think that you just got to listen, you need to sit down with them and let them know that you’re there. Urrm and 9 times out of 10 they will let you know what the problems are and they will come to you again for your help and support. I think that all you can do is be somebody there as a support network for your handlers you really need to be.

Senior 1: I mean yeah I haven’t been a senior for too long, but I have still encountered these sort of situations. Urrm I mean an example I had was that a member of the team with a anxiety of not really wanting to take many calls, and you know was a bit worried that they didn’t think they were doing well. And for me the way I targeted it was to uh actually reinforce some confidence in their ability because they didn’t quite understand that they had strong points. They had strengths and I guess if you just highlight the strengths it helps builds confidence in them. I think urrm with time and experience that rebuilding that confidence I’d say honestly that it worked and now that person is in good position.

Manager: It all starts by me by asking questions, questions, questions, questions. It’s trying to get to the root cause of it. You know urrm again to effect the solution ask more questions.

*All participants laugh*

Manager: Because they will more likely tell us the problem and then we will ask questions.

Senior 2: **** basically likes asking lots of questions?

*All participants laugh*

Researcher: So moving onto the last question, do you give employees any praise or recognition when they’ve done something good?
Senior 2: Every day.

Senior 1: Yeah.

Manager: Yeah we do probably could do a bit more of it if I’m being honest.

Researcher: Can you give an example of when you have?

Manager: Urmm we send out good comments every week don’t us, so we do that every week.

Senior 2: I often urmm like if I’ve had a good call review urmm I’ll say to the guys, this may be off topic a bit, but like when were off the calls and things like that I always say thank you so much for today and working really, really hard. It’s just mentioning and making them know that they are appreciated. When they will feel appreciated they will do a better job.

Manager: And like our little surprises like we buy stuff.

Senior 2: Yeah like pizza day!

*All participants laugh*

Senior 1: Sometimes it is difficult, sometimes I think people might think or struggle to see it much but it’s something we defiantly implement. I mean even just looking at stats and you know if I look at someone’s stat and that person performs good that day just give them a quick email saying well done.

Manager: Or even let them go early.

Senior 1: Yeah, yeah that’s it, it’s a reward isn’t it.

Manager: Just little bits and pieces.

Researcher: Did any of you have anything you think would help me with my project, do you guys have anything to sort of say or you forgot to say.

*All participants pause*

Senior 1: Urmm.

Senior 2: No there’s nothing that I forgot to say, urmm have you, and like obviously this is your final part isn’t it?

Researcher: Yepp

Senior 2: Have you had any thoughts in asking the other teams and managers, I know the previously ones were done with our teams but just so you got a broader input? Do you think it will be worth asking others?

Researcher: Because it’s based solely on the part time team were only focusing on the part time claims department. Hence why I’m only doing
Senior 2: Doing we?

Researcher: Yeah or else I would have considered doing the full-timers but I’m solely looking at the part time team.

Senior 2: Have you got any feedback for us that you think will be useful to get the team more engaged.

Researcher: No not just yet so after I do finish urmm my dissertation project I will obviously be making some final recommendations. So feel free to look at my dissertation project once it’s completed as it will help you massively.

Senior 2: What date is that?

Researcher: Urmm it’s yet to be confirmed but it should be completed end of April.

Manager: The other thing I would suggest is there’s the Oscar model which has been rolled out to us all recently might be a good idea going away and maybe look into the Oscar model just to see what we do and where we try to come from.

Researcher: So the Oscar model?

Manager: Yeah its worth looking at so you can see what we are trying to achieve.

Researcher: That’s perfect, thank you everyone for attending my focus group you’re free to go.
Appendix H: Participants signed consent forms

Cardiff Metropolitan University
Ethics Committee
Participant Consent Form

PARTICIPANT CONSENT FORM

Ethics Reference Number: 2016D0237

Participant name or Study ID Number: Amy McCarthy

Title of Project: What leadership style/approach is essential to ensure the efficiency of staff engagement in the insurance sector?

Name of Researcher: Sharmin Begum

Participant to complete this section: Please initial each box.

1. I confirm that I have read and understand the information sheet for the above study. I have had the opportunity to consider the information, ask questions and have had these answered satisfactorily.

2. I understand that my participation is voluntary and that I am free to withdraw at any time, without giving any reason.

3. I agree to take part in the above study.

4. I agree to the focus group being audio recorded

5. I agree to the use of anonymised quotes in publications

Amy McCarthy 11/02/2017
Signature of Participant Date

Sharmin Begum 11/02/2017
Name of person taking consent Date

Signature of person taking consent

* When completed, 1 copy for participant & 1 copy for researcher site file

Please note: this information can be made available in various formats including large print, Braille and audio and in other languages. Please contact the project leader if you require the information in an alternative format.
PARTICIPANT CONSENT FORM

Ethics Reference Number: 2016D0237

Participant name or Study ID Number: **Mark Osborne**

Title of Project: What leadership style/approach is essential to ensure the efficiency of staff engagement in the insurance sector?

Name of Researcher: **Sharmin Begum**

Participant to complete this section: Please initial each box.

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**Signature of Participant**  
**Date**

**Sharmin Begum**  
**Date**

Name of person taking consent

Signature of person taking consent

*When completed, 1 copy for participant & 1 copy for researcher site file*

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PARTICIPANT CONSENT FORM

Ethics Reference Number: 2016D0237

Participant name or Study ID Number: Carol Mills

Title of Project: What leadership style/approach is essential to ensure the efficiency of staff engagement in the insurance sector?

Name of Researcher: Sharmin Begum

Participant to complete this section: Please initial each box.

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Signature of Participant __________________________ Date 11/2/2017

Sharmin Begum __________________________ Date 11/2/2017

Name of person taking consent

Signature of person taking consent

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PARTICIPANT CONSENT FORM

Ethics Reference Number: 2016D0237

Participant name or Study ID Number: Khalid Rahmon

Title of Project: What leadership style/approach is essential to ensure the efficiency of staff engagement in the insurance sector?

Name of Researcher: Sharmin Begum

Participant to complete this section: Please initial each box.

1. I confirm that I have read and understand the information sheet for the above study. I have had the opportunity to consider the information, ask questions and have had these answered satisfactorily. [Initial]

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4. I agree to the focus group being audio recorded [Initial]

5. I agree to the use of anonymised quotes in publications [Initial]

Signature of Participant: ___________________________ Date: 22/6/17

Name of Person taking consent: ___________________________ Date: 22/6/17

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PARTICIPANT CONSENT FORM

Ethics Reference Number: 2016D0237

Participant name or Study ID Number: Thahura akter

Title of Project: What leadership style/approach is essential to ensure the efficiency of staff engagement in the insurance sector?

Name of Researcher: Sharmin Begum

Participant to complete this section: Please initial each box.

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Signature of Participant: ________________________________ Date: 22/01/2017

Name of person taking consent: ________________________________ Date: 22/1/17

Signature of person taking consent: ________________________________

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PARTICIPANT CONSENT FORM

Ethics Reference Number: 2016D0237

Participant name or Study ID Number: Ann Edwards

Title of Project: What leadership style/approach is essential to ensure the efficiency of staff engagement in the insurance sector?

Name of Researcher: Sharmin Begum

Participant to complete this section: Please initial each box.

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4. I agree to the focus group being audio recorded [ ]

5. I agree to the use of anonymised quotes in publications [ ]

Signature of Participant: Ann Edwards Date: 22/1/17

Name of person taking consent: Sharmin Begum Date: 22/1/17

Signature of person taking consent

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PARTICIPANT CONSENT FORM

Ethics Reference Number: 2016D0237

Participant name or Study ID Number: Jodie Hughes

Title of Project: What leadership style/approach is essential to ensure the efficiency of staff engagement in the insurance sector?

Name of Researcher: Sharmin Begum

Participant to complete this section: Please initial each box.

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5. I agree to the use of anonymised quotes in publications

[Initial]

Signature of Participant: Jodie Hughes [Signature] Date: 22-1-17

Name of person taking consent: Sharmin Begum [Signature] Date: 22/1/17

Signature of person taking consent

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PARTICIPANT CONSENT FORM

Ethics Reference Number: 2016D0237

Participant name or Study ID Number: Hafiz Rahman

Title of Project: What leadership style/approach is essential to ensure the efficiency of staff engagement in the insurance sector?

Name of Researcher: Sharmin Begum

Participant to complete this section: Please initial each box.

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4. I agree to the focus group being audio recorded [✓]

5. I agree to the use of anonymised quotes in publications [✓]

Signature of Participant ___________________________ Date 22/01/17

Name of person taking consent Sharmin Begum 22/01/17 Date

Signature of person taking consent

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PARTICIPANT CONSENT FORM

Ethics Reference Number: 2016D0237

Participant name or Study ID Number: Suhad Rahman

Title of Project: What leadership style/approach is essential to ensure the efficiency of staff engagement in the insurance sector?

Name of Researcher: Sharmin Begum

Participant to complete this section: Please initial each box.

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Signature of Participant: Suhad Rahman
Date: 22/07/16

Name of person taking consent: Sharmin Begum
Date: 22/07/16

Signature of person taking consent

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PARTICIPANT CONSENT FORM

Ethics Reference Number: 2016D023

Participant name or Study ID Number: Sharmin Begum

Title of Project: What leadership style/approach is essential to ensure the efficiency of staff engagement in the insurance sector?

Name of Researcher: Sharmin Begum

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5. I agree to the use of anonymised quotes in publications

__________________________
Signature of Participant

15/11/17
Date

Sharmin Begum

Name of person taking consent

15/11/17
Date

Signature of person taking consent

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PARTICIPANT CONSENT FORM

Ethics Reference Number: 2016D0234

Participant name or Study ID Number: Nikki Goodwin

Title of Project: What leadership style/approach is essential to ensure the efficiency of staff engagement in the insurance sector?

Name of Researcher: Sharmin Begum

Participant to complete this section: Please initial each box.

1. I confirm that I have read and understand the information sheet for the above study. I have had the opportunity to consider the information, ask questions and have had these answered satisfactorily. [NG]

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3. I agree to take part in the above study.

4. I agree to the focus group being audio recorded [NG]

5. I agree to the use of anonymised quotes in publications [NG]

Signature of Participant: Nikki Goodwin
Date: 15/1/17

Name of person taking consent: Sharmin Begum
Date: 15/1/17

Signature of person taking consent

* When completed, 1 copy for participant & 1 copy for researcher site file

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PARTICIPANT CONSENT FORM

Ethics Reference Number: 2016D0234

Participant name or Study ID Number: 

Title of Project: What leadership style/approach is essential to ensure the efficiency of staff engagement in the insurance sector?

Name of Researcher: Sharmin Begum

Participant to complete this section: Please initial each box.

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4. I agree to the focus group being audio recorded ☑

5. I agree to the use of anonymised quotes in publications ☑

Signature of Participant - 

Date - 15/1/17

Name of person taking consent - Sharmin Begum

Date - 15/1/17

Signature of person taking consent - 

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PARTICIPANT CONSENT FORM

Ethics Reference Number: 2016D0234

Participant name or Study ID Number: Mohamed Must

Title of Project: What leadership style/approach is essential to ensure the efficiency of staff engagement in the insurance sector?

Name of Researcher: Sharmin Begum

Participant to complete this section: Please initial each box.

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5. I agree to the use of anonymised quotes in publications

(a)

Signature of Participant __________________________ 15/01/2017

Name of person taking consent __________________________ _15/01/17_

Signature of person taking consent __________________________

* When completed, 1 copy for participant & 1 copy for researcher site file

Please note: this information can be made available in various formats including large print, Braille and audio and in other languages. Please contact the project leader if you require the information in an alternative format.
PARTICIPANT CONSENT FORM

Ethics Reference Number: 2016D0234-F

Participant name or Study ID Number: Oliver Glover

Title of Project: What leadership style/approach is essential to ensure the efficiency of staff engagement in the insurance sector?

Name of Researcher: Sharmin Begum

Please initial each box.

1. I confirm that I have read and understand the information sheet for the above study. I have had the opportunity to consider the information, ask questions and have had these answered satisfactorily.

2. I understand that my participation is voluntary and that I am free to withdraw at any time, without giving any reason.

3. I agree to take part in the above study.

4. I agree to the focus group being audio recorded.

5. I agree to the use of anonymised quotes in publications.

Signature of Participant: ____________________________ Date: 15-01-17

Name of person taking consent: Sharmin Begum Date: 15/1/17

Signature of person taking consent: ____________________________

*When completed, 1 copy for participant & 1 copy for researcher site file
PARTICIPANT CONSENT FORM

Ethics Reference Number: 2016D0234-7

Participant name or Study ID Number: JUDITH MITCHELL

Title of Project: What leadership style/approach is essential to ensure the efficiency of staff engagement in the insurance sector?

Name of Researcher: Sharmin Begum

Participant to complete this section: Please initial each box.

1. I confirm that I have read and understand the information sheet for the above study. I have had the opportunity to consider the information, ask questions and have had these answered satisfactorily.

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4. I agree to the focus group being audio recorded

5. I agree to the use of anonymised quotes in publications

J. Mitchell
Signature of Participant
15/1/17
Date

Sharmin Begum
Name of person taking consent
15/1/17
Date

Signature of person taking consent

* When completed, 1 copy for participant & 1 copy for researcher site file

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PARTICIPANT CONSENT FORM

Ethics Reference Number: 2016D023

Participant name or Study ID Number: [Redacted]

Title of Project: What leadership style/approach is essential to ensure the efficiency of staff engagement in the insurance sector?

Name of Researcher: Sharmin Begum

Participant to complete this section: Please initial each box.

1. I confirm that I have read and understand the information sheet for the above study. I have had the opportunity to consider the information, ask questions and have had these answered satisfactorily. [Initial]

2. I understand that my participation is voluntary and that I am free to withdraw at any time, without giving any reason. [Initial]

3. I agree to take part in the above study. [Initial]

4. I agree to the focus group being audio recorded [Initial]

5. I agree to the use of anonymised quotes in publications [Initial]

Signature of Participant [Redacted] Date 5/01/2017

Name of person taking consent Sharmin Begum Date 15/1/13

Signature of person taking consent [Redacted]

* When completed, 1 copy for participant & 1 copy for researcher site file

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PARTICIPANT CONSENT FORM

Ethics Reference Number: 2016D0234-7

Participant name or Study ID Number: Kelly Godwin

Title of Project: What leadership style/approach is essential to ensure the efficiency of staff engagement in the insurance sector?

Name of Researcher: Sharmin Begum

Participant to complete this section: Please initial each box.

1. I confirm that I have read and understand the information sheet for the above study. I have had the opportunity to consider the information, ask questions and have had these answered satisfactorily.

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5. I agree to the use of anonymised quotes in publications

Signature of Participant: ___________________________  15/1/17

Name of person taking consent: ___________________________  15/1/17

Signature of person taking consent: ___________________________

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PARTICIPANT CONSENT FORM

Ethics Reference Number: 2016D02347

Participant name or Study ID Number: Kirsty Jones

Title of Project: What leadership style/approach is essential to ensure the efficiency of staff engagement in the insurance sector?

Name of Researcher: Sharmin Begum

Participant to complete this section: Please initial each box.

1. I confirm that I have read and understand the information sheet for the above study. I have had the opportunity to consider the information, ask questions and have had these answered satisfactorily. 

2. I understand that my participation is voluntary and that I am free to withdraw at any time, without giving any reason.

3. I agree to take part in the above study.

4. I agree to the focus group being audio recorded

5. I agree to the use of anonymised quotes in publications

Signature of Participant ___________________________ Date 15/11/17

Name of person taking consent Sharmin Begum ___________________________ Date 15/11/17

Signature of person taking consent ___________________________

* When completed, 1 copy for participant & 1 copy for researcher site file

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PARTICIPANT CONSENT FORM

Ethics Reference Number: 2016D02347

Participant name or Study ID Number: Halima Ali

Title of Project: What leadership style/approach is essential to ensure the efficiency of staff engagement in the insurance sector?

Name of Researcher: Sharmin Begum

Participant to complete this section:  Please initial each box.

1. I confirm that I have read and understand the information sheet for the above study. I have had the opportunity to consider the information, ask questions and have had these answered satisfactorily. [✓]

2. I understand that my participation is voluntary and that I am free to withdraw at any time, without giving any reason. [✗]

3. I agree to take part in the above study. [✗]

4. I agree to the focus group being audio recorded [✓]

5. I agree to the use of anonymised quotes in publications [✗]

Signature of Participant: ____________________________ Date: 15/01/2017

Name of person taking consent: Sharmin Begum Date: 15/01/2017

Signature of person taking consent: ____________________________

* When completed, 1 copy for participant & 1 copy for researcher site file

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