Self Efficacy, Goal Commitment and Sales Performance Among Insurance Sales Agents in Mombasa, Kenya

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Abstract
       The purpose of this study was to examine the Mediation effect of goal commitment on the relationship between self-efficacy and sales performance. The study adapted explanatory research design targeting 448 insurance Sales Agents in Mombasa County, Kenya. Using self-administered questionnaires, reliability test of the research instrument was done by the use of Cronbach. Pearson Correlation and conditional process analysis, model 4 was used to analyze the data and to test the hypotheses. The study found that self-efficacy and goal commitment had a positive and significant direct effect on sales performance. Further, the study confirmed a Mediating effect of goal commitment on the indirect relationship between self-efficacy and sales performance. The findings of the study confirm a positive effect of self-efficacy on sales performance and goal commitment. Goal commitment was also found to positively affect Sales Performance. Furthermore, the result confirms the Mediating effect of Goal commitment on the relationship between Self-Efficacy and Sales Performance. Managers and policy makers should therefore put strategies in place that help their sales persons to know the right thing to do in every selling situation. This can be done through indoor training programs as it helps them feel confident of their ability to perform their sales job well and effectively.

Keywords: Sales Performance, Self-Efficacy, Goal commitment

INTRODUCTION
       In this competitive age, all organizations have a duty to ensure that they raise their performance rate, meet their revenue targets and remain competitive on the market. This only happens if managers and policy makers

improve their sales processes, strategic plans, ensure proper territory allocation of resources, and institute proper resource planning and compensation programs in their firms. Richard (2012), Walsh & Lipinski (2013) define performance as an individual's extent or show of the exact work performed. Most organizations concentrate more on good performance as businesses are in an era of intensifying competition and fierce negotiations with buyers, therefore the use of tactical selling simply does not apply any more. This era need buyer involvement in the decision making process and on ensuring that value is created for an effective sales success (Odunlami, 2011, Lilly & Juma, 2014).

While considering sales performance, two main factors apply; the outcome dimension and the behavioral dimension. A positive link has been created between sales performance and the level of people's involvement in their job due to sales outcome dimension that has resulted to people seeing it as evidence to people's behavioral performance (Berhe & Jooh, 2014). This is much elaborated by the fact that if the sales people increase efforts in their jobs, they therefore create an effect on job performance (Silva 2013 & Richard 2012). According to Richard (2012), performance is measured by how effective activities in an organization are performed and their results to attain a specific goal. Activities in organizations are well understood through management and improvement that measure performance. The well doing of an organization is shown by how effective the measurement of performance is, how great the organization is performing, organization goals are being met, customers are satisfied, there is statistical control in the processes and if the improvements done are effective and efficient (Srivastava *et al*., (2011).

The main purpose of sales people is to ensure that they transfer information and knowledge about their products to the customers, the main challenge they face is access to sales which hinders their efforts (Rust *et al*., (2014).The psychological characteristics of a person that enable them to perform are defined by Soldz & Vaillant (2012) and Wiley and Carolyn (2014) as the salesman personality characteristics and the ability of a person to perform his/her duties with personal uniqueness and own capabilities to sell. These capabilities are driven by the goals set that motivate the person. The greatest motivational device is the will to meet a certain goal that results to good performance and success. Goals make people to focus attention, to exert more efforts, to overcome challenges and engage in development of the strategies set (Latham & Pinder, 2011).

This study focuses on Self-efficacy (one of the personality characteristic), which is referred to as the capabilities that individuals' have on believing that they can produce great levels of performance especially when a firm sets goals to be achieved for it to perform well (Cherian & Jacob 2013). When positive behavior is experienced in the achievement of a goal, it

results to reinforcing behaviors while negative behavior leads to behavior modification. This present study therefore, investigates the influence of Self-Efficacy on Sales performance mediated by goal commitment in the insurance companies in Kenya.

Research Objective

The objective of this research was to determine if Goal Commitment mediates the relationship between Self Efficacy and Sales Performance.

LITERATURE REVIEW
The concept of Sales Performance

The main role of sales performance is to ensure the success of the organization in performance and continued strong interactions with its customers (Sitser *et al*., 2013). According to Sung & Choi, (2011), Sales performance is the bridge that connects the customer, sales facility and the sales person. The managers thus have a significant role to ensure that this three are connected effectively for the success and continuity of the organization through efficiency, profitability, great customer service and satisfaction in the provision of services for the satisfactory of the consumers (Magandini & Ngwenya, 2015).Business is driven successfully by its level of income generated from customers by enticing them to purchase products and services. According to Kotter, (2012) enticement of customers involves successful interactions with market functions and complaints, orders, monitoring of sales, profitability, expenses, setting of targets, preparation for catalogues and customer accounts, chasing up orders and dealing with special requests. Communication of sales people and the customers, training of the workforce and equipping them with necessary resources ensures the productivity of an organization. Different studies have shown different measurements and factors that determine sales performance in organization. Roberts (2003) posits that sales performance can be measured using the volume of sales, sales of dollars, evaluation of management and self-report measures of self-efficiency. Yang *et al.,* (2011) on the other hand, view sales performance as the sales attained by sales people, maintained relationships between sales people and the customers' needs. While Colletti & Tubridy (2013) states that sales performance are evaluated sales activities for successful salespeople which include selling, closing sales deals, working with distributors, entertainment, customer retention, attending meetings, servicing products, service delivery, travel, communication or information, training and recruiting. The quantity of output, quality of output, the output time period, attendance at work and cooperative attitude are used to measure the standards of the employees which affect their sales performance. Lastly, Day (2011) presents six categories (developed by Churchill *et al*) of variables to explain

sales performance marginal variance which includes role perceptions, skill levels, aptitude, motivation, personal characteristics, and organizational/environmental variables.

Self-efficacy, Goal commitment and Sales Performance

Self-efficacy is defined as the self-perceptions of a sales person with regards to his/her ability to cope with any situation as it arises. This is viewed by Fall & Roussel, (2014) as self-confidence in the sales person. Bandura (2012) defined self-efficacy as a person's belief that she/he is capable of performing a particular task successfully. Therefore sales people with high self-efficacy can promptly manage the demands of tough jobs such as sales jobs. Self-efficacy has influential effects on sales performance because people try to learn and perform only those tasks that they believe they will be able to perform successfully. According to Bandura & Locke (2014) self-efficacy affects sales performance in three ways, that is, 1) Sales people with low levels of self-efficacy tend to set relatively low goals for themselves, they believe they cannot set high targets or cannot meet the sales targets set for them. Conversely, a sales person with high self-efficacy is likely to set high targets or goals, 2) Employees with high self-efficacy generally work hard to learn how to perform new tasks, because they are confident that their efforts will be successful and will lead to meeting the sales targets set (Ivancevich *et al*.,2011). 3) Sales people with high self-efficacy are certain that they can attain a new sale and acquire a lost deal. Thus, they are likely to endure in their efforts to attain a sale whilst problems are rising. Lunenburg, (2011) and Hepler & Feltz, (2012), argues that sales employees who believe they are incompetent in performance or acquiring a new sale are likely to give up when problems surface. Research by Bandura indicated that people perform at levels which are consistent with their self-efficacy beliefs. The higher the self-efficacy, the more they strive to meet the sales quotas and sales volumes set for them (Lunenburg, 2011). Research in marketing literature has shown that job involvement and organizational commitment measures have an impact on employee motivation (Mohsan *et al*., 2011). Any impact on an employee's commitment to her career is found to be associated with his ability to link his motivation to her performance levels and an antecedent to this motivation is his self-efficacy (Morrow, 2011). There has been a great deal of importance given in research to the level of commitment an employee gives to his career (Vandenberghe, & Basak, 2013). An individual's behavior is associated with the degree of goal commitment or what he wants to achieve in his carrier. This commitment helps one to make an attempt to improve his skills, thus motivating the sales person to perform well. Such an employee is also found to spend time in terms of developing his skills (Vandenberghe, & Basak, 2013;

Schutte & Malouff, 2012) and promoting his self-efficacy by showing better job involvement in order to achieve the goals set.

Based on the above discussion this study posts the following four hypotheses that:

H1 Self-efficacy significantly exerts a positive and direct effect on sales performance.

H2 Self efficacy significantly exerts a positive and direct effect on Goal commitment.

H3 Goal commitment significantly exerts a positive and direct effect on Sales performance

H4 Goal commitment significantly mediates the relationship between Self Efficacy and Sales performance

Figure 4.1 Conceptual Model
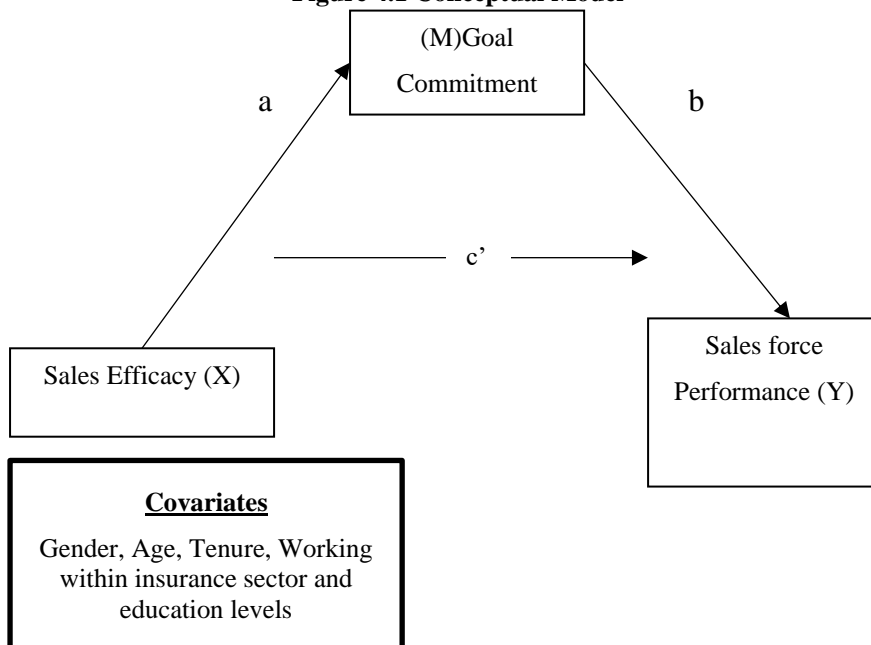
Indirect (mediated) effect of X on Y = $a*b$
Direct (unmediated) effect of X on Y = c'

RESEARCH METHODOLOGY
Research Philosophy and Research Design of the Study

This study was approached from a positivism philosophy point of view where the researcher and the subjects are independent and cannot influence each other or the outcome of the study. In this case, the researcher upholds objectivity by remaining neutral to prevent values and biasness from influencing outcome of the study (Martin & Field 2010). And scientific research approaches are applied from sampling, analysis and interpretation of

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the results. Explanatory research design was adopted as the study seeks to establish a causal relationship between variables under investigation.

Target Population and Study Area

According to Cooper and Schindler (2003), a population is the total collection of elements about which the researcher wish to make inference. This study was conducted in Mombasa, Kenya and the target populations were all authorized sales agents working in all insurance companies with branches in Mombasa Kenya as at May 2017. According to Association of Kenya Insurers (AKI) there are 68 insurance firms in Kenya (AKI, 2017) out of which 39 of them are in Mombasa with over 1000 sales agents.

Sampling Design and Sample Size

The population was divided into thirty nine strata reflecting the representation of all the insurance companies with branches in Mombasa. Since the study population was over 1000, it adopted the Cochran's formula (1977) and recommended by Fisher *et al*., (1991) to obtain the desired sample size as follows:

$$n= \frac{Z^2\ pq}{d^2}$$

Where: n= the desired sample size (where population is greater than 1000)

z= the standard normal deviate, usually set at 1.96 (or more simply at 2.0), which corresponds to the 95 percent confidence level.

P= the proportion in the target population estimated to have a particular characteristic.

q = 1.0-p, d = degree of accuracy desired, usually set at .05 or occasionally at .02

Therefore the sample size was 399.

Following the suggestion by comfrey & Lee (1992) that a sample size of 50-100 is considered very poor; 100-200 very poor; 300-400 good; 400-500 very good, and over 1000-excellent, and based on an assumption of a response rate of previous research (Salkind, 2010) the sample size was increased by 25% and calculated as 399*.255=101+399=500. This large sample allowed for a reasonable and an accurate interpretation of the results. Proportionate stratified random sampling was used to select representatives of the sample from each of the company.

Types of Data, Sources and Collection Instruments

Primary data was collected from respondents using a questionnaire. All the items in the questionnaire adopted 5-pointLikert scale with, 1=Strongly Agree; 2=Agree; 3=Disagree; 4= Strongly Agree; 5= Neither Agree or

Disagree. The questionnaire consisted two sections with section A containing items to measure Sales performance, Self-efficacy and goal commitment and section B having demographic characteristics of the respondents such as age, gender, level of education, work tenure and duration worked which controlled in this study. The questionnaire was pre tested several times among insurance sales agents from Nairobi County.

Measurement of Sales Performance

Sales performance was measured by using subjective questions rather than objective questions asking participants to rate on a five-point scale from their job performance as indicated by their last formal performance evaluation with items adopted from Ma *et al*., (2013), with few modifications to suit the current study. Self-efficacy items were adapted from Chen *et al*., (2011), Goal commitment from Klein *et al.,* (2012).

ANALYSIS AND FINDINGS

The data contained responses from authorized sales agents working in all insurance companies with branches in Mombasa Kenya. 500 Self-administered questionnaires were distributed to the respondents out of which, 460 were returned indicating a response rate of 92%. However only 448 questionnaires were used as 12 of them were not properly filled, hence excluded from the final analysis. This response rate therefore shows a good representation of the study population as it was above the adequate 50% (Mendenhall *et al.,* 2003).

Demographic Characteristics of the Respondents

An examination of the questionnaire responses for each of the 448 respondents pertains to gender; age, Tenure, working period within the insurance industry and education. The findings established that male respondents were the majority as they represented a 53.8 %, (n=241) response rate compared to female, with a 46.2 %,(n=207). The study shows that most respondents were of ages 18-25 years with a 32.8 %,(n=147) which was followed by those ageing between 26- 33 years with 30.4 %, (n=136). Those whose ages range from 34-41 years, were 21.2%, (n=95) and 42-49 years were 12.3%, (n=55) respectively. Lastly those who were above 50 years had a 3.3 %,(n=15). The findings further indicates that most of the respondents have work experience of between 1-5years with 60 %,(n=269), followed by those with 6-10 years representing a 19.6%, (n=88). Respondents with working experience of between 11-15 years were 11.2%, (n=50) and 5.4%,(n=24) had working experience of 16-20 years and lastly those whose work experience was more than 21 years were only represented by 3.8%,(n=17).

Working within the insurance industry indicated that most of the respondents had worked in the sector between 1-5 years with a 69.2%, (n=310) with the least having worked for more than 21 years in the insurance sector were represented by only 2 %,(n=9) an indication that majority of respondents have a vast knowledge in this sector. Lastly, the study indicates that majority of the respondents had a professional certificate with a 32.1 %, (n=144) which was followed by diploma holders or advanced diploma represented by a 30.4 %, (n=96), 24.60%, (n=136) respectively. The findings also shows that 25.2 %, (n=113) of respondents had attained a first degree and only 1.6 %,(n=7) had a Post graduate degree. This indicate that majority of the respondents are learned and were able to understand the questionnaire without any problem.

Descriptive Statistics

The descriptive analyses included means and standard deviations. Table 4.1 shows results of Sales performance items with all items scoring above average mean of 3.5. Most of the respondents had same opinion that rating of quality on performance regarding customer relations is important with the highest mean of 4.03 and a std. deviation of .844 and rating of quality work achieved item had the least mean of 3.60 and a std. deviation of .916.

Table 4.1 Mean and Standard Deviation for Sales Performance

Sales performance	Mean	Std. dvn
Rating of quality of performance in regard to customer relations	4.03	.844
Quality of performance in regard to customer needs	4.02	.862
Rating of quality of performance in regard to knowledge of products	3.99	.822
Rating of performance in sales presentation effectiveness	3.96	.837
Knowledge of competitors products	3.80	.932
Time taken to close a deal	3.69	.952
Rating of quantity of work achieved	3.60	.916

Source: survey data (2017).

Descriptive Statistics for Self-Efficacy

Self-Efficacy was the Independent variable and was measured using six questions. From the results on table 4.2, all items scored above the average mean with the item scoring the highest mean of 4.50 and a std. deviation of .705 and the least item being one's performance on multitasking effectively scoring the mean of 4.06 with a std. deviation of .914.

Table 4.2 Mean and Standard Deviation for Self-Efficacy

Self- Efficacy	Mean	Std. dvn
I feel I have capabilities to successfully perform this job	4.50	.705
Overall I am confident of my ability to perform job well	4.46	.779
I feel I am very capable at the task of selling	4.37	.780
When facing difficult tasks, I am certain that I will accomplish them	4.22	.857
Compared to other people I can do most tasks very well	4.14	.885
I always perform effectively on many different tasks	4.06	.914

Source: Survey data (2017)

Descriptive Statistics for the Constructs

Goal commitment showed the highest mean of (4.6) and a standard deviation of (.555) which was followed by Self- efficacy with a mean of (4.3) and a standard deviation of (.610), and Sales performance with a mean of 3.9 and a standard deviation of .616.

Scale Reliability of the Instruments

According Bryman & Bell, (2007) reliability is whether the concept and the result are reliable and if the study can be replicated with the same result. Nunnally (1978) suggests that a Cronchbach's greater than 0.9 indicates high reliability, 0.7 medium reliability, less than 0.5 reveals low reliability and thus the item should be rejected. Table 4.5 indicates that all items scored higher than 0.5 as required.

Correlation Analysis

Pearson correlation analysis was done to examine the relationship between the variables. The findings from Table 4.5 shows the associated pairs of Sales performance with all the variables were significant at 0.01 levels. Based on the results, the correlation between Sales performance and Self-Efficacy was the strongest with r = 0.530, p<0.01. Sales performance with Goal commitment 0.193 respectively (p<0.01).

Table 4.5 Descriptive Statistics, Scale Reliability, and Correlation for the Constructs

Construct	No. of items	Mean	Std. Deviation	Cronbach's alpha	Correlations
Sales performance	7	3.8712	.61617	.825	
Self- Efficacy	6	4.2909	.61047	.836	.530**
Goal commitment	3	4.5751	.55501	.689	.193**

Source: Survey data (2017)

Factor analysis for the Variables-

To examine construct validity, 16 items were examined by principal component extraction with Varimax rotation. The Kaiser-Meyer –Olkin (KMO) had a measure of 0.86 (**Table 4.6a**) which is above the threshold of 0.5 (Fisher, 2005). The Bartlett's test was significant in this study with a chi-square of 3040.944 (p-value < 0.001). Therefore, with KMO value of .86 and significance of Bartlett's statistic confirm the appropriateness of the factor analysis for the data set. **Table 4.6(b)** shows the factor loading for each item for all the variables, Sales performance, Self-Efficacy and Goal commitment all are sorted by size. Any item that fails to meet the criteria of having a factor loading value of greater than 0.5 and does not load on only one factor was to be dropped from the study (Liao *et al*., 2007).

The Eigen value for each factor is greater than 1.0 (3.537, 3.327, and 1.930 which implies that each factor can explain more variance than a single variable. The cumulative percentage of variance explained by the three factors is 51.633 per cent. In other words, more than 52% per cent of the common variance shared by the 16 items can be accounted or explained by these three factors. Based on these results, the construct validity is established.

Table 4.6 (a) KMO and Bartlett's Test

Component	Rotation Sums	Squared	Loadings	Kaiser-Meyer-Olkin Measure of Sampling Adequacy	.867
	Total Eigen Values	% of Variance	Cumulative percentage	Approx. Chi-Square	3040.944
1	3.537	16.077	16.077	Bartlett's Test of Sphericity df	231
2	3.327	15.124	31.202		
3	1.930	8.774	51.633	sig	.000

Source: Research data (2017)

Table 4.6 (b) Summary of the Principal component analyses for the variables

Scale items	SP	SE	GCM
Rating of quantity of work achieved	.734		
Time taken to close a deal	.718		
Rating quality of performance in regard to knowledge of products	.701		
Rating of quality of performance in regard to customer relations	.639		
Quality of performance in regard to customer needs	.637		
Rating of performance in sales presentation effectiveness	.615		
Knowledge of competitors products	.613		
I feel I have capabilities to successfully perform this job		.773	
I feel I am very capable at the task of selling		.746	
Overall I am confident of my ability to perform job well		.701	
Compared to other people I can do most tasks very well		.643	
I always perform effectively on many different tasks		.636	
When facing difficult tasks, I am certain that I will accomplish them		.632	
I think a goal is good to shoot for			.764
I am strongly committed to pursuing my goal			.747
I am willing to put forth a great deal of effort			.645

Source: Research data (2017)**.**NOTE: SP - Sales performance, SE - Self Efficacy, GCM - Goal commitment

Hypotheses Testing

The aim of this study was to examine whether Goal commitment would mediate the relationship between Self-efficacy and Sales performance and lastly to examine whether the indirect relationship between Self-efficacy and Sales Performance would be mediated by Goal commitment .Figure 4.1, illustrates the conceptual model which was also used to construct the

hypotheses for the study. Self-efficacy was adopted as independent variable in this study, Goal commitment as the mediator and Sales Performance as the Dependent variable.

Using Hayes model 4, the direct effect(s) of Self Efficacy on Goal Commitment as presented on table 4.25 model 1 were as follows:

Hypotheses H1 postulated that Self-Efficacy significantly exerts a positive and a direct effect on Sales Performance. Results from table 4.25 model 2 indicates that Self-efficacy has a b=.44, and p=.00. Since the *p-v* < .001, this hypothesis is supported and conclusion made that Self-Efficacy positively and directly affects Sales performance.

Hypothesis H2 states that Self-Efficacy significantly exerts a positive and direct effect on Goal commitment. The findings from the study on table 4.25 model 1, reveals that Self-Efficacy has a b=.33, and p=.00. Since the *p-v* < .001, this hypothesis is also supported.

Hypothesis H3 states that Goal commitment significantly and directly affects Sales performance. Results from the regression analysis shown on table 4.25 model 2 shows that Goal commitment effect on Sales performance had a b=.16 and p=.00.Since *p-v* < .001, the hypothesis is supported.

Hypothesis H4 postulated that Goal commitment mediates the relationship between Self-Efficacy and Sales performance. To test for Mediating effect of Goal Commitment on the relationship between Self-Efficacy and Sales Performance, Formula of Hayes (2013) was used to test for the indirect effect of Self Efficacy on Sales Performance through Goal Commitment *(Mi = ai bi)*(ai=0.33, bi= 0.44) (ai×bi) = 0.33 × 0.44 = 0.05. This is evident on table 4.25 model 1 where the result shows the existence of a mediation effect of Goal commitment. Results as follows: a) Self-Efficacy and Sales performance with β = 0.05 and both LLCI 0.01 and ULCI 0.09 being positive, the hypothesis is supported.

Table 4.25 (Model 4)   Mediation Results

Model 1		Model 2	
	Mediator(Goal Commitment) R^2	Dependent Variable(Sales Performance)	R^2
Self-Efficacy	-0.33***(0.14)	0.44***	(0.31)
Goal Commit		0.16**	
$a_1 \times b_1$ (SE&SP)	0.05(sin)		

Note:
a1 × b1 (SE&SP)….Mediating effect of Goal Commitment on the relationship between Self Efficacy and Sales Performance
N=448 for all models. Level of sig ***p<0.01, **p<0.05, *p<0.1

DISCUSSIONS AND CONCLUSION

The main objective of this study was to assess the Mediation effect of Goal Commitment on the indirect relationship between Self-efficacy and Sales

performance. The research study adopted Model 4 of Hayes's (2013) PROCESS macro to perform and analyze the mediation effect. The study used bootstrapping method to test for the significance of the effects so as to obtain robust standard errors for parameter estimation (Hayes, 2013). Confidence intervals that do not contain zero indicate effects that are significant at $\alpha = 05$.

The study had proposed the hypothesis; H1: that Self-Efficacy significantly and directly affects Sales performance. The findings from the study reveals that Self-Efficacy had a $\beta==.44$, p-v <.001, indicating that Self efficacy has a positive and significant influence on Sales performance. This finding is in line with prior studies done by Lunenburg (2011), Bandura & Locke (2003), Ivancevich *et al.*, (2011) and Yuussef & Avolio (2007). These researchers agree that people perform their duties at different levels which are consistent with their self-efficacy beliefs. Sales people with low levels of self-efficacy tend to set relatively low goals for themselves, due to their belief in inability to meet the sales targets set for them. We therefore conclude that the higher the self-efficacy, the more a sales person will strive to meet the sales quotas and sales volumes set for them.

Hypothesis H2: Stated that Self-Efficacy significantly and directly affects Goal commitment. Results of the study shows that Self-Efficacy has a $\beta= -0.33$, p=0.00. This implies that Self-efficacy has a positive significance relationship on Goal commitment. This finding is in line with Locke & Latham (1990) and Diefendorff & Lord, (2003) who states that Goals affect behavior of an individual and in the long run affects job performance. One's values create a desire to do things consistent with them. The researchers asserts that some goals are so compelling because of their intrinsic value that employees are willing to commit to achieving them without the promise of extrinsic rewards, while other goals are so discouraging that employees are unwilling to pursue them regardless of the promise of substantial extrinsic rewards. Employers must set goals that compel employee's willingness to commit and pursue them with the promise of reward or incentive of compensation plans attached on them. This therefore indicates that Self- Efficacy strengthens the level of goal commitment of an individual.

Hypothesis H3 stated that Goal commitment significantly affects Sales performance. The results from the study reveals Goal commitment effect on Sales performance with a $\beta=0.16$,p=0.00.This means that Goal commitment has a significant effect on Sales performance. This finding is in line with Goal setting theory as discussed by Latham, (2007) and Klein *et al.*, (1999) who argues that the idea behind goal setting theory is that humans translate motivational forces into observable behavior through the process of setting and pursuing goals. Goals are therefore seen as the most effective motivational devices which promote behavioral patterns that are conducive to high performance and success in any task.

Hypothesis H4 postulated that Goal commitment mediates the relationship between Self-Efficacy and Sales performance. To test for Mediating effect of Goal Commitment on the relationship between Self-Efficacy and Sales Performance, Formula of Hayes (2013) was used to test for the indirect effect of Self Efficacy on Sales Performance through Goal Commitment *(Mi = ai bi)*(ai=0.33, bi= 0.44) (ai×bi) = 0.33 × 0.44 = 0.05. This is evident on table 4.25 model 1 where the result shows the existence of a mediation effect of Goal commitment. Results as follows: a) Self-Efficacy and Sales performance with β = 0.05 and both LLCI 0.01 and ULCI 0.09 being positive. The study shows that Goal commitment mediates the relationship between Self-Efficacy and Sales Performance. This result is supported by Latham, (2007) whose study have shown that self-efficacy, which captures the beliefs of an individual holds about his or her capability to succeed, correlates with both higher goals and stronger commitment to them. It is further supported by commitment Klein *et al*., (1999) and Wright & Kacmar, (1994) whose studies have found that the expectancy of achieving the goal, the attractiveness of the goal, and the specificity of the goal are all associated with higher levels of commitment of an employee which leads to higher performance.

Conclusion of the Study

This study addressed a gap in the literature by examining the Mediation effect of Goal Commitment on the indirect relationship between Self efficacy and Sales performance. The findings of the study confirm a positive relationship of Self- Efficacy on Sales performance, Self-Efficacy on Goal Commitment and Goal commitment on Sales Performance. Furthermore, the study confirms the Mediating effect of Goal commitment on the relationship between Self-Efficacy and Sales Performance.

Theoretical and managerial Implication of the Study

This study provides new knowledge that Goal commitment mediates the relationship between Self-Efficacy and Sales Performance. Managers and policy makers should therefore put in place strategies that help their sales persons to know the right thing to do in every selling situation. This can be done through indoor training programs as it helps them feel confident of their ability to perform their sales job well and effectively. Strategies should also be put in place to ensure sales personnel strongly feel committed to pursuing their goals and no situation should stop them from pursuing their desired or set goals.

Limitations and Suggestions for Future study

Like any other study, this research has several limitations. This study used a cross-sectional design from which it becomes difficult to draw conclusions about the causal relationships among variables. A longitudinal study design is therefore recommended for future researchers as it may provide a more rigorous test of relationships. Lastly, the sample of this study was only limited to Kenyan employees and in specific, insurance companies. There might be some culture specific issues which might have been overlooked. Future studies may benefit from an exploration of a wider range of employees at different organizational levels, cultures, and sectors.

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