

# INTERNATIONAL JOURNAL OF RESEARCH IN COMPUTER APPLICATION & MANAGEMENT

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**STATEMENT OF THE PROBLEM**

**OBJECTIVES**

**HYPOTHESES**

**RESEARCH METHODOLOGY**

**RESULTS & DISCUSSION**

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- Sharma T., Kwatra, G. (2008) Effectiveness of Social Advertising: A Study of Selected Campaigns, Corporate Social Responsibility, Edited by David Crowther & Nicholas Capaldi, Ashgate Research Companion to Corporate Social Responsibility, Chapter 15, pp 287-303.

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- Schemenner, R.W., Huber, J.C. and Cook, R.L. (1987), "Geographic Differences and the Location of New Manufacturing Facilities," Journal of Urban Economics, Vol. 21, No. 1, pp. 83-104.

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- Garg, Sambhav (2011): "Business Ethics" Paper presented at the Annual International Conference for the All India Management Association, New Delhi, India, 19–22 June.

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## JOB SATISFACTION AMONG THE EMPLOYEES OF INSURANCE SECTOR: A STUDY OF SELECTED PRIVATE INSURANCE COMPANIES IN RAJASTHAN

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### ABSTRACT

*The success of any organization depends very much on customer satisfaction. A high level of customer service leads to customer retention, thus offering growth and profit opportunities to the organization. There is a strong relationship between customer satisfaction and job satisfaction. This study is conducted with a sample size of 150 employees in Rajasthan, to study the factors which affect job satisfaction level among private insurance sector. The study is descriptive in nature as different variables like gender and designation have been taken which play an important role in the satisfaction level of employees. It focuses on the relative importance of job satisfaction factors and their impact on the overall job satisfaction of employees in insurance sector. The result shows that how these demographic variables the most important factors are contributing to job satisfaction. The study is descriptive in nature and the data was collected through self-designed questionnaire survey of private sector insurance companies of Rajasthan. This paper presents a comprehensive diagnosis of job satisfaction indices, & suggestions to improve them. The study concluded that these variables play an important role in the satisfaction level of employees.*

### KEYWORDS

Job Satisfaction, Customer retention, Variables.

### INTRODUCTION

As we know in today's scenario Insurance industry occupies a prominent place among the various financial services that operate in the world. Insurance is a financial risk protection instrument. The main function of the insurance is to provide protection against the probable chances of miss happenings. Insurance has increased several quality products to meet their requirement the different classes of prospects have started demanding different types of products. It not only increases the savings habit of the customers, but also protects the policyholders' family.

In this competitive environment the success of the organization depends on the customer satisfaction Customer satisfaction is linked with the job satisfaction of employees. As the Insurance Sector is growing employee's contribution in the success of the organization cannot be denied.

It is vital for the organization to identify the factors that lead to satisfaction of the employees and also to identify the impact of the demographic variables on the satisfaction level of employees. Several factors come together to determine the job satisfaction including the basic factor like pay, work, supervision, promotion, co-workers, work environment and the demographic attributes of the employees. Generally job satisfaction means different thing to different people.

Different factors can satisfy different group of people. So the primary objective is to identify the factors that affect the job Satisfaction.

Job satisfaction represents one of the most complex areas facing today's managers when it comes to managing their employees.

Many studies have demonstrated an unusually large impact on the job satisfaction on the motivation of workers, while the level of motivation has an impact on productivity, and hence also on performance of business organizations.

Job satisfaction is an affective or emotional response toward various facets of one's job. A person with a high level of job satisfaction holds positive attitudes towards his or her job, while a person who is dissatisfied with his or her job holds negative attitudes about the job. It is of key significant in the field of organizational behavior and the practice of human resource management. It is one of the most widely discussed and researched topic.

### REVIEW OF LITERATURE

Employee Satisfaction plays a significant role in enhancing the operational performance of organizations (Organ, 1977). Satisfied and motivated employees create higher customer satisfaction and in turn positively influence organizational performance (Hooi, 2007). Job satisfaction is the key ingredient that leads to recognition, income, promotion, and the achievement of other goals that lead to a feeling of fulfillment (Kaliski, 2007).

Employees with a high level of job satisfaction will appear to the customers as more balanced and pleased with their environment, leading to positive influence on the level of customer satisfaction (Homburg and Stock, 2004). Employee satisfaction can be defined as a pleasurable or positive emotional state resulting from the appraisal of one's job or job experience (Locke, 1976). Job satisfaction tends to increase with job level in the organizational hierarchy.

Thus higher the management position the greater the job satisfaction (Porter and Lawler, 1965). A case study from a previous African study identified the most important human resources tools to manage job satisfaction; these include materials, salary, training, the working environment, supportive supervision and recognition (Mathauner et al, 2006).

Lester (2010) concluded that life and non-life premiums are very low relative to expected levels given per capita income and demographic characteristics, and examine the causes of such poor performance. Henning & Jardim, (1977) indicate that males are more satisfied with their jobs that require problem-solving because they are more result-oriented while Mason, (1994) indicate that females are more satisfied Vroom in his definition on job satisfaction focuses on the role of the employee in the workplace. Thus he defines job satisfaction as affective orientations on the part of individuals toward work roles which they are presently occupying (Vroom, 1964).

The concept of job satisfaction has long been studied and reported on in theories such as Maslow's Hierarchy of Needs (Maslow, 1943) and Herzberg's Motivation Hygiene Theory (Herzberg, 1959). Kovach, (1977), stated that Job satisfaction has been recognized as a component of organizational commitment. It is a result of employee's perception of how well their job provides those things that are viewed as important. Mitchell and Lasan (1987) said, it is recognized in the organizational behavior field that job satisfaction is the most important and frequently studied attitude thus we can say that job satisfaction is a result of employees' perception of how well their job provides those things which is viewed as important.

Antony Joseph (1996) in his article "Job satisfaction among transport employees", concluded that most of the employees feel tension during working time.

Job satisfaction is concerned with how well a worker's expectations at work are in tune with outcomes (Khan, Bashir and Ramay, 2008).

Employees with a high level of job satisfaction will appear to the customers as more balanced and pleased with their environment, leading to positive influence on the level of customer satisfaction (Homburg and Stock, 2004). Employee Satisfaction is the satisfaction of employees with their jobs or the degree to which employees like their jobs and considers job satisfaction as an attitudinal variable which reveals the extent to which an individual likes his job and is always positively related to job performance. (Spector, 1997)

Lester (2010) concluded that life and non-life premiums are very low relative to expected levels given per capita income and demographic characteristics, and examine the causes of such poor performance.

Henning & Jardim, (1977) indicate that males are more satisfied with their jobs that require problem-solving because they are more result-oriented, while Mason, (1994) indicate that females are more satisfied. Because women enter the work environment with the expectation of being able to socialize, they are more satisfied with jobs that allow them to interact with others.

According to Hansanbanu, and Nagajyothi, in (2007) there is significant relationship between age, educational qualification, gender, occupation and income of respondents and their level of investment with taking LIC policies and in their study they also found that there is no significant relationship between marital status, family type and family size and their investment in insurance sector

Henning & Jardim, (1977) indicate that males are more satisfied with their jobs that require problem-solving because they are more result-oriented, while Mason, (1994)

Studies also indicate that females are more satisfied. Literature also supports that workers with more educated and high designation employees have a higher job satisfaction level, while other studies indicate that workers with more education have a lower job satisfaction level.

### IMPORTANCE OF THE STUDY

This study is significant in knowing the level of job satisfaction among the employees of selected private insurance companies of Rajasthan and knowing the commitment of the employees towards the organization. The main purpose of the study is to examine the relationship between Job Satisfaction and other variable like gender and designation of the employees. As Insurance Sector is growing employee's contribution in the success of the organization which cannot be denied. It occupies a prominent place among the various financial services that operate in the world.

### STATEMENT OF THE PROBLEM

It is clear that job satisfaction is a feeling of pleasure an employee gets from the performance of a job. It is most important in human behavior. While an organization with more number of dissatisfied workers is always facing problems of frequent friction with its employees productivity, high rate of absenteeism, sudden stoppage of work, etc, one with a larger number of satisfied workers confronts no such problems. Further, it is crucial to the effective achievement of organizational goals. The problem is that job satisfaction differs with various designations and also gender wise.

### OBJECTIVES OF THE STUDY

The main objective of the study was to find out the level of job satisfaction among the employees of insurance industry. The secondary objectives are as follows:

- To measure gender wise satisfaction level among the employees of insurance industry
- To measure designation wise satisfaction level among the employees of insurance industry.

### HYPOTHESIS

- HO: There is no significant difference between Gender and job satisfaction in insurance sector
- H1: There is a significant difference between Gender and job satisfaction in insurance sector
- HO : There is no significant difference between designation of a person and job satisfaction.
- H1: There is a significant difference between designation of a person and job satisfaction.

### RESEARCH METHODOLOGY

The study is based on primary data through self-administered questionnaire filled by the employees of insurance companies of Rajasthan and is descriptive in nature. A descriptive research design and correlation technique has been used for the purpose of the study and survey method is applied in the study. In the study both primary and secondary data has been used Secondary data were collected from available Books, publications, research studies, articles and websites And gender and age wise classification is done in order to understand as to how much gender differences and different level of positions affect job satisfaction among employees. A sample size of 150 employees is taken for the study and mainly from sales department and other various managerial positions for the study and accordingly diagrammatic presentation has been done for the same.

TABLE 1: GENDER WISE CLASSIFICATION

		GENDER		
		Female	Male	Total
I am satisfied working with this company	Strongly Agree	9	21	30
	Agree	24	35	59
	Neutral	11	11	22
	Disagree	27	7	34
	Strongly disagree	4	1	5
Total		75	75	150

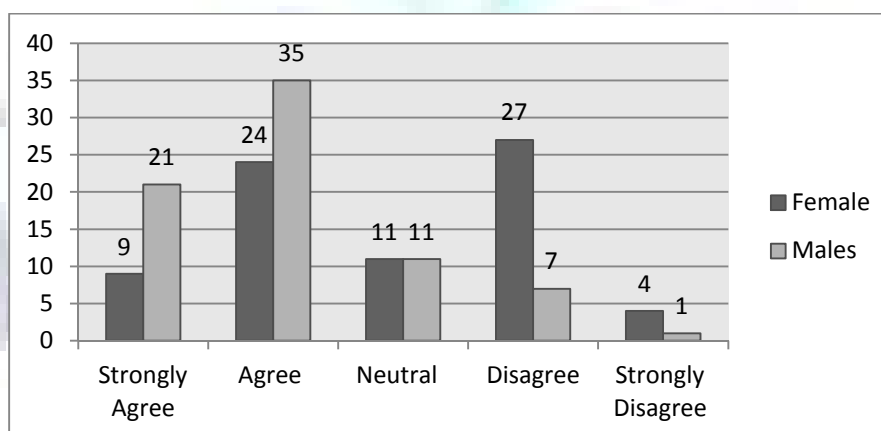


TABLE 2

	Value	Df	Asymp. Sig. (2-sided)
Pearson Chi-Square	20.416(a)	4	.000
Likelihood Ratio	21.487	4	.000
Linear-by-Linear Association	18.906	1	.000
Total Sample Size	150		



**RESULTS AND DISCUSSION**

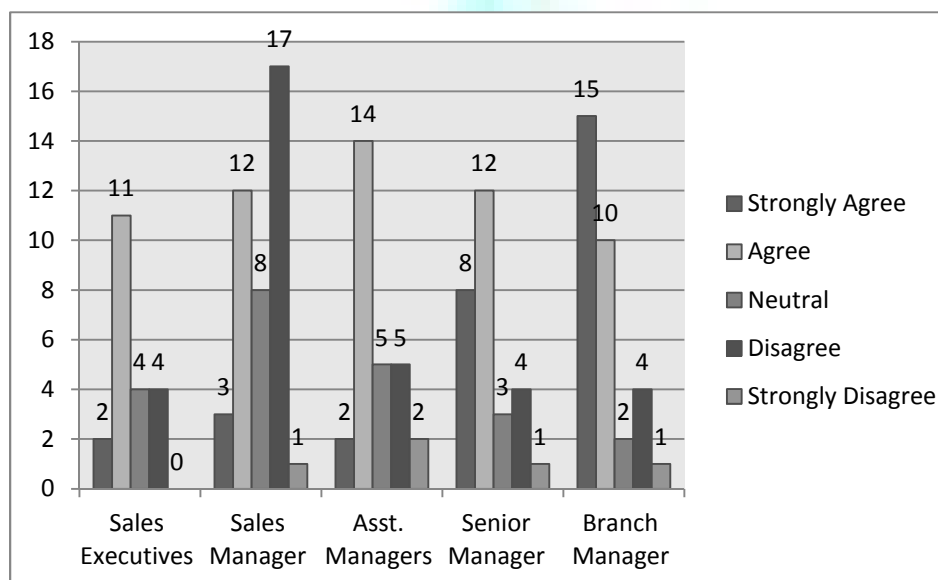
**HO:** There is no significant difference between Gender and job satisfaction in insurance sector

**H1:** There is a significant difference between Gender and job satisfaction in insurance sector.

After testing the level of job satisfaction in insurance sector it was imperative to test whether gender of a person plays any role in maintaining job satisfaction. Therefore, cross-tabulation was done between gender and job satisfaction.

**TABLE 3: DESIGNATION WISE CLASSIFICATION**

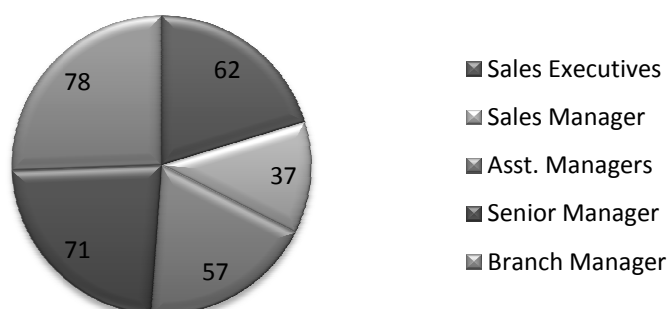
		DESIGNATIONS					Total
		Sales Executives	Sales Manager	Asst. Managers	Senior Manager	Branch Manager	
I am satisfied working with this company	Strongly Agree	2	3	2	8	15	30
	Agree	11	12	14	12	10	59
	Neutral	4	8	5	3	2	22
	Disagree	4	17	5	4	4	34
	Strongly disagree	0	1	2	1	1	5
Total		21	41	28	28	32	150

**TABLE 4**

	Value	Df	Asymp. Sig. (2-sided)
Pearson Chi-Square	36.864(a)	16	.002
Likelihood Ratio	35.591	16	.003
Linear-by-Linear Association	11.305	1	.001
Total Sample Size	150		

**TABLE 5**

		Designations					Total
		Sales Executives	Sales Manager	Asst. Managers	Senior Manager	Branch Manager	
I am satisfied working with this company	Strongly Agree	2	3	2	8	15	30
	Agree	11	12	14	12	10	59
	Total	21	41	28	28	32	
% of satisfaction		62	37	57	71	78	

**% of Job Satisfaction**

## RESULTS AND DISCUSSION

**H0:** There is no significant difference between designation of a person and job satisfaction

**H1:** There is a significant difference between designation of a person and job satisfaction.

Several researchers reported that in industrial setting, job satisfaction and job involvement increases with increase in designation and as a result occupational stress decreases. Therefore it was needed to study the impact of position on job satisfaction in insurance sector to test this cross-tabulation was used between designation of a person and his job satisfaction.

## FINDINGS

The findings of the study are as follows:

From table 1 it can be observed that Asymp. Sig. Value is 0.000 which is less than 0.05 hence the null hypothesis H0 is rejected and it can be fairly concluded that there is a significant difference between the job satisfaction of males and females. It shows that there are 9 females who strongly agree and 24 who agree that they are satisfied with their jobs as opposed to 21 males who strongly agree and 35 males who agree so a total of 33 females out of 75 are satisfied with their jobs while 56 males out of 75 are satisfied with their jobs.

From table 4 it can be observed that job satisfaction increases with increase in designation and position. It was observed that the Asymp. Sig. value was 0.002 which is less than 0.05 and hence the null hypothesis is rejected so there is a significant difference between designation a person and job satisfaction. As already mentioned job satisfaction increases with increase in position. From Table 5 it can be seen that maximum number of respondents who agree or strongly agree that they are satisfied with their job, lie in the designation of Senior Manager and Branch Managers. Table 5 also suggests that a total of 78% respondents with the designation of Branch Managers were satisfied with their job which is highest.

## RECOMMENDATIONS /SUGGESTIONS

The following recommendations can be considered as opportunities for future study have emerged as a result of this study. In addition to overcoming the limitations of data gathering, additional research is needed to observe the relationships between job satisfaction and work conditions, pay and promotion, fairness, job security, relationship with supervisor and co-workers, salary and other factors. The limitations have contributed to the lack of arriving at many strongly statistically proven findings and conclusions. For future research the following suggestions should be considered and taken care of:

- 1) It is suggested that for future research a proportionate stratified random sample be used to compare several other organizations using a larger sample.
- 2) The research is needed to further investigate the potential relationships and affects these variables and other extraneous variables, such as role ambiguity, job level, contingent rewards and co-work have on job satisfaction.
- 3) Qualitative investigators must conduct research regarding the job satisfaction of pharmaceuticals companies. This research method will provide a different perspective of employees, job satisfaction and contribute a more in-depth understanding of how employees view their job.

However private sector insurance employees are offered comparatively better chances to learn more about the insurance plans, special features, company's rules and regulations than the government insurance company officials. Separate training department with frequent on the job training, off the job training techniques are imparted to the officials might have motivated private insurance employees to a reasonable extent.

The final objective of research work is to bring out measures to suggest insurance companies. As the job situation variables are increasing the motivational level of insurance officials private insurance company management has to give adequate importance to these variables in order to boost up the motivational level. In government insurance companies due to job security, influence of union, employees do their duty at moderate speed.

If they are provided good working environment, training, recognition, officers perform their task happily. In the case of private insurance company, officers are given higher salary, quick promotion, continuous training, do the work at a higher speed. The main issue in the case of private insurance company is job insecurity. Right steps must be taken by the management to restraint this from the mind of employees if it does so, surely they may be highly motivated. So these suggestions play an important role in case of private sector insurance companies.

## CONCLUSION

Employee job satisfaction can improve service quality and increase employee satisfaction. In this circumstance, policy makers and managers have turned their attention to provide different kinds of facilities to their employees in order to satisfy their employees. As satisfaction plays an important role in improving the performance of employees. As from the study it can be concluded that males are more satisfied in comparison to females in their job. And it can also be concluded that people with higher designation in the organization like the Branch Managers, Senior Managers are more satisfied in comparison to Sales Executives as the level of satisfaction varies according to the designation and position that a person holds in the organization. Proper motivation should be given to the employees so that they are more satisfied to work in the organization. The following points can also be considered

- Proper infrastructure facilities should be provided to ensure that employees give their best.
- Organizations can make employees friendly policies, processes and procedures to ensure that employees grow in organization.
- They can appreciate employees work.
- They can ensure proper communication process takes place and make sure that employees are heard.
- They can give regular feedback and recognition.
- They can give training to boss, if his management style is not good.
- Proper focus should be there on team building
- Creation of motivational environment

## LIMITATION OF THE STUDY

- The study is limited to the boundaries of Rajasthan only.
- In convenience sampling the problem of representativeness might occur.
- It was found during the filling up of the questionnaire that some of the employees were hesitating to give correct answer of the questions.
- To formulate and calculate hypothesis took more time but it was necessary in order to get some accurate results.
- The conclusions are based on the views expressed by those who chose to respond to the survey.

## SCOPE FOR FURTHER RESEARCH.

The scope of the study is wide. It gives a comprehensive platform of information and facts about the job satisfaction and its effectiveness criterion which is now becomes the prime factor for the organization's. The emphasis of the study will be on collecting and analyzing the content and context variables with relation to that of job satisfaction. The milieu of the study is limited to Rajasthan

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**ANNEXURE****QUESTIONNAIRE**

Name of the Respondent: .....

Gender: Male € Female €

Age: 18-25 € 25-35 € 35-45 € 45-60 € 60 and above €

Contact No: .....

Address : .....

Q.1 In which Private Insurance Company you are currently working In? .....

Q.2 How long you have been associated with the company?

a) 0-1 Years € b) 2-5 Years € c) 6-10 Years € d) More than 10 years €

Q.3 Are you satisfied working with the company

a) Yes € b) No €

Q.4. Does satisfaction plays an important role in improving your performance

a) Yes € b) No €

Q5. What is your designation in the organization?

a) Sales Executive € b) Sales Manager € c) Asst. Manager € d) Senior Manager € e) Branch Manager €

Q6. Do you wish to stay with the company in future as well?

a) Yes € b) No

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With sincere regards

Thanking you profoundly

**Academically yours**

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