INTERNATIONAL JOURNAL OF RESEARCH IN COMMERCE, IT & MANAGEMENT

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INTERNATIONAL JOURNAL OF RESEARCH IN COMMERCE, IT & MANAGEMENT   iv

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INTRODUCTION

REVIEW OF LITERATURE

NEED/IMPORTANCE OF THE STUDY

STATEMENT OF THE PROBLEM

OBJECTIVES

HYPOTHESIS (ES)

RESEARCH METHODOLOGY

RESULTS & DISCUSSION

FINDINGS

RECOMMENDATIONS/SUGGESTIONS

CONCLUSIONS

LIMITATIONS

SCOPE FOR FURTHER RESEARCH

REFERENCES

APPENDIX/ANNEXURE

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BOOKS

- Bowersox, Donald J., Closs, David J., (1996), "Logistical Management." Tata McGraw, Hill, New Delhi.

- Hunker, H.L. and A.J. Wright (1963), "Factors of Industrial Location in Ohio" Ohio State University, Nigeria.

CONTRIBUTIONS TO BOOKS

- 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.

CONFERENCE PAPERS

- Garg, Sambhav (2011): "Business Ethics" Paper presented at the Annual International Conference for the All India Management Association, New Delhi, India, 19–23

UNPUBLISHED DISSERTATIONS

- Kumar S. (2011): "Customer Value: A Comparative Study of Rural and Urban Customers," Thesis, Kurukshetra University, Kurukshetra.

ONLINE RESOURCES

- Always indicate the date that the source was accessed, as online resources are frequently updated or removed.

WEBSITES

- Garg, Bhavet (2011): Towards a New Gas Policy, Political Weekly, Viewed on January 01, 2012 http://epw.in/user/viewabstract.jsp

EFFECTS OF JOB CHARACTERISTICS ON JOB SATISFACTION AMONG THE STAFFS OF INSURANCE COMPANIES IN JAFFNA

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ABSTRACT

This study investigated Effects of job characteristics on job satisfaction between the staffs of insurance companies who perform more routine work. A purposive sample of 137staffs from the insurance companies. Private and public insurance companies of Jaffna district was selected randomly questionnaire were used for measuring job characteristics and job satisfaction respectively. Pearson correlation coefficient and descriptive statistics techniques were used to explain the relationship between independent and dependent variables. The study found there is a positive relationship between job characteristics and job satisfaction of insurance staffs.

KEYWORDS

job characteristics, job satisfaction.

INTRODUCTION

As a topic of central importance in management discipline, job characteristics have emerged interesting that it affects on job satisfaction. According to Hackman and Oldham (1980) job is defined as a collection of related positions that are similar in terms of the work performed or gads served by the organization. Job characteristics thus refer to the content and structure of jobs that is performed by employees. The focus of job characteristics research tends to be on the tasks and activities that job incumbents perform on a day-to-day basis.

Task characteristics are primarily attributable to the traditional focus on job design of the work itself. Recent research demonstrated the importance of task characteristics. Conceptually, Hackman and Oldham (1978) developed task characteristics into five dimensions that make jobs more satisfying for workers. It included autonomy, skill variety, task identity, task significance, and feedback from the job. According to the job characteristics model, the presence of these five core job dimensions leads employees to experience three psychological states: They view their work as meaningful, they feel responsible for the outcomes, and they acquire knowledge of results. These three psychological states in turn are related to positive outcomes such as overall job satisfaction, internal motivation, higher performance, and lower absenteeism and turnover. Research shows that out of these three psychological states, experienced meaningfulness is the most important for employee attitudes and behaviors, and it is the key mechanism through which the five core job dimensions operate.

Job characteristics theories are considered as job design or job enlargement theories that were designed by Turner and Lawrence (1965) and J.R. Hackman and Oldham the absence of some core job characteristics will reduce the level of job satisfaction and internal motivation when an employee's growth need strength is high. Job satisfaction higher.

Locke (1976) defines job satisfaction as a positive emotional state resulting from the appreciation of one's job or working experience a person meaning that job satisfaction is a reflection of one's feelings towards his job.

Scholars and human resource professionals generally make a distinction between affective job satisfaction and cognitive job satisfaction. Affective job satisfaction is the extent of pleasurable emotional feelings individuals have about their jobs overall, and is different to cognitive job satisfaction which is the extent of individuals' satisfaction with particular facets of their jobs, such as pay, pension arrangements, working hours, and numerous other aspects of their jobs.

The effects of job characteristics on job satisfaction among staffs are to identify the five job characteristics influence on job satisfaction with selected sample in insurance companies in Jaffna. Especially in the insurance companies performance of the private sector is more considerable than the government sector. The staffs work in insurance companies men and women also consider for sample area. This research tried to measure the effect of job characteristics on the job satisfaction of insurance staffs.

The researches discussed so far are mostly revealed the relationship between personal characteristic and demographic characteristic with job satisfaction. Job satisfaction refers to the overall positive feeling people have about a job.

LITERATURE REVIEW

In 1975 Oldham and J. Richard Hackman constructed the original version of the Job Characteristics Theory which is based on earlier work by Turner and Lawrence and Hack man and Lawler. Turner and Lawrence provided a foundation of objective characteristics of jobs in work design. Further, Hackman and Lawler indicated the direct effect of job characteristics on employee's work related attitudes and behaviors and, more importantly, the individual differences in need for development, which is called Growth Need Strength in Job Characteristics Theory.

In 1980, Hackman and Oldham presented the final form of the Job Characteristics Theory in their book Work Redesign. The main changes included the addition of two more moderators Knowledge and Skill and Context Satisfaction, removal of the work outcomes of absenteeism and turnover, and increased focus on Internal Work Motivation. Several of the outcome variables were removed or renamed as well. Concentration was shifted to the affective outcomes following results from empirical studies that showed weak support for the relationship between the psychological states and behavioral outcomes.

CORE JOB CHARACTERISTICS

- Skill Variety: The degrees to which a job requires various activities, which include different, job related skills and talents. Jobholders can experience more meaningfulness in jobs that require more skills and ability than when the jobs are elementary and routine.

- Task Identity: The degree to which the job requires the jobholders to identify and complete a work piece with a visible outcome. Workers experience more meaningfulness in a job when they are involved in the entire process rather than just being responsible for a part of the work.

- Task Significance: The degree to which the job impacts other people's life. The influence can be either in the immediate organization or in the external environment. Employees feel more meaningfulness in a job that substantially improves either psychological or physical well-being of others than a job that has limited impact on anyone else.

- Autonomy: The degree to which the job provides the employee with significant freedom, independence, and discretion to plan out the work and determine the procedures in the job. For jobs with a high level of autonomy, the outcomes of the work depend on the workers' own efforts, initiatives, and decisions; rather than on the instructions from a manager or a manual of job procedures. In such cases, the jobholders experience greater personal responsibility for their own successes and failures at work.

- Feedback: The degree to which the job can provide direct and clear information to workers about the effectiveness of their performance. When employees receive direct and clear information about their work performance, they have better overall knowledge of the results of the work activities.

RESEARCH PROBLEMS

Here the positive attitude of employees most important for higher performance. So that the employees should need to satisfy about his or her work. The following statement shows the problem of the study.

"What extent job characteristics influence on job satisfaction among staffs of insurance companies in Jaffna?**"**

HYPOTHESIS

Independent variable is job characteristics and dependent variable is the job satisfaction

Hypothesis formulations are:

H1 - High level of task significance will result in high level of job satisfaction.

H2 - High level of t ask identity will result in high level of job satisfaction.

H3 - Higher skill variety results in high level of job satisfaction.

H4 - Higher level autonomy results in high job satisfaction.

H5 - High level of feedback will result of high level of satisfaction.

H6 - Job Characteristics positively relates with job satisfaction.

OBJECTIVES OF THE STUDY

The primary objective of this research is to understand how job characteristics affect employees. To explore these effects, the proposed research has three specific aims.

- To find out the relationship between job characteristics and job satisfaction among staffs of insurance companies.
- Measure the effects of job characteristics for individual employment outcomes. These outcomes lead overall job satisfaction.
- To suggest the possible characteristics in job satisfaction for changing their perspective about the job.

DATA COLLECTION METHODS

For the Completion of the present research project primary data used. The researcher gathered primary data directly through giving questionnaire to employees, of insurance companies.

QUESTIONNAIRE

Data have collected through two types of questionnaire for research purpose. First type of questionnaire contains two parts. The part I represent the personal details of selected employees. The part II includes the questions regarding job Characteristics. Twelve questions are designed related to job satisfaction.

Marks were allocated in the following manner to the answer for the two types of questions.

1-Stronly Disagree

2-Disagree

3-Modarate

4-Agree

5-Stronly Agree

To identify job satisfaction level following scores is utilized.

SATISFACTION LEVEL SCORE

Low   Below 32

Moderate 33 – 41

High   42 – 50

CONCEPTUALIZATION

Conceptual model has been developed by the researcher to provide an overall of the research report. Conceptual model seems to analyze the connection between to or more factors. In this respect, when the job characteristics are impact on job satisfaction.

CORE DIMENSIONS	PSYCHOLOGICAL	OUTCOMES

STAGES

Job characteristics Skill variety Task significance Task identity Autonomy Feedback	**Meaningfulness of work** Responsibility for outcomes Knowledge of results	**Job satisfaction** Intrinsic motivation Performance Working conditions Opportunity for advancement
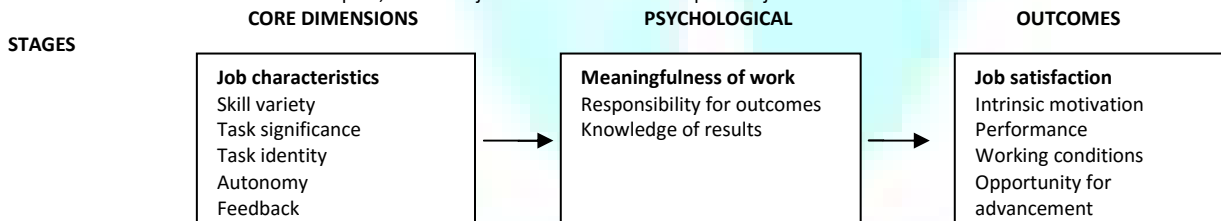
SOURCE: Hackman and Oldham job characteristics model

DATA ANALYSIS

CORRELATION ANALYSIS

The most common of correlation or predictability is "Pearson coefficient correlation" (r), although there are certainly many other. Pearson can have a value anywhere between -1 and +1. The larger r, the stronger the association between the two variables and the more accurately predict one variable from knowledge of the other variable.

To assess how the job characteristics relates with job satisfaction, the following hypothesis was developed,

Hypothesis 1: High level of task significance will result in high level of job satisfaction

The correlation analysis technique was used to test the above hypothesis. The results are furnished as below

CORRELATION BETWEEN TASK SIGNIFICANCE AND JOB SATISFACTION

TABLE 1: CORRELATIONS

		TaskSig	job satisfaction
TaskSig	Pearson Correlation	1	.209[*]
	Sig. (2-tailed)		.014
	N	137	137
job satisfaction	Pearson Correlation	.209[*]	1
	Sig. (2-tailed)	.014	
	N	137	137
*. Correlation is significant at the 0.05 level (2-tailed).			

Source: Survey data

From the above table it can be observed that there is a positive relationship between task significance and job satisfaction. The correlation value is .209[**] and which is significant at the levels of 0.05%. According to the above Table the hypothesis is accepted. There is a weak positive correlation between task significance and job satisfaction.

Hypothesis 2: High level of task identity will result in high level of job satisfaction

The correlation analysis technique was used to test the above hypothesis. The results are furnished as below

CORRELATION BETWEEN TASK IDENTITY AND JOB SATISFACTION

TABLE 2: CORRELATIONS

		Task Identity	job satisfaction
Task Identity	Pearson Correlation	1	.624[**]
	Sig. (2-tailed)		.000
	N	137	137
job satisfaction	Pearson Correlation	.624[**]	1
	Sig. (2-tailed)	.000	
	N	137	137
[**]. Correlation is significant at the 0.01 level (2-tailed).			

Source: Survey data

From the above table it can be observed that there is a positive relationship between task identity and job satisfaction. The correlation value is .624[**] and which is significant at the levels of 0.01%. According to the above Table the hypothesis is accepted. There is a weak positive correlation between task significance and job satisfaction

Hypothesis 3: High level of skill variety will result in high level of job satisfaction

The correlation analysis technique was used to test the above hypothesis. The results are furnished as below

CORRELATION BETWEEN SKILL VARIETY AND JOB SATISFACTION

TABLE 3: CORRELATIONS

		Skill Variety	job satisfaction
Skill Variety	Pearson Correlation	1	.080
	Sig. (2-tailed)		.351
	N	137	137
job satisfaction	Pearson Correlation	.080	1
	Sig. (2-tailed)	.351	
	N	137	137

Source: Survey data

From the above table it can be observed that there is a positive relationship between skill variety and job satisfaction. The correlation value is .080and According to the above Table the hypothesis is rejected. There is no relationship between skill variety and job satisfaction.

Hypothesis 4: High level of autonomy will result in high level of job satisfaction.

The correlation analysis technique was used to test the above hypothesis. The results are furnished as below

CORRELATION BETWEEN AUTONOMY AND JOB SATISFACTION

TABLE 4: CORRELATIONS

		Autonomy	Jobsatisfaction
Autonomy	Pearson Correlation	1	.629[**]
	Sig. (2-tailed)		.000
	N	137	137
Jobsatisfaction	Pearson Correlation	.629[**]	1
	Sig. (2-tailed)	.000	
	N	137	137
[**]. Correlation is significant at the 0.01 level (2-tailed).			

Source: Survey data

From the above table it can be observed that there is a positive relationship between autonomy and job satisfaction. The correlation value is. .629[**] and which is significant at the levels of 0.01%. According to the above Table the hypothesis is accepted. There is a weak positive correlation between task significance and job satisfaction.

Hypothesis 5: High level of feedback will result of high level of satisfaction

The correlation analysis technique was used to test the above hypothesis. The results are furnished as below

CORRELATION BETWEEN FEEDBACK AND JOB SATISFACTION

TABLE 5: CORRELATIONS

		Feedback	Jobsatisfaction
Feedback	Pearson Correlation	1	-.428[**]
	Sig. (2-tailed)		.000
	N	137	137
Jobsatisfaction	Pearson Correlation	-.428[**]	1
	Sig. (2-tailed)	.000	
	N	137	137
[**]. Correlation is significant at the 0.01 level (2-tailed).			

Source: Survey data

From the above table it can be observed that there is a negative relationship between feedback and job satisfaction. The correlation value is. -.428[**] and which is significant at the levels of 0.01%. According to the above Table the hypothesis is accepted. There is a weak negative correlation between feedback and job satisfaction.

Hypothesis 6: Job Characteristics positively relates with job satisfaction. The correlation analysis technique was used to test the above hypothesis. The results are furnished as below

CORRELATION BETWEEN JOB CHARACTERISTICS AND JOB SATISFACTION

TABLE 6: CORRELATIONS

		Jobcharacteristics	Job satisfaction
Jobcharacteristics	Pearson Correlation	1	.463[**]
	Sig. (2-tailed)		.000
	N	137	137
Jobsatisfaction	Pearson Correlation	.463[**]	1
	Sig. (2-tailed)	.000	
	N	137	137
**. Correlation is significant at the 0.01 level (2-tailed).			

Source: Survey data

From the above table it can be observed that there is a positive relationship between job characteristics and job satisfaction. The correlation value is. .463[**] and which is significant at the levels of 0.01%. According to the above Table the hypothesis is accepted. There is a weak positive correlation between job characteristics and job satisfaction.

REGREESION ANALYSIS

Regression analysis is used to predict the value of one variable on the basis of other variables. This technique may be the most commonly used statistical technique. The technique involves developing a mathematical equation that describes the relationship between the variables. The dependent variable is denoted y, independent variables are denoted $X_1, X_2, X_3 \ldots X_k$ (k is the no of independent variable)

TASK SIGNIFICANCE AND JOB SATISFACTION

THE REGRESSION RESULT FOR TASK SIGNIFICANCE AND JOB SATISFACTION

TABLE 7: MODEL SUMMARY

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.209[a]	.444	.370	1.86299
a. Predictors: (Constant), TaskSig				

Source: Survey data

It can be observed that the simple regression analysis was carried out to find out the effect of task significance and job satisfaction. The r2 value is .444Thus the task significance contributes significantly to increase the job satisfaction in insurance companies at 44% and remaining 56% can be attributed by other factors.

TABLE 8: COEFFICIENTS [a]

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	10.266	.428		23.966	.000
	TaskSig	.265	.106	.209	2.489	.014
a.	Dependent Variable: job satisfaction					

From the above table the regression equation could be derived in the following manner.

Y=10.266+0.265x for the behavior pattern b value is o.265. This reveals that job characteristics and job satisfaction tends to move in same direction.

TASK IDENTITY AND JOB SATISFACTION

THE REGRESSION RESULT FOR TASK IDENTITY AND JOB SATISFACTION

TABLE 9: MODEL SUMMARY

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.624[a]	.389	.385	1.48909
a. Predictors: (Constant), Task Identity				

Source: Survey data

It can be observed that the simple regression analysis was carried out to find out the effect of task identity and job satisfaction. Thus the task identity contributes significantly to increase the job satisfaction in insurance companies at 38.9% and remaining 61.1% can be attributed by other factors.

TABLE 10: COEFFICIENTS

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	5.449	.639		8.529	.000
	Task Identity	1.521	.164	.624	9.274	.000
a. Dependent Variable: job satisfaction						

From the above table the regression equation could be derived in the following manner.

J.S = $B_0 + B_{1(T.I)}$

Where B_0, B_1, are the regression co efficient and

J.S=Job satisfaction

T.I=Task identity

Y=5.449+1.521x

For the behavior pattern b value is 1.521. This reveals that job characteristics and job satisfaction tends to move in same direction.

SKILL VARIETY AND JOB SATISFACTION

REGRESSION RESULT FOR SKILL VARIETY AND JOB SATISFACTION

TABLE 11: MODEL SUMMARY

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.080[a]	.006	.000	1.89911
a. Predictors: (Constant), Skill Variety				

Source: Survey data

It can be observed that the simple regression analysis was carried out to find out the effect of skill variety and job satisfaction. Thus the skill variety contributes significantly to increase the job satisfaction in insurance companies at 6% and remaining 94% can be attributed by other factors.

TABLE 12: COEFFICIENTS

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	10.650	.666		15.980	.000
	Skill Variety	.176	.188	.080	.937	.351
a. Dependent Variable: job satisfaction						

From the above table the regression equation could be derived in the following manner.

J.S = $B_0 + B_{1 (S.V)}$

Where B_0, B_1, are the regression co efficient and

J.S=Job satisfaction

S.V=Skill variety

Y=10.650+0.176x

For the behavior pattern b value is 0.176. This reveals that skill variety and job satisfaction tends to move in same direction.

AUTONOMY AND JOB SATISFACTION

REGRESSION RESULT FOR AUTONOMY AND JOB SATISFACTION

TABLE 13: MODEL SUMMARY

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.629[a]	.396	.391	1.48081
a. Predictors: (Constant), autonomy				

It can be observed that the simple regression analysis was carried out to find out the effect of autonomy and job satisfaction. Thus the autonomy contributes significantly to increase the job satisfaction in insurance companies at 39.6% and remaining 60.4% can be attributed by other factors.

TABLE 14: COEFFICIENTS

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	4.186	.762		5.492	.000
	autonomy	1.679	.178	.629	9.407	.000
a. Dependent Variable: job satisfaction						

From the above table the regression equation could be derived in the following manner.

J.S = $B_0 + B_{1 (A)}$

Where B_0, B_1, are the regression co efficient and

J.S=Job satisfaction

A=Autonomy

Y=4.186+1.679x

For the behavior pattern b value is 0.178. This reveals that autonomy and job satisfaction tends to move in same direction.

FEEDBACK AND JOB SATISFACTION

REGRESSION RESULT FOR FEEDBACK AND JOB SATISFACTION

TABLE 15: MODEL SUMMARY

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.428[a]	.183	.177	1.72231
a. Predictors: (Constant), Feedback				

It can be observed that the simple regression analysis was carried out to find out the effect of feedback and job satisfaction. Thus the f contributes feedback significantly to increase the job satisfaction in insurance companies at 18.3% and remaining 81.7% can be attributed by other factors.

TABLE 16: COEFFICIENTS

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	16.675	.997		16.726	.000
	Feedback	-1.352	.246	-.428	-5.496	.000
a. Dependent Variable: job satisfaction						

From the above table the regression equation could be derived in the following manner.

J.S = $B_0 + B_{1 (f)}$

Where B_0, B_1, are the regression co efficient and

J.S=Job satisfaction

A=feedback

Y=16.675+ (-1.352) x

For the behavior pattern b value is -1.352. This reveals that autonomy and job satisfaction tends to move in opposite direction.

JOB CHARACTERISTICSAND JOB SATISFACTION

REGRESSION RESULT FOR JOB CHARACTERISTICS AND JOB SATISFACTION

TABLE 15: MODEL SUMMARY

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.463[a]	.214	.208	1.68889
a. Predictors: (Constant), job characteristics				

The table 4.12, it can be observed that the simple regression analysis was carried out to find out the effect of feedback and job satisfaction. Thus the f contributes feedback significantly to increase the job satisfaction in insurance companies at 21.4%.

TABLE 18: COEFFICIENTS

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	3.893	1.222		3.185	.002
	jobcharacterist	.383	.063	.463	6.067	.000
a. Dependent Variable: job satisfaction						

From the above table the regression equation could be derived in the following manner.

J.S = B_0 + $B_{1 (f)}$

Where B_0, B_1,are the regression co efficient and

J.S=Job satisfaction

J.C=job characteristics

Y=3.893+0.383x

For the behavior pattern b value is 0.383. This reveals that job characteristics and job satisfaction tends to move in same direction.

CONCLUSION

In this chapter the most of data related to personal facts of respondents were explored with the facilitation of tables. Then the objectives of this research were evaluated to identify that whether they achieve their expected destinations by using analysis techniques. In that part, the hypothesis were formulated to assess the relationship and impact between Job characteristics and job satisfaction were tested and accepted and also some hypothesis rejected. In this way H1, H2, H3, H4, H6, are accepted other hypothesis H5, are rejected .Based on this observers ion task significance, task identity skill variety autonomy, positively relates with, job satisfaction. Feedback negatively relates job satisfaction.

In this chapter, some of the major analysis and sub analysis have been carried out using the data obtained from questionnaire. The following chapters will Summarized the conclusion derived from those analysis and recommendation to the staffs from insurance companies.

SUGGESTIONS

Even though the current study is aimed at studying how job characteristics affects the job satisfaction the researcher was able to study only job satisfaction, and Hackman model of job characteristics There are various factors affecting job satisfaction. So, in future, when decide to conduct this research, various other factors should also be taken into consideration.

This research only covers up insurance companies in jaffna. But regarding with other districts staffs perception may vary. That is, other district staffs perception mostly different from jaffna. Therefore, in future, when carrying out this research other district staffs should also be taken into consideration.

Further, suggestions and conclusion are given to Whole Island. Sri Lanka consists of twenty five districts. Since research was unable to consider all districts, Jaffna district only was included in this research. Therefore it is insufficient to give general findings to Whole Island.

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