

DETERMINANTS OF JOB SATISFACTION: A STUDY OF INSURANCE SECTOR EMPLOYEES

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ABSTRACT

This study attempts to evaluate job satisfaction of employees in different Insurance companies. It focuses on the relative importance of job satisfaction factors and their impacts on the over all job satisfaction of employees. It also investigates the impacts of work experience, age and sex differences on the attitudes toward job Satisfaction. The result shows that salary, efficiency in work, fringe supervision, and co-worker relation are the most important factors contributing to job satisfaction. The overall job satisfaction of the employees in insurance sector is at the positive level. The nature of business operation, the work culture and the level of job satisfaction have undergone a change for the insurance companies. This research paper highlights some of the problems related to job and presents a picture of level of job satisfaction among employees of insurance companies. It also identifies unique issues of job satisfaction in the companies. Insurance companies are selected for the research because they are undergoing continued expansion. In order to gain competitive advantage and adapt to the dramatic changing environment, it is important for them to achieve management efficiency by increasing employees satisfaction in the organization. Hence this research was mainly undertaken to investigate on the significance of factors such as working conditions, pay and promotion, job security, fairness, relationship with co-workers and supervisors in affecting the job satisfaction. This paper presents a comprehensive diagnosis of job satisfaction indices of Insurance business, the factors causing the dissatisfaction & suggestions to improve them.

Keywords: Job Satisfaction, Job Dissatisfaction, Motivation.

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INTRODUCTION

Jobsatisfaction describes how content an individual is with his or her job. It is a relatively recent term since in previous centuries the jobs available to a particular person were often predetermined by the occupation of that person's parent. There are a variety of factors that can influence a person's level of job satisfaction. Some of these factors include the level of pay and benefits, the perceived fairness of the promotions system within a company, the quality of the working conditions, leadership and social relationships, the job itself (the variety of tasks involved, the interest and challenge the job generates, and the clarity of the job description/requirements). The happier people are within their job, the more satisfied they are said to be. Job satisfaction is not the same as motivation, although it is clearly linked. Job design aims to enhance job satisfaction and performance methods include job rotation, job enlargement and job enrichment. Other influences on satisfaction include the management style and culture, employee involvement, empowerment and autonomous workgroups. Job satisfaction is a very important attribute which is frequently measured by organizations. The most common way of measurement is the use of ratings scales where employees report their reaction to their jobs. Questions relate to pay, work responsibilities, variety of tasks, promotional opportunities, the work itself and co-workers. Some questionnaires ask yes or no questions while others ask for a rating of satisfaction on a 1–5 scale where 1 represents “not at all satisfied” and 5 represents “extremely satisfied”.

Background of the Study

People management is an important aspect of organizational processes. This emanated from the recognition that the human resources of an organization and the organization itself are synonymous. A well-managed business organization normally considers the average employees as the primary source of productivity gains. These organizations consider employees rather than capital as the core foundation of the business and contributors to firm development. To ensure the achievement of firm goals, the organization creates an atmosphere of commitment and cooperation for its employees through policies that facilitate employee satisfaction. Satisfaction of human resource finds close links to highly motivated employees. Motivated employees then develop loyalty or commitment to the firm resulting in greater productivity and lower turnover rates.

However, even with the widespread recognition of the importance

offacilitatingtherelationshipbetweenjob satisfactionandmotivationinfacilitatingorganizationalcommitment,therearevarying perspectivesonthe meansofdoingthis. Theearlieststrategyistouse wageincreasestolinkjobsatisfactionandmotivationto organizational commitment(Hill& Wiens-Tuers2002). Withtherecognitionthatthisisnotenoughtobring about motivationexpressedin jobsatisfaction, otherperspectivesemergedgiving particularimportance to the trainingandskillsdevelopmentofemployees(Woodruffe 2000)appliedthroughthe underlying principleof continuousorganizationallearning.Sincethiscoversonly anaspect ofhumanresourcemanagement,aholistic approachemergedthattargetsthedevelopmentofacertainqualityofemploymentlife(Ch ampion-Hughes 2001)thatcoversfair wages,benefits,otheremploymentconditions,andcareerdevelopmenttosupportthe facilitationofmotivationandjob satisfactiondirectedtowardsorganizational commitment.

Thismeansthatachievingmotivationandjobsatisfactiontodeveloporganizationalcom mitmentisnotsimple oreasyand worksaccordingto thecontextofindividualfirms.Although,therearebest practiceswithin industries,it isuptotheindividualorganizationstodeterminewhichhumanresourcestrategiesmeetits needs andobjectives.To determinethemanner thatindividualindustries developand achieve organizational commitmentthroughjobsatisfactionand motivation,thestudy will investigate in-depththehumanresource strategiesof Om Kotak Mahindra Life Insurance Co. Ltd.&IFFCO Tokio General Insurance Co. Ltd.

Objectives of the Study

The objectivesof the study areas follows:

- 1) Toassess thesatisfactionlevel of employees in Insuranceindustry.
- 2) Toidentify thefactors which influence the job satisfactionof employees.
- 3) Toidentify thefactorwhichimproves thesatisfactionlevel of employees.

Scope of the Study

This study emphasis in the following scope:

- Toidentify theemployees level ofsatisfactionupon thejob.
- This study ishelful tothe organizationsfor conducting further research.
- It is helpful toidentifytheemployer'slevelof satisfaction towardswelfare measure.
- This study ishelful tothe organizations for identifying the areaof dissatisfaction ofjobof theemployees.
- This studyhelps tomake amanerialdecisiontothe company.

Limitations of the study

- The survey is subjected to the bias and prejudices of the respondents. Hence 100% accuracy can't be assured.
- The research was carried out in a short span of time, where in the researcher could not widen the study.
- The study could not be generalized due to the fact that the researcher adapted personal interview method.

Methodology

A descriptive research design with survey method is applied in the study. The researcher has used both the primary and the secondary data for the purpose of this study. Secondary data were collected from available books, publications, research studies, articles and websites.

A closed-ended interview-schedule was designed to collect primary data. Om Kotak Mahindra Life Insurance Co. Ltd. & IFFCO Tokio General Insurance Co. Ltd. are selected to collect primary data and the researcher visited each insurance company to talk informally with officials for collecting information regarding job satisfaction. After collecting all necessary data, data have been analyzed and tabulated descriptively. And, this tabulated information used to measure perceived satisfaction and dissatisfaction level of the employees. To measure the satisfaction level a 5-point scale has been used which is denoted by 1=SD, 2=D, 3=N, 4=A, and 5=SA. (See, Appendix-01)

REVIEW OF LITERATURE

The study of job satisfaction is a topic of wide interest to both people who work in organizations and people who study them. Job satisfaction has been closely related with many organizational phenomena such as motivation, performance, leadership, attitude, conflict, morale etc. Researchers have attempted to identify the various components of job satisfaction, measure the relative importance of each component of job satisfaction and examine what effects these components have on employees' productivity. Spector (1997) refers to job satisfaction in terms of how people feel about their jobs and different aspects of their jobs. Ellickson and Logsdon (2002) support this view by defining job satisfaction as the extent to which employees like their work. Schermerhorn (1993) defines job satisfaction as an affective or emotional response towards various aspects of an employee's work. C.R. Reilly (1991) defines job satisfaction as the feeling that a worker has about his job or a general attitude towards work or a job and it is influenced by the

perception of one's job. J.P. Wanous and E.E. Lawler (1972) refer job satisfaction as the sum of job facet satisfaction across all facets of a job. Abraham Maslow (1954) suggested that human needs form a five-level hierarchy ranging from physiological needs, safety, belongingness and love, esteem to self-actualization. Based on Maslow's theory, job satisfaction has been approached by some researchers from the perspective of need fulfillment (Kuhlen, 1963; Worf, 1970; Conrad et al., 1985).

Job satisfaction and dissatisfaction not only depend on the nature of the job, it also depends on the expectation what's the job supply to an employee (Hussami, 2008). Lower convenience costs, higher organizational and social and intrinsic reward will increase job satisfaction (Mulinge and Mullier, 1998; Will em et al., 2007). Job satisfaction is a complex phenomenon with multifacets (Fisher and Locke, 1992; Xie and Johns, 2000); it is influenced by the factors like salary, working environment, autonomy, communication, and organizational commitment (Lane, Esser, Holte and Anne, 2010; Vidal, Valle and Aragón, 2007; Fisher and Locke, 1992; Xie and Johns, 2000).

Different people interpret compensation differently. In this paper compensation, reward, recognition, and wages are terms used in different situations (Zobal, 1998). The compensation is defined by American Association as "cash and non-cash remuneration provided by the employer for services rendered" (ACA, p.9). Salary was found to be the prime factor for the motivation and job satisfaction of salaried employees of the automobile industry from the results of the survey by Kathawala, Moore and Elmuti (1990). The survey tried to assess the various job characteristics and the way the employees ranked them as motivators and satisfiers. The results showed that compensation was ranked as the number one job element for job satisfaction and increase in salary for performance was ranked as the number one job element for motivation. Compensation is a very valuable tool for retention and turnover. It is also a motivator for an employee in commitment with the organization which in result enhances attraction and retention (Zobal, 1998; Moncarzet al., 2009; Chiuet al., 2002). It also works as a communicator when it is given to employee against his services which show how much an employee is valuable for its organization (Zobal, 1998).

The mentoring is used for development-orientation (Scandura and Williams, 2004). When a supervisor provides mentoring, the relationship affects the

skill development and intention to remain with the employer (McManus and Russell, 1997). On the other hand non-supervisory mentormay increase mentee's confidence by providing access to outside organization (Scandura and Williams, 2004). The immediate supervisors support is very important in organizational change. Although the support of supervisor is not very crucial in satisfaction but it has positive impact on satisfaction (Griffin, Patterson and West, 2001). According to Chakrabarty, Oubre, and Brown (2008) "perhaps the finest way in which supervisors can portray himself as a role model is to personally demonstrate proper techniques so that employee could understand how job should be done." J.D. Politis (2001) has examined the roles played by leadership in the process of knowledge acquisition and a survey was carried out on 227 persons who have been engaged in knowledge acquisition activities to examine the relationship between leadership styles and knowledge acquisition attributes. The results showed that leadership styles that involve human interaction and encourage participative decision-making are related positively to the skills essential for knowledge acquisition. According to the study conducted by Friedlander and Margulies (1969), it was discovered that management & friendly staff relationships contribute to the level of job satisfaction. However, this result contradicts with the view of Herzberg (1966) who supported the view that supervision is irrelevant to the level of job satisfaction. According to Frame (2004) work conditions are defined as an employee's workplace, work instruments, the work itself, organization policy, and organizational rules. Arnold and Feldman (1996), promoted factors such as temperature, lighting, ventilation, hygiene, noise, working hours, and resources as part of working conditions. The worker would rather desire working conditions that will result in greater physical comfort and convenience. The absence of such working conditions, amongst other things, can impact poorly on the worker's mental and physical well-being (Baron and Greenberg, 2003). Robbins (2001) advocates that working conditions will influence job satisfaction, as employees are concerned with a comfortable physical work environment. In turn this will render a more positive level of job satisfaction. Arnold and Feldman (1996) show that factors such as temperature, lighting, ventilation, hygiene, noise, working hours, and resources are all part of

working conditions. Employees may feel that poor working conditions will only provoke negative performance, since their jobs are mentally and physically demanding. According to James Brown (2007), he defines fairness as equal treatment, receiving the same services and benefits as other people. Fairness means different things to different people, and our view of whether or not something is fair often depends on the circumstances (Klesh, J. 1979). Competent employees are essential to the success of any organization. An important factor driving satisfaction in the service environment is service quality. One school of thought refers to service quality as a global assessment about a service category or a particular organization (PZB, 1988). Recently, it has been argued that satisfaction is generally viewed as a broader concept and service quality is a component of satisfaction (Zeithaml & Bitner, 2003). This is because satisfaction derives from various sources, such as service encounter satisfaction and overall satisfaction. In other words, a little satisfaction from each service encounter leads to overall satisfaction with the service. Various studies discussed show that job satisfaction has been studied with relevance to co-worker behaviors, supervisor behavior, pay and promotion, organizational factors and other work related factors. In some studies the employees were highly satisfied or otherwise. The aim of this study is to determine the factors affecting employee job satisfaction in Insurance Companies.

INSURANCE INDUSTRY IN INDIA

According to the Life Insurance Council, the Indian life insurance industry is considered the fifth largest life insurance market with US\$ 41-billion & growing at a rapid pace of 32-34% annually. In March 2010 the Life Insurance Corporation of India (LIC) registered an 83% increase in new business income, while private players posted a 47% growth in new business premium. According to IRDA, the insurers in the year 2009-2010 sold 10.55 million new policies with LIC selling 8.52 million and private companies 2.03 million policies. In the year March 2010, LIC held 65% market share in terms of new business income collection with the private sector contributing the remaining 35% share in 2009-10.

Size of the Industry	Fifth largest life insurance market with US\$ 41-billion. According to IRDA, the insurers in the year 2009-2010 sold 10.55 million new policies with LIC selling 8.52
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	million and private companies 2.03 million policies
Geographical distribution	Delhi, Mumbai, Karnataka, Hyderabad, Pune, Bangalore, Uttar Pradesh and all the major cities of India
Output per annum	Indian Insurance Industry is one of the booming Industries of the economy and is growing at the rate of 15-20 % per annum
Market Capitalization	Contributes about 7 % to the country's GDP

ANALYSIS AND INTERPRETATION

The data after collection is to be processed and analyzed in accordance with the outline and down for the purpose at the time of developing research plan. Technically speaking, processing implies editing, coding, classification and tabulation of collected data so that they are amenable to analysis. The term analysis refers to the computation of certain measures along with searching for pattern groups. Thus in the process of analysis, relationship or differences should be subjected to statistical tests of significance to determine with what validity data can be said to indicate any conclusions.

The analysis of data in a general way involves a number of closely related operations, which are performed with the purpose of summarizing the collected data and organizing them in such a manner that they answer the research questions. In this study the researcher followed above process carefully and it is presented in this section.

Findings

This section will try to highlight and discuss the results and the findings based on the analysis done on the data collected from respondents. This research focuses on the factors affecting employee job satisfaction in selected insurance companies. The discussion then will try to accomplish all the objectives of the study. In this instance, for simplicity of analysis and findings, this part focuses on the level of employee job satisfaction in Insurance Companies. Insurance company survey responses are the frequencies that simply refer to the number of times various subcategories of certain factors occur (in this study, the demographic factors) from which the percentage and the cumulative percentage of their occurrence can be easily calculated. The descriptive statistics will present the feel of the data that gives preliminary ideas how good the scales are, how well

thecodingandenteringofdatahasbeendone,andthecentraltendencyoftheresearch variables.

Employees Job Satisfaction in Insurance Companies

This part discusses the respondents’ overall perception of employee job satisfaction in Insurance Company and sub-dimensions such as pay and promotion, job security, work conditions, fairness and relationship with co-workers and management. The findings are presented in frequencies and percentages.

Overall level of employee satisfaction in Insurance Companies

Factors influencing job satisfaction	Mean
Working Condition	62%
Pay and Promotion	60.4%
Fairness	60.4%
Job Security	61%
Relation with Co-workers	66%
Relation with Supervisor	56.2%
Average	61%

In terms of working conditions, pay and promotion, job security and relationship with co-workers the study found that the level of employee job satisfaction is “neither happy nor unhappy” and in terms of relationship with immediate supervisor the level of employee job satisfaction is “somewhat unhappy”. Overall level of employee satisfaction in insurance companies, the study found that the average mean is 61%, so the overall level of employee job satisfaction is “neither happy nor unhappy”.

Descriptive Statistics

Level on work conditions:

In terms of level on work conditions in insurance companies, the study found that 44 respondents perceived the atmosphere to be "Neutral". About 29 respondents perceived the work conditions to be "happy", while 15 respondents perceived work conditions as "unhappy". A few, 7 respondents rated the work conditions as "very unhappy" and "very happy" 5. At last, the mean score is 3.01, so the work conditions are "neither happy nor unhappy". Looking at the mean score of 3.10, we can see that work conditions influence job satisfaction in insurance companies. (See, Appendix-02)

Level on pay and promotion:

In terms of level on pay and promotion in insurance companies, the study found that 49 respondents perceived pay and promotion to be "neither happy or unhappy", 21 of the respondents perceived the pay and promotion to be "somewhat happy" and 21 respondents perceived pay and promotion to be "somewhat unhappy". Only a few 4 and 5 of the respondents rated the pay and promotion as "very unhappy" and "very happy". At last, the mean score is 3.02, so the pay and promotion is "somewhat unhappy". According to a mean score of 3.02, we can see that pay and promotion influences job satisfaction in insurance companies. (See, Appendix-03)

Level on fairness:

In terms of level about fairness in insurance companies, the study found that 51 respondents perceived fairness to be "neither happy nor unhappy", 24 respondents perceived the fairness to be "somewhat happy", while 16 respondents perceived fairness as "somewhat unhappy". A few 6 respondents rated the fairness as "very unhappy" and 3 respondents are "very happy". Finally, the mean score is 3.02, so the fairness is "neither happy nor unhappy". According to the mean score of 3.02, we can see that fairness influences job satisfaction in insurance companies. (See, Appendix-04)

Level on job security:

In terms of level on job security in insurance

companies, the study found that 50 respondents perceived job security in insurance companies to be “neither happy nor unhappy”, 24 respondents perceived job security in insurance companies to be “somewhat happy”, while 17 respondents perceived job security in insurance companies as “somewhat unhappy”. 5 respondents rated job security as “very unhappy” and 4 respondents were “very happy”. Finally, the mean score is 3.08, so job security in insurance companies is “neither happy nor unhappy”. According to the mean score of 3.05, we can see that job security influences job satisfaction in insurance companies. (See, Appendix-05)

Level on Relationship with co-workers:

In terms of level on relationship with co-workers in insurance companies, the study found that 42 respondents perceived relationship with co-workers to be “neither happy nor unhappy”, 25 respondents perceived the relationship with co-workers to be “somewhat happy” and 19 respondents “somewhat unhappy”. Only 1 respondent rated the relationship with co-workers “very unhappy” and 13 respondents were “very happy”. At last, the mean score is 3.30, so the relationship with co-workers is “somewhat unhappy”. According to a mean score of 3.30, we can see that relationship with co-workers influences job satisfaction in insurance companies. (See, Appendix-06)

Level on Relationship with immediate supervisor:

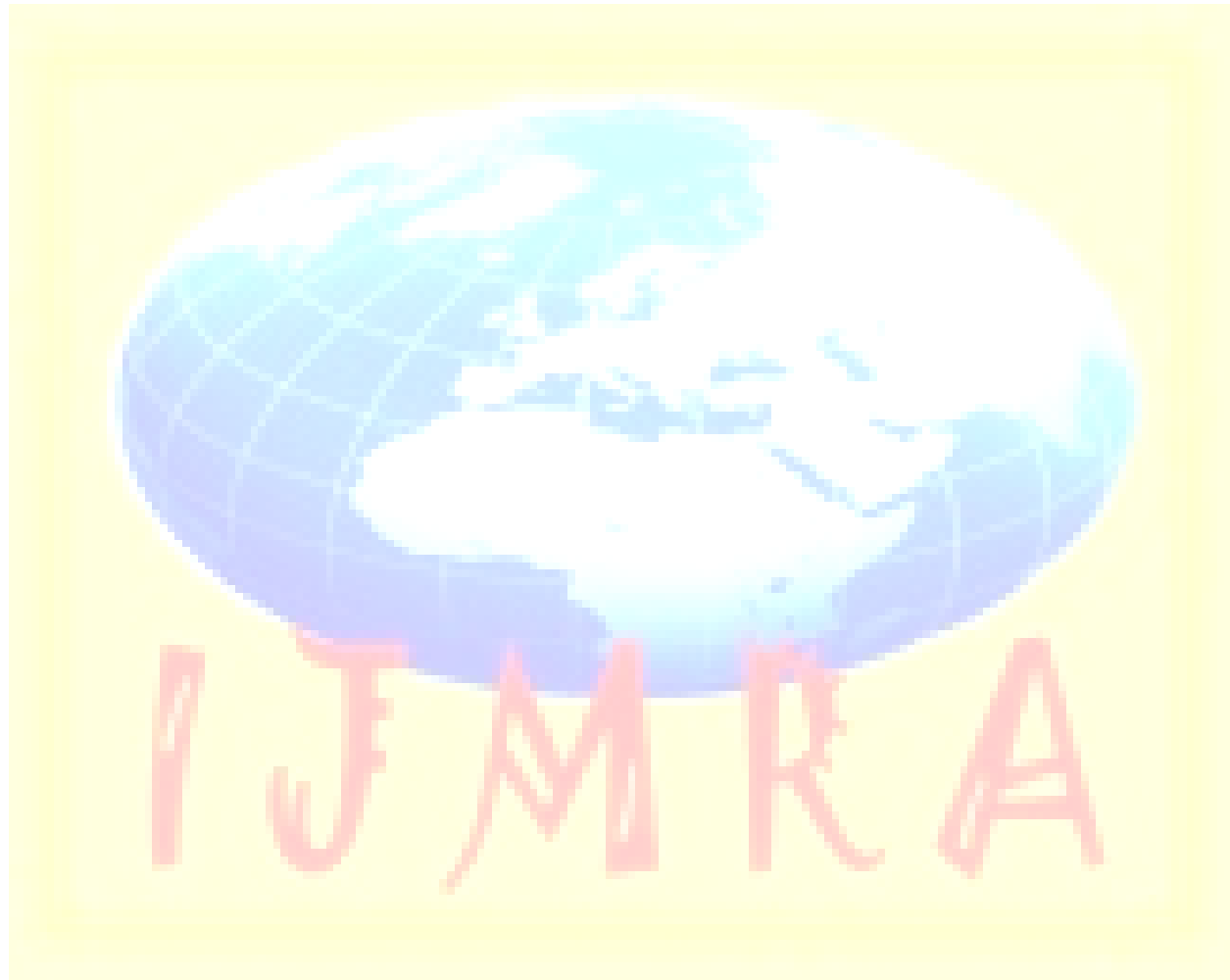
In terms of level on relationship with immediate supervisor in insurance companies, the study found that 49 respondents perceived relationship with immediate supervisor in insurance companies to be “neither happy nor unhappy” 14 respondents perceived relationship with immediate supervisor in insurance companies to be “somewhat happy”, while 25 respondents perceived relationship with immediate supervisor in insurance companies as “somewhat unhappy”. 8 respondents rated relationship with immediate supervisor as “very unhappy” and 4 rated it as “very happy”. Finally, the mean score is 2.81, so relationship with immediate supervisor in insurance companies is “somewhat unhappy”. According to the mean score of 2.81, we can see that relationship with immediate supervisor influences job satisfaction in insurance companies. (See, Appendix-07)

CONCLUSION

Employee job satisfaction can improve service quality and increase employee satisfaction. In this circu

instance, policymakers and managers have turned their attention to provide different kinds of facilities to their employees in order to satisfy their employees. This study tested factors affecting jobsatisfaction for insurance companies. The results suggest that the factors had satisfactorily explained jobsatisfaction and that the policy makers and managers should focus on the factors that affect employee jobsatisfaction, if they want to enhance their businesses. Based on the results for the standardized values, we are able to see that work conditions, fairness, promotion, and pay, are key factors affecting insurance companies employees' jobsatisfaction. Money is a good motivator, actually all employees' work for money, employees need the money, a good salary and good compensations are key factors in satisfying the employee. We can increase the employee salary and compensation to motivate the employee, the good payback can be one of the key factors affecting job satisfaction, also in this way one can increase the service quality and organizational performance. The factor of work conditions is also proven to have significant influence over the insurance companies. The physical design of the place does have certain impact on jobsatisfaction. Because the work conditions in the insurance companies include the employee relationships and work environment, all these factors relate to employee jobsatisfaction. A good work environment and good work conditions can increase employee job satisfaction and the employees will try to give their best which can increase the employee work performance. The importance and the need is therefore describing or defining the physical environment by identifying those elements or dimensions that make up the physical environment. Therefore, in the questionnaires several elements have been defined such as cleanliness, lighting, noise, and furniture arrangements. These elements are the determinant of whether it affects employee's satisfaction. In insurance companies, the employees hope they all receive equal treatment with respect to pay or promotion. If insurance companies create a fair competitive environment, like fair treatment, fair compensation, fair work hours, these will improve employee job attitudes; fairness can also motivate employees to be hard working. After this consideration, we can see that fairness can increase employee job satisfaction; satisfied employees offer good services for the organization. This can increase organizational performance, so fairness is a key factor affecting jobsatisfaction in insurance companies. In insurance companies job security as an aspect of jobsatisfaction was more important to male employees than to female employees. Employees from medium- and large- staff- sized organizations, compared with those from small staff-

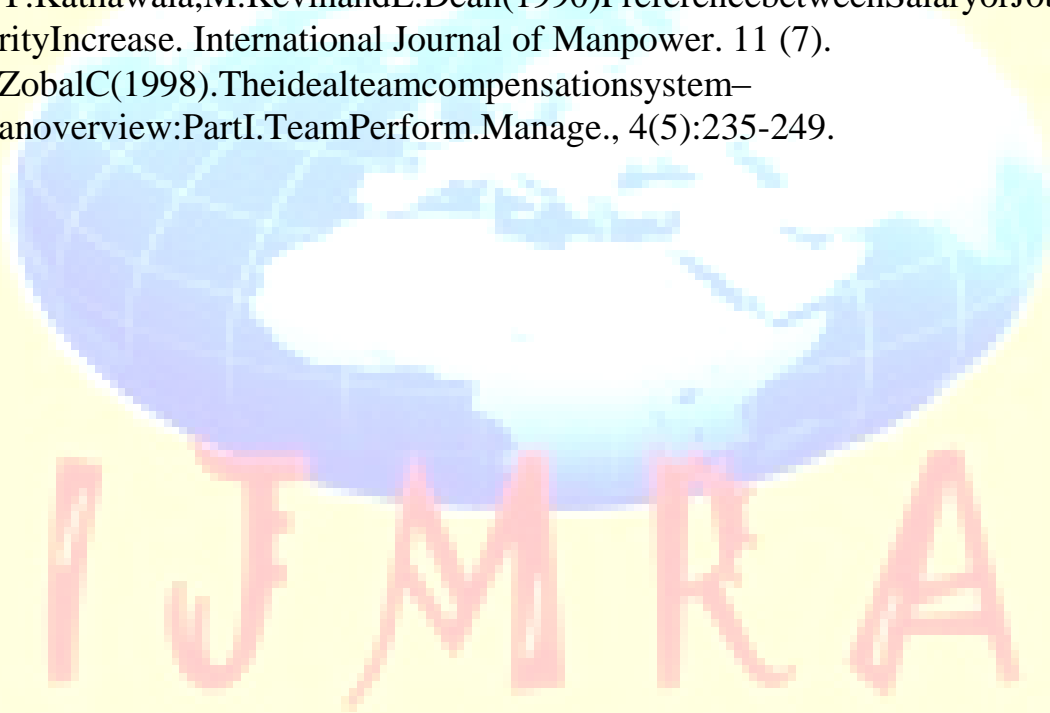
sized organizations, were more likely to cite job security as a very important contributor to their job satisfaction.



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APPENDIX:01

Employees' Satisfaction Interview Schedule

The following questions are designed only for research purpose. The researcher has no intention to represent this information negatively in his paper. The information will be kept confidentially. For the following questions, respondents should be asked to indicate whether they Agree (A), Disagree (D), Strongly Agree (SA), Strongly Disagree (SD), or are Neutral (N).

Name:

Age:

Gender:

Designation:

Department:



SN	Survey Question	SA	A	N	D	SD
1.	I am satisfied with the working environment of the company.					
2.	I am satisfied with job location.					
3.	I am satisfied with the present working hour.					
4.	I am satisfied with the existing salary structure of the company.					
5.	I am satisfied with the compensation I get & I think it matches with my responsibility.					
6.	I am happy with my work responsibilities.					
7.	I feel comfortable in carrying out my responsibilities.					
8.	I am satisfied with work relationships with the people around me.					
9.	I am satisfied with various activities in the firm & love participating in them.					
10.	I am happy with your overall job security.					
11.	I am satisfied with the given right to put forward my opinions.					
12.	I am satisfied with the leaders in my workplace as positive role models.					
13.	I am satisfied with the present performance appraisal policy of the company.					
14.	I am happy with the recognition and rewards for my outstanding works and contributions.					
15.	I am satisfied and think I've been awarded right set of duties, as per my ability.					
16.	I am satisfied & able to maintain a healthy balance between work and my life.					
17.	Fulfilling my responsibilities give me a feeling of satisfaction & personal achievement.					
18.	I am satisfied with the leave policy of the company.					
19.	I am satisfied employee assistance policy (e.g. - lunch & transport etc.) of the company.					
20.	I am satisfied with long term benefit & insurance policies of the company.					

APPENDIX: 02. Levelon workconditions

$$\begin{aligned}
 X &= A + (\sum fd / \sum f) \\
 &= 3 + (10/100) = 3.10 \\
 &= 3.10 \times 20 \\
 &= 62\%
 \end{aligned}$$

Satisfaction level	Value of (X)	Frequency (f)	d=X-A	fd
VeryUnhappy	1	7	-2	-14
Unhappy	2	15	-1	-15
Neither Happy nor Unhappy	3(A)	44	0	0
Happy	4	29	1	29
VeryHappy	5	5	2	10
		$\sum f=100$		$\sum fd=10$

APPENDIX: 03. Levelon PayandPromotion

$$\begin{aligned}
 X &= A + (\sum fd / \sum f) \\
 &= 3 + (2/100) = 3.02 \\
 &= 3.02 \times 20 \\
 &= 60.40\%
 \end{aligned}$$

Satisfaction level	Value of (X)	Frequency (f)	d=X-A	Fd
VeryUnhappy	1	4	-2	-8
Unhappy	2	21	-1	-21
Neither Happy nor Unhappy	3(A)	49	0	0
Happy	4	21	1	21
VeryHappy	5	5	2	10
		$\sum f=100$		$\sum fd=2$

APPENDIX: 04. Levelon Fairness

$$\begin{aligned}
 X &= A + (\sum fd / \sum f) \\
 &= 3 + (2/100) = 3.02 \\
 &= 3.02 \times 20 \\
 &= 60.40\%
 \end{aligned}$$

Satisfaction level	Value of (X)	Frequency (f)	d=X-A	fd
VeryUnhappy	1	6	-2	-12
Unhappy	2	16	-1	-16
Neither Happy nor Unhappy	3(A)	51	0	0
Happy	4	24	1	24
VeryHappy	5	3	2	6
		$\sum f=100$		$\sum fd=2$

APPENDIX: 05. Levelon JobSecurity

$$\begin{aligned}
 X &= A + (\sum fd / \sum f) \\
 &= 3 + (5/100) = 3.05 \\
 &= 3.05 \times 20 \\
 &= 61\%
 \end{aligned}$$

Satisfaction level	Value of (X)	Frequency (f)	d=X-A	fd
VeryUnhappy	1	5	-2	-10
Unhappy	2	17	-1	-17
Neither Happy nor Unhappy	3(A)	50	0	0
Happy	4	24	1	24
VeryHappy	5	4	2	8
		$\sum f=100$		$\sum fd=5$

APPENDIX: 06. Levelon Relationship with Co-workers

$$\begin{aligned}
 X &= A + (\sum fd / \sum f) \\
 &= 3 + (30/100) = 3.30 \\
 &= 3.30 \times 20 \\
 &= 66\%
 \end{aligned}$$

Satisfaction level	Value of (X)	Frequency (f)	d=X-A	fd
VeryUnhappy	1	1	-2	-2
Unhappy	2	19	-1	-19
Neither Happy nor Unhappy	3(A)	42	0	0
Happy	4	25	1	25
VeryHappy	5	13	2	26
		$\sum f=100$		$\sum fd=30$

APPENDIX: 07. Levelon Relationship with Immediate supervisor

$$\begin{aligned}
 X &= A + (\sum fd / \sum f) \\
 &= 3 + (-19/100) = 2.81 \\
 &= 2.81 \times 20 \\
 &= 56.20\%
 \end{aligned}$$

Satisfaction level	Value of (X)	Frequency (f)	d=X-A	Fd
VeryUnhappy	1	8	-2	-16
Unhappy	2	25	-1	-25
Neither Happy nor Unhappy	3(A)	49	0	0
Happy	4	14	1	14
VeryHappy	5	4	2	8
		$\sum f=100$		$\sum fd=-19$