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# Demographic Profiles as Determinants of Job Satisfaction in Indian Insurance Sector

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### Abstract

Growth of any organization depends on the employee willingness to achieve the objectives of the organization. The human resource of an organization play a crucial part and it becomes necessary and inevitable on the part of the management to ensure and nurture an atmosphere where the employees feel satisfied both with their work and with their standards of living. The HR strategies need to be molded according to the demographic profile of the employees in order to understand their drivers and motivators. In this research, efforts have been made to study the dependency of job satisfaction on the demographic profile of employees. The research is exploratory in nature and it has been carried out in the entire insurance sector.

### Introduction

Over the years Job satisfaction has been an area of research for scholars and researchers. Many studies have aimed to find out the factors which are responsible for increase or decrease of satisfaction level in employees. Many writers draw on Locke's definition of job satisfaction: "...a pleasurable or positive emotional state resulting from the appraisal of one's job or job experiences". According to Gibson et al, (2000:352 - 353) job satisfaction may be defined as an

individual's expression of personal well-being associated with doing the job assigned. Job satisfaction depends on the demographic profile of employees. It is observed that tenure, age and gender play a vital role in increasing or decreasing job satisfaction level of employees. The basic reason may be that psychology of employees depends heavily on their demographic profiles. This study highlights the dependency of job satisfaction on age, gender, tenure of an employee and the dependency of employee referrals on job satisfaction.

# Literature review

### **Job Satisfaction**

Job satisfaction is simply how people feel about their jobs and different aspects of their jobs. It is the extent to which people like (satisfaction) or dislike (dissatisfaction) their jobs. (Spector, 1997) Three thousand studies had been done on job satisfaction alone by the time Locke prepared his study nearly 20 years ago. Edwin A. Locke's Range of Affect Theory (1976) is arguably the most famous job satisfaction model. The main premise of this theory is that satisfaction is determined by a discrepancy between what one wants in a job and what one has in a job. Further, the theory states that how much one values a given facet of work (e.g. the degree of autonomy in a position) moderates how satisfied/dissatisfied one becomes when expectations are/aren't met. When a person values a particular facet of a job, his satisfaction is more greatly impacted both positively (when expectations are met) and negatively (when expectations are not met), compared to one who doesn't value that facet. According to him job satisfaction is "... a pleasurable or positive emotional state resulting from the appraisal of one's job or job experience." That is, it is the discrepancy between what an employee values and what the situation provides.

Smith et al. (1969, p. 6) suggested that "... job satisfaction are feelings or affective responses to facets of the situation." Dawis and Lofquist (1984) defined job satisfaction as the result of the worker's appraisal of the degree to which the work environment fulfills the individual's needs. (Timothy A. Judge , 1998) There are four Core Self-evaluations that determine one's disposition towards job satisfaction: self-esteem, general self-efficacy, locus of control, and neuroticism. This model states that higher levels of self-esteem (the value one places on his self) and general self-efficacy (the belief in one's own competence) lead to higher work satisfaction. Having an internal locus of control (believing one has control over her\his own life, as opposed to outside forces having control) leads to higher job satisfaction. Finally, lower levels of neuroticism lead to higher job satisfaction.

These definitions, as Lease (1998) pointed out, are similar to other definitions where job satisfaction is viewed as the degree of an employee's affective orientation toward the work role occupied in the organization (Bhatti Komal Khalid and Qureshi Tahir Masood 2007).

Henry Ford summarized the connection between job satisfaction and organizational performance thus: The object of living is work. There is joy in work. This joy in work is job satisfaction. Lasting happiness comes from job satisfaction. Professional qualification facilitates empowerment. Empowerment is the encouragement and reward for the people for their effort. An employee possessing professional qualification is able to provide faster, accurate and quality service to the customer. He is able to take decisions himself. This sense of ability and competency increases the level of job satisfaction.

Michie and Sheehan-Quinn (2001) surveyed over 200 manufacturing firms in the UK to investigate the relationship between corporate performance and the use of flexible work practices, human resource systems and industrial relations. They found that 'low-road' practices - including short-term contracts, lack of employer commitment to job security, low levels of training and unsophisticated human resource practices - were negatively correlated with corporate performance. In contrast, they established a positive correlation between good corporate performances and 'high-road' work practices - 'high commitment' organizations or 'transformed' workplaces. They also found that HR practices are more likely to make a contribution to competitive success when introduced as a comprehensive package, or 'bundle' of practices.

#### Job satisfaction and Work-Life balance

According to a survey conducted by European Foundation for the Improvement of Living and Working Conditions (2007), there is an unclear relationship between working time and job satisfaction. Results indicated that there is a positive relationship between job satisfaction and working time flexibility, but a negative relationship between job satisfaction and overtime work. There is some relationship between work-life balance and job satisfaction.

### Job satisfaction and retention

Measurement of Job satisfaction is being used as a tool for applying employee retention techniques. Enhanced Job satisfaction leads to higher level of employee retention. A stable and committed workforce ensures successful knowledge transfer, sharing, and creation - a key to continuous improvement, innovation, and knowledge-based total customer satisfaction.

Tyilana, Xolani Enoch, (2005) cited in his study that Kirkman *and* Shapiro (2001:557) maintain that job satisfaction and organizational commitment are important because they have, in turn, been associated with other positive organizational outcomes. For example, Kirkman *and* Shapiro cite other authors who assert that employees who are more satisfied with their jobs are also absent less (Hackett & Guion, 1985) and less likely to leave (Carsten & Spector, 1987), and they are more likely to display organizational citizenship behavior (Organ & Konovsky, 1989) and to be satisfied with their lives overall (Judge & Watanabe, 1993). Employees who are more committed are less likely to intend to leave their jobs (Mathieu & Zajac, 1990) or to actually leave (Netemeyer, Burton, & Johnston, 1995); less likely to experience stress (Begley & Czajka, 1993); and more likely to perform well (Mathieu & Zajac, 1990) and behave prosocially (O'Reilly & Chatman, 1986). Internationally, commitment has been linked to lower intent to leave in India (Agarwal, 1993) and Japan (Marsh & Mannari, 1977) and to higher organizational citizenship behavior in Israel (Koslowsky, Caspy, & Lazar, 1988) and New Zealand (Inkson, 1977).

Sarker (2003)The search for an understanding of the causes of job satisfaction or dissatisfaction is an ongoing area of interest for social scientists and managers; the premise being that satisfied workers will be more productive and remain with the organization longer, whereas dissatisfied workers will be less productive and more inclined to quit. Early studies (Myers, 1934; Maslow, 1954; Herzberg et al., 1959) concentrated on the importance of intrinsic and extrinsic motivation and rewards towards satisfaction, but few paid adequate attention to the impact of demographic and occupational variables. More recent research has investigated differences in job satisfaction levels according to age (Ang et al., 1993; Oshagbemi, 1998; Luthans and Thomas, 1989; Groot and Maassen van den Brink, 1999; Hickson and Oshagbemi, 1999) or tenure (Hickson and Oshagbemi, 1999; Oshagbemi (2000a). Studies that report on the impact of the interaction between age and tenure on job satisfaction are relatively few (Gibson and Klein, 1970; Bamundo and Kopelman, 1980; Lee and Wilber, 1985; Luthans and Thomas, 1989). Therefore, tenure and age need to be considered simultaneously for better understanding of their effect on the level of job satisfaction.

Lambert et al. (2001) Age, gender, educational level, and tenure have been theorized and empirically shown to be significant predictors of job satisfaction (Mobley et al., 1979; Williams & Hazer, 1986) and/or turnover, including intention to leave (Mobley, 1982; Mobley et al., 1978, 1979). Other demographic characteristics, such as race or marital status have been found to be either poor or inconsistent predictors of job satisfaction and/or turnover (Camp, 1994; Mueller, Boyer, Price & Iverson, 1994; Wright & Saylor, 1992). In addition, demographic characteristics are commonly included in job satisfaction studies as control variables.

#### **Research methodology**

The main objective of this study was to elucidate the dependency of job satisfaction on the gender, age and tenure of employees and also finding the dependency of employee referrals on Job Satisfaction of the employees in the insurance sector. This study is exploratory in nature and through this study the researcher has tried to find out the factors which satisfy male and female employees and to answer the research question as to whether older employees are more satisfied than their younger counterparts. The researcher has also tried to examine whether the tenure of an employee i.e. his/her period of service has any impact on his/her job satisfaction level and whether employee referral has any effect on the satisfaction an employee derives from his job. In this study Likert scale questionnaire has been used. The questionnaire was developed after extensive literature review (Murray Richard A. 1999; Oswald Andrew 2002; Bhatti Komal Khalid and Qureshi Tahir Masood 2007; Mehta Seema and Singh Tarika 2007; Employee Job Satisfaction & Retention Survey 2007 / 2008). There were twenty- nine questions based on Likert scale and for the veridical research work demographic data of the respondents including name of the organization, their designation, age, gender and their tenure with the organization was also collected. The questions were based on parameters like leadership, team work, work environment, authority, training and development requirements and many more similar parameters to ascertain the Job satisfaction agents. The respondents were requested to answer all questions up to the best of their knowledge with reference to the working practices implemented in their respective organizations. They had to rate each of the question on a 5-point scale with 1 being Strongly Agree to 5 being Strongly Disagree. The target sample of this study was Sales Managers of Life Insurance companies. A total of 10 Life Insurance companies were selected for this study. In order to draw an even sample, 15 questionnaires were distributed in each of the 10 selected companies so that the total sample size came out to be 150

#### **Tools used**

Non-Parametric tests namely Cross tabs, Mann- Whitney test and regression have been used to study the impact of various variables on job satisfaction level.

### Results of Mann-Whitney test for Gender and Job satisfaction in insurance sector

*Ho: There is no significant difference between the gender and job satisfaction in insurance sector H1: There is a significant difference between the gender and job satisfaction in insurance sector* 

In order to test the difference in Job satisfaction of males and females a non-parametric test; Mann-Whitney was applied on the data and it was found that the Asymp. Sig. value is .000 which is less than 0.05 hence the null hypothesis was rejected (Refer Appendix- A; Table 1.2). This shows that there is a significant difference in the Job satisfaction of males and females. It is seen that the mean rank and the sum of ranks of females is more (89.95) then males (61.05) (Refer Appendix- A; Table 1.1) which leads us to conclude that females are more satisfied in their jobs in the insurance sector than males. It can also be concluded from table 1.4, 1.5, 1.6 and 1.7 (Appendix- A) that there is difference in the satisfaction of males and females particularly on four major factors namely salary being in compliance with abilities, salary being equitable with competitors in the industry, receiving of fringe benefits and helpful superiors. It is seen from table 1.3(Appendix-A) that females are more satisfied with the fringe benefits that they receive from their company and they also feel that their salary is equitable with the competitors in the industry but they are dissatisfied on the presence of helpful superiors. They feel that they cannot go to their superiors for work related problems. Moreover they are dissatisfied with the salary they receive because they feel that they are not being paid in compliance to their abilities. This highlights a controversial aspect of pay packages because males on the other hand feel that they are being paid according to their abilities and they also feel that they can go to their superiors for work related problems. This highlights the role of sexual discrimination in the insurance sector.

# Results of Crosstabs for relationship between Job satisfaction and referring a friend to work in the same company

*H0: Referring a friend to work in the company is dependent on Job satisfaction. H1: Referring a friend to work in the company is independent of the Job satisfaction.* 

In order to test whether employee referral is dependent on job satisfaction of an employee or not regression analysis was done. For a good dependency value of R square should be more than .70 but it was observed that the value of R square is .197 (Refer Appendix- A; Table 1.9) which implies that employee referral depends upon job satisfaction with only 19.7% dependency. This low dependency suggests that employee referral is independent of job satisfaction. In order to test that model's appropriateness for this test the significant value is seen which is .000 which is less than 0.05 and hence the model is fit for testing this hypothesis. (Refer Appendix- A; Table 1.10). From this test it can be concluded that even if a person is satisfied to work in an organization still he may or may not refer a friend to apply in his company because employee referral does not depends on job satisfaction of an employee.

#### Results of Crosstabs for relationship between age of a person and Job satisfaction

Ho: There is no significant difference between age of a person and job satisfaction.

Several researchers reported that in industrial setting job satisfaction and job involvement increases with age and as a result occupational stress would decreases (Cherrington, 1979) therefore it was needed to study the impact of age on job satisfaction in insurance sector therefore cross-tabulation was done between age of a person and his job satisfaction. It was observed that job satisfaction increased with increase in age. 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 age of a person and job satisfaction. ((Refer Table 1.12, 1.13, 1.14; Appendix A). As already mentioned job satisfaction increases with increase in age. From Table 1.14 it can be seen that maximum number of respondents who agree or strongly agree that they are satisfied with their job lie in the age group of above 40 years. The Table also suggests that a total of 78 % respondents with the age above 40 years were satisfied with their job which is highest.

The age and job satisfaction curve is U-shaped (Refer to Figure 1; Appendix- B). It is high (62%) at 22-26 years of age and declines sharply between 26+ -30 years, slightly rises between 30+ -35 years and then rises from there on till above 40 years. The respondents in the young adult group (26+ -35 years) must have put relatively short period in service. They may be getting adjusted to their jobs as well as to the demands and adjustments of young married life. Perhaps the reduced job satisfaction in young adults might have resulted from their occupying lower status positions in organization as a result of which they have minimal organizational power and little control over work demands. Under such circumstances it may be expected that, compared to the middle aged who are more or less settled in their personal as well as work life's, young adults found their jobs much more stressful. This is in corroboration with the previous studies (Oswald Andrew 2002) and hence it can be said that as age increases job satisfaction in turn increases which leads to decrease in stress level of an individual.

#### Results of Crosstabs for relationship between tenure of a person and Job satisfaction

*H0: There is no significant difference between tenure of a person and his job satisfaction. H1: There is a significant difference between tenure of a person and his job satisfaction.* 

In order to examine the impact of Job satisfaction in insurance sector on the tenure of a person chisquare was applied with the help of cross tabulation between tenure and job satisfaction. It was observed that the value of Asymp. Sig. was 0.008 which is less than 0.05 and hence the null hypothesis is rejected which implies that there is a significant difference between job satisfaction and tenure of a person. (Refer to Table 1.15, 1.16, 1.17; Appendix A). Table 1.17 shows that in terms of percentages maximum job satisfaction occur in the tenure range of 3+ years to 6 years. It can also been seen in Figure 2 (Appendix B) which shows that job satisfaction increases till the tenure of 3+ years to 6 years but then dips for people with tenure of 6+ years to 10 years but then again sharply rises for employees with tenure of more than 10 years. One of the main reasons for this peculiar behavior may be that job satisfaction increases when a person sticks with the company for longer duration and company implements retention techniques but after the tenure of 6 years, employees might be looking for newer avenues with better opportunities so their satisfaction level dips. But if the company is able to retain its talent force for more than 10 years then employees become stable and contended with their work and hence the sharp rise in satisfaction level.

### Conclusion

After various analyses it can fairly be concluded that job satisfaction in the insurance sector is

and fringe benefits which brought about the difference in satisfaction level of males and females. It was also seen that tenure and age of an employee play a vital role in determining the satisfaction of an employee. It was also observed that referring a friend to work for an organization and job satisfaction are two different aspects and both are independent of each other. In short it can said that employee psychology is an area which must be understood well by the mangers in order to ensure the satisfaction of their employees and understanding the demographic profiles can be of major help to managers while developing strategies for employees.

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# <u>Appendix-A</u>

# Mann-Whitney Test

# Table 1.1

### Ranks

	Gender	N	Mean Rank	Sum of Ranks
I am satisfied to work	"female"	75	89.95	6746.50
for this company	"male"	75	61.05	4578.50
	Total	150		

Table 1.2

Test Statistics <sup>a</sup>

	I am satisfied to work for this company
Mann-Whitney U	1728.500
Wilcoxon W	4578.500
Z	-4.256
Asymp. Sig. (2-tailed)	.000

a. Grouping Variable: Gender

# Table 1.3

# Ranks

	Car 1	NT	Mean	Come of D 1
	Gender	N	Rank	Sum of Ranks
Know what is expected from me	female	75	73.15	5486.00
	male	75	77.85	5839.00
	Total	150		
Clear understanding of goals an strategies	female	75	74.71	5603.00
	male	75	76.29	5722.00
	Total	150		
Targets are realistic	female	75	78.67	5900.50
	male	75	72.33	5424.50
	Total	150		
Get opportunities to undertake interesting/challenging projects	female"	75	73.28	5496.00
	male	75	77.72	5829.00
	Total	150		
Get opportunities to learn and grow	female	75	75.28	5646.00
	male	75	75.72	5679.00
	Total	150		
Receive frequent training for skill enhancement	"female "	75	71.92	5394.00
	"male"	75	79.08	5931.00
	Total	150		
Get adequate freedom to do my job efficiently	"female	75	76.08	5706.00
	"male"	75	74.92	5619.00
	Total	150	77.72	5017.00
Salary is in compliance with my ability and	"female			
competence	"	75	65.40	4905.00
	"male"	75	85.60	6420.00
	Total	150		0.20.00
Salary is equitable with competitors in the industry	"female		<u></u>	
	"	75	84.13	6310.00
	"male"	75	66.87	5015.00
	Total	150		
Receive fringe benefits from the company	"female		04.27	(207 50
	"	75	84.37	6327.50
	"male"	75	66.63	4997.50

	male	75	70.17	5263.00
	Total	150	(0, (0)	500 ( 50
Treated with respect by the management and peers	female	75	69.69	5226.50
	male	75	81.31	6098.50
	Total	150		
Good working relationship with peers	female	75	71.37	5352.50
	male	75	79.63	5972.50
	Total	150		
Team spirit exists among my co-workers	female	75	69.36	5202.00
	male	75	81.64	6123.00
	Total	150		
Performance is fairly appraised by my superiors	female	75	75.21	5641.00
	male	75	75.79	5684.00
	Total	150		
Work is periodically reviewed and feedbacks are given for improvement	female	75	73.33	5499.50
	male	75	77.67	5825.50
	Total	150		
Receive recognition and incentives for personal accomplishments/initiatives	female	75	79.23	5942.00
······································	male	75	71.77	5383.00
	Total	150		
Manager is a competent person	female	75	72.57	5443.00
	male	75	78.43	5882.00
	Total	150		
Superiors communicate freely and frequently	female	75	78.14	5860.50
	male	75	72.86	5464.50
	Total	150		
Supervisor invites ideas/inputs for decision making	female	75	75.38	5653.50
	male	75	75.62	5671.50
	Total	150	, 2	0071100
Superior encourages my career development	female	75	71.41	5355.50
	male	75	79.59	5969.50
	Total	150	19.09	0,0,00
Manager does not seems to care about me	"female			
	"	75	76.33	5724.50
	"male"	75	74.67	5600.50
	Total	150		
Can go to my supervisor for help on having work related problems	"female "	75	67.27	5045.00
	"male"	75	83.73	6280.00
	Total	150		
Good internal co-ordination between various	"female			

	"male"	75	78.11	5858.50
	Total	150		
Job security does not exists within the company	"female "	75	75.28	5646.00
	"male"	75	75.72	5679.00
	Total	150		
Company does not provides work flexibility with respect to family responsibilities	"female "	75	74.18	5563.50
	"male"	75	76.82	5761.50
	Total	150		

Table 1.4

Mann- Whitney U Wilcoxon W Z Asymp	Know what is expected from me 2636.000 5486.000 872	Clear understand ing of goals an strategies 2753.000 5603.000 269	Targets are realistic 2574.500 5424.500 934	Test Statistics 2646.000 5496.000 696	Get opportuniti es to learn and grow 2796.000 5646.000 071	Receive frequent training for skill enhancem ent 2544.000 5394.000 -1.049	Get adequate freedom to do my job efficiently 2769.000 5619.000 182
	872	269	934	696	071	-1.049	182
Asymp. Sig. (2- tailed)	.383	.788	.350	.487	.944	.294	.855

a Grouping Variable: Gender

	Test Statistics										
	Salary is in complianc e with my ability and competenc e	Salary is equitable with competitor s in the industry	Receive fringe benefits from the company	Work atmospher e is open and friendly	Treated with respect by the manageme nt and peers	Good working relationshi p with peers	Team spirit exists among my co- workers				
Mann- Whitney U	2055.000	2165.000	2147.500	2413.000	2376.500	2502.500	2352.000				
Wilcoxon W	4905.000	5015.000	4997.500	5263.000	5226.500	5352.500	5202.000				
Ζ	-2.964	-2.517	-2.589	-1.569	-1.710	-1.220	-1.799				
Asymp. Sig. (2- tailed)	.003	.012	.010	.117	.087	.223	.072				

a Grouping Variable: Gender

Table 1.6 Test Statistics (a)

		Work is	Receive				
		periodicall	recognitio				
		y reviewed	n and				
		and	incentives			Supervisor	Superior
	Performan	feedbacks	for		Superiors	invites	encourage
	ce is fairly	are given	personal	Manager is	communic	ideas/input	s my
	appraised	for	accomplis	а	ate freely	s for	career
	by my	improvem	hments/ini	competent	and	decision	developme
	superiors	ent	tiatives	person	frequently	making	nt
Mann- Whitney U	2791.000	2649.500	2533.000	2593.000	2614.500	2803.500	2505.500
Wilcoxon W	5641.000	5499.500	5383.000	5443.000	5464.500	5653.500	5355.500
Ζ	087	642	-1.103	853	766	038	-1.187
Asymp.							
Sig. (2-	.931	.521	.270	.394	.444	.970	.235
tailed)							

a Grouping Variable: Gender

	Manager does not seems to care about	Can go to my supervisor for help on having work related	Good internal co- ordination between various departmen	Job security does not exists within the	Company does not provides work flexibility with respect to family responsibil
Mann-	me	problems	ts	company	ities
Whitney U	2750.500	2195.000	2616.500	2796.000	2713.500
Wilcoxon W	5600.500	5045.000	5466.500	5646.000	5563.500
Z	240	-2.395	761	064	389
Asymp. Sig. (2- tailed)	.811	.017	.446	.949	.697

a. Grouping Variable: Gender

# **Regression**

# Table 1.8

### Variables Entered/Removed<sup>®</sup>

	Variables	Variables	
Model	Entered	Removed	Method
1	I am satisfied to work for this company		Enter

a. All requested variables entered.

b. Dependent Variable: I would refer a job seeking friend to apply for a job in this company

#### Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.444 <sup>a</sup>	.197	.192	1.00159

a. Predictors: (Constant), I am satisfied to work for this company

## Table 1.10

### ANOVAb

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	36.523	1	36.523	36.407	.000 <sup>a</sup>
	Residual	148.470	148	1.003		
	Total	184.993	149			

a. Predictors: (Constant), I am satisfied to work for this company

b. Dependent Variable: I would refer a job seeking friend to apply for a job in this company

### Table 1.11

Coefficients<sup>a</sup>

		Unstandardized Coefficients		Standardized Coefficients		
Model		В	Std. Error	Beta	t	Sig.
1 (Constan	t)	1.593	.197		8.090	.000
I am sati for this co	sfied to work ompany	.432	.072	.444	6.034	.000

a. Dependent Variable: I would refer a job seeking friend to apply for a job in this company

			Age					
		22-26	26+ -30	30+-35	35 + -40	Above		
		years	years	years	years	40 years		
I am satisfied to work for this company	strongly agree	2	3	2	8	15	30	
1 2	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	
Т	otal	21	41	28	28	32	150	

Table 1.13       Chi-Square Tests							
	Value	df	Asymp. Sig. (2- sided)				
Pearson Chi-Square Likelihood Ratio	36.864(a) 35.591	16 16	.002 .003				
Linear-by-Linear Association	11.305	1	.001				
N of Valid Cases	150						

	7

Table 1.14
Percentage of satisfied employees according to age group

	-		Age						
		22-26	26+-30	30+-35	35+ -40				
		years	years	years	years	Above 40			
I am satisfied	strongly agree	2	3	2	8	15			
to work for this company	agree	11	12	14	12	10			
Total no. of respondents		21	41	28	28	32			
% of satisfied employees		62%	37%	57%	71%	78%			

Table 1.15       Chi-Square Tests								
	Value	df	Asymp. Sig. (2-sided)					
Pearson Chi-Square	38.574(a)	20	.008					
Likelihood Ratio	38.035	20	.009					
Linear-by-Linear Association	5.056	1	.025					
N of Valid Cases	150							

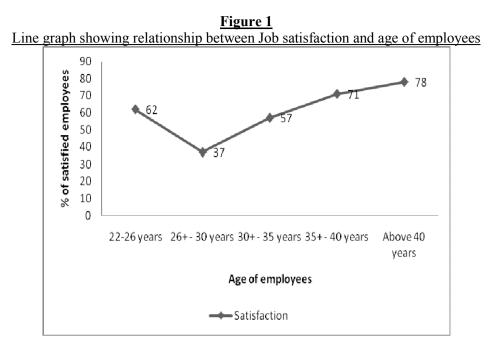
 Table 1.16

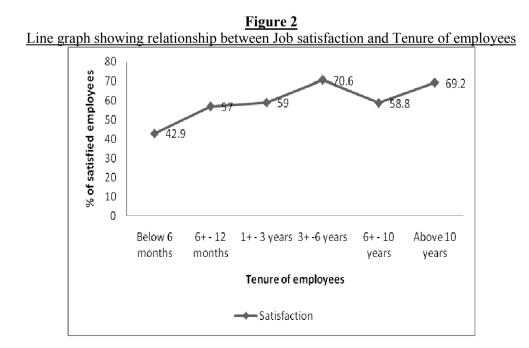
 I am satisfied to work for this company \* Tenure Cross-tabulation

			Tenure					
		Less than 6 months	6+ months- 12 months	1+ year – 3 year	3+ year – 6 year	6+years- 10 year	More than 10 years	Total
I am satisfied to work for this company	C	1	7	2	4	2	14	30
1 5	agree	8	17	14	8	8	4	59
	neutral	3	9	4	1	3	2	22
	disagree	9	7	7	4	3	4	34
	strongly disagree	0	2	0	0	1	2	5
	Total	21	42	27	17	17	26	150

		Less than 6 months	6+ months- 12 months	1+ year – 3 year	3+ year - 6 year	6+years- 10 year	More than 10 years	
I am satisfied to work for this company	strongly agree	1	7	2	4	2	14	30
1 5	agree	8	17	14	8	8	4	59
Total no. of respondents		21	42	27	17	17	26	150
% of satisfied respondents		42.9%	57%	59%	70.6%	58.8%	69.2%	

# Appendix-B





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