# JOB SATISFACTION DURING RECESSION PERIOD: A STUDY ON PUBLIC & PRIVATE INSURANCE IN PUNJAB

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**Abstract:** *This study is on the public and private sector employees of insurance sector to measure the job satisfaction level. The co- existence of two sectors public and private has become demand of the time. The excellence in marketing and customer satisfaction of some extent depends on the employee's job satisfaction. This study is conducted for study the factors which affect the motivation level of employees and effect of monetary and non monetary rewards and job satisfaction level in the public and private insurance sector. Structured questionnaire shall be used to collect data. Stratified quota sampling has been done to have representing from managerial and non- managerial public and private sector insurance companies. The questionnaire consists of 30 questions. It is found that the job satisfaction level differ in some select variable in public and private sectors. If the factors identified through variable are properly redesigned the job satisfaction level can be enhance in the interest of organizational effectiveness.*

**Keywords:** *Pay Level, job satisfaction, insurance sector, public and private sector employees.*

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# INTRODUCTION

## Meaning of Job Satisfaction

Job satisfaction can be approached by identifying related underlying and motivational theories. These theories can be grouped into two categories: content theories and process theories (Chung, 1977: 14; Carlisle, 1982: 411; Dyer *et al*., 1990: 422). Content theories provide an account of the factors influencing job satisfaction. Included in the content category are: need-fulfillment theory and Herzberg's two-factor theory. Content theories attempt to specify the particular needs or values which must be satisfied or attained (respectively) for an employee to be satisfied with a given job. In the second category are: equity theory and valence theory. The process theories provide an account of how variables such as employees' needs and expectations interact with job environmental characteristics to produce worker satisfaction (Hopkins, 1983: 9; Bennett, 1994:104).Process theories attempt to specify the types or classes of variables (need, values, expectations, and perceptions) considered causally relevant to satisfaction, as well as how these variables combine to determine job satisfaction (Locke, 1976). All variables in a given work situation are considered because of the significant relationship they have with each other (Bennett, 1994: 104).

The concepts of "incentive", "reward" and "recognition" are quite interrelated and complementary in the context of employee motivation. The broadest category is the "incentive" which refers to any means that makes an employee desire to do better, try harder and expand more energy.

**It may be divided into two categories:**

➤ Monetary incentives

➤ Non-monetary incentives.

**Monetary incentives** involve granting of reward in terms of money such as commissions, bonuses, base pay, variable pay and benefits.

**Non-monetary or non-cash incentives** do not involve direct payment of cash and they can be tangible or intangible. Non monetary rewards are the satisfaction that an individual derives from job in which he/she performs the job. These incentives are assigning challenging duties, improving working conditions, recognizing good work through small gifts, letters of appreciation, tickets to restaurant etc., providing some services for the employees,

organizing social activities in the work place, etc. The difference between an incentive and reward may be noted as while incentive aims to motivate future and encourage certain behavior, reward is the appreciation for the accomplished behavior. Recognition is the addition of monetary and non-monetary rewards and it refers to crediting, encouraging and appreciating individuals and teams who contribute, through their behavior and their efforts, to the success of the organization.

To explore the impact of the factors described above, a comparative study for the insurance companies in public & private sector has been undertaken based on certain select factors as given in the table.

**TABLE FACTORS INCLUDED IN STUDY**

| Motivation | Monetary & Non monetary Rewards |
|---|---|
| Training | Perks like Laptops & mobiles |
| Job Security | Pay |
| Position | Salary |
| Supervision | Benefits |
| Colleagues Relationship | Bonus |
| Career planning | Incentives |
| Appraisal | |

The job satisfaction of an employee is a complex phenomenon which depends upon a variety of job intrinsic and job extrinsic sector. The present study is limited to the employees working in the geographical areas of Jalandhar, Nawanshahar, Mohali and Ludhiana. For research purpose the sample has been drawn from the public sector insurance company, life insurance Corporation of India and private Sector insurance companies HDFC Standard life insurance, ICICI prudential company and Kotak Mahindra - the companies operating in these areas. The research is designed to have a comparative assessment of job satisfaction level in the two sectors. For this purpose appropriate statistical tools will be applied to the data collected by using a structured questionnaire developed with the help of job satisfaction questionnaire. Privatization of the insurance sector has encouraged many overseas insurance companies to open their branch in our country. Introduction of the sector has

been changed the employment pattern. The private sector has to compete with the existing public sector companies in terms of the employee satisfaction and retention.

## OBJECTIVES OF THE STUDY

1) To study the factors which affect the motivation level of employees.

2) To study the effect of monetary & non monetary rewards on the employees.

3) To study the job satisfaction level in public and private insurance sector

## SURVEY DESIGN

The questionnaire consists of 30 items. The items have been evaluated by respondents on five points Likert response scales ranging from 1=strongly agree to 5=strongly disagree.

## HYPOTHESIS

**Ho 2(null)** Perception of employees of public and private sector regarding various factors causing job satisfaction is independent of their Grade.

**HA 2(Alternate)** Perception of employees of public and private sector regarding various factors causing job satisfaction is dependent of their Grade.

**Ho3 (null)** Perception of employees of public and private sector regarding various factors causing job satisfaction is independent of their Gender

**HA 3(Alternate)** Perception of employees of public and private sector regarding various factors causing job satisfaction is dependent of their Gender.

**Ho4 (null)** Perception of employees of public and private sector regarding various factors causing job satisfaction is independent of their Qualifications.

**HA 4(Alternate) Perception** of employees of public and private sector regarding various factors causing job satisfaction is dependent of their Qualifications.

**Ho5 (null)** Perception of employees of public and private sector regarding various factors causing job satisfaction is independent of their Age.

**HA 5(Alternate) Perception** of employees of public and private sector regarding various factors causing job satisfaction is dependent of their Age.

**Ho 6(null)** Perception of employees of public and private sector regarding various factors causing job satisfaction are similar

**HA 6(Alternate)** Perception of employees of public and private sector regarding various factors causing job satisfaction are not similar

## RELIABILITY OF THE QUESTIONNAIRE

The internal reliability of the scales used to evaluate the attitude and behaviour regarding the jobs was tested by the calculation of Cronbach's alpha for each scale. The questionnaire has a reliability measure of 0.79

## FACTOR ANALYSIS

In the present study, 30 attributes which are likely to affect the job satisfaction in the employees of insurance sector where selected on the basis of questionnaire and to ascertain the factors that really have an impact on the job satisfaction. The factor analysis has been carried out. The result of factor analysis is shown in the table.

**RESULT:-** The result of factor analysis as illustrated in the table shows that the variables act in such a tandem that nine groups are created .The groups are summarized below.Factor analysis has been applied on the responses provided by respondents. Factor `analysis is a good way of under laying factors from an array of important variables. (Nargundkar, 2005).Measures of sample adequacy such as Barlett's test of Sphericity and KMO value (refer table 4.2) showed that data was fit for factor analysis. Principal component analysis was used for extracting factors and nine factors were retained depending upon eigen values and variance explained .Eigen value represents the total variance explained by each factor. The standard practice normally used is that all the factors with an eigen value of 1 or more should be extracted. Table 4.3 clearly shows that there are nine factors having eigen values more than 1.Thus, nine factors have been extracted. Total variance explained by extracted nine factor was 65%.The results were obtained through rotations with varimax and all the factors loadings greater than 0.40 were retained. thus, table  4.5 clearly depicts that Factor 1 is linear combination of variable number  5,7,9,11,14,19,22,23,26.Factor 2 is linear combination of variable number 2,4,10,20,30.Factor 3 is linear combination of variable number 12,16,18.Factor 4 is linear combination of variable number25,28.Factor 5 is linear combination of variable number1,21.Factor 6 is linear combination of variable number8,13,27.Factor 7 is linear combination of variable number 3,6,29.Factor 8 is linear combination of variable number 15,17.Factor 9 is linear combination of variable number 24.

**Salary and Fringe Benefits**:-The rotated matrix has revealed that respondents have perceived this factor to be the most important with the highest explained variance of

16.041%.Nine out of thirty variables load on significantly to this factor. Researcher named this factor as salary and fringe benefits as it includes

- ➢ For the work I do, the pay is good.
- ➢ I am satisfied with the way that this organization is managed.
- ➢ I am satisfied with my income
- ➢ I make pretty good money compared to others in this field.
- ➢ My job is a good use and application of my skills, experience and qualifications
- ➢ Services of the career planning and development cell can be gainfully availed to plan career in the organization.
- ➢ Perks like mobile phones, car, laptop helps to perform better.
- ➢ I am satisfied with the bonuses or incentives available to me.
- ➢ I am satisfied with the benefits offered to me through this job**.**

Hence, it can be concluded that salary and fringe benefits effect on employees job satisfaction**.**

**Training and rewards**  The rotated matrix has revealed that respondents have perceived this factor to be the most important with the highest explained variance of 10.471%.Five out of thirty variables load on significantly to this factor. Researcher named this factor as Training and rewards as it includes

- ➢ I receive adequate training to do my job well.
- ➢ The orientation I received prepared me well for this work
- ➢ If I felt that I needed extra training, it would be made available for me.
- ➢ I regularly think/worry about work issues when I am at home.
- ➢ Whenever I receive any reward by the organization, then it boosts my morale.

**Supervisor's attitude and incentives** The rotated matrix has revealed that respondents have perceived this factor to be the most important with the highest explained variance of 7.130%.Three out of thirty variables load on significantly to this factor. Researcher named this factor as Supervisor's attitude and incentives as it includes

- ➢ I receive adequate support from my supervisors
- ➢ I believe that my supervisors care deeply for me.
- ➢ I receive good bonus, salary, incentives from the organization.

**Recognization and job security** The rotated matrix has revealed that respondents have perceived this factor to be the most important with the highest explained variance of 5.898%.Two out of thirty variables load on significantly to this factor. Researcher named this factor as recognization and job security as it includes

➢ I have no need to worry about the termination of job anytime.

➢ In this organization, hard work and achievements are recognized appropriately in various ways.

**Self esteem and rewards** The rotated matrix has revealed that respondents have perceived this factor to be the most important with the highest explained variance of 5.571%.two out of thirty variables load on significantly to this factor. Researcher named this factor as self esteem & rewards as it includes

➢ I feel that I am valued by this organization.

➢ Any kind of reward increases my efficiency level**.**

**Individualistic factor** The rotated matrix has revealed that respondents have perceived this factor to be the most important with the highest explained variance of 5.456%.three out of thirty variables load on significantly to this factor. Researcher named this factor as salary and fringe benefits as it includes

➢ Motivation affects my performance.

➢ I am fully able to use my skills in this position.

➢ Incentives and perks given by the organization, it boost my morale

**Job evaluation and performance** The rotated matrix has revealed that respondents have perceived this factor to be the most important with the highest explained variance of 5.425%.three out of thirty variables load on significantly to this factor. Researcher named this factor as job evaluation and performance as it includes

➢ Other people view my job as a valuable profession.

➢ I feel that evaluation by the supervisor affects my motivation.

➢ I believe that my position at work is a professional position.

**Inner drive to performance** The rotated matrix has revealed that respondents have perceived this factor to be the most important with the highest explained variance of 4.737%.two out of thirty variables load on significantly to this factor. Researcher named this factor as inner drive to performance as it includes

➢ I receive appreciation whenever I perform better.

➢ I am generally satisfied with the kind of work I do in this job.

**Relationship with colleagues** The rotated matrix has revealed that respondents have perceived this factor to be the most important with the highest explained variance of 4.474%.one out of thirty variables load on significantly to this factor. Researcher named this factor as salary and fringe benefits as it includes

➢ Positive working relationship of my colleagues helps me to perform be

In the conducted study ,it is found in table 4.6 that the null hypothesis H0(2) indicating no difference in the perception of employees for above mentioned factors cannot be accepted for the factors 1,2,and 7. These three factors are significantly causing perceptual differences in the employees. Other factors are found to be inert in their effectiveness in differentiating the perception of the employees according to the grade. Table 4.7 indicates that HO (3) null hypothesis is accepted. Table 4.8 indicated that the null hypothesis H0 (4) indicating no difference in the perception of employees for above mentioned factors cannot be accepted for the factors 7. This one factors are significantly causing perceptual differences in the employees. Other factors are found to be inert in their effectiveness in differentiating the perception of the employees according to the qualification. Table 4.9 indicates that the null hypothesis H0 (5) indicating no difference in the perception of employees for above mentioned factors cannot be accepted for the factor 8. This factor is significantly causing perceptual differences in the employees. Other factors are found to be inert in their effectiveness in differentiating the perception of the employees according to the age. Table 4.10 indicates that the null hypothesis H0 (6) indicating no difference in the perception of employees for above mentioned factors cannot be accepted for the factor 1, 2, 3, 4, 5. These factors are significantly causing perceptual differences in the employees. Other factors are found to be inert in their effectiveness in differentiating the perception of the employees.

## CONCLUSION

In the research, it is found that in some variables private sector employees are highly satisfied and in some variables public sector employees are highly satisfied. On the basis of the study, it can be concluded that the employees in public sector have the opinion that they don't get enough opportunities to upgrade their skills by giving the training .The

employees of private sector have more opportunities to upgrade their skills as compared to public sector. The training should be available for all the employees because training is directly co related with job satisfaction. In the conducted study, it is found that private sector employees are highly satisfied than the public sector employees regarding their satisfaction with the income. Income is directly concerned with job satisfaction. Pay level satisfaction, or satisfaction with salary amount is primarily based upon the perceived discrepancy between the salary amount an individual receives and the employee should receive. It is also noted that Subordinate getting adequate support from the supervisor and employees are satisfied from the supervisor.Private sector employees got high training than the public sector employees. In other words, we can say that private sector employees are highly satisfied with the factor of training than public sector employees.

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**Table 4.1 Reliability Statistics**

| Cronbach's Alpha | Cronbach's Alpha Based on Standardized Items | No. of Items |
|---|---|---|
| .790 | .792 | 30 |

**Table 4.2 KMO and Bartlett's Test**

| Kaiser-Meyer-Olkin Measure of Sampling Adequacy. | | .692 |
|---|---|---|
| Bartlett's Test of Sphericity | Approx. Chi-Square | 1694.920 |
| | Df | 435 |
| | Sig. | .000 |

**Table 4.3 Total Variance Explained**

| Component | Rotation Sums of Squared Loadings | | |
|---|---|---|---|
| | Total | % of Variance | Cumulative % |
| 1 | 4.812 | 16.041 | 16.041 |
| 2 | 3.141 | 10.471 | 26.513 |
| 3 | 2.139 | 7.130 | 33.643 |
| 4 | 1.770 | 5.898 | 39.541 |
| 5 | 1.671 | 5.571 | 45.112 |
| 6 | 1.637 | 5.456 | 50.568 |
| 7 | 1.627 | 5.425 | 55.993 |
| 8 | 1.421 | 4.737 | 60.730 |
| 9 | 1.342 | 4.474 | 65.204 |

**Extraction Method**: Principal Component Analysis.

**Table 4.4 Rotated Component Matrix**

| | Component | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|
| | 1 | 2 | 3 | 4 | 5 | 6 | 7 | 8 | 9 |
| For the work I do, the pay is good. | .811 | .021 | .044 | -.165 | .046 | -.116 | .168 | .143 | .033 |
| I am satisfied with the way that this organization is managed. | .772 | .120 | .036 | .003 | .255 | -.059 | -.175 | -.095 | .030 |
| I am satisfied with my income | .736 | -.128 | .133 | -.074 | -.209 | -.145 | -.109 | .028 | .185 |
| I make pretty good money compared to others in this field. | .721 | -.018 | .239 | .028 | -.136 | .349 | .042 | .030 | .213 |

| | | | | | | | | |
|---|---|---|---|---|---|---|---|---|
| My job is a good use and application of my skills, experience and qualifications | .708 | .183 | -.052 | .194 | .090 | .002 | -.029 | .149 | -.079 |
| Services of the career planning and development cell can be gainfully availed to plan career in the organization. | .699 | -.100 | -.017 | .060 | .008 | -.047 | .087 | -.271 | -.046 |
| Perks like mobile phones, car and laptop helps to perform better. | .533 | .327 | -.075 | .011 | -.479 | .151 | .182 | -.074 | -.155 |
| I am satisfied with the bonuses or incentives available to me. | .531 | .151 | .015 | .383 | -.416 | .031 | .110 | -.009 | -.082 |
| I am satisfied with the benefits offered to me through this job. | .477 | .247 | .408 | -.216 | .176 | -.052 | .096 | .073 | -.281 |
| I receive adequate training to do my job well. | .128 | .832 | .089 | .079 | -.073 | -.050 | .119 | .104 | .022 |
| The orientation I received prepared me well for this work | .049 | .745 | .160 | -.075 | .273 | .168 | -.123 | .184 | .052 |
| If I felt that I needed extra training, it would be made available for me | .387 | .686 | .067 | .230 | -.158 | .085 | .101 | -.012 | .155 |
| I regularly think/worry about work issues when I am at home | -.182 | .631 | -.041 | .189 | -.093 | -.321 | -.218 | -.191 | -.089 |
| Whenever I receive any reward by the organization, then it boosts my morale. | -.077 | .580 | -.014 | -.345 | -.233 | .317 | .188 | -.054 | .058 |
| I believe that my supervisors care deeply for me. | -.002 | .055 | .848 | .054 | .008 | .117 | .071 | .087 | .035 |
| I receive adequate support from my supervisors | .065 | .002 | .749 | .050 | .111 | -.076 | .111 | -.098 | .294 |
| I receive good bonus, salary , incentives from the organization. | .163 | .263 | .500 | -.333 | -.074 | .133 | -.188 | .153 | -.228 |

| | | | | | | | | |
|---|---|---|---|---|---|---|---|---|
| I have no need to worry about the termination of job anytime | .015 | .040 | .144 | -.651 | .048 | -.190 | .058 | -.130 | .052 |
| In this organization, hard work and achievements are recognized appropriately in various ways | .097 | .284 | .307 | .634 | .149 | -.143 | .100 | -.126 | -.005 |
| I feel that I am valued by this organization. | .072 | -.027 | .085 | .093 | .777 | .116 | .184 | .027 | .109 |
| Any kind of reward increases my efficiency level. | -.099 | .385 | -.007 | .343 | -.386 | -.029 | .191 | .305 | -.080 |
| Motivation affects my performance | -.196 | .070 | .116 | .161 | .167 | .680 | .026 | .116 | .050 |
| I am fully able to use my skills in this position. | .488 | .174 | -.063 | -.018 | .025 | .537 | .065 | -.150 | -.105 |
| Incentives and perks given by the organization, it boost my morale | .271 | .221 | .279 | .343 | .182 | -.408 | .017 | .247 | -.115 |
| Other people view my job as a valuable profession. | -.070 | .070 | .169 | .058 | .104 | -.029 | .760 | -.022 | -.233 |
| I feel that evaluation by the supervisor affects my motivation. | .138 | -.020 | .024 | -.030 | -.051 | .107 | .636 | .025 | .291 |
| I believe that my position at work is a professional position. | -.037 | .107 | -.182 | .039 | .160 | -.366 | .391 | .226 | .263 |
| I receive appreciation whenever I perform better. | -.123 | .091 | .077 | .139 | -.012 | -.073 | -.054 | .776 | .116 |
| I am generally satisfied with the kind of work I do in this job. | .233 | -.046 | -.042 | -.184 | .072 | .172 | .296 | .529 | -.311 |
| Positive working relationship of my colleagues helps me to perform better | .082 | .104 | .166 | -.103 | .177 | .022 | .053 | .029 | .773 |

**Extraction Method**: Principal Component Analysis.

**Rotation Method**: Varimax with Kaiser Normalization a rotation converged in 10 iterations.

### Table no. 4.5 IDENTIFICATION OF FACTORS

| Factor no. | Factor name | Statement included | Factor Mean |
|---|---|---|---|
| 1 | Salary and fringe benefits(Q1) | For the work I do, the pay is good. | .811 |
| | | I am satisfied with the way that this agency is managed. | .772 |
| | | I am satisfied with my income. | .736 |
| | | I make pretty good money compared to others in this field. | .721 |
| | | My job is a good use and application of my skills, experience and qualifications. | .708 |
| | | Services of the career planning and development cell can be gainfully availed to plan career in the organization. | .699 |
| | | Perks like mobile phones, car, and laptop helps to perform me better. | .533 |
| | | I am Satisfied with the bonuses or incentives available to me. | .531 |
| | | I am satisfied with the benefits offered to me through this job. | .477 |
| 2. | Training (Q2) | I receive adequate training to do my job well. | .832 |
| | | The orientation I received prepared me well for this work. | .745 |
| | | If I felt that I needed extra training, it would be made available for me. | .686 |
| | | I regularly think/worry about work issues when I am at home. | .631 |
| | | Whenever I receive any reward by the organization, then it boosts my morale. | .580 |
| 3 | Supervisors attitude and incentives(Q3) | I believe that my supervisors care deeply for me. | .848 |
| | | I receive adequate support from my supervisors. | .749 |
| | | I receive good bonus, salary, incentives from the organization. | .500 |
| 4 | Recognization & job security(Q4) | I have no need to worry about the termination of job anytime. | -.651 |
| | | In this organization, hard work and achievements are recognized appropriately in various ways. | .634 |
| 5 | Self esteem and rewards(Q5) | I feel that I am valued by this agency. | .777 |
| | | Any kind of reward increases efficiency level. | .386 |
| 6 | Individualistic factor(Q6) | Motivation affects on my performance. | .680 |
| | | I am fully able to use my skills in this position. | .537 |
| | | I feel some kind of incentives and perks given by the organization, then it boost my morale. | .408 |
| 7 | Job evaluation and performance (Q7) | Other people view my job as a valuable profession. | .760 |
| | | I feel that evaluation by the supervisor affects on my motivation. | .636 |
| | | I believe that my position at work is a professional position. | .391 |

| 8 | Inner drive to performance (Q8) | I receive appreciation whenever I perform better. | .776 |
| | | I am generally satisfied with the kind of work I do in this job. | .529 |
| 9 | Relationship with colleagues(Q9) | Positive working relationship of my colleagues helps me to perform better. | |

**Table 4.6 ANOVA & F test (Between grade and Factor)**

| | | Sum of Squares | Df | Mean Square | F | Sig. |
|---|---|---|---|---|---|---|
| Salary & Fringe Benefits | Between Groups | 1.754 | 1 | 1.754 | 4.396 | .038 |
| | Within Groups | 59.055 | 148 | .399 | | |
| | Total | 60.809 | 149 | | | |
| Training | Between Groups | 4.458 | 1 | 4.458 | 6.626 | .011 |
| | Within Groups | 99.573 | 148 | .673 | | |
| | Total | 104.031 | 149 | | | |
| Supervisors attitude & Incentives | Between Groups | .041 | 1 | .041 | .137 | .712 |
| | Within Groups | 43.885 | 148 | .297 | | |
| | Total | 43.926 | 149 | | | |
| Recognization & Job Security | Between Groups | .323 | 1 | .323 | .415 | .520 |
| | Within Groups | 114.938 | 148 | .777 | | |
| | Total | 115.260 | 149 | | | |
| Self esteem & rewards | Between Groups | .412 | 1 | .412 | .768 | .382 |
| | Within Groups | 79.362 | 148 | .536 | | |
| | Total | 79.773 | 149 | | | |
| Individualistic factor | Between Groups | .186 | 1 | .186 | .935 | .335 |
| | Within Groups | 29.476 | 148 | .199 | | |
| | Total | 29.662 | 149 | | | |
| Job evaluation | Between Groups | .760 | 1 | .760 | 5.213 | .024 |

| & Performance | | | | | | |
|---|---|---|---|---|---|---|
| | Within Groups | 21.569 | 148 | .146 | | |
| | Total | 22.329 | 149 | | | |
| Inner drive to performance | Between Groups | .090 | 1 | .090 | .487 | .487 |
| | Within Groups | 27.259 | 148 | .184 | | |
| | Total | 27.348 | 149 | | | |
| Relationship with colleagues | Between Groups | .361 | 1 | .361 | 1.752 | .188 |
| | Within Groups | 30.499 | 148 | .206 | | |
| | Total | 30.860 | 149 | | | |

**Table 4.7ANOVA (between gender and factor)**

| | | Sum of Squares | df | Mean Square | F | Sig. |
|---|---|---|---|---|---|---|
| Salary & Fringe Benefits | Between Groups | .144 | 1 | .144 | .351 | .555 |
| | Within Groups | 60.665 | 148 | .410 | | |
| | Total | 60.809 | 149 | | | |
| Training | Between Groups | .633 | 1 | .633 | .906 | .343 |
| | Within Groups | 103.398 | 148 | .699 | | |
| | Total | 104.031 | 149 | | | |
| Supervisors attitude & Incentives | Between Groups | .644 | 1 | .644 | 2.202 | .140 |
| | Within Groups | 43.282 | 148 | .292 | | |
| | Total | 43.926 | 149 | | | |
| Recognization and job security | Between Groups | .003 | 1 | .003 | .003 | .954 |
| | Within Groups | 115.257 | 148 | .779 | | |
| | Total | 115.260 | 149 | | | |
| Self esteem & Rewards | Between Groups | .046 | 1 | .046 | .086 | .769 |
| | Within Groups | 79.727 | 148 | .539 | | |
| | Total | 79.773 | 149 | | | |
| Individualistic factor | Between Groups | .702 | 1 | .702 | 3.587 | .060 |
| | Within Groups | 28.960 | 148 | .196 | | |
| | Total | 29.662 | 149 | | | |
| Job evaluation & performance | Between Groups | .356 | 1 | .356 | 2.401 | .123 |
| | Within Groups | 21.972 | 148 | .148 | | |
| | Total | 22.329 | 149 | | | |
| Inner drive to | Between | .023 | 1 | .023 | .126 | .724 |

| performance | Groups | | | | | |
|---|---|---|---|---|---|---|
| | Within Groups | 27.325 | 148 | .185 | | |
| | Total | 27.348 | 149 | | | |
| Relationship with colleagues | Between Groups | .045 | 1 | .045 | .218 | .641 |
| | Within Groups | 30.815 | 148 | .208 | | |
| | Total | 30.860 | 149 | | | |

**Table 4.8 ANOVA & F test (between qualifications & Factors)**

| | | Sum of Squares | Df | Mean Square | F | Sig. |
|---|---|---|---|---|---|---|
| Salary & Fringe benefits | Between Groups | .841 | 2 | .420 | 1.030 | .359 |
| | Within Groups | 59.968 | 147 | .408 | | |
| | Total | 60.809 | 149 | | | |
| Training | Between Groups | 7.939 | 2 | 3.970 | 6.073 | .003 |
| | Within Groups | 96.092 | 147 | .654 | | |
| | Total | 104.031 | 149 | | | |
| Supervisors attitude & Incentives | Between Groups | .954 | 2 | .477 | 1.631 | .199 |
| | Within Groups | 42.972 | 147 | .292 | | |
| | Total | 43.926 | 149 | | | |
| Recognization & job security C | Between Groups | 2.459 | 2 | 1.230 | 1.602 | .205 |
| | Within Groups | 112.801 | 147 | .767 | | |
| | Total | 115.260 | 149 | | | |
| Self esteem & rewards | Between Groups | .316 | 2 | .158 | .292 | .747 |
| | Within Groups | 79.457 | 147 | .541 | | |
| | Total | 79.773 | 149 | | | |
| Individualistic factor | Between Groups | .450 | 2 | .225 | 1.133 | .325 |
| | Within Groups | 29.212 | 147 | .199 | | |
| | Total | 29.662 | 149 | | | |
| Job evaluation & performance | Between Groups | .068 | 2 | .034 | .223 | .800 |
| | Within Groups | 22.261 | 147 | .151 | | |
| | Total | 22.329 | 149 | | | |
| Inner drive to performance | Between Groups | .435 | 2 | .218 | 1.188 | .308 |
| | Within Groups | 26.913 | 147 | .183 | | |
| | Total | 27.348 | 149 | | | |
| Relationship | Between Groups | .080 | 2 | .040 | .192 | .825 |

| with colleagues | | | | | | |
|---|---|---|---|---|---|---|
| | Within Groups | 30.780 | 147 | .209 | | |
| | Total | 30.860 | 149 | | | |

**Table 4.9 ANOVA & F test (between age and factor)**

| | | Sum of Squares | df | Mean Square | F | Sig. |
|---|---|---|---|---|---|---|
| Salary & Fringe Benefits | Between Groups | .789 | 2 | .394 | .966 | .383 |
| | Within Groups | 60.020 | 147 | .408 | | |
| | Total | 60.809 | 149 | | | |
| Training | Between Groups | 3.814 | 2 | 1.907 | 2.797 | .064 |
| | Within Groups | 100.217 | 147 | .682 | | |
| | Total | 104.031 | 149 | | | |
| Supervisor's attitude & Incentives | Between Groups | .084 | 2 | .042 | .141 | .869 |
| | Within Groups | 43.842 | 147 | .298 | | |
| | Total | 43.926 | 149 | | | |
| Recognization & job security | Between Groups | .961 | 2 | .480 | .618 | .541 |
| | Within Groups | 114.299 | 147 | .778 | | |
| | Total | 115.260 | 149 | | | |
| Self esteem & rewards | Between Groups | 1.451 | 2 | .726 | 1.362 | .259 |
| | Within Groups | 78.322 | 147 | .533 | | |
| | Total | 79.773 | 149 | | | |
| Individualistic factor | Between Groups | .078 | 2 | .039 | .194 | .824 |
| | Within Groups | 29.584 | 147 | .201 | | |
| | Total | 29.662 | 149 | | | |
| Job evaluation & | Between Groups | .408 | 2 | .204 | 1.368 | .258 |

| | | Sum of Squares | df | Mean Square | F | Sig. |
|---|---|---|---|---|---|---|
| perform ance | | | | | | |
| | Within Groups | 21.921 | 147 | .149 | | |
| | Total | 22.329 | 149 | | | |
| Inner drive to perform ance | Between Groups | 1.591 | 2 | .795 | 4.539 | .012 |
| | Within Groups | 25.758 | 147 | .175 | | |
| | Total | 27.348 | 149 | | | |
| Relation ship with colleagu es | Between Groups | .296 | 2 | .148 | .711 | .493 |
| | Within Groups | 30.564 | 147 | .208 | | |
| | Total | 30.860 | 149 | | | |

**Table 4.10 ANOVA & F test (between organization and factor)**

| | | Sum of Squares | df | Mean Square | F | Sig. |
|---|---|---|---|---|---|---|
| Salary & Fringe Benefits | Between Groups | 21.497 | 1 | 21.497 | 80.930 | .000 |
| | Within Groups | 39.312 | 148 | .266 | | |
| | Total | 60.809 | 149 | | | |
| Training | Between Groups | 37.335 | 1 | 37.335 | 82.848 | .000 |
| | Within Groups | 66.696 | 148 | .451 | | |
| | Total | 104.031 | 149 | | | |
| Supervisors attitude & incentive | Between Groups | 1.273 | 1 | 1.273 | 4.418 | .037 |
| | Within Groups | 42.653 | 148 | .288 | | |
| | Total | 43.926 | 149 | | | |
| Recognization & Job security | Between Groups | 3.341 | 1 | 3.341 | 4.418 | .037 |
| | Within Groups | 111.919 | 148 | .756 | | |
| | Total | 115.260 | 149 | | | |
| Self esteem & rewards | Between Groups | 5.644 | 1 | 5.644 | 11.268 | .001 |
| | Within Groups | 74.130 | 148 | .501 | | |
| | Total | 79.773 | 149 | | | |
| Individualistic factor | Between Groups | .207 | 1 | .207 | 1.042 | .309 |
| | Within Groups | 29.455 | 148 | .199 | | |

| | | | | | | |
|---|---|---|---|---|---|---|
| | Total | 29.662 | 149 | | | |
| Job evaluation & performance | Between Groups | .010 | 1 | .010 | .064 | .800 |
| | Within Groups | 22.319 | 148 | .151 | | |
| | Total | 22.329 | 149 | | | |
| Inner drive to performance | Between Groups | .119 | 1 | .119 | .646 | .423 |
| | Within Groups | 27.230 | 148 | .184 | | |
| | Total | 27.348 | 149 | | | |
| Relationship with colleagues | Between Groups | .442 | 1 | .442 | 2.150 | .145 |
| | Within Groups | 30.418 | 148 | .206 | | |
| | Total | 30.860 | 149 | | | |