

Quality of Work Life and Job Satisfaction among Employees in Insurance Sector

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Abstract

Today's fastest-growing industry is insurance. It generates employment to lakhs of people in India. As a result, QWL is particularly important in the insurance industry. The Life insurance sector covered 15 % of the total insurable population in India under different Life Insurance scheme. The present study is based on secondary sources. Several studies on factors that have been covered in the present study are based on Walton's Model. Accordingly, studies on, Adequate and Fair Compensation, Working Conditions, Use of Capacities at Work, opportunities at work, social integration at work, constitutionalism at work, occupied space by the work in life, social relevance and importance of work have been covered. Thorough review of papers under study reveal that the factors as ascribed by Walton do comprise quality of work life and they all have significant impact on job satisfaction among employees.

Key Words: QWL, Job Satisfaction, Insurance Industry

1. Introduction:

The success of any organisation is very dependent on how it attracts recruits, motives and retains a high performing workforce. It is important to keep employees happy and satisfied and also to ensure the quality of work life at the work place (Parvathy R Nair, 2019). From hiring new employees to planning for retirement, human resource management is a vast term. The human resources division aims to advance both the organisation and its workforce. Because of technical improvement, the strategy has changed from traditional to modern. The employees 'current needs and expectations for the organisation have changed. Now a days employees are not satisfied with high remuneration but they need a good quality of work life which give them a balanced work like as well family life.

Although studies on the Quality of work Life (QWL) have been conducted since the early 20th century, there is no consensus about the real meaning of this term (Jaiswal, 2014). In recent years, QWL has come to be recognised as the dynamic and all-encompassing management of physical, technological, social, and psychological aspects that have an impact on culture and revitalise the workplace. **According Robins**

(1990) QWL is “a process by which an organization responds to employee needs by developing mechanisms to allow them to share fully in making the decisions that design their lives at work”.

Now a day's employees demand good quality of work life more the monetary rewards from the organisation. As they spend more than more time at work place, they need quality time in their work place. (Mrs. Parameshwari. G P. G., 2015).

The relationship between employees' overall working environment and their quality of work are significant in times especially after COVID. The environment either act as a motivating tool or is, at times, detrimental to satisfaction level of employees. The study is indeed very crucial.

1.1. Quality of Work Life

According to Harrison, “QWL is the degree to which work in an organisation contributes to material and psychological well being of its member.

The concept of quality of work life was first introduces in the 1930's. QWL signifies all organisational factors which aims at satisfaction and evolving organisational effectiveness and efficiency of an employee. In the late 1950's the term QWL was used to show bad quality of work life of employees at work place and later it was used to define employee's reaction at work, job satisfaction and mental health (Netto, 2019). Different authors have given different definitions. Some of them are cited in the present paper:

Lawler (1982) has defined work environment in terms of job features and work conditions. He has emphasized that the core dimension of the entire QWL in the organisations is to improve employees' satisfaction, wellbeing and output.

(Parvathy R Nair, 2019) In the words of Nazir (2011), QWL is a blend of policies, procedures and environment related to a workplace that altogether, improve and endure the employee satisfaction by aiming at improving work conditions for the employees of the organisation.

The major objectives of QWL that are drawn from the literature referred are to increase individual productivity, accountability, and commitment; to improve communication and teamwork; to improve employee morale; to alleviate organisational stress; to improve interpersonal relationships both on and off the job; to enhance the safety of working conditions; to increase employee satisfaction; to improve workplace learning; to improve the management of ongoing change and transition and so on.

1.2 Job Satisfaction

According to **(Ramawickrama, 2017)** job satisfaction is the degree to which the employees feel favourable about his/her job. Job satisfaction is a significant concept in modern organisation when it comes to manage employees who seek psychological accomplishment throughout their life. As per Spector (1991) job satisfaction is a variable that shows behaviours of employees. It determines what people think about their works and different features of job. The concept of job satisfaction comes from the field of industrial psychology and management studies. Its roots go back to the Human relation movement of the 1930s in reply to the increasing issues of performance and labour unrest related with the spread of Taylorism work organisation practices. The human relation theorist said that worker's feelings and emotions at job were important causes of their output, motivation and likings. Job satisfaction is one of the most important factors to increase effectiveness and efficiency of organisation.

According to **(Starme UP, 2022)**, one of the most recognized definitions of job satisfaction was given by Loke. Accordingly, job satisfaction can be defined as the pleasurable emotional state resulting from the appraisal of one's job as achieving or facilitating the achievement of one's job value.

Vroom in his definition on job satisfaction focuses on the role of employee in the workplace. He defines job satisfaction as affective orientations on the part of individuals toward work roles in which they are presently occupying **(Vroom, 1964)**.

Although many factors affect job satisfaction, majority of authors have agreed for following variables as the major constituents of job satisfaction, Work Culture, Fair pay for performance, Opportunity for Growth, Rewards and Recognition, Job Security, Support from the superiors, Relationship with Co-workers and Safe and Healthy Environment

1.3 Insurance Sector

Insurance is a fast-growing industry and play a major role in Indian economy. It is a kind of risk management in which insured transfer risk or loss to another in exchange for financial compensation known as a premium. In a modest term insurance is a process in which individual have to make steady payment to an organisation and organisation assurance to return back the amount paid by an individual if he/she gets injures or death. There are many life and general insurance companies available in the market that plays an important role Indian economy. According to **(Vedantu, 2022)**, Insurance is generally defined as a contract which is also called a policy.

Insurance is one of the fastest growing industries in India. The open market policy which India adopted after 1992 is one of the major reasons behind that. Apart from those, increasing proportional activities by industry players has increased awareness among the prospective buyers also the rigorous sales activities by sales teams of various life insurance companies have played vital role in the industry growth. But as far as individual growth of the insurance company is concerned there are only few organisations which have grown parallelly to the industry growth and one of the reasons is employee attrition. Loss of human asset costs a company more than a loss of any tangible asset as it is almost impossible to replace the human asset with the similar efficiency also it takes months to develop a human capital according to organisational goal. Therefore, insurance companies must unearth the causes of high attrition and should develop the solutions to curb them.

2. Objectives of the study

1. To study whether the variables ascribed by Walton to measure QWL are befitting in insurance sector or not
2. To study major variables constituting QWL with the help of existing literature
3. To study major variables constituting job satisfaction with the help of existing literature.
4. To study the literature portraying relationship between QWL and job satisfaction
5. To study gaps in the existing literature so that researchers can explore further dimensions for research

The present study is mainly based on the review of literature secondary sources such as journals articles and books relating to the topic were used for the present study. The journals like IJSREM, Paripex, IJMAS, IJAR, IJRCM etc. sites, magazines, books, newspapers and libraries (veer Narmad South Gujarat University, Uka Tarsadiya University, Narmad Library) visited.

3. Review of Literature

In order to study the title in detail, various secondary sources were tapped. The secondary sources were from journals, articles, websites etc. The purpose of the review is to endow with a background to and a justification for the research undertaken. It is an account of what has been published on the topic by accredited scholars and researchers and it discusses published information in a particular subject area and sometimes, within a certain time period.

Ms. Preetha, (2021) conducted a study on Interpersonal Relationship and Job Satisfaction Among Government and Private Secondary School Teachers. There was a significant difference in interpersonal relationships between male and female government and private secondary school teachers, according to the findings of this study, but no difference in job satisfaction.

As per the by **Sergio Abílio Sabonete, (2021)** research analysed the level of satisfaction with the quality of work life of the employees of the Higher Institute of Défense Studies “Lieutenant-General Armando Emilio Guebuza” according to Walton’s model. A conceptual framework was built through a bibliographic and literature review. The instrument used for data collection was a questionnaire applied to 97 military and civilian personnel According study, the first four variables (Constitutionalism in the organisation work, Opportunity to use and develop human capabilities, social relevance of life at work, social integration in the organisation) are the most contributed to satisfaction with QWL. The research suggests that leadership should focus on developing conditions that allow for greater justice at work.

The goal of the study conducted by **(Dr.B.Balanagalakshmi, 2020)** was to find and analyse factors of quality work-life and employees’ job satisfaction during covid19 with reference to colleges in Andhra Pradesh. A simple random sampling technique was used to collect data from private colleges in Andhra Pradesh, yielding a total of 160 replies. According to the study's findings, there existed the positive relation between QWL and job.

The study of **(S.Deepa, 2020)** deals with QWL during changes in work life balance because of the pandemic of Covid 19 and the forced transition to remote work. The Walton’s eight-dimension model was used by the researcher for this study. The study clarifies that all the eight -dimension were positively corelated with work life balance. Researcher showed that the biggest problem was employees face when working remotely is isolation or loneliness in society.

(Muhamad Khalil Omar, 2020) The purpose of this paper is to investigate the impact of work stress, work load, and work-life balance on the intention to leave among 99 employees of an insurance company in Malaysia's Klang Valley. Workload and intention to leave have a positive relationship, according to the findings. Work stress and work-life balance, on the other hand, have no effect on the intention to leave.

The goal of the study conducted by **(Shalini Srivastava, 2019)** was to see if Quality of Work Life played a role in the link between Job Burnout and Job Satisfaction. The researcher used Walton’s QWL model for further research findings. According to the findings, there is a large and negative link between job burnout

and job satisfaction, a significant and positive link between QWL and Job Satisfaction, and a significant and negative link between Job Burnout and QWL.

The purpose of the study of **(Ranjan, 2019)** paper was to identify the relation between two variables quality of work life and job satisfaction in Gurgaon's IT sector. According to findings, there is positive relation between QWL and Job satisfaction. The researcher recommended to improve QWL and job satisfaction like improve communication, opportunity to grow, work life balance etc.

The study of **(Parvathy R Nair, 2019)** aimed of the study to understand the concept of quality of work life and job satisfaction. The study is purely based on secondary data. According to literature review, it concluded that there was positive relation between QWL and JS. It was suggested that job satisfaction enhanced by providing, improving and promoting quality of work life.

(Adefulu A. D, 2019) The study looked at the impact of compensation management (employee safety, incentives, work dignity, and salary increase) on employee job satisfaction (recognition, performance-related pay, and working conditions) in a group of insurance companies in Lagos State, Nigeria. The study concluded that compensation management is an important determinant of employee job satisfaction. As a result, it is recommended that the government enact laws and regulations that can mediate between employers and employees in the insurance industry whenever there is a breach of contract.

(Dr.K.Ramesh, 2019) The study's goal was to identify the factors that influence employee job satisfaction at ICICI Prudential Life Insurance Company. According to the findings and results, respondents were more satisfied with job satisfaction factors such as salary, training and development, co-worker relationships, and so on.

The study of **(Manish Dhingra, 2019)** was conducted to explore the relationship between the ten items suggested by Walton (1975) to determine adequate and fair compensation and to find out the most significant item influencing adequate and fair compensation. The participants were 215 artisans working in India's art and metal ware handicraft. According to research, there was no significant relation among the perception of handicraft artisans having different number of dependents towards fair and adequate compensation. The most influencing variable was willingness to continue in the present job regardless to pay.

(Effat Jahanban, 2018) Conducted study "Quality of work life and job satisfaction among employees of health centres in Ahvaz, Iran", aimed at investigating the QWL and JS in the employees of health centres. Data were analysed through descriptive statistics, the Pearson correlation coefficient and multiple linear

regression with SPSS. Walton questionnaire was used to measure QWL and JS. The study stated that there was a significant relationship between QWL and JS. The highest correlation was with social unity, growth and security.

As per the study of **(K. Hymavathi, 2018)** Quality of work life is gaining one of the most important solutions of all organisational issues. This research was based on secondary information. Based on literature review researcher concluded that the problem in the Jute industry was that employees were separated from their families for long period of time and the required good and comfortable working environment.

The goal of the study of **(Obeidollah Faraji, 2017)** was to show the components of nurses' quality of work life, their intention to leave the job. The cross-sectional study was conducted on sample of 300 nurses from Kurdistan University of Medical Science hospital. The data were collected through Walton's quality of work life questionnaire desire to leave. The QWL components and the intention to leave the job had a substantial and inverse relationship.

The impact of Job design on employee well-being in the Life Insurance Corporation of India was investigated in the research by **(Dr. S. C. Das, 2017)** In the present study important variables have been extracted from Walton's Model of QWL to evaluate Job design. The researcher found that in today's competitive business environment, it was expected of organisation provide their employees with enough opportunities to grow and well-being so that they contribute more effectively towards organisational goal.

The goal of the study of **(Fernades, 2017)** was to examine the consistency of Walton's (1973) instrument for evaluating the quality of one's work life. The findings revealed that suitable and fair compensations, working conditions, constitutionalism, and the amount of time consumed by work in the life dimensions are all appropriate for the analysis.

The goal of the study **(Kumar, 2016)** was to determine the cause and effect of stress on employee productivity in the insurance industry. According to the study, high targets and workloads were the leading causes of employee stress. According to the researcher, the insurance industry must take specific steps to reduce stress.

(Dr.D.Suresh, 2016) undertook a study. The purpose of this study was to see if there was a link between job satisfaction and quality of life by using Walton's model in faculty members at Tamil Nadu's self-financed engineering colleges. 202 faculty members from 20 engineering colleges in Tamil Nadu participated in this descriptive-analytic study. According to the findings of the study, faculty members' job

satisfaction is highly likely, and quality of work life can help them improve their job satisfaction. According to author, both monetary and non-monetary rewards are equally important for organisational job satisfaction.

The goal of the research under taken by (**Mrs. Parameshwari. G P. G., 2015**) was to determine the relationship between two variables: job satisfaction and quality of work life in the insurance industry Mysore area of Karnataka. The study discovered that basic extrinsic job elements, intrinsic job factors, managerial style, and the job itself are the most important aspects that determine the level of quality of work life of insurance employees.

(**Yamini Surolia, 2015**) The purpose of this paper was to identify the factors that contribute to QWL in major insurance companies. The study's sample size is 390, which were collected from employees of various departments from private insurance companies in four Rajasthan cities: Jaipur, Jodhpur, Udaipur, and Bikaner. There are six major factors identified, of which five have been chosen. These are as follows: (1) Job Satisfaction, (2) Working Environment & Management Support, (3) Compensation & Benefits, (4) Job/Work Pressure, and (5) Work and Family Life.

The study of (**Fatihe Kermansaravi, 2015**) aimed to determine the relationship between quality of work life and job satisfaction in faculty members of Zahedan University of Medical Science. The researcher used Walton's QWL model with 202 faculty members for this research. According to findings, there was a significant relationship between QWL and JS. In addition, two constructs of quality of work life "adequate and fair compensation and "social integration" were more impact on job satisfaction of faculty members. The researcher proposed that regular training programmes help employees improve their skills and abilities.

(**Battu Nagaraju, 2015**) The purpose of this paper is to investigate the impact of work-life quality in public and private insurance companies in Guntur District, Andhra Pradesh. For his study, the researchers applied Walton's QWL model. According to the findings, there was a positive relationship between all of the dimensions of Quality of Work Life (working conditions, pay, human relations, etc.).

(**Gope, 2014**) carried out the research at LIC in Varanshi, India. The goal of this research was to determine the elements that influence employees' QWL and employee satisfaction in the LIC of India. According to the findings, respondents are generally satisfied with all of the QWL characteristics. Ethical culture, employee motivation, and employee well-being all contribute to increased organisational effectiveness.

(Desti Kannaiah, 2014) The focus of this paper is on a study of the quality of work life for small-scale industry. A total 200 employees were chosen from various small-scale industries in Tiruvannamalai, Tamil Nadu. According to findings, the QWL of small scale was poor. As a result, the researcher has given some recommendation like food and transportation should be provide free, opportunity for growth, safe and heathy working condition etc.

The aim of the study conducted by (Zohreh Anbari, 2014) was to find significant relation between job satisfaction and staff's quality of working life in Auto parts Manufacturing Factory, Iran. The study concluded that there was positive relation between job satisfaction and staff's quality of working life. Work satisfaction is influenced by job satisfaction, career satisfaction, and general well-being.

The objective of the study carried out by (Dr Sorab Sadri, 2013) was to identify important QWL factors by studying employee perception on satisfaction towards certain QWL parameters. The researcher found all eight dimensions of Walton's model were important for job satisfaction.

The goal of the study of (H. Ramesh Babu, 2013) was to find the relationship between job satisfaction and quality of work life in the service sector - Tamil Nadu Electricity Board - is examined (TNEB). Employees in both the field and the office were found to have high levels of job satisfaction, quality of work life in participative management, seniority and merit in promotion, age and income.

(Jerome, 2013) did research use Walton's model. The researcher wanted to study various influencing factors of QWL. The findings revealed that adequate and fair compensation, safe and healthy working condition and opportunity to grow were the important and significant factors of QWL.

(Nadarasa, 2013) This paper investigates the impact of organisational culture on employee job satisfaction in Sri Lanka's insurance industry. The findings revealed that supervisor support and open communication have a significant impact on job satisfaction.

With the use of Walton's Model (DR. Ajaykumar, 2012) concluded that QWL was the most important issue in all organisation. Walton's eight factors model helped to measure QWL in an organisation. The QWL can be improved through training, communication, appreciation etc.

The major objectives of the research carried out by **(Shalini Sheel, 2012)** was to establish a relationship between QWL, employee performance and career growth opportunities of employees. According to literature review, the researcher has given more emphasis on the Walton's model (fair and adequate pay, work condition, use and develop capabilities, chance of growth, social integration, constitutionalism, WLB, social relevance of work) for good QWL and that help to increase employee performance and create opportunities.

The aim of the study of **(DR. Girish Taneja, 2012)** was to found out QWL and its relation with job satisfaction in terms of demographic profile among Indian banks. It can be concluded that all demographic variables were significantly correlate with QWL. The variables like opportunity for growth important for young employees while job security for old employees.

(Selahattin Kanten, 2012) investigated the relationship between quality of work life and work engagement with the use of Walton's Model. According to research, there was significant relation between QWL and work engagement. Constitutionalism, working condition, social relevance at work were more significant relation with work engagement.

The purpose of the study conducted by **(Seyed Mohammad Mirkamali, 2011)** was to evaluate the quality of work life of academics at the university of Tehran and Shariff University of Technology. The researcher used Walton's model to determine the outcome. There was no difference in QWL levels, according to study. Among eight QWL criteria, social integration and unity among academics had major influence in universities under study.

On referring secondary data, it was concluded that Walton's Model of Quality of Work Life was best suited for the present study. Hence, a detailed review of each variable from Walton's Model was done.

Harvard Professor **Richard E Walton (1973)** defined the quality of work life as the personnel reaction to work; especially its essential outcome in relation to job needs satisfaction and psychological health. According to this definition, quality of work life emphasis on personal outcomes, work experiences and how to improve the work in order to meeting the personal needs. Walton presented theoretical model for explaining QWL that is consisted eight-dimension scale such as adequate and fair compensation, safe and healthy working condition, opportunity to use and develop human capacities, future opportunity for

continued growth and security, social integration in work organisation, constitutionalism in the work organisation, work and total life space, and the social relevance of work life.

The detailed study of variables as explained in Walton's Model has been presented here: -

3.1.Adequate and fair compensation: - There should be a just equitable balance between effort and reward. The compensation should help the employee in maintaining a socially desirable standard of living and should be comparable to the pay for similar work elsewhere.

3.2.Safe and healthy working conditions: - Quality of work life cannot be high unless the work environment is free from all hazards detrimental to the health and safety of employees. Factors like reasonable hours of work rest pauses, zero risk physical working condition, age restriction on both upper and lower side create safe and healthy working conditions.

3.3.Opportunity to use and develop human capacities: - The QWL will be better if the jobs allow sufficient autonomy and control to its employees. The workers must be given an opportunity to use their skills, abilities and initiative in planning and implementing the work.

3.4.Opportunity for career and growth: - The work should provide an opportunity to develop new abilities and expansion of existing skills on a continuous basis.

3.5.Social Integration in work place: - An employee develops a sense of belongingness to the organisation where he works. Discrimination among employees on the basis of age, gender, cast, creed, religion etc. can act as a hindrance in the way of social integration.

3.6.Constitutionalism in the work organisation: - QWL provides constitutional protection to the employees like free speech, equity and due process. In short there should be the 'Rule of Law' as per the constitution of the enterprise.

3.7.Work and personal life: - There should be proper balance between work like and personal life of the employees, certain employees are required to work for late hours or are frequently transferred or have to do a lot of travelling as a part of their duty. This definitely affect their QWL as they remain away from families for a long period of time.

3.8.Social relevance of work: - Those business enterprises which are engaged in discharging their social responsibilities contribute to QWL. An organisation that has greater concern for social causes like pollution, consumer protection, national integration, employment etc, can improve the QWL.

The areas that have been covered in the literature studied so far are:

- Definition, characteristics and conceptual idea of Quality of work life and job satisfaction
- Diverse industries and different states have been covered in the literature so far.
- Available research studies have focused on the quality of work life and job satisfaction in relation to organizational commitment, stress, work-life balance, and engagement, among other things.
- Factors of QWL such as Salary, training and growth, work load, interpersonal relationships, job stability, support from superiors, etc. have been found more influential on job satisfaction
- The positive as well as negative impact of variables measuring QWL and job satisfaction has been studied by various researchers.
- The authors have made some specific recommendations to help employees maintain work-life balance and increase job satisfaction, such as providing free food and transportation, medical facilities, welfare activities, opportunities for career growth, and a free or positive environment.
- The Walton's QWL model has been used by many researchers to assess the relationship between QWL and job satisfaction.
- Ethical culture, employee motivation, and employee well-being all contribute to increased organisational effectiveness.
- Both monetary and non-monetary rewards are equally important for organisational job satisfaction. The researcher also proposed that regular training programmes help employees improve their skills and abilities.

The gaps that have been identified are given below

- The literature suffered from some limitations like small sample size and limited area of investigation which might not be true representative of the whole population.
- There are journals available to measure or improve QWL but a lack of research to determine which factors of QWL are more relevant in determining job satisfaction could not be found in related studies.
- Each study has covered few dimensions of QWL. A complete comprehensive study has not been done so far.
- There are literatures available on QWL and job satisfaction for specific insurance companies or regions/states many industries and regions have yet remained out of the orbit of study.
- Extensive studies on Private Life insurance sector have remained beyond the orbit of researchers so far.

Conclusion

From the literature it can be concluded that the model of Walton to measure QWL seems to be satisfactory. Most of the variables of QWL leading to either satisfaction or otherwise have been covered in the model. The study of literature reveals the fact that the same model can be applied on the employees working in insurance sector. However, the researcher is advised to conduct pilot study in order to make minor modifications as required. Overall, this model seems fit for the study of quality of work life and job satisfaction of employees in insurance sector.

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