



EMPLOYEE ATTITUDE AND PERFORMANCE IN THE INSURANCE SECTOR

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Abstract

Employee is the predominant factor in the Organization's growth & development. As an individual he is a blend of emotions, values, attitudes which will mould his personality & behavior. The Organizations are activated by the rational Management practices. This becomes possible only with the right attitude employees. The Insurance industry is blooming with more number of players & the employment opportunities are very bright for favourable employees whose attitude strengthens positivism in the working culture.

The Job performance is the outcome of Employee attitude. The research is undertaken to evaluate the distinct job related attitudes which ensures the best renowned performance from the employees & escalating the Organization to the next prestigious level of development.

The satisfied employee is the highly productive employee since his attitude level is always in the peak position. This has to be monitored and maintained by the management so that organization can have survival in the market. The monetary benefits, superior relationship, management concern for employees are the striking factors causing favourable employee attitude. If the management is ignorant in facilitating these factors then it will become the root cause for negative attitude in the organization.

Key words: Employee attitude, Job, Performance, Satisfaction.

INTRODUCTION

Attitudes define the personality which has been formed out of an individual's experience towards any subject, object or situation. The subject Organization behavior involves employee job related attitudes & professional values that endures the best job performance. The Management has to focus on the significant factors that favour the positive effect to the attitude which can be evidently proved in the organization's effective productivity.

Job satisfaction is the prime factor that may develop relatively consistent performance attitude & willingness to show commitment & involvement in promoting the Organization to greater heights. The dynamic business world is believing on the Employee whose Attitude strengthens the Organization & motivates the Management to undertake unique challenges & explore the business opportunities to become the globally recognized firms in the competitive corporate zone.

REVIEW OF LITERATURE

The researcher has collected information about the previous research findings which are mostly related to the topic chosen. It has been gathered from published sources such as books, articles, various journals and abstracts from the published dissertations.

"**SINHA**" summarizes the research studies on attitudes and job satisfaction. This study has emphasized clearly that favourable attitudes is the outcome of job satisfaction which has greater impact on the performance.

"**CHOWDHARY**", has studied the effect of attitudes on the working efficiency in textile mills (production dept.) regarding employee turnover and absenteeism. She has classified two mills as high-tension and low-tension mill on the basis of employee attitude. The study has found that the low tension mill is lower in absenteeism (9%) and turnover (10.9%) and higher in efficiency (77.5%) as compared to the high tension mill with 10.5% of absenteeism, 32.8% of turnover and 73.4% of efficiency rating. It has been found that the nature of supervision has been the cause for tensed work environment. It is clearly inferred that the employees level of tension affects positive attitude.

In a Calcutta Engineering factory, "**GANGULY**" launched an action - research programme involving lectures and discussions, and has attempted to reorient the attitude of 138 foundry workers. A comparison has been made between the post - attitude and pre-attitude behaviour of employees towards the supervisor. The programme is instrumental in effecting a marked improvement in workers mental disposition and interpersonal relationship.



"SINHA AND SINGH" has shown the significance of job satisfaction in determining absenteeism. The workers who are more satisfied have exhibited positive attitude and are regular to the company. Job satisfaction relates positively to productivity, punctuality and adjustment. The skilled workers were found to be significantly more satisfied. The workers who have joined the company recently or have put in long years of service were more satisfied than those whose tenures were of medium duration. As regards to the earnings, the middle income group appeared to be least satisfied.

"VEERARAGHAVA", has studied satisfaction and discontent levels among workers in 3 units of the transport industry, belonging to both Public and Private sectors. In general, the Private sector workers have greater satisfaction and were favourably inclined towards management. This is due to the closer personal contact and greater interest by the management was the major cause.

"HARLAND", in the Journal of Leadership and Organizational Studies, has examined the issue of "fun at work" across the 3 sectors- Public, Private and Non-Profit organization. There was no significant difference across the 3 sectors in their attitudes towards fun. It is essential for enhancing employee motivation and productivity. Infact many of the companies in America have made fun a part of their corporate mission. This ensures organization's quality of work life, reputation and financial performance.

"LYMANW.PORTER, RICHARDM.STERICHRARDT.MOWDAY, PAUL V.BOULIAN," has studied changes in organizational commitment and job satisfaction. The results indicate that significant relationships exist between certain attitudes held by employees and turnover. The organization commitment has inculcated positive attitude among the employees who continued their service than the employees who left the organizations.

STATEMENT OF THE PROBLEM

Employee's job related attitude influences his behavior in the Organization. There are several factors that signifies employee attitude towards job performance. The attitudes are not consistent. It may change as positive, negative or neutral for Organization development

OBJECTIVES OF THE STUDY

- To determine the underlying factor that favour employee job related attitude
- To measure the impact of job satisfaction on employee attitude
- To evaluate the effectiveness of employee attitude towards Performance

METHODOLOGY

The researcher has collected the data from the primary as well as the secondary source. This study mainly focuses on the primary data that is collected through a well-designed and structured questionnaire, which has facilitated the responses from the employees in the insurance sector. The stratified random sampling method is used for collecting the data. The sample size is 500.

DEMOGRAPHIC PROFILE

The Demographic Characteristics which are related to employee attitude are gender, age, marital status, education, designation, experience and income which play an important role in moulding the employee attitude for the betterment of the organization.

The aim of this research is to find out the necessary factors that play a positive role in bringing the necessary reforms to the industry. The employee attitude gains significant role in the organization development

STUDY AREA

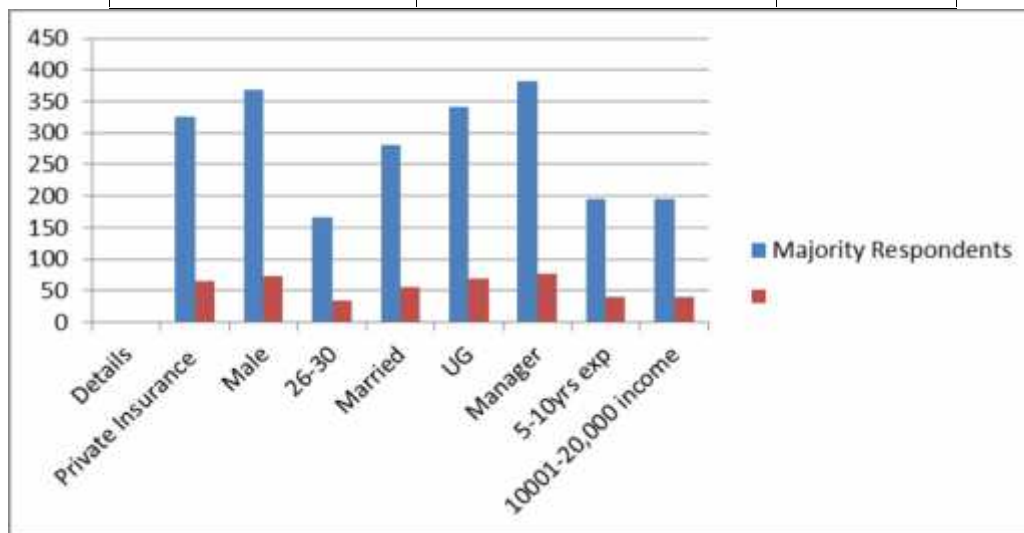
The study is confined with Public Sector Insurance Company (LIC and GIC) and Private Insurance Companies (11 Companies) located in Chennai City. It constitutes the sampling domain.

ANALYSIS AND INTERPRETATION

The study focuses on evaluating the Attitude & its impact on the job performance. The sample size constitutes 500 in number. They are drawn both from the Public & Private insurance companies. Since the market has more number of private players, the 65% of the sample is from the Private sector & the balance of 35% from the Public sector.

Table: 1

Details	Majority Respondents	
	Respondents	Percentage
Private Insurance	325	65
Male	368	74
26-30	166	33
Married	282	56
UG	341	68
Manager	382	76
5-10yrs exp	195	39
10001-20,000 income	196	39



The male employees form the major part of 74% followed with 26% of female employees. The majority of the sample represents 33% of the employees in the age group of 26-30 years, 30% of employees in the age of 31-35 years, 21% of employees in the age of 25 years and 16% of employees are above 35 years. The majority of the employees are married representing to 56% of the sample size and 44% of the employees are unmarried.

The educational qualification of the selected sample clearly shows that majority of the employees are undergraduates forming 68%, 22% of employees are Postgraduates and 10% of the employees are Professionals. The majority of the employees are Managerial in cadre constituting of 76% of the sample and 24% of the employees are clerical in cadre.

The majority of the employees corresponding to 39% have 5-10 years of experience, 30% of employees with less than 5 years, 21% of employees with 10-15 years and 10% of employees have more than 15 years of experience. The study shows that 39% of employees with low attitude. monthly income between 10,001-20,000, 28% of employees with the income between 20,001-30,000 and 17.2% of employees with less than 10,000 as their monthly income.

EMPLOYEE ATTITUDE TOWARDS JOB

Reorganizations and mergers often involve some kind of job changes for employees. The job changes may hold positive outcomes for employees such as job enrichment, fulfillment of development needs, more satisfaction, and improved market opportunities. The organizations are measuring employees attitude which provides an indication of how successful the organization is in fostering a conducive environment which nurtures great attitude among employees towards their job and company.

The employees have to be provided with the right job and position. This will improve the attitude towards job. The challenging nature of reforms involved in the job will improve the involvement of employees. The management has to identify the individuals interest and can coordinate it with the job which will boost up the commitment towards their job. The attitude is the outcome of experiences which the employee faces in the organization. The super performers have to be appropriately rewarded and this will positively reinforce the employees who will show positive attitude towards the job. This will make the employee to get associated with more responsibilities voluntarily. When the organization maintains such an environment, it becomes easy for the management to introduce reforms.

Table: 2 Effectiveness of Employee Attitude towards Job

S.No.	Attitude towards Job	Mean
1.	Right position in the organization	3.62
2.	Job is challenging	4.05
3.	Reforms associated with your job	3.96
4.	Desire to continue on the same job	3.93
5.	Job is suitable to qualification	3.70
6.	Accept more responsibilities	4.32
7.	Expect rewards for your performance	4.28
8.	Individual interest harmonizes with the job requirement	3.99
9.	Chance for career growth	4.10
10.	Continue with the same organization	3.94

The above table presents the mean values which ranges from 3.62 to 4.32. It is clearly ascertained that majority of the employees strongly agree on accepting more responsibilities and they expect rewards for their performance. The employees are expecting chances for career growth. The management has to provide the right position in the organization so that employee attitude towards reforms will be good enough in supporting the organization development. The challenging job also increases the interest of employees. The organization has to introduce only the necessary reforms and to design a conducive environment for effectiveness in employee attitude towards the job.

JOB SATISFACTION

The happier employees are great performers in the organization. The satisfaction level is in the higher side which automatically improves the motivation level of the employees. This ensures the positive zone on employee attitude. Job satisfaction is an attitude expressed towards job. It is an important indicator of how employees feel about their jobs and work behaviour. The link between job satisfaction and performance is a spurious relationship.

The job satisfaction is influenced with several factors such as working conditions, remuneration, pleasant work atmosphere, superior subordinate relationship, proper instructions, and good recognition. The employees satisfied mind empowers the task orientation. The acceptable workload and timely recognition from the management will increase the motivation of the employees and thereby the morality ensures the performance.

Table: 3 Effectiveness of Attitude in Job Satisfaction

S.No.	Effectiveness of Attitude in Job Satisfaction	Mean
1.	Organization is pleasant to work	4.01
2.	Wage rates are competitive	3.68
3.	New reforms improved working potential	3.85
4.	Workload is acceptable	3.91
5.	Clear instructions from the superior	3.84
6.	Performance is properly recognized	3.72
7.	Facility of training to meet the growing challenges	3.69
8.	Agree with the mission of the organization	3.96
9.	Environment facilitate to do the job	3.89
10.	Necessary resources for doing the task	3.88

It is ascertained from the above table that the mean values ranges from 3.68 to 4.01. The majority of the employees strongly agree that the organization is pleasant to work. The training programmes provided by the company are facilitating the employees to meet the growing challenges. The employees are satisfied with mission, environment, necessary resources,

work instructions etc. The employees show positive ness towards the job since their level of job satisfaction is moderately good.

Hypothesis-I

Null Hypothesis There is no significant difference between age group of employees with respect to dimension of employee attitude.

ANOVA for significant difference between age group with respect to the employee attitude

Dimension of Employee Attitude	F value	P value	Age Group			
			<=25	26-30	31-35	>35
Nature of Reforms	12.152	0.000**	40.51 ^a	40.76 ^a	40.78 ^a	43.01 ^b
Interest for Reforms	1.035	0.377	39.08	39.23	39.78	38.90
Attitude towards Job	3.561	0.014*	39.87 ^a	39.11 ^{ab}	40.51 ^b	40.28 ^b
Work Culture	18.121	0.000**	37.95 ^b	36.30 ^a	40.79 ^c	39.16 ^b
Job satisfaction	18.330	0.000**	37.98 ^b	38.58 ^b	40.26 ^c	35.41 ^a
Training	1.269	0.284	39.86	40.49	40.32	41.20
Citizenship behaviour	4.849	0.003**	39.58 ^a	39.28 ^a	38.68 ^a	40.73 ^b
Work mood	10.018	0.000**	36.84 ^a	39.01 ^b	38.97 ^b	35.99 ^a
Interpersonal relations	4.457	0.004**	38.71 ^{ab}	37.75 ^a	39.55 ^b	39.89 ^b
Concern for employees	6.113	0.000**	36.73 ^{bc}	35.67 ^b	37.56 ^c	33.72 ^a
Overall employee	3.315	0.019*	387.1 ^a	386.2 ^a	397.2 ^b	388.3 ^a

Note: Different alphabet between age group denotes significant difference at 5% level using Duncan multiple range test

Since P value is less than 0.01, the null hypothesis is rejected at 1% level of significance with regard to nature of reforms, work culture, job satisfaction, and organization citizenship behaviour, management inducing work mood, interpersonal relationship, and management concern for employees. Hence there is significant difference between the age group of employees with respect to the above mentioned dimensions of attitude. Based on Duncan Multiple Range test; the age group above 35 is significant with other age group in the dimension nature of reforms, organization citizenship behaviour, inducing work mood, job satisfaction, interpersonal relationship, and management concern for employees.

The employees in the age group above 35 years exhibit favourable attitude in the organization when compared to other employees. This is because the maturity level of the employees is higher and it induces them to accept the necessary reforms for organizations development.

Hypothesis-II

Null Hypothesis There is no significant difference between experiences of employees with respect to dimension of employee attitude.

ANOVA for significant difference between Experiences

Dimension of Employee Attitude	F value	P value	Experience in years			
			<5	5-10	10-15	>15
Nature of Reforms	13.307	0.000**	40.54 ^a	40.94 ^a	40.83 ^a	43.67 ^b
Interest level Reforms	17.747	0.000**	37.57 ^a	40.54 ^c	38.94 ^b	40.38 ^c
Attitude towards Job	7.036	0.000**	38.82 ^a	39.96 ^b	40.41 ^c	41.48 ^c
Work Culture	34.323	0.000**	35.00 ^a	38.98 ^b	40.81 ^c	41.42 ^c
Job satisfaction	27.215	0.000**	36.18 ^a	39.89 ^b	40.13 ^b	35.96 ^a
Training	2.475	0.061	40.01	40.07	41.40	40.94
Citizenship behaviour	11.699	0.000**	38.91 ^a	40.38 ^b	37.83 ^a	40.31 ^b
Work mood	35.303	0.000**	35.26 ^a	40.41 ^c	38.43 ^b	36.38 ^a
Interpersonal relationship	13.710	0.000**	36.59 ^a	39.70 ^b	39.87 ^b	39.88 ^b
Concern for employees	19.545	0.000**	33.39 ^a	38.62 ^c	36.34 ^b	34.15 ^a
Overall employee attitude	22.395	0.000**	372.3 ^a	399.5 ^b	394.1 ^b	394.6 ^b

Since P value is less than 0.01, the null hypothesis is rejected at 1% level of significance with regard to all the dimensions of employee attitude except with regard to training. Hence there is significant difference between the experiences of employees with respect to the above mentioned dimensions of attitude. Based on Duncan Multiple Range test, the Experience above 15 years are significant with other employees in the dimensions nature of reforms, attitude towards job, work culture on employee attitude, interpersonal relationship. The experience between 5-10years is significant with other employees in the dimension interest level for reforms, organization citizenship behaviour, and management inducing work mood and management concern for employees. The Experience between 10-15 years is significant with other employees the dimension attitude shift in job satisfaction.

Since P value is more than 0.05, the null hypothesis is accepted. Hence there is no significant difference between educational qualifications with respect to training in employee attitude.

Correlation coefficient

DIM	NR	IR	AJ	WC	JS	TA	OC	WM	IR	MC
NR	1.00	0.42**	0.17**	0.29**	0.13**	0.09*	0.31**	0.30**	0.28**	0.16**
IR	-	1.00	0.54**	0.68**	0.56**	0.21**	0.49**	0.66**	0.63**	0.61**
AJ	-		1.00	0.54**	0.52**	0.31**	0.20**	0.48**	0.39**	0.40**
WC	-			1.00	0.65**	0.25**	0.22**	0.53**	0.68**	0.58**
JS					1.00	0.45**	0.16**	0.71**	0.54**	0.59**
TA						1.00	0.13**	0.26**	0.23**	0.18**
OC							1.00	0.27**	0.43**	0.22**
WM								1.00	0.53**	0.62**
IR									1.00	0.60**
MC										1.00

The correlation coefficient between nature of reforms and interest level for reforms is 0.42. It indicates 42% positive relationship between Nature of reforms & Interest level for reforms and is significant at 1% level of significance. The interest level of employees can be improved if the reforms are made highly significant to organization need.

The correlation coefficient between interest level for reforms and attitude towards job is 0.54. It indicates 54% positive relationship between Interest level for reforms and attitude towards job and is significant at 1% level of significance. When the employee's interest is favourable it will be reflected in the job performance.

The correlation coefficient between attitude towards job and work culture is 0.54. It indicates 54% positive relationship between attitude towards job and work culture and is significant at 1% level of significance. The work culture improves the attitude towards job.

The correlation coefficient between work culture and job satisfaction is 0.65. It indicates 65% positive relationship between work culture and job satisfaction and is significant at 1% level of significance. It is clear that work culture has a positive impact on satisfaction towards job.

The correlation coefficient between job satisfaction and training in employee attitude is 0.45. It indicates 45% positive relationship between job satisfaction and training in employee attitude and is significant at 1% level of significance. The training provided by the organization increases the job satisfaction which influences job attitude.

The correlation coefficient between training in employee attitude and organization citizenship behaviour is 0.13. It indicates 13% positive relationship between training and organization citizenship behaviour and is significant at 1% level of significance. The proper training will positively improve the employee citizenship behaviour and this will in turn influence the employee attitude.

The correlation coefficient between organization citizenship behaviour and management inducing work mood is 0.27. It indicates 27% positive relationship between organization citizenship behaviour and management inducing work mood and is significant at 1% level of significance. The dimension management inducing work mood has positive impact with the organization citizenship behaviour.

The correlation coefficient between management inducing work mood and interpersonal relationship is 0.53. It indicates 53% positive relationship between management inducing work mood and interpersonal relationship and is significant at 1% level of significance. The interpersonal relationship is built up with the role of management in inducing work mood.

The correlation coefficient between interpersonal relationship and management concern for employees is 0.60. It indicates 60% positive relationship between interpersonal relationship and management concern for employees and is significant at 1% level of significance. The management concern for employee's favours relationship in the organization and this will favour employee attitude towards reforms in the organization.

CONCLUSION

The employee attitude is favourable with respect to the pleasant work atmosphere in the organization. The management is good in communicating the mission of the organization and employee's attitude is positive since they feel that their workload is acceptable.

The satisfied mind will ensure the favourable mindset. If the employee's attitude level is favourable they will readily accept the reforms and contribute the best for organization. The effectiveness of job can be proved only by the enthusiastic and energetic workforce. This is possible only by the satisfied employees. The management has to strategize the working environment so that it becomes conducive for the employees to work with positive mind.

RECOMMENDATIONS

- **Rewarded Performance** – The employee's attitude is a reinforcement factor where positive feeling springs up favourable attitude and negative feeling forces only unwanted behaviour. The management has to be alert in recognizing the performers so that they will be positively reinforced with good attitude.
- **Survey Techniques** – The management has to show interest in conducting survey to measure the employee attitude at regular intervals. Since attitude is always changing it becomes necessary for the organization to collect the employee opinion on various organization factors. This technique will help the management in identifying the problems associated with the attitude.
- **Job satisfaction** – This factor plays a very significant role in developing the positive attitude. It is directly related and can be rightly called as the two sides of the same coin.

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