

## **An Investigation of Social Factors Affecting on Personnel Job Satisfaction of Remedial Service Insurance Department**

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### **Abstract**

Because of the paramount importance of job satisfaction and due to its main consequences such as reduction of work absence and resignation, personnel promotion and society's health, and more importantly, its role in achievement of organization goals, this study aimed at investigating the effects of six social factors including personnel's belief, salary and benefits, participation in organizational decision-making, sense of job security, interaction with colleagues and meeting the basic needs of personnel on job satisfaction. The statistical population of this study was the personnel of Remedial Service Insurance Department in Sari and the questionnaire was distributed among them. The results showed that there is a significant and positive correlation among all these factors and they have meaningful effects on personnel job satisfaction based on multiple regression analysis. Furthermore, findings revealed that personnel's belief about their job has the most effects on job satisfaction.

### **Keywords**

Job satisfaction, social factors, life satisfaction, job performance, personnel.

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### **Introduction**

The effectiveness and productivity of an organization depend on the development and nurturing of its personnel. It is neither possible nor practical to increase the productivity of an organization without considering the optimal exploiting the personnel capabilities. Thus, effective management and application of its appropriate methods and procedures have been assumed considerable importance (Amiri, 2010). It is commonly said that "a happy worker is an effective one" and a happy worker should be satisfied with his job. The importance of job satisfaction results from the fact that most people spend about half of their waking hours at work (Moghimi, 2006).

The concept of job satisfaction has numerous definitions. From one point of view, it is the same as attitude (Miner, 2002), with job satisfaction as the total of the sentiments concerning the job conducted. If the worker perceives that her/his values are realized within the job, she/he will have a positive attitude towards her/his job and acquire job satisfaction (Luthans, 1992). Organizational development is a method through which organizational function is improved (Moshabbaki, 2001) and is a long term program which influences the change of employee's behavior and attitude (Buford et al., 1998). Job satisfaction is defined as an individual's insight towards her/his job and profession (Robbins, 2000).

On the other hand, job satisfaction shows the relative sense, visual thoughts and intention of personnel, that helps to predict their behaviors (Newstrom & Davis, 1992). Moreover, it is an effective factor in personnel retaining their positions, and influences the accomplishment and efficiency of people and the improvement of the quality of service they provide; it is also a tool in the hands of managers to maintain and preserve the personnel. Job satisfaction is one of the important factors playing role in job accomplishment and results to greater effectiveness, efficiency and productivity as well as personal satisfaction feelings (Mosaddegh-rad, 2004). Human resources are the most valuable resources in an organization and assuring workers' job satisfaction is one of the most important factors of professional accomplishment and organizational efficiency and productivity (Khosravi, 2004).

It is one of the factors, which can motivate and bring about the feeling of loyalty in the workers and can be beneficial to the development and improvement of the organization (Mosaddegh-rad & Yarmohammadian, 2004). Management specialists believe that the increase in job satisfaction leads to human resources development, and that satisfaction is directly related to productivity. So that higher satisfaction will bring about higher productivity and will consequently

result in the elevation of the organization. In contrast, with the job satisfaction's lowering, not only administrative delinquencies will increase, but also much harm will be done to the organization (Noori, 2003; Kamkari, 2003).

Regarding the importance of satisfaction in the management of human resources development, the satisfaction level and its influential factors should precisely be investigated. Therefore, the managers can plan to eradicate the influencing factors and consequently prepare the way for personnel's satisfaction and in turn increasing the effectiveness and efficiency of the organization. In fact, because of the importance of job satisfaction for the success of an organization and noting the lack of direct research in this regard, this study aimed at investigating the effects of six social factors including personnel's belief, salary and benefits, participation in organizational decision-making, sense of job security, interaction with colleagues and meeting the basic needs of personnel on job satisfaction.

### **Previous Research**

Lane et al. (2010) study the relationship between job satisfaction and the intent to stay examining nurse faculty in community colleges in Florida. Their study found that overall job satisfaction can be used as a predictor for the intent to stay. Findings further revealed that nurse faculty in community colleges in Florida are generally satisfied with their jobs and have the intent to stay.

Judge et al. (2010) in their research "The relationship between pay and job satisfaction: A meta-analysis of the literature" used meta-analysis to estimate the population correlation between pay level and measures of pay and job satisfaction. Theoretical and practical implications of the results are discussed in their study. The results of their study suggest that pay level is only marginally related to satisfaction.

Grönroos and Pajukari (2009) study the factors associated with the job satisfaction of the radiological departments' personnel. They studied associations of job satisfaction and 1) personal, 2) work and organization related and 3) psychosocial work environment factors and 4) intention to stay in their work and found that all these factors caused to job satisfaction of radiological departments' personnel.

Hayati (2008) investigates job satisfaction of librarians in libraries of Shiraz University and the University of the Medical Sciences of Shiraz. The findings show that there is no significant relationship between job satisfaction and variables, such as sex, age and experience. However, the study shows a significant relationship between job satisfaction and

variables such as levels of supervision and specialization. There is no significant difference between job satisfactions of library personnel in both universities. The general conclusion of his study is that job satisfaction in both universities is low.

Tabatabaei et al. (2006) evaluate the job satisfaction among dentists in Mashhad. This study shows that there are relationships between personality traits and job satisfaction. Most common traits among dentists were altruism and also the degrees of job satisfaction in dentists who believe in their own abilities are higher than anxious and stressful ones.

### **Job Satisfaction and Job Performance**

The study of the relationship between job satisfaction and job performance has a controversial history. The Hawthorne studies, conducted in the 1930s, are often credited for making researchers aware of the effects of employee attitudes on performance. Shortly after the Hawthorne studies, researchers began taking a critical look at the notion that a "happy worker is a productive worker". Most of the earlier reviews of the literature suggested a weak and somewhat inconsistent relationship between job satisfaction and performance. A review of the literature in 1985 suggested that the statistical correlation between job satisfaction and performance was about 0.17 (Iaffaldano & Muchinsky, 1985). Thus, these authors concluded that the presumed relationship between job satisfaction and performance was a "management fad" and the correlation was "illusory". This study had an important impact on researchers, and in some cases on organizations, with some managers and HR practitioners concluding that the relationship between job satisfaction and performance was trivial (Saari & Judge, 2004).

However, further research does not agree with this conclusion. Organ (1988) suggests that the failure to find a strong relationship between job satisfaction and performance is due to the narrow means often used to define job performance. Organ argued that when performance is defined to include important behaviors not generally reflected in performance appraisals, such as organizational citizenship behaviors, its relationship with job satisfaction improves. Research tends to support Organ's proposition in that job satisfaction correlates with organizational citizenship behaviors (Organ & Ryan, 1995). In addition, Thorsten, Bono, and Patton (2001) found that when the correlations are appropriately corrected (for sampling and measurement, errors), the average correlation between job satisfaction and job performance is a higher than 0.30. In addition, the relationship between job satisfaction and performance was found to be even higher for complex (e.g.

professional) jobs than for less complex jobs. Thus, contrary to earlier reviews, it does appear that job satisfaction is, in fact, predictive of performance, and the relationship is even stronger for professional jobs (Judge et al., 2001).

### **Job Satisfaction and Life Satisfaction**

An emerging area of study is the interplay between job and life satisfaction. Satisfaction of life depends on different varieties. These needs depend on the government and society and finally on the person. The main problem is that based on rapid changes in the society, how the satisfaction of life is gained? What varieties are? How important the sense of security is? (Pezeshki, 2008).

A variety of definitions of quality of life has have been proposed by different researchers. However, it seems there is no general agreement on an accepted definition of 'quality of life' in the extensive literature, which has been generated on this subject over the past thirty years. It has also been claimed that there are almost as many definitions of the concept 'quality of life' as there are people who use the term. On the basis of an analysis on the concept of the quality of life, Meeberg concluded that the quality of life is a feeling of overall life satisfaction, as determined by the mentally alert individual whose life is being evaluated and other people, preferably those from outside, that person's living situation must also agree that the individual's living conditions are not life-threatening and are adequate in meeting that individual's basic needs (Mazaheri, 2010).

Researchers have speculated that there are three possible forms of the relationship between job satisfaction and life satisfaction: (1) spillover, where job experiences spill over into non-work life and vice versa; (2) segmentation, where job and life experiences are separated and have little to do with one another; and (3) compensation, where an individual seeks to compensate for a dissatisfying job by seeking fulfillment and happiness in his or her non-work life and vice versa. Judge and Watanabe (1994) argued that these different models may exist for different individuals and were able to classify individuals into the three groups. In fact, the research suggests that the relationship between job and life satisfaction is reciprocal; job satisfaction does affect life satisfaction, and life satisfaction also affects job satisfaction (Saari and Judge, 2004).

### Research Model and Hypotheses

Figure 1 shows the research model of this study. The framework assumes that six social factors including personnel's belief, salary and benefits, participation in organizational decision making, sense of job security, interaction with colleagues and meeting the basic needs have effects on job satisfaction of personnel. In fact, the main purpose of this study is to determine the influence of these factors on job satisfaction of personnel. So, for each of these six factors, we determined some indices which are shown below:

Personnel's belief: income and wealth, status and prestige, social penetration (power).

Salary and benefits: amount of salary and benefits, amount of input and output, amount of salary and benefits in comparison to others, amount of input and output in comparison to others, vacation.

Participation in organizational decision making: discussing problems with superiors, educational decisions, bilateral cooperation, and responsibility.

Sense of job security: job tenure, job value, background.

Interaction with colleagues: respect to the others, solving colleagues' problems, communion and relations of personnel with supervisors, sincerity.

Meeting the basic needs of personnel: comfortable life, meeting the basic needs of others, happiness, physical and spiritual health.

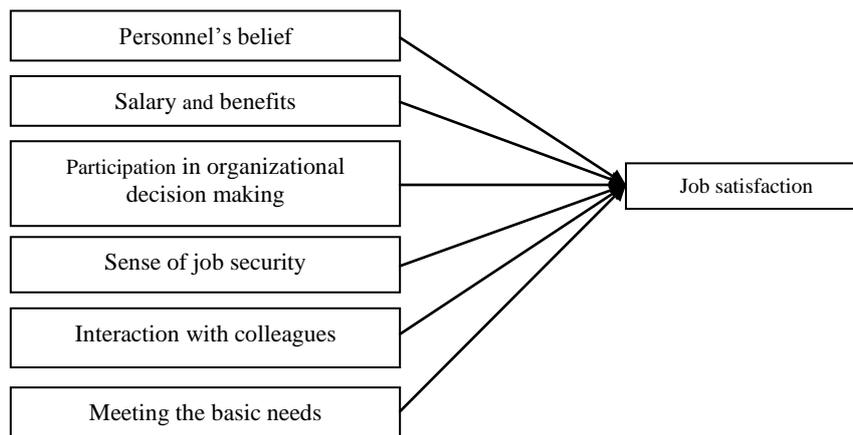


Figure 1. The Conceptual Framework of the Research

Therefore, we suggest the following hypotheses based on above:

*H1*: Personnel's belief has significant effects on their job satisfaction.

*H2*: Personnel's salary and benefits have significant effects on their

job satisfaction.

*H3*: Participation in organizational decision making has significant effects on personnel job satisfaction.

*H4*: Sense of job security has significant effects on personnel job satisfaction.

*H5*: Interaction with colleagues in organization has significant effects on personnel job satisfaction.

*H6*: Meeting the basic needs of personnel has significant effects on their job satisfaction.

## **Methodology**

### **Research Design**

This research can be categorized as descriptive research based on the method of obtaining the considered data. Since these data are collected for studying the distribution of statistical population characteristics through sampling of population, this research is a survey done on the basis of cross-sectional method.

The data used for this research was collected through the questionnaire which ninety nine people of Remedial Service Insurance Department personnel in Sari have completed, which was first developed and pre-tested among thirty respondents. The questionnaire consists of two parts: Part I consist of thirty five questions which used for analysis of hypotheses. Part II consists of three questions containing demographic information of personnel. All the items were measured using five-point Likert scale with anchor points 1 = very low and 5 = very high.

### **Measures**

In order to ascertain whether the measures retained construct validity (i.e. the measure they are supposed to reach) an exploratory factor analysis using principal components and varimax rotation technique was conducted. In determining the factors, common decision rules employed in empirical research were applied: (i) minimum Eigen value of 1, (ii) KMO measure of sampling adequacy greater than 0.5 and the Bartlett's test of sphericity should be significant which indicate that the items for consumption factor are appropriate for factor analysis, (iii) minimum factor loading of 0.5 for each indicator variable. The cut-off value of 0.5 and higher is assigned such that only items with loadings of at least 0.5 are retained in order to obtain a power level at 80% at 0.05 significant levels. Items with loadings exceeding 0.5 on two or more dimensions are removed and have to be retested (Moghimi, 2006). (iv) simplicity of factor structure, and (v) exclusion of single item factor structure, reliability analysis is carried out to eliminate items that are not strongly

related to other items in the construct and construct reliability was assessed using Cronbach's alpha. As suggested by Nunnally (1978), the reliability of a construct between 0.6 and 0.8 is acceptable.

#### Statistical Population and Sample

The statistical population of this research was the personnel of Remedial Service Insurance Department in Sari. To test the evaluating tool reliability, the designed questionnaire was at first distributed among thirty respondents of the organization personnel, and was analyzed after being collected. The results of the primary sample show that Cronbach alpha ( $\alpha$ ) index is 0.89, indicating a high reliability.

#### Data Analysis

At first, descriptive statistics (results have been shown in Tables 1 and 2) was used to study the characteristics of statistical sample, and perceptive statistics such as Pearson correlation analysis, Beta ( $\beta$ ) meaningful level test in multiple regressions were used for analyzing the questionnaires.

#### Descriptive Statistics

Table 1 shows the demographic data of samples. According to independent t-test, there was no statistical difference between genders, marital status of samples. Also based on ANOVA test, there was no statistical difference between various groups in different level of education. Table 2 shows the descriptive statistics of variables. As we can see the means of all variables are more than 3 and among them, personnel belief has the most amount and salary and benefits has the least amount among all variables. Rest of the information is shown in Tables 1 and 2.

Table 1. Demographic Data of Samples

Characteristics Description		Frequency	Percent
Gender	Female	61	61.6
	Male	38	38.3
Marital status	Single	7	7.0
	Married	92	92.9
Education	High school	23	23.2
	Above high school	14	14.1
	Bachelor	45	45.5
	Master	4	4.1
	Ph.D and above	13	13.1

Table 2. Descriptive Statistics of Variables

One-Sample Statistics				
	N	Mean	Std. Deviation	Std. Error Mean
Job satisfaction	99	3.2949	.51394	.05417
Personnel belief	99	3.5180	.56174	.05921
Salary and benefits	99	3.0882	.51136	.05390
Interaction with colleagues	99	3.2917	.88150	.09292
Participation in organizational decision making	99	3.0137	.55992	.05902
Meeting the basic needs	99	3.3972	.82354	.08681
Sense of job security	99	3.5133	.61884	.06523

**Pearson Correlation Analysis**

The results shown in Table 3 indicate the results of Pearson correlation analysis. As it is shown, the correlations of all variables are significant at 95% confidence level ( $p < 0.05$ ). Coefficients of correlation of interaction with colleagues and meeting the basic needs have the most amount among all coefficients (.679\*\*) and are higher than the average. On the other hand, coefficients of correlation of sense of job security and personnel belief have the least amount (.455\*\*). In general, this study shows that all relationships between variables are positive and significant and approximately coefficients of correlation of all variables are average and more than it.

Table 3. Pearson Correlation between Predictors of Job satisfaction

		Correlation					
		Bel.	Sal.	Int.	Par.	Mee.	Sen.
Personnel belief	Pearson Correlation	1	-	-	-	-	-
	Sig. (2-tailed)	-	-	-	-	-	-
	N	99	-	-	-	-	-
Salary and benefits	Pearson Correlation	.554**	1	-	-	-	-
	Sig. (2-tailed)	.000	-	-	-	-	-
	N	99	99	-	-	-	-
Interaction with colleagues	Pearson Correlation	.457**	.591**	1	-	-	-
	Sig. (2-tailed)	.000	.000	-	-	-	-
	N	99	99	99	-	-	-
Participation in organizational decision making	Pearson Correlation	.474**	.652**	.593**	1	-	-
	Sig. (2-tailed)	.000	.000	.000	-	-	-
	N	99	99	99	99	-	-
Meeting the basic needs	Pearson Correlation	.558**	.580**	.679**	.571**	1	-
	Sig. (2-tailed)	.000	.000	.000	.000	-	-
	N	99	99	99	99	99	-
Sense of job security	Pearson Correlation	.455**	.654**	.612**	.638**	.616**	1
	Sig. (2-tailed)	.000	.000	.000	.000	.000	-
	N	99	99	99	99	99	99

### Regression Analysis and Hypotheses Testing

For testing the hypotheses of study, we used multiple regression analysis. Multiple R is 0.689, which shows the correlation of independent with dependent variables after considering all internal correlation of three variables. R Square is 0.474. It means that approximately 48% of job satisfaction variance can be explained by collection of independent variables. Adjusted R square is 0.436; F-value is 12.480 and sig<0.05. So, the regression model can explain the changes of dependent variable. Based on Beta coefficient column, personnel belief has the greatest effect (0.400) on job satisfaction, which shows job satisfaction increases by 40% due to personnel belief. The second most influential factors on job satisfaction was interaction with colleagues with Beta coefficient of 0.387, which shows job satisfaction increases approximately by 39% due to interaction with colleagues. Finally meeting the basic needs has the least effects (0.019) on job satisfaction, which shows behavioral change increases by 1.9% due to meeting the basic needs. Since the significant levels of these variables were less than 0.05, it can be concluded that their influence on job satisfaction is supported and all hypotheses are accepted.

Table 4. Multiple Regression Analysis Results

Multiple Regression						
Multiple R	0.689	Analysis of Variance				
R Square	0.474		df	Sum of Squares	Mean Squares	F=12.480
Adjusted R Square	0.436	Regression	6	11.150	1.858	Sig=0.000
Standard Error	0.385	Residual	83	12.358	0.149	
Variables in the Equation						
Variables	B	Std. Error	Beta	$\tau$	Sig	
personnel Belief	.366	.094	.400	3.907	.000	
Salary and benefits	.152	.123	.151	1.232	.021	
Interaction with colleagues	.226	.070	.387	3.244	.002	
Participation in organizational decision making	.092	.108	.100	.852	.000	
Meeting the basic needs	.012	.077	.019	.157	.046	
Sense of job security	.044	.100	.052	.435	.000	
Constant	1.264	.306		4.125	.000	
Dependent variable: Job satisfaction						

### **Conclusion**

In this study we tried to investigate the effects of six social factors on job satisfaction of Remedial Service Insurance Department personnel in Sari. These factors include personnel belief, salary and benefits, interaction with colleagues, participation in organizational decision making, sense of job security and meeting the basic needs of personnel. The findings revealed that there is a significant and positive relationship between all variables of job satisfaction. On the other hand, the regression analysis showed that these six factors have influence on job satisfaction of personnel. Also, this test revealed that personnel belief was the most important influential factor on job satisfaction and after this; interaction with other colleagues has more effects on personnel job satisfaction.

Undoubtedly, job satisfaction has extra important consequences such as reduction in work absence and leave or resignation, promotion of the personnel and society's health as well as achievement of organization goals and its elevation. Therefore, it should receive the special attention of the managers. Based on this, it is recommended that organization leaders do their best to increase job satisfaction of their personnel by building a more participatory environment, establishing a two-way, top-down and bottom-up, flow of information, and create an environment in which subordinates feel their leaders understand personnel problems well and they should pay more attention on income and wealth, status and prestige, social penetration (power) of their personnel. Also, organization leaders should create an environment in which each employee has tendency and try to solve problems of his/her colleague and each of them senses sincerity from their organization. As many other factors influencing personnel job satisfaction were not studied in this study, it is recommended also that other factors influencing this variable will be investigated in future studies and the results will be employed by organization leaders. In this way, organizational effectiveness will increase as a result of personnel job satisfaction.

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## بررسی عوامل اجتماعی تأثیرگذار بر رضایت شغلی کارکنان اداره بیمه خدمات درمانی

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### چکیده

به دلیل اهمیت انکارناپذیر رضایت شغلی و به خاطر نتایج بسیار مهم آن از جمله کاهش غیبت کاری و استعفا، ارتقا سلامت شخصی و اجتماعی و مهم تر از همه، نقش آن در دستیابی به اهداف سازمانی، این تحقیق به دنبال مطالعه شش عامل اجتماعی تأثیرگذار بر رضایت شغلی کارکنان از جمله: عقیده کارکنان، حقوق و مزایا، مشارکت در تصمیم‌گیری سازمانی، امنیت شغلی، تعامل با همکاران و تأمین نیازهای پایه کارکنان می‌باشد. جامعه آماری این تحقیق، کارکنان اداره بیمه خدمات درمانی در ساری بوده و پرسشنامه بین آنها توزیع شده است. نتایج این تحقیق نشان داده است که همبستگی مثبت و معناداری بین تمامی عوامل اجتماعی تأثیرگذار وجود دارد و براساس آزمون رگرسیون چندگانه، این عوامل تأثیر معناداری بر رضایت شغلی دارند. علاوه بر این، یافته‌های این تحقیق نشان داده است که عقیده کارکنان در ارتباط با شغل خود، بیشترین تأثیر را بر رضایت شغلی آنها دارد.

### واژگان کلیدی

رضایت شغلی، عوامل اجتماعی، رضایت از زندگی، عملکرد شغلی، کارکنان.