



A STUDY ON IMPACT OF JOB ENRICHMENT PRACTICES TOWARDS EMPLOYEE SATISFACTION AT HDFC STANDARD LIFE INSURANCE

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Abstract: *In today's dynamic world organizations need to grapple with trends such as rapid product and technological changes, global competition, deregulation, demographic changes and a shift to a service economy. This has increased need for firms to be more responsive, flexible, competitive and innovative. Here the study is based on job enrichment practices towards employee satisfaction at HDFC standard life insurance. The objective is mainly to motivate the workers to give best performance by evaluating the job enrichment practices and its impact on employees satisfaction as well as on turnover and absenteeism. The study was conducted at "HDFC standard life insurance" Bangalore. The primary data which was collected by preparing structured questionnaires and secondary data collected from books, company brochures, journals, annual reports, and company website. We found that majority of the employees are aware and satisfied with the job enrichment practices at HDFC standard life insurance. From the above study we can conclude that the job enrichment helps in increasing motivation and reducing turnover but does not help much to reduce absenteeism.*

Keywords: *Absenteeism, Employee performance, Employee satisfaction, Employee turnover and Job Enrichment.*

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1. INTRODUCTION:

1.1 HDFC Standard Life Insurance

The company was incorporated on 14th August 2000 under the name of HDFC Standard Life Insurance Company Limited. Company's ambition since from October 1995, was to be first private company to re-enter the life insurance market in India. On the 23rd of October 2000, this ambition was realized when HDFC Standard Life Insurance was the only life company to be granted a certificate of registration.

HDFC and standard life have a long and relationship built upon shared values and trust. The ambition of HDFC Standard Life is to mirror the success of the parent companies and be the yardstick by which all other insurance companies in India are measured.

HDFC Standard Life Insurance Company Limited is one of India's leading private insurance companies, which offers a range of individual and group insurance solutions. It is a joint venture between Housing Development Finance Corporation Limited (HDFC Limited), India's leading housing finance institution and a Group Company of the Standard Life Policies, UK. As on February 28, 2009 HDFC Ltd holds 72.43 percent and Standard Life (Mauritius Holding) 2006, Ltd. holds 26.00 per cent of equity in the joint venture, while the rest is held by others.

HDFC Standard Life's product portfolio comprises solutions, which meet various customer needs such as Protection, Pension, Savings, Investment and Health. Customers have the added advantage of customizing the plans, by adding optional benefits called riders, at a nominal price. The company currently has 32 retail and 4 group products in its portfolio, along with five optional rider benefits catering to the savings, investment, protection and retirement needs of customers. HDFC Standard Life continues to have one of the widest reaches among new insurance companies with 568 branches servicing customer needs in over 700 cities and towns. The company has a strong presence in its existing markets with a base of 2,00,000 Financial Consultants.

1.2 Job Enrichment

In today's dynamic world organizations need to grapple with trends such as rapid product and technological changes, global competition, deregulation, demographic changes and a shift to a service economy. This has increased need for firms to be more responsive, flexible, competitive and innovative. So the traditional meanings of a job that is of a well defined set



of responsibilities and actions is weakened because employees now cannot just limit themselves to their job descriptions as they need to modify their work according to continuously changing requirements of work. Now the focus is shifting toward "DE jobbing" that is broadening the responsibilities of the company's jobs and encouraging employees not to limit themselves on what is written on their job descriptions. That can be done by redesigning traditional job designs through the application of modern job designs such as job enrichment. Job enrichment is the redesigning of jobs in a way that increases the opportunities for the worker to experience feelings of responsibility, autonomy, work itself, achievement, growth, and recognition". Job enrichment allows the employee to work innovatively and accordingly because of expansion of role and responsibility.

Core Dimensions of Job Enrichment

- 1) SKILL VARIETY
- 2) TASK IDENTITY
- 3) TASK SIGNIFICANCE
- 4) RESPONSIBILITY
- 5) FEEDBACK



1.3 Job Satisfaction

Job satisfaction is how content an individual is with his or her job. Scholars and human resource professionals generally make a distinction between **affective job satisfaction** and **cognitive job satisfaction**. Affective job satisfaction is the extent of pleasurable emotional feelings individuals have about their jobs overall, and is different to cognitive job satisfaction which is the extent of individuals' satisfaction with particular facets of their jobs,



such as pay, pension arrangements, working hours, and numerous other aspects of their jobs.

2. LITERATURE FRAMEWORK

Honald (1997) suggested that an empowered organization is one where managers supervise more people than in a traditional hierarchy and delegate more decisions to their subordinates.

Redesigning jobs so that responsibility moved from supervisors to the workers, was an attempt to address the issues of job satisfaction (Mullins, 1994)

Enrichment techniques like total quality management, teams and quality circles create incentives for peer surveillance, which can lead to lower job satisfaction (Delbridge, Turnbull and Wilkinson 1992; Sewell and Wilkinson 1992; Garrahan and Stewart 1992).

In the 1980's, firms put the theory into practice by redesigning jobs, adopting self-managed teams and work groups, and creating employee participation programs like quality circles.

Hackman and Oldham (1975) claim that people with enriched jobs, and high scores on the Job Diagnostic Survey, experienced more satisfaction and motivation.

In the 1970's, academics such as Richard Hackman, Edward Lawler and Greg Oldham started to argue that Taylorist job design is sub-optimal (Hackman and Lawler 1971; Lawler 1973; Porter, Lawler and Hackman 1975; Hackman & Oldham 1976, 1980). Enriched jobs, by encouraging workers to learn and innovate at work, increase the motivating potential of work. Motivated workers perform tasks more accurately and are more likely to find productivity innovations that engineers overlook.

Hamermesh (1977) points out that with perfect certainty, and a continuum of different jobs (offering different combinations of wages and benefits) there should be no difference in satisfaction beyond that due to randomly distributed tastes.

Fredrick Taylor (1947) viewed job design as a scientific optimization problem, where industrial engineers study the production process and devise the most efficient way to break that process into individual, precisely defined tasks. Typically, a Taylorist job is highly specialized, and workers are not encouraged to experiment, innovate, or otherwise vary the way that tasks are completed.



OBJECTIVES OF THE STUDY

- To understand the job enrichment impact and job satisfaction in detail.
- To understand the respondents satisfaction level towards their job and life balance with respect to their job.
- To critically evaluate the impact of job enrichment practices on employee's satisfaction to know the job enrichment practices followed by HDFC standard life insurance in Bangalore.
- To understand the awareness of the selected respondents towards job enrichment practices in HDFC standard life insurance.

3. RESEARCH DESIGN

The study conducted is descriptive and analytical in nature. Descriptive research includes surveys and fact finding enquiries of different kinds. The major purpose of descriptive research is description of the state of facts as it exists at present.

4. SOURCE OF DATA COLLECTION

The primary data was collected through the method of interview schedule and structured questionnaire from the employees of various designation and departments in HDFC standard life insurance, Bangalore. The questionnaire designed was based on a structured format and there were both open ended, closed ended and 5 point Likert scale questions, which was very clear to the respondents. The secondary data was gathered from the books, company brochures, journals, annual reports, and company website.

5. SAMPLE DESIGN

Table: 1 Sampling Design to meet Objectives:

Location	: Bangalore Region
Sampling units	: HDFC standard life insurance employees, Bangalore
Sampling method	: Simple Random Sampling
Sample Size	: 120 Respondents
Instrument for data collection	: Structures Questionnaire

6. QUESTIONNAIRE RELIABILITY TEST:

The researcher has used Cronbach's Alpha reliability test to evaluate the reliability of the questionnaire for the survey study. The analysis was done using SPSS.



Table 2: Reliability test

Reliability Statistics	
Cronbach's Alpha	No. of Items
.956	21

(Data Compiled by using SPSS)

Inference – Reliability Test

The researcher has used Cronbach's Alpha reliability test to evaluate the reliability of the questionnaire for the survey study. The analysis was done using SPSS. As statistics tells more the Alpha value near to 1 more will be the reliability. The above table-2 reveals that the **Cronbach's Alpha value = .956**. Therefore based on the Alpha value it can be decided that the framed questionnaires are more reliable with each other and the questionnaire survey can be conducted by using the questionnaire.

7. TOOLS AND TECHNIQUES OF THE DATA

The statistical analysis carried out in the study by using MS-Excel and SPSS (Statistical Package for Social Science) Software. The statistical technique like correlation, chi-square, and ANOVA has been used for the analysis. Analysed & interpreted data have been presented in the form of tables, charts and figures.

8. LIMITATIONS:

- The research has confined to HDFC standard life insurance, Bangalore.
- Information was collected depends on the mindsets of the employees.
- The results of the employees cannot be generalized.

9. ANALYSIS AND INTERPRETATION:

Hypothesis – 1

H₀: There is a relationship between the employee age and Job that allows leading a balanced work life.

H₁: There is no relationship between the employee age and Job that allows leading a balanced work life.



Table 3: Correlation between employee age and work life balance

		Salary	Job that allows leading a balanced work life
Age	Pearson Correlation	1	.557**
	Sig. (2-tailed)		.000
	N	120	120
Job that allows leading a balanced work life	Pearson Correlation	.557**	1
	Sig. (2-tailed)	.000	
	N	120	120

** . Correlation is significant at the 0.01 level (2-tailed).

(Data Compiled by using SPSS)

Note: If p-value is less than 0.05, reject the null hypothesis and accept the alternative hypothesis.

Null Hypothesis is Rejected as Pearson Correlation is 0.557, and $p = 0.000$ ($p < 0.05$) at confidence level of 0.01. Since the $p < 0.05$, there is no relationship between the employee age and job that allows to lead a balanced work life.

Hypothesis – 2

H_0 : There is no significance relationship between the employee experience and Job that provides many feature additional to pay such as pension, top ups & extra holidays, opportunity for topping up the salary such as bonuses, the job carried out in physically comfortable conditions, job provide opportunity to compete with others and Job that allows me to work autonomously without much supervision.

H_1 : There is significance relationship between the employee experience and Job that provides many feature additional to pay such as pension, top ups & extra holidays, opportunity for topping up the salary such as bonuses, the job carried out in physically comfortable conditions, job provide opportunity to compete with others and Job that allows me to work autonomously without much supervision.



Table 4: ANOVA						
		Sum Squares	of df	Mean Square	F	Sig.
Job that provides many feature additional to pay such as pension, top ups & extra holidays	Between Groups	121.089	3	40.363	208.069	.000
	Within Groups	22.503	116	.194		
	Total	143.592	119			
Opportunity for topping up the salary such as bonuses,	Between Groups	167.129	3	55.710	143.618	.000
	Within Groups	44.996	116	.388		
	Total	212.125	119			
The job carried out in physically comfortable conditions,	Between Groups	131.569	3	43.856	55.118	.000
	Within Groups	92.298	116	.796		
	Total	223.867	119			
Job provide opportunity to compete with others	Between Groups	62.386	3	20.795	16.798	.000
	Within Groups	143.606	116	1.238		
	Total	205.992	119			
Job that allows me to work autonomously without much supervision.	Between Groups	99.412	3	33.137	37.182	.000
	Within Groups	103.380	116	.891		
	Total	202.792	119			

(Data Compiled by using SPSS)

Table 4 shows the ANOVA between the employee experience and Job that provides many feature additional to pay such as pension, top ups & extra holidays, opportunity for topping up the salary such as bonuses, the job carried out in physically comfortable conditions, job provide opportunity to compete with others and Job that allows me to work autonomously without much supervision. Degrees of freedom between-groups is 3, degrees of freedom within groups is 116, F ratio from the F column is 208.069, 143.618, 55.118, 16.798 and 37.182 respectively, the value in the Sig. column (the p value) is 0.000 for all the variables.

In these above cases, the p value equals 0.000 for all the variables which are lesser than the α level (.05), so we can reject null hypothesis and say that, there is significance relationship between the employee experience and Job that provides many feature additional to pay such as pension, top ups & extra holidays, opportunity for topping up the salary such as bonuses, the job carried out in physically comfortable conditions, job provide opportunity to compete with others and Job that allows me to work autonomously without much supervision.



Hypothesis – 3

H₀: There is no significance relationship between the employee gender and satisfaction with the pay, the job provide any opportunity for personal growth, job provides opportunity to use employee personal talents, education & training, Opportunity for promotion and Job leads to wide recognition of my achievements.

H₁: There is significance relationship between the employee gender and satisfaction with the pay, the job provide any opportunity for personal growth, job provides opportunity to use employee personal talents, education & training, Opportunity for promotion and Job leads to wide recognition of my achievements.

Table 5: ANOVA						
		Sum of Squares	df	Mean Square	F	Sig.
Satisfaction with the pay	Between Groups	25.469	1	25.469	33.722	.000
	Within Groups	89.123	118	.755		
	Total	114.592	119			
The job provide any opportunity for personal growth,	Between Groups	8.684	1	8.684	8.178	.005
	Within Groups	125.307	118	1.062		
	Total	133.992	119			
Job provides opportunity to use employee personal talents, education & training	Between Groups	7.930	1	7.930	6.392	.013
	Within Groups	146.395	118	1.241		
	Total	154.325	119			
Opportunity for promotion	Between Groups	13.109	1	13.109	7.408	.007
	Within Groups	208.816	118	1.770		
	Total	221.925	119			
Job leads to wide recognition of my achievements.	Between Groups	4.072	1	4.072	5.554	.020
	Within Groups	86.519	118	.733		
	Total	90.592	119			

(Data Compiled by using SPSS)

Table 5 shows the ANOVA between employee gender and satisfaction with the pay, the job provide any opportunity for personal growth, job provides opportunity to use employee personal talents, education & training, Opportunity for promotion and Job leads to wide recognition of my achievements. Degrees of freedom between-groups is 1, degrees of freedom within groups is 118, F ratio from the F column is 33.722, 8.178, 6.392, 7.408 and 5.554 respectively, the value in the Sig. column (the p value) is 0.000, 0.005, 0.013, 0.007 and 0.020 for all the variables respectively.



In these above cases, the p value is 0.000, 0.005, 0.013, 0.007 and 0.020 for all the variables respectively which are lesser than the α level (.05), so we can reject null hypothesis and say that, there is significance relationship between the employee gender and satisfaction with the pay, the job provide any opportunity for personal growth, job provides opportunity to use employee personal talents, education & training, Opportunity for promotion and Job leads to wide recognition of my achievements.

Hypothesis – 4

H₀: Majority of the employees are not aware on job enrichment practices at HDFC standard life Insurance.

H₁: Majority of the employees are aware on job enrichment practices at HDFC standard life Insurance.

Table 6: Departments and Awareness about job enrichment practices

Particulars			Awareness about job enrichment practices				Total	
			Not aware	Neither aware nor not aware	Aware	Highly aware		
Department	CD Team	Count	5	22	15	2	44	
		% of Total	4.2%	18.3%	12.5%	1.7%	36.7%	
	Sales team	Count	7	7	7	20	41	
		% of Total	5.8%	5.8%	5.8%	16.7%	34.2%	
	Direct Sales team	Count	1	5	3	6	15	
		% of Total	0.8%	4.2%	2.5%	5.0%	12.5%	
	Operations	Count	3	4	2	11	20	
		% of Total	2.5%	3.3%	1.7%	9.2%	16.7%	
	Total		Count	16	38	27	39	120
			% of Total	13.3%	31.7%	22.5%	32.5%	100.0%

(Data Compiled from the primary questionnaire by using SPSS)

Table 7: Chi-Square Tests

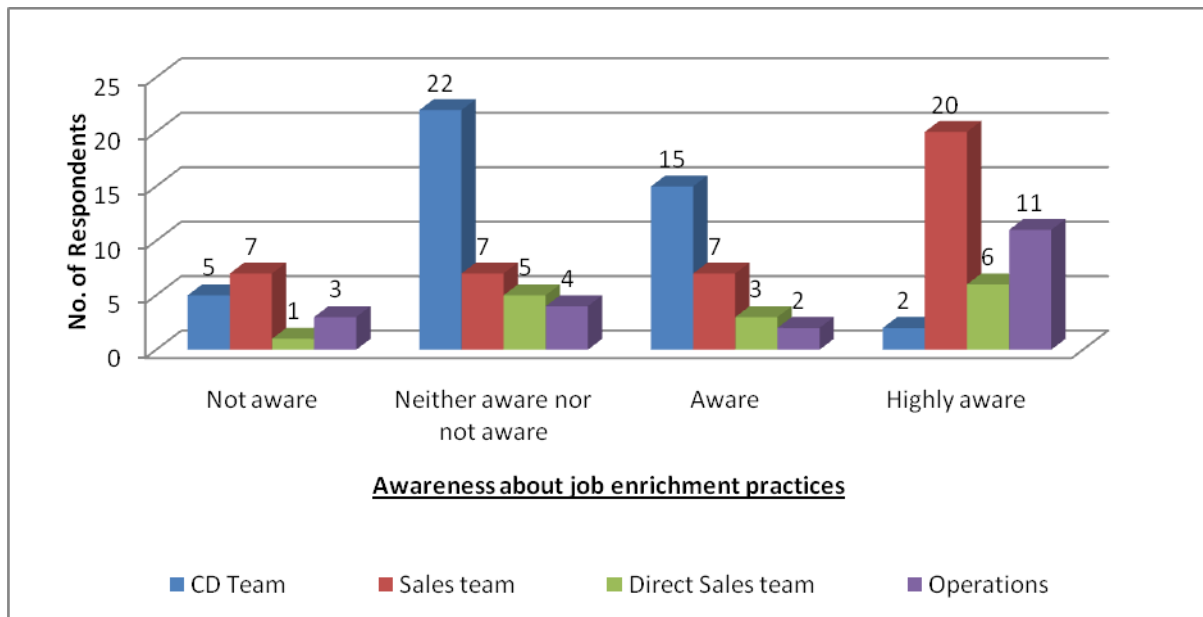
	Value	df	Asymp. Sig. (2-sided)
Pearson Chi-Square	31.293 ^a	9	.000
Likelihood Ratio	36.561	9	.000
Linear-by-Linear Association	7.426	1	.006
N of Valid Cases	120		

a. 6 cells (37.5%) have expected count less than 5. The minimum expected count is 2.00.

(Data Compiled by using SPSS)



Graph 1: Departments and Awareness about job enrichment practices



(Graph Compiled by using Ms-Excel)

From the table 6 showed the classification based on departments and awareness about job enrichment practices. It can be identify that, based on departments majority of respondents fall under CD team is 44 (36.7%) followed by sales team is 41 (34.2%) and the lowest level of respondents fall under direct sales team category is 15 (12.5%). Based on awareness about job enrichment practices majority fall under highly aware 39 (32.5%) followed by neither aware nor not aware 38 (31.7%) followed by aware 27 (22.5%) and the lowest level of respondents fall under not aware category is 16 (13.3%). It can be inferred that majority of respondents falling under the CD team are aware and neither aware nor not aware category is 37 (30.8%) and sales & operation teams are aware about job enrichment practices are 31 (25.9%).

From the table 7 it can be identify that, the Pearson chi-square value is 31.293 and p-value is less than .05, ($p = 0.000$). So we can reject the null hypothesis, and say that, majority of the employees are aware on job enrichment practices at HDFC standard life Insurance.

Hypothesis – 5

H₀: Majority of the employees not are satisfied with the job enrichment practices at HDFC standard life Insurance.

H₁: Majority of the employees are satisfied with the job enrichment practices at HDFC standard life Insurance.



Table 8: Departments and Satisfaction level about job enrichment practices

Particulars			Satisfaction level about job enrichment practices				Total
			Dissatisfied	Neither satisfied nor dissatisfied	Satisfied	Highly satisfied	
Department	CD Team	Count	6	12	20	6	44
		% of Total	5.0%	10.0%	16.7%	5.0%	36.7%
	Sales team	Count	6	5	10	20	41
		% of Total	5.0%	4.2%	8.3%	16.7%	34.2%
	Direct Sales team	Count	2	4	3	6	15
		% of Total	1.7%	3.3%	2.5%	5.0%	12.5%
	Operations	Count	1	5	4	10	20
		% of Total	0.8%	4.2%	3.3%	8.3%	16.7%
Total	Count	15	26	37	42	120	
	% of Total	12.5%	21.7%	30.8%	35.0%	100.0%	

(Data Compiled from the primary questionnaire by using SPSS)

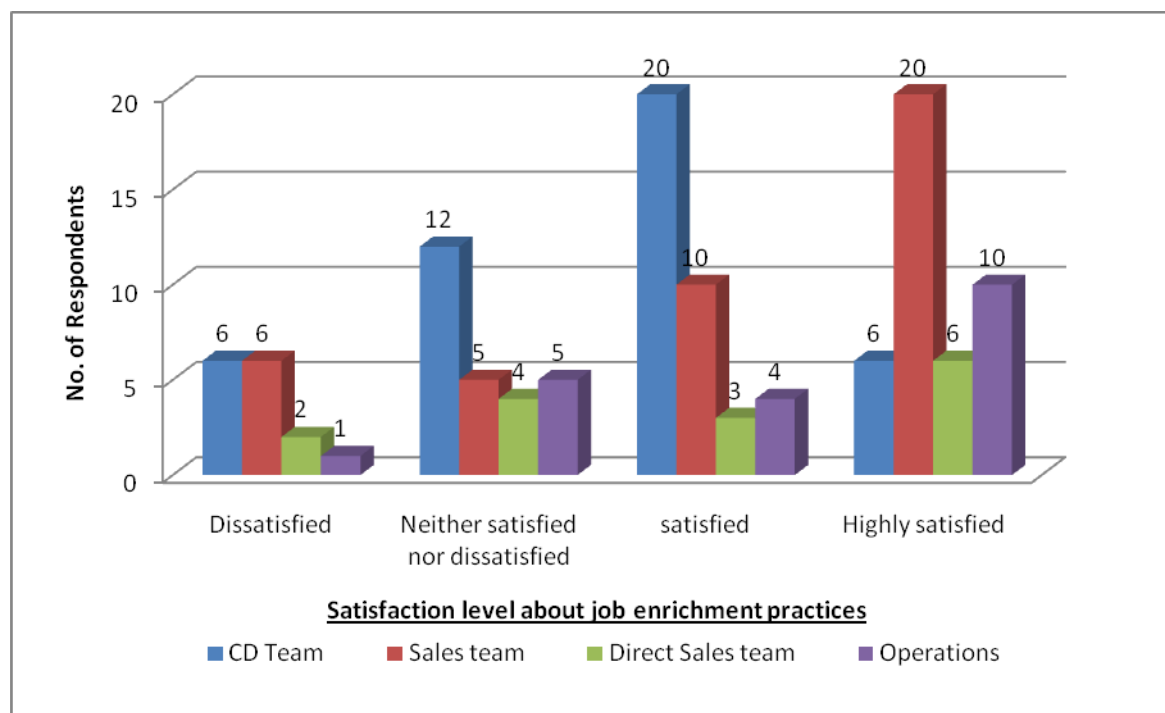
Table 9: Chi-Square Tests

	Value	df	Asymp. Sig. (2-sided)
Pearson Chi-Square	18.005 ^a	9	.035
Likelihood Ratio	19.709	9	.020
Linear-by-Linear Association	3.700	1	.054
N of Valid Cases	120		

a. 5 cells (31.3%) have expected count less than 5. The minimum expected count is 1.88.

(Data Compiled by using SPSS)

Graph 2: Departments and Satisfaction level about job enrichment practices



(Graph Compiled by using Ms-Excel)



From the table 7 showed the classification based on departments and satisfaction level about the job enrichment practices. It can be identify that, based on departments majority of respondents fall under CD team is 44 (36.7%) followed by sales team is 41 (34.2%) and the lowest level of respondents fall under direct sales team category is 15 (12.5%). Based on satisfaction level about the job enrichment practices majority fall under satisfied highly category is 42 (35.0%) followed by satisfied is 37 (30.8%) followed by neither satisfied nor dissatisfied is 26 (21.7%) and the lowest level of respondents fall under dissatisfied category is 15 (12.5%). It can be inferred that majority of respondents falling under the CD & sales teams are satisfied is 30 (25.0%) and sales & operation teams are highly satisfied is 30 (25.0%) about job enrichment practices.

From the table 8 it can be identify that, the Pearson chi-square value is 18.005 and p-value is lesser than .05, ($p = 0.035$). So we can reject the null hypothesis, and say that, majority of the employees are satisfied with the job enrichment practices at HDFC standard life Insurance.

10.FINDINGS:

- There is significance relationship between the employee experience and Job that provides many feature additional to pay such as pension, top ups & extra holidays, opportunity for topping up the salary such as bonuses, the job carried out in physically comfortable conditions, job provide opportunity to compete with others and Job that allows employees to work autonomously without much supervision.
- There is significance relationship between the employee gender and satisfaction with the pay, the job provide any opportunity for personal growth, job provides opportunity to use employee personal talents, education & training, Opportunity for promotion and Job leads to wide recognition of my achievements.
- Majority of the employees are aware on job enrichment practices at HDFC standard life Insurance.
- Majority of the employees are satisfied with the job enrichment practices at HDFC standard life.

11.SUGGESTIONS:

1. Increase in job enrichment activities which ultimately lead to employee job satisfaction.



2. Even though the company is satisfying employees with their job enrichment practices but still they need to provide an opportunity for personal growth by enhancing personal talents of an individual.
3. The organization need to adapt certain job rotation strategies where employees will not get bored of their jobs and tasks.
4. Provide adequate recognition, appreciation to motivate employees.
5. Give more authority and freedom to employees.

12.CONCLUSION:

From the above study we can conclude that the job enrichment helps in increasing motivation and reducing turnover but does not help much to reduce absenteeism. All these effects together help organization to increase job satisfaction of an employee. In today's fast changing environment employees are facing demands from various sources aren't satisfied with the repetitive jobs and tasks. Hence forth organization can adapt job enrichment strategy which ultimately motivates employees by giving them the opportunity to use the range of their abilities.

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