

**SPIRITUALITY AT WORKPLACE AND ITS RELATIONSHIP WITH
JOB SATISFACTION-**

A STUDY ON PUBLIC AND PRIVATE INSURANCE SECTOR IN PUNJAB

Ph.D. THESIS

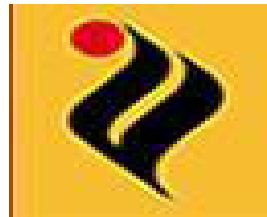
Submitted in partial fulfilment of the
Requirement for the award of the degree

of

DOCTOR OF PHILOSOPHY

In

MANAGEMENT STUDIES



-By-

Manu Gupta
(Regd. No. 901013003)

Under the supervision of

Dr. Mandeep Singh
Associate Professor
Electrical & Instrumentation
Engineering Department
Thapar University, Patiala- 147004

Dr. Vinod Kumar
Head
PG Department of Economics
DAV College, Chandigarh-160011

**L M THAPAR SCHOOL OF MANAGEMENT
THAPAR UNIVERSITY
PATIALA (PUNJAB) INDIA
2015**



THAPAR UNIVERSITY PATIALA

CANDIDATE'S DECLARATION

I hereby certify that the work presented in this thesis entitled **SPIRITUALITY AT WORKPLACE AND ITS RELATIONSHIP WITH JOB SATISFACTION—A STUDY ON THE PUBLIC AND PRIVATE INSURANCE SECTOR IN PUNJAB** in partial fulfilment of the requirement for the award of the Degree of Doctor of Philosophy and submitted in the L. M. Thapar School of Management, Thapar University, Patiala is an authentic record of my own work carried out during the period from August 2010 to September 2015 under the supervision of Dr. Mandeep Singh, Associate Professor, Electrical and Instrumentation Engineering Department, Thapar University, Patiala and Dr. Vinod Kumar, Head, Post Graduate Department of Economics, DAV College, Sector-10, Chandigarh.

The matter presented in this thesis has not been submitted by me for the award of any other degree of this or any other Institute.

Manu Gupta
(MANU GUPTA)

This is to certify that the above statement made by the candidate is correct to the best of our knowledge.

Handwritten signature of Dr. Mandeep Singh in blue ink.

(Dr. Mandeep Singh)

Supervisor

Handwritten signature of Dr. Vinod Kumar in blue ink.

(Dr. Vinod Kumar)

Supervisor

ACKNOWLEDGEMENTS

This thesis is the end of my journey to obtaining my PhD. This journey has not taken place in a vacuum; I was kept on track thanks to the support and encouragement of numerous people. Now, at the end of my journey, I would like to thank all those people who supported me and made this thesis an unforgettable experience.

To begin with, I feel great pleasure in offering gratitude from the core of my heart to **Dr. Mandeep Singh** for taking me on as a student at a critical stage of my PhD. He gave constant encouragement and support in various ways. His research acumen has made him a continuous source of ideas which inspired and enriched my growth as a student and researcher. I am indebted to him for his faith in me and his ability to point me in the right direction whenever I needed it most.

I am also extremely indebted to **Dr. Vinod Kumar** for giving me the opportunity to carry out my research under his experienced guidance, and for his constant support and encouragement despite his busy schedule and many responsibilities. Without his cooperation and guidance, it would have been impossible for me to carry out this work.

My sincere thanks to Dr. P. K. Nair, director of the L. M. Thapar School of Management, for his continuous support and motivation.

I thank my doctoral committee members, Dr. Maninder Singh and Dr. Piyush Verma, for their 'outsider' perspectives on my work.

I want to especially thank Dr. Rudra Rameshwar, a member of my doctoral committee, for helping and guiding me in finalizing my thesis.

I send my regards and respect to my mother, Smt Lalita Gupta, who always inspired and motivated me to seek out new and challenging things in life.

Above all, my heartfelt thanks to my husband, Gaurav Bansal, and my daughters, Charvi and Veronica. They have given me more than I can say. Their endless love and priceless, perpetual, indispensable support have made all this possible.

Manu Gupta
(MANU GUPTA)

ABSTRACT

The importance of spirituality in the workplace is gaining recognition among researchers, academics, and business professionals. The Indian insurance sector is highly competitive and, as a result, stressful. Encouraging spirituality at workplace may help employees cope with the stress. In this light, this study framed four objectives to explore the relationship between spirituality at workplace and job satisfaction in public and private insurance companies in Punjab, India. This study also determined whether a significant difference exists between spirituality at workplace and job satisfaction among the employees of public and private insurance companies in India. During the research, some new factors affecting spirituality at workplace and job satisfaction were identified.

Spirituality at workplace (the independent variable) was measured using four existing dimensions: meaningful work, sense of community, organizational values, and compassion (Ashmos and Duchon, 2000; Kinjerski and Skrypnek, 2006; Petchsawang and Duchon, 2009). In addition, three newly identified dimensions were used: work commitment, trust, and unbiased behaviour.

Job satisfaction (the dependent variable) was measured using a short version of the Minnesota Satisfaction Questionnaire (Weiss et al., 1967), which covers aspects like the work itself, supervisors, job security, company policies, growth of salary, working conditions, autonomy, and opportunities for growth. In addition to this, two new dimensions were also identified: working hours and customer loyalty.

The results revealed a significant positive relationship between spirituality at workplace and job satisfaction across the entire insurance sector (public and private). If both sectors were taken individually, then in the public sector there was a positive relationship

between all dimensions of spirituality at workplace and job satisfaction; but in the private sector, meaningful work and compassion had a negative relationship with job satisfaction, while all the rest of the dimensions had a positive relationship with job satisfaction. There was a significant difference between public and private insurance companies for spirituality at workplace and job satisfaction. Employees of private insurance companies experienced more spirituality at workplace than those of public insurance companies, as the mean value for spirituality at workplace was higher for private companies. It was also found that employees of private insurance companies were more satisfied than employees of public insurance companies, as the mean value for job satisfaction was higher for private companies.

This study provides better understanding of spirituality at workplace and highlights its importance in the Indian insurance sector. Thus, insurance companies should engage in sustained efforts to increase spirituality at workplace and thereby enjoy such benefits as increased work commitment, better job performance, high job satisfaction, and reductions in absenteeism and employee turnover.

CONTENTS

CHAPTER NO.	TITLES	PAGE NO
	DECLARATION	i
	ACKNOWLEDGEMENTS	ii
	ABSTRACT	iii
	CONTENTS	v
	LIST OF FIGURES	vii
	LIST OF TABLES	xiii
	ABBREVIATIONS	xvi
1	Introduction	1
	1.1 Different Conceptual Frameworks	3
	1.1.1 Spirituality	3
	1.1.2 Spirituality at workplace	8
	1.1.3 Job Satisfaction	15
	1.2 Relationship between Spirituality at Workplace and Job Satisfaction	17
	1.3 General Scenario of the Insurance Industry	19
	1.3.1 Commencement of the Insurance Industry	19
	1.3.2 Genesis of the Insurance Industry in India	19
	1.3.3 Structure of the Indian Insurance Industry	27
	1.3.4 Policies and Regulations of the Indian Insurance Industry	27
	1.3.5 Insurance Regulatory Development Authority (IRDA)	29
2	Literature Review and Research Gaps	
	2.1 Introduction to the Concept of Spirituality at Workplace.	33
	2.2 Introduction to the Concept of Job Satisfaction	38

	2.3 Relationship between Spirituality at Workplace and Work Attitudes	41
3	Research Design and Data Collection 3.1 Objectives of the Study 3.2 Research Plan and Data Collection 3.3 Measurement Strategies 3.4 Hypotheses 3.5 Statistical Tools Used	65 65 68 76 78
4	Data Analysis and Findings 4.1 For the Total (Public and Private) Insurance Sector 4.2 For the Public Insurance Sector 4.3 For the Private Insurance Sector 4.4 Comparative Analysis of the Public and Private Insurance Sectors	81 96 111 125
5	Discussion and Policy Recommendations	127
6	Conclusion, Limitations, and Future Implications	133
	References List of Publications Appendix A: Total Variances Explained for Spirituality at Workplace (Pilot Survey) Appendix B: Rotated Component Matrix for Spirituality at Workplace (Pilot Survey) Appendix C: Total Variances Explained for Job Satisfaction (Pilot Survey) Appendix D: Rotated Component Matrix for Job Satisfaction (Pilot Survey) Appendix E: Questionnaire	

LIST OF FIGURES

S.No	Figure No.	Contents	Page No.
1	1.1	Registered Life Insurance Companies in India	23
2	1.2	Number of Life Insurance Offices in India	24
3	1.3	Market Share of Life Insurers (Total Premium in Percentage)	25
4	1.4	Paid-up Capital of Life Insurers (in Crores)	26
5	1.5	Structure of the Indian Insurance Industry	27
6	4.1.	Correlation between Dimensions of Spirituality at Workplace (WS) and Job Satisfaction (JS) for the Total (Public and Private) Insurance Sector	95
7	4.2	Correlation between Spirituality at Workplace (WS) and Job satisfaction (JS) for the Total (Public and Private) Insurance Sector	95
8	4.3	Correlation between Dimensions of Spirituality at Workplace (WS) and Job Satisfaction (JS) for the Public Insurance Sector	110
9	4.4	Correlation between Spirituality at Workplace (WS) and Job Satisfaction (JS) for the Public Insurance Sector	110
10	4.5	Correlation between Dimensions of Spirituality at Workplace (WS) and Job Satisfaction (JS) for the Private Insurance Sector	124
11	4.6	Correlation between Spirituality at Workplace (WS) and Job Satisfaction (JS) for the Private Insurance Sector	124

LIST OF TABLES

S.No.	Table No.	Contents	Page No.
1	1.1	The Difference between Spirituality and Religion	7
2	1.2	Common Dimensions of Spirituality at Workplace	11
3	1.3	Registered Life Insurance Companies in India	23
4	1.4	Number of Life Insurance Offices in India	24
5	1.5	Market Share of Life Insurers (Total Premium as a Percentage)	25
6	1.6	Paid-up Capital of Life Insurers (in Crores)	26
7	2.1	Summary of important work done by famous researchers in the field of Spirituality at Workplace	54
8	3.1	Five-Point Likert Scale Response Anchors	66
9	3.2	Demographics of the Study Sample	67
10	3.3	Total Variances Explained for Spirituality at Workplace (WS)	68
11	3.4	Rotated Component Matrix for Spirituality at Workplace (WS)	69
12	3.5	Total Variances Explained for Job Satisfaction (JS)	70
13	3.6	Rotated Component Matrix for Job Satisfaction (JS)	71
14	3.7	Descriptive Statistics and Reliability Values of Measures, Along with the Items Used in the Study	72
15	4.1	Correlation and Regression of Meaningful Work (MW) as the Independent Variable and Job Satisfaction (JS) as the Dependent Variable	82
16	4.2	ANOVA with MW as the Independent Variable and JS as the	82

		Dependent Variable	
17	4.3	Coefficients with MW as the Independent Variable and JS as the Dependent Variable	82
18	4.4	Correlation and Regression of Sense of Community (CW) as the Independent Variable and job satisfaction (JS) as the Dependent Variable	83
19	4.5	ANOVA with CW as the Independent Variable and JS as the Dependent Variable	84
20	4.6	Coefficients with CW as the Independent Variable and JS as the Dependent variable	84
21	4.7	Correlation and Regression of Organizational Values (OV) as the Independent Variable and Job Satisfaction (JS) as the Dependent Variable	85
22	4.8	ANOVA with OV as the Independent Variable and JS as the Dependent Variable	85
23	4.9	Coefficients with OV as the Independent Variable and JS as the Dependent Variable	86
24	4.10	Correlation and Regression of Compassion (CP) as the Independent Variable and JS as the Dependent Variable	87
25	4.11	ANOVA with CP as the Independent Variable and JS as the Dependent Variable	87
26	4.12	Coefficients with CP as the Independent Variable and JS as the Dependent Variable	87

27	4.13	Correlation and Regression of Work Commitment (WC) as the Independent Variable and JS as the Dependent Variable	88
28	4.14	ANOVA with WC as the Independent Variable and JS as the Dependent Variable	89
29	4.15	Coefficients with WC as the Independent Variable and JS as the Dependent Variable	89
30	4.16	Correlation and Regression of TR as the Independent Variable and JS as the Dependent Variable	90
31	4.17	ANOVA with TR as the Independent Variable and JS as the Dependent Variable	90
32	4.18	Coefficients with TR as the Independent Variable and JS as the Dependent Variable	91
33	4.19	Correlation and Regression of UB as the Independent Variable and JS as the Dependent Variable	92
34	4.20	ANOVA with UB as the Independent Variable and JS as the Dependent Variable	92
35	4.21	Coefficients with UB as the Independent Variable and JS as the Dependent Variable	92
36	4.22	Correlation and Regression of Spirituality at Workplace (WS) as the Independent Variable and JS as the Dependent Variable	93
37	4.23	ANOVA with WS as the Independent Variable and JS as the Dependent Variable	93
38	4.24	Coefficients with WS as the Independent Variable and JS as the Dependent Variable	94

		Dependent Variable	
39	4.25	Correlation and Regression of MW as the Independent Variable and JS as the Dependent Variable	96
40	4.26	ANOVA with MW as the Independent Variable and JS as the Dependent Variable	97
41	4.27	Coefficients with MW as the Independent Variable and JS as the Dependent Variable	97
42	4.28	Correlation and Regression of CW as the Independent Variable and JS as the Dependent Variable	98
43	4.29	ANOVA with CW as the Independent Variable and JS as the Dependent Variable	98
44	4.30	Coefficients with CW as the Independent Variable and JS as the Dependent Variable	99
45	4.31	Correlation and Regression of OV as the Independent Variable and JS as the Dependent Variable	100
46	4.32	ANOVA with OV as the Independent Variable and JS as the Dependent Variable	100
47	4.33	Coefficients with OV as the Independent Variable and JS as the Dependent Variable	100
48	4.34	Correlation and Regression of CP as the Independent Variable and JS as the Dependent Variable	101
49	4.35	ANOVA with CP as the Independent Variable and JS as the Dependent Variable	102

50	4.36	Coefficients with CP as the Independent Variable and JS as the Dependent Variable	102
51	4.37	Correlation and Regression of WC as the Independent Variable and JS as the Dependent Variable	103
52	4.38	ANOVA with WC as the Independent Variable and JS as the Dependent Variable	103
53	4.39	Coefficients with WC as the Independent Variable and JS as the Dependent Variable	104
54	4.40	Correlation and Regression of TR as the Independent Variable and JS as the Dependent Variable	105
55	4.41	ANOVA with TR as the Independent Variable and JS as the Dependent Variable	105
56	4.42	Coefficients with TR as the Independent Variable and JS as the Dependent Variable	105
57	4.43	Correlation and Regression of UB as the Independent Variable and JS as the Dependent Variable	106
58	4.44	ANOVA with UB as the Independent Variable and JS as the Dependent Variable	107
59	4.45	Coefficients with UB as the Independent Variable and JS as the Dependent Variable	107
60	4.46	Correlation and Regression with WS as the Independent Variable and JS as the Dependent Variable	108
61	4.47	ANOVA with WS as the Independent Variable and JS as the Dependent Variable	108

		Dependent Variable	
62	4.48	Coefficients with WS as the Independent Variable and JS as the Dependent Variable	109
63	4.49	Correlation and Regression of MW as the Independent Variable and JS as the Dependent Variable	111
64	4.50	ANOVA with MW as the Independent Variable and JS as the Dependent Variable	112
65	4.51	Coefficients with MW as the Independent Variable and JS as the Dependent Variable	112
66	4.52	Correlation and Regression of CW as the Independent Variable and JS as the Dependent Variable	113
67	4.53	ANOVA with CW as the Independent Variable and JS as the Dependent Variable	113
68	4.54	Coefficients with CW as the Independent Variable and JS as the Dependent Variable	114
69	4.55	Correlation and Regression of OV as the Independent Variable and JS as the Dependent Variable	115
70	4.56	ANOVA with OV as the Independent Variable and JS as the Dependent Variable	115
71	4.57	Coefficients with OV as the Independent Variable and JS as the Dependent Variable	115
72	4.58	Correlation and Regression of CP as the Independent Variable and JS as the Dependent Variable	116

73	4.59	ANOVA with CP as the Independent Variable and JS as the Dependent Variable	117
74	4.60	Coefficients with CP as the Independent Variable and JS as the Dependent Variable	117
75	4.61	Correlation and Regression of WC as the Independent Variable and JS as the Dependent Variable	118
76	4.62	ANOVA with WC as the Independent Variable and JS as the Dependent Variable	118
77	4.63	Coefficients with WC as the Independent Variable and JS as the Dependent Variable	119
78	4.64	Correlation and Regression of TR as the Independent Variable and JS as the Dependent Variable	120
79	4.65	ANOVA with TR as the Independent Variable and JS as the Dependent Variable	120
80	4.66	Coefficients with TR as the Independent Variable and JS as the Dependent Variable	120
81	4.67	Correlation and Regression of UB as the Independent Variable and JS as the Dependent Variable	121
82	4.68	ANOVA with UB as the Independent Variable and JS as the Dependent Variable	122
83	4.69	Coefficients with UB as the Independent Variable and JS as the Dependent Variable	122
84	4.70	Correlation and Regression of WS as the Independent Variable and	123

		JS as the Dependent Variable	
85	4.71	ANOVA with WS as the Independent Variable and JS as the Dependent Variable	123
86	4.72	Coefficients with WS as the Independent Variable and JS as the Dependent Variable	123
87	4.73	Comparative Analysis between Public and Private Insurance Sectors (WS)	125
88	4.74	Comparative Analysis between Public and Private Insurance Sectors (JS)	126

ABBREVIATIONS

S.No.	Abbreviations	Meaning
1	CL	Customer loyalty
2	CP	Compassion
3	CW	Sense of community
4	GIC	General Insurance Corporation
5	IRDA	Insurance Regulatory and Development Authority
6	JS	Job satisfaction
7	LIC	Life Insurance Corporation
8	MSQ	Minnesota Satisfaction Questionnaire
9	MW	Meaningful work
10	OV	Organizational values
11	TR	Trust
12	UB	Unbiased behaviour
13	WC	Work commitment
14	WH	Working hours
15	WS	Spirituality at workplace
16	ISAW	Individual spirituality at work

Chapter 1

Introduction

The insurance sector plays a vital role in a country's economic development. It acts as a mobilizer of savings, an advocate of investment activities, a stabilizer of the financial market, and a risk manager. Insurance is one of the booming sectors in the Indian economy, presently growing at a rate of 30-40% annually. This sector is entirely people oriented, and its manpower is responsible for promoting the company philosophy of providing quality advice to customers and selling a company's products. Thus, organizational success depends on the effectiveness of the manpower, which consecutively depends largely on employee job satisfaction (JS). JS depends on different factors (the work itself, compensation, growth prospects, supervision, and co-workers). Gratification of the work is most strongly associated factor with a high level of JS. Interesting jobs that provide training, variety, independence, and control satisfy most employees.

With liberalization and globalization, new foreign companies are entering the Indian market, resulting in an increase in competition. To endure in this highly competitive environment, every company needs to achieve high profits and a large market share, and this is possible with the proper identification of customer needs and the development of strategies to fulfil them (Debasish and Sarma, 2014). Because of this pressure, companies are setting very high and impractical targets for their employees, and in order to achieve these targets, employees are forced to work overtime. With such long WH and heavy workloads, employees feels anxiety and stress, which result in their poor work performance, poor family and social relations, poor health, and greater employee dissatisfaction (Dhaliwal, 2012). All of these factors ultimately reduce employee JS and increase absenteeism and turnover rates; this

situation constitutes a major problem for society. Fortunately, spirituality can play a major role in helping employees overcome such problems because of its focus on being positive towards both the self and others.

Organizations understand that rewards given to employees do not enable the accurate gauging of the level of employee satisfaction; employees expect rewards that go beyond simple material objects. In view of these circumstances, every person's life has two major parts – an inner life and an outer life; if the inner life is satisfied, only then a person can experience a momentous, creative, and contented outer life (Fox, 1994). For the nourishment of the inner life, employees search for a spiritual environment at work where they can find meaning in their work, can be part of a community, can have compassion (CP) towards others, and can have mystical experiences.

The growing interest in spirituality at workplace (WS) can be traced using bookstores and virtual bookstores. If we search for WS on Google, the results yield around 2990 books, on Amazon.com it results around 3140 books on this topic. Some of the best-selling books are: *A Spiritual Audit of Corporate America* (Mitroff and Denton, 1999b), *Spirit at Work* (Conger, 1994), *Preservation of the Soul in Corporate America* (Whyte, 1994), and *The Soul of a Business: Managing for Profit and the Common Good* (Chappell, 1993).

Finally, the growing interest in spirituality in the corporate world can be traced to a growing number of large corporations, such as Boeing, Sears, Intel, IBM, Microsoft, Reliance, and Coca-Cola, who are practicing spirituality in their workplaces by forming voluntary prayer and interfaith dialog groups, having 'high power lunches', hosting spiritual lecture sessions, and providing meditation and yoga classes for employees. A spiritual workplace is created when companies offer just and fair practices like respect for cultural

diversity, respect for employees' personal values, employee development programs, employee participation in decision making, impartial behaviour from senior employees, and healthy employer-employee relations. Several studies have shown that in a workplace where spirituality is appreciated, employees are not merely satisfied but are also more consistent, more dedicated, and more creative. These studies also shows less rate of employee turnover and absenteeism compared to a workplace where spirituality is not appreciated (Chawla and Guda, 2010; Komla and Ganesh, 2007; Pawar, 2009).

1.1 Different Conceptual Frameworks

1.1.1 Spirituality

Spirituality is a unique topic to explore in the management context, with very limited literature to draw on. Spiritual knowledge connects people to their inner selves. It shows them something which they may not have ever imagined; something that can be explored. A great and heavenly light is thought to exist inside everybody. People thinks that they are limited to their physical body and state of affairs, but spirituality tells them 'there is more than this'. Spirituality is about being positive towards the self and other living beings.

As Laabs, (1995) viewed spirituality as capturing an angel – it's slight and beautiful, but perplexing'. The word 'spirituality' is originated from the Latin word *spiritus*, or *spiritualis*, meaning air or wind for breathing.

Researchers have outlined many different views on spirituality. Generally, spirituality can be defined by a single word, which is 'God'. Heschel, (1955) views spirituality as the hunt for an eventual being. Allport, (1950) expands on this, positing that spirituality does not just involve the search for an apparent ultimate being, but also a faith about the permanence of human existence. Similarly,

The National Institute of Healthcare Research in the United States defines spirituality in its major report on spirituality and health as that feeling, beliefs and knowledge, which one gains, while searching for the sacred. A detailed view of spirituality, as presented by Kumar and Neck, (2002) shows three view of spirituality, namely: the intrinsic-origin, the religious, and the existential view. Intrinsic-origin view states spirituality is an internal feeling of an individual. Guillory, (2000) is of the same view; he defines spirituality as ‘internal consciousness’ means spirituality comes from an individual’s inner self irrespective of his or her planned beliefs and values. The religious view of spirituality is related to a specific religion. Most appropriate view in context of WS is the existential view because it relates to searching for meaning in the work being done in the workplace.

In another way, spirituality means a sense of purpose in life; for example, a doctor’s sense of purpose comes from having the ability to save lives, while a judge’s comes from punishing the guilty and sparing the innocent. In the same way, Bregman and Thierman, (1995) define spirituality as living with a meaning in the presence of an eventual being.

Spirituality is an attitude towards the world not defined by a religion. Spiritual people believe that human beings possess a soul and live in a body. In this view, we were created in God’s image. Thus, spirituality focuses on our spiritual selves, as the belief is that this is all we will take with us when we leave this life for eternity. Spiritual people believe we all live forever, it is just a question of where and with whom. Mitroff and Denton, (1999) define spirituality as ‘the sense of being related with oneself, with others and with a higher being’. From the above-mentioned definitions of spirituality, the following characteristics can be determined:

- Spirituality is extremely individual and very much personal.
- It involves a faith that there is a superlative power.
- Everything is an expression of oneness.
- Spirituality involves understanding ‘interconnectedness’.
- It is the belief that there is more goodness than evil in the world.
- Spirituality is linked with caring, hope, kindness, love, and optimism.
- Spirituality helps people deal with the human side of organizations – something that has been neglected for a long time.

Difference between Spirituality and Religion

Spirituality has mainly been studied within disciplines like sociology, theology, and psychology. Various researchers have come to regard spirituality as part of religion. Some researchers state that there exists two views regarding spirituality and religion (Bell and Taylor, 2001; McClain et al., 2003; Newman, 1993). The first perspective views spirituality and religion as the same, while the second view sees them as different and worthy of being studied separately. As Galen and West, (1995) noted that It is not about bringing religion into the office or requiring that employees chant mantras at their workstations. Rather, spirituality at workplace is an attempt to create a sense of meaning and purpose at work and a connection between the company and its people. Karakas, (2010) differentiated spirituality from religion. According to him spirituality is not about following the customs and tradition of a particular religion; rather it is a personal and comprehensive human feeling.

The construct of spirituality is much broader than religion, and even if a person is not religious, developing a value system in oneself can make one spiritual. Mitroff and Denton,

(1999b) found that as compared to religion, spirituality is highly individual and intensely personal. The following are some common attributes of spirituality:

- Spirituality is general and eternal.
- Spirituality is informal, unstructured, and unorganized.
- Spirituality is very comprehensive, embracing everyone.
- Spirituality is a feeling which connects everything.
- Spirituality represents the eventual end of the self.
- Spirituality provides meaning and purpose in life.
- Spirituality is the holiness of everything, the ordinariness of everyday life.
- Spirituality provides inner harmony and calm.
- Spirituality is an endless source of faith and willpower.

Religion presents absolute realities in life, forming the basis of the societies in which we live. In contrast, spirituality upholds the values of societies. Some believe that without spirituality the physical world could not be continued for long, while in the lack of religion society could continue to exist on its own. Both spirituality and religion aspire to move an individual towards the crucial goal of life. A religion does this by spoon-feeding the individual and religion by giving the person a set of guiding principle to follow. Often, religious beliefs instil a fear of God and make people do things without inquiring them. Spirituality is worship of the self, as the belief is that God resides in you and nowhere else.

Every religion tries to bring harmony to the world, but they want to do this through their own path. The more they persist their way is the best way, the more contradictions they generate. There are various views on religion and spirituality, which are summarized in Table

1.1

Table 1.1: The Difference between Spirituality and Religion*

Spirituality	Religion	Sources
An internal desire of a human being for finding meaning and community.	A structured belief organism.	Duchon and Plowman, (2005)
Extremely suitable subject to be discussed at the workplace.	Extremely improper subject to be discussed at the workplace.	Mitroff and Denton, (1999)
It is a Broader concept that includes represents values, beliefs and morals.	Narrower concept that includes set beliefs, doctrine, and principles.	Fry, (2003)
Spirituality releases one eternally from the cycle of birth and death.	Religion provides relief in day-to-day life.	Workplacespirituality.com (n.d.)
Supported by very strong hypothetical and empirical evidence that connects spirituality and ethics.	Not supported by clear evidence that connects religion and ethics.	Giacalone and Jurkiewicz, (2003)
look inside an individual.	Generally looks outside an individual.	(Klenke, 2003; Marques et al. 2005)
Spirituality is an undefined path of discovering a human being's true self, leading him/her to the soul (God).	Religious teachings keep a person in a 'small box' and do not allow him/her to expand.	Workplacespirituality.com

**Source: Developed by the author on the basis of the published literature.*

Mitroff and Denton, (1999a) mention that compared to spirituality, religion is viewed as prejudiced and disruptive. Similarly, according to Cash et al. (2000), spirituality can be viewed as a workplace practice. Laabs, (1995) stated that WS does not about mean religion or converting/remaking individuals. It is also not about insisting people follow a particular belief, thought, or religious system. Actually, it's about making people aware that all human beings are spiritual, searching for divine power.

Therefore, spirituality is seen by some as better, because it does not have the drawbacks of religious teaching. Spirituality is a path that takes a person on an inward journey. Through this inward journey the person searches deep within his/her soul, travelling a path that will eventually lead him/her to 'God'. It brings peace to the person and to the world.

1.1.2 Spirituality at Workplace

Genesis of Spirituality at workplace

Credit for the emergence of this new concept of spirituality at workplace goes to Greenleaf, (1991), whose essay 'The Servant as Leader' became extremely popular in the corporate world, was lauded by many prominent business leaders, and has now been included in many management books and magazines. During the 1990s, he contributed two books on WS: *Small Decencies: Reflection and Meditation on Being Human at Work* and *The Common Table: Reflection and Meditations on Community and Spirituality in the Workplace*.

The movement, which was started in the U.S., has now become so popular globally. Now there are various organizations working on WS. A special interest group was formed by the Academy of Management in the late 1990s. This group comprises of worldwide management professors who are doing research on WS and religion. This was a very important step taken by the Academy of Management for legitimizing WS as a new field of study.

In June 1995, an article published in *Business Week*, 'Companies hit the road less travelled', enhanced the concept of WS. In November 1999, *Business Week* reported on the increasing awareness of spirituality since five years ago; at that time, only one conference on the WS could be identified; now there are hundreds. In June 2000, vice chancellor of the

University of Massachusetts organized a conference on WS in education and business sector, which extended this concept even more. that bringing spirituality to the workplace violates the old idea that faith and fortune do not mix.

In India, WS is motivated by one of India's spiritual movements, the Art of Living Foundation, headed by the telegenic guru Sri Sri Ravi Shankar. The foundation's 'corporate executive program' is very helpful to senior management to cope with stress. It teaches the employees how to improve their breathing. Many companies which have participated in their corporate executive program have showed great improvement and there is a quick decline in their medical expenses. Many companies are adopting WS. Several big companies, including ONGC and SAMBA Bank of Saudi Arabia, have undergone this spiritual programme.

Various Definitions of Spirituality at Workplace

WS is based on the principles of the *Bhagavad Gita*:

- Why work? Why do people work? What is the purpose of doing something?
The *Bhagavad Gita* states '*Atmano Mokshaya Jagat Hittaya La*', which means people work for their own personal growth and for the welfare of the world.
- What is work?
 - (i) *Yagmayacharatah Karma* means work is to be done with the spirit of *yogna*.
Here *yogna* means teamwork and selflessness.
 - (ii) *Prasparam Bhavayantan* means work is to be done in the spirit of nurturing each other. This means there should be a win-win approach among employees.
- How to work.
Seva + Tyag means 'serve others'. Give your best for the good of others.
- Spirit at work.

Yogah Karmesh Kaushalam means there should be a spirit of dexterity and excellence in action.

- What resources are required to do the work?
 - (i) *Sukshma*, or subtle, intangible resources, are equally important as *Sthula*, or gross, concrete, objective, tangible resources.
 - (ii) *Karam Kshetra* is *Dharam Kshetra*, which implies that one should consider the workplace as sacred and keep it clean and bring in orderliness and cleanliness.

Though the importance of WS is increasing, it is still in the conceptual stage, which is the reason that a large number of definitions exist. In the current range of perspectives on WS, finding meaning as a source of nourishment for the inner self is common to all. Dehler and Welsh, (2003), for example, view WS as a search for MW, deeper inner knowledge, and the feeling of transcending to a higher level at the workplace. Tepper, (2003) describes WS as the degree to which an individual is stimulated to find meaning and reason of his or her subsistence.

A somewhat deeper common theme emerges in most work – the idea of community, particularly a sense of connection to others. According to Ashmos and Duchon, (2000) with the help of WS individuals can gratify their inner selves by doing MW with CW. Milliman et al. (2003) agree, defining a spiritual workplace as one where individuals experience MW with CW. However, they viewed the third element of spirituality should be organizational values (OV) not be inner life. Guillory, (2000), however, has similar views to Ashmos and Duchon, (2000) on inner life, arguing that WS is the field of internal awareness, where individuals express themselves as they work with a feeling of harmony, interconnectedness, and oneness. Elison, (1983) defines WS as the ability of a person to search for the purpose and meaning in

addition to one's self and the immediate. Mitroff and Denton, (1999) also describe WS as the essential feeling of being connected with one's self, others, and the whole cosmos. Marque, (2005) further defines WS as the feeling of community and trust (TR) among all the members of the organization, which ultimately leads to organizational excellence.

Petchsawang and Duchon (2009) viewed WS as experience a attentive inner awareness in search of MW, and enabling transcendence. According to Kinjerskin and Skrypnek (2006) WS involves MW, CW, spiritual association and experiences in the workplace. In the views of Cavanagh (1999), WS is a desire to find a definitive purpose and meaning in life and live accordingly.

From the above definitions, various common dimensions of WS have emerged. These are summarized in Table 1.2.

Table 1.2: Common Dimensions of WS*

Author(s)	Dimensions of Spirituality at Workplace (WS)
Ashmos and Duchon (2000)	Inner life, MW, and CW.
Milliman et al. (2003)	MW, CW, and OV.
Dehler and Welsh (2003)	MW, deeper self-knowledge (inner life), and the feeling of transcendence to a higher level in the workplace.
Mitroff and Denton (1999)	A feeling of deep connection with one' self, others, and the whole world.
Marques et al. (2005)	Inner power, CW, and MW
Kinjerski and Skrypnek (2006)	MW, CW, and an inner life.

Pawar (2009)	Transcendence (inner life), MW, and CW.
Tonder (2009)	MW, inner life, CW, and OV and beliefs
Butts. D(1999)	OV. and spiritual psychologies (transcendence).
Petchsawang and Duchon (2009)	CP, a mindful inner consciousness (inner life), MW and transcendence.
Karakas (2010)	MW, CW and a spiritual self (inner life).
Helminiak (1987)	Self-transcendence and CW.
Elkins et al. (1988)	Self-transcendence, OV, CW, and connection to higher being.
McClain et al. (2003)	Meaning and purpose in life and OV.
Conger et al. (1994)	Connection to a higher being, self-transcendence, and OV.
Block (1993)	OV, connection to a higher being, and MW.
Kelly (1995)	Self-transcendence and CW.
Laabs (1995)	OV and connection to a higher being.
Miller and Martin (1988)	CW, self-transcendence, and connection to a higher being.
Booth (1984)	OV, CW, connection to higher being, and oneness.
Moberg (1984)	Meaning and purpose in life, CW, self-transcendence, and OV.
Legere (1984)	MW, CW, and self-transcendence.

**Source: Developed by the author on the basis of the published literature.*

Some of the common dimensions of WS that I have derived from the literature – inner life, meaningful work (MW), sense of community (CW), compassion (CP), organization values (OV) – are defined in detail below.

Inner life

An inner life gives the individual an opportunity to express his or her aspects. It argues that an individual's work should go beyond the notions of their intellectual and physical ability to perform tasks (Ashmos and Duchon, 2000). Similarly, in every human being there are two lives: an inner life and an outer life. If the inner life of a person is satisfied only then a person can experience a satisfied outer life (Fox, 1994). Conger (1994) views inner life as something that is in us. It is related with feelings, inner power, and also with our deepest selves

Meaningful Work (MW)

This dimension represents how an employee connects with their work, as each individual has his or her own internal motivation that provides better meaning to their lives as well as the lives of others (Ashmos and Duchon, 2000; Milliman et al., 2003). In another way, work becomes meaningful when it provides opportunities for creativity, which will ultimately lead to happiness in employees' lives. Less meaningful work can lead to a new phenomenon that has been called the 'quarter life crisis' (Robbins and Wilner, 2001). A quarter life crisis is caused by the burden of too many opportunities, decisions, and critical choices.

Sense of Community (CW)

Today, employees spend the greatest portion of their time at work, with little or no time left over for neighbours or friends. Thus, they need to have a CW in the workplace. Duchon and Plowman (2005) interpret CW as the feeling of working as part of a community, wherein employees can identify with others who are working for the same purpose.

Organizational values (OV)

OV consist of acceptable standards for individual behaviour within the organization. The importance of OV has increased because of changes in personal, organizational, and social

environments. Schwartz (1992) offers a definition of values, indicating that the term refers to desirable states, objects, goals, or behaviours, transcending specific situations and applied as normative standards to judge and to choose among alternative modes of behaviour. This definition indicates the importance of values to organizations. The organization constitutes an environment in which a person operates and where values are applied in order to guide behaviour.

Compassion (CP)

This is a feeling of deep sympathy and sorrow for others who are suffering, along with a strong desire to lessen their suffering. Delgado (2005) views CP as a desire for mutual care and support.

All these dimensions measure WS efficiently, but they lack some important points with regard to the insurance sector in India. In addition to the above-mentioned dimensions of WS, some more dimensions, such as trust (TR), work commitment (WC), and unbiased behaviour (UB), are required and may even be more important for employees in the insurance sector because of the high targets they have to meet. In this field, mutual TR is needed between the customer and the insurer. An extremely strong work ethic is necessary for achieving high targets, and UB is required to develop both TR and WC.

The *Bhagavad Gita* says that when a person works with a spirit of *yogna* (meaning trust, commitment, and impartiality or equality), his or her inner life is satisfied. In the insurance sector, the TR of policyholders and other stakeholders is a prerequisite for conducting business; thus, the first principle of the insurance industry is TR, because insurers sell conditional promises to pay, more often than not at a distant point in the future. TR is present if one party has confidence in the other party's trustworthiness, honesty, ability, and

goodwill. Blau (1964) and Rotter (1967) view TR as belief: the involved parties believe the words and promises they have made to one another and believe that mutual commitments will be fulfilled. WC is also needed to achieve the high targets involved in the insurance sector. This is defined as the proportional significance between work and one's self (Loscocco, 1989). It is extremely important for organizations to understand this factor because dedicated and committed employees provide their organizations various crucial competitive advantages which include reduced employee turnover and higher productivity (Vance, 2006). A spiritual person is always committed to their work without being interested in the rewards: the *Bhagavad Gita* speaks of work done for a person's own personal growth and for the welfare of the world. This idea is applicable because the insurance business is a social business. A fully devoted or committed employee practices impartial or unbiased behaviour that treats everyone as equal. The *Bhagavad Gita* also indicates that work should be done in a spirit of nurturing one another. Such an attitude will produce a win-win approach among employees, as TR between employee and customer can be achieved if the employee is unbiased towards every customer. Thus, this study takes the initiative to identify these subtle dimensions of WS.

1.1.3 Job- Satisfaction (JS)

JS is the most valued employee attitudes as it is the fact that the satisfaction of employees leads to their better performance. It is also true that employee satisfaction is a key factor in delivering customer satisfaction (Nedelea et al., 2008). Investigations into JS have shown that a lower level of JS leads to negative outcomes such as grievances, absenteeism, low morale, and high employee turnover (Gortner et al., 1987). JS increases the operating efficiency of employees, which in turn increases the value of the enterprise/firm (Bhatnagar et al., 2014).

There are various definitions of JS, but the most comprehensive was given by Locke (1976), he views JS as a satisfying or positive feeling about job. Andrisani (1978) described JS the appraisal of an employee's overall job or particular components or tasks related with the job. Spector (1997) views it as the degree to which people like or dislike their jobs. Fogarty (1994) views JS as the extent to which employees feel delight from their hard work. In the view of (Brooke et al. (1988) and Hirschfeld (2000)) JS reveals an individual's general feelings towards the job. Dalai Lama and Cutler (2003) define JS as a creative activity, the use of skills through interacting with and influencing our environment. Smith (1992) thinks of overall satisfaction as a person's attitude towards his/her job that depends on the various aspects. Strauss and Sayles (1980) describe JS as a match between the job characteristics and individual needs. They establish that JS has always been connected with motivation, as there are a great number of similarities between them. A properly motivated staff member will get satisfaction from his job. JS is concerned with feelings one has towards the job, motivation, or motivator. Cranny et al. (1992) see JS as an affective reaction to a job that results from the incumbent's comparison of actual outcomes with those that are desired. JS includes a variety of job characteristics: the work itself, compensation, growth opportunities, supervision, and co-workers. In addition to this, organizational justice is a very important factor which influences the JS of employees. Organizational justice is the belief by employees that they are being treated fairly (Choudhry et al., 2011).

Extensive research has established the relationship between JS and work attitudes: retention, attitudes towards work, and organizational commitment. There are fewer chances that satisfied workers will leave; rather they are more loyal to their organizations as compared

to discontented employees. Several studies have demonstrated that JS is a precursor to various aspects of organizational productivity.

1.2 Relationship between Spirituality at Workplace and Job Satisfaction

Employees' JS is the most important factor for the survival of any organization, but now unrest among employees is increasing due to increased WH, heavier workloads, and unfair salaries, all of which increase stress and tension among employees. To eliminate this unrest and create stability and harmony, there is a need for a spiritual connection that can enhance satisfaction among employees.

Although WS and employees' JS are independent aspects, a careful examination of the definitions and dimensions connected with them suggests that both these concepts are connected and similar in various aspects. WS and JS both mean a sense of wholeness. According to various authors (e.g. Ashmos and Duchon, 2000; Milliman et al., 2003), spirituality includes a sense of wholeness. Mitroff and Denton (1999) believe that spirituality includes a feeling of association with everything, including one's self, others, and the complete universe.

In the same way, employee JS involves the satisfaction of one's whole self, which includes the inner as well as the outer life. The inner life first needs to be satisfied (Fox, 1994), if satisfaction is to be achieved in the outer life. This inner life can be satisfied with the help of spirituality. Various studies have demonstrated the connection between WS and JS.

Milliman et al. (2003) conducted the first empirical study to find the relationship between WS and employee work attitudes. They conducted this study on a business school and found a positive relationship between WS and JS. Komala and Ganesh (2007), in their

study on health care professionals, and Pawar (2009), in a study of employees in various types of organizations, also found a positive relationship between WS and JS.

Similarly, Chawla and Guda (2010), in a study on sales professionals, found that WS positively affects the JS of employees. Altaf and Awan (2011) conducted an empirical study on the relationship between job overload and JS. In this study the moderating effect of WS was also analyzed. Whereas their results showed that there was no significant relationship between job overload and JS, but a significant positive relationship was found between WS and JS, indicating that spirituality moderates the effects of job overload on JS. The authors also suggested that applying some simple spiritual practices – like fair treatment of all employees, honesty, encouraging and motivating the employees, providing them with moral support, and taking care of their needs – can help them cope with work overload, stress, and tension. Employee performance will hence be improved, ultimately leading to organizational success.

Many of the studies mentioned, as well as those of Lazar (2010) and Noor and Arif (2011), focused on healthcare or sales professionals. I found only one study, Rastgar et al. (2012), which looked at insurance sector employees while investigating the relationships among WS, organizational citizenship behaviour, and job performance in Iran. The results revealed a positive relationship among WS, organizational citizenship behaviour, and job performance. Studies carried out on the insurance sector, however, are rare, so this study makes an important contribution to the literature.

1.3 General Scenario of the Insurance Industry

1.3.1 Commencement of the Insurance Industry

Insurance becomes necessary with the development of human society. There exist two types of economy: money and non-money economy. Money economy includes market, money, and financial instrument. In non-money or natural economy, there is no market, money, or financial instruments. This second type of economy is very unique and ancient. In this economy, people help others in need. If any person does not help, he will not receive any help from others in turn. In the money economy, it was the Chinese and Babylonian traders who started insurance as far back as the second and third millennia BC respectively by employing the early method of shifting or distributing risk. Achaemenid royals began the insurance of people and by registering the insuring process with the governmental notary office, they made this official. Health and life insurance was started by the Greeks and Romans in 600 AD. The type of insurance, which is present in today scenario, was a result of the Great Fire of London, in 1666. In the repercussion of this tragedy, Nicholas Barbon started insuring the buildings. England's first fire insurance company was started by him in 1680, to insure houses of brick and frame.

1.3.2 Genesis of the Insurance Industry in India

The Indian insurance sector is nearly 150 years old. It is divided into two parts: before independence and after independence.

The Insurance Industry in India before Independence

Indian insurance has an inherent history. Earlier writings Manusmrithi, Dharmasastra, and Arthasastra talk about insurance. According to these sources, insurance is pooling of resources to be re-used when some accident or disasters like fires, floods etc. Occurs.

With the formation of the Oriental Life Insurance Company in Calcutta, The life insurance business was started in the year 1818 in India. Over the time various other insurance companies followed suit – the Bombay Assurance Company in 1823, the Madras Equitable Life Insurance Society in 1829, and the Oriental Life Assurance Company in 1874. Though these companies operated in India, they were insuring the lives of Europeans who were living in India instead of Indians. Later on, some insurance companies started to insure the lives of physically disabled Indians. The first general insurance company owned and operated by the British was established in 1850. The first Indian general insurance company was started in 1907.

In India, there was no particular law for conducting the insurance business, though companies were under the Indian Companies Act (1866). With the start of ‘Swadeshi Movement’, in 1905, a dozens of life insurance companies were formed. In 1912, two legislations were passed: the Indian Life Assurance Companies Act and the Provident Fund Companies Act. These acts ignored general insurance businesses and restricted the activities of Indian insurers. Then the break out of World War I disturbed all law-making programmes. Later, Indians demanded independence from the British, resulting in the country being granted ‘home rule’ with the Government of India Act of 1935. However, supreme authority over the law was still held by the British. At this time, foreign insurance companies dominated India, doing roaring business.

Under the leadership of Sushil C. Sen, Indian government formed a review committee in 1937. With his hard work and effort, finally in 1938, the first comprehensive insurance act was passed. This act was for both life and general insurance companies. However, this act unfortunately lost its importance after nationalization.

The Insurance Industry in India after Independence but before Liberalization

After India became independent in 1947, the first Prime Minister of India Jawaharlal Nehru implemented the second five-year plan. The main objective of this plan was to bring important industries under direct government control (nationalization). A document by H. D. Malaviya gave four reasons to justify nationalization:

- He viewed insurance as a ‘cooperative enterprise’ under a communist form of government. Therefore, the government should control the insurance business on behalf of the ‘people’.
- He stated that Indian companies were very expensive. He showed that it cost Indian insurers 27%-28% of their premium income to insure their lives, whereas in the USA this figure was 16%-17%, and in the UK it was even lower at 13%-14%.
- In his view, private competition had not provided better services to the public
- He thought that amplified lapse ration of policies were leading to ‘national waste’.

The nationalization of life insurance business in India took place in 1956 with the establishment of the Life Insurance Act 1956. The Life Insurance Corporation (LIC) came into being on 19 January 1956. The government contributed Rs. 5 crores for this nationalization. The LIC enjoyed a monopoly until the late 90s, after which the insurance sector was opened to private companies too.

With the passing of General Insurance Business (Nationalization) Act, In 1972, the General Insurance Business was nationalized. A total of 107 insurers were merged and divided into four companies. The General Insurance Corporation of India (GIC) was established in 1971 and started its business in 1973. For proposing the recommendations, in 1993, a committee headed by chairmanship of R. N. Malhotra, former governor of the

Reserve Bank of India was set up. This committee in its report recommended opening the insurance industry to the private sector.

The Insurance Industry in India after both Independence and Liberalization

‘Liberalization’ means freeing the economy from the direct control of the government, and it is an essential tool of privatization. The justification of opening of the insurance industry to the private sector is that it will improve the functioning, achieve a larger mass and access of life insurance, and facilitates larger mobilization of long-term savings for economic growth. Since 1956, with the nationalization of the insurance industry, both LIC and GIC enjoyed the monopoly. Both LIC and GIC had done a good job by providing insurance coverage in all over India through their widespread network.

From 1991 onwards, Indian government brought different transformation in the financial sector. Thus, in 1993, to re-examine the present structure of the insurance sector, the government set up a committee headed by R. N. Malhotra. The Committee provided two key recommendations – the privatization of life and general insurance sector, and the establishment of an Insurance Regulatory Authority.

Thus, in 1999, the Indian insurance industry was opened up to private insurers with the enforcement and establishment of the Insurance Regulatory and Development Authority (IRDA). With an invitation for applications for registrations, In August 2000 IRDA opened up the market. Share of overseas companies was limited to 26%.

With liberalization and the entry of private companies, the Indian insurance sector underwent significant changes. Private insurance companies attained 13% of the life insurance and 14% of the non-life insurance market in a very short span of time. In the post-liberalization era in India, there has been exceptional growth in the insurance sector.

Currently, there are 24 general insurance companies and 23 life insurance companies functioning in India. The growth of the Indian insurance industry can be traced through Tables 1.3, 1.4, 1.5, and 1.6, and Figures 1.1, 1.2, 1.3, and 1.4.

Table 1.3: Registered Life Insurance Companies in India*

Insurers	2004 -05	2005 -06	2006 - 07	2007 -08	2008 -09	2009 -10	2010 -11	2011 -12	2012 -13	2013 -14
Public	1	1	1	1	1	1	1	1	1	1
Private	13	15	16	20	21	22	23	23	23	23
Total	14	16	17	21	22	23	24	24	24	24

*Source: Developed by the author on the basis of the published literature.

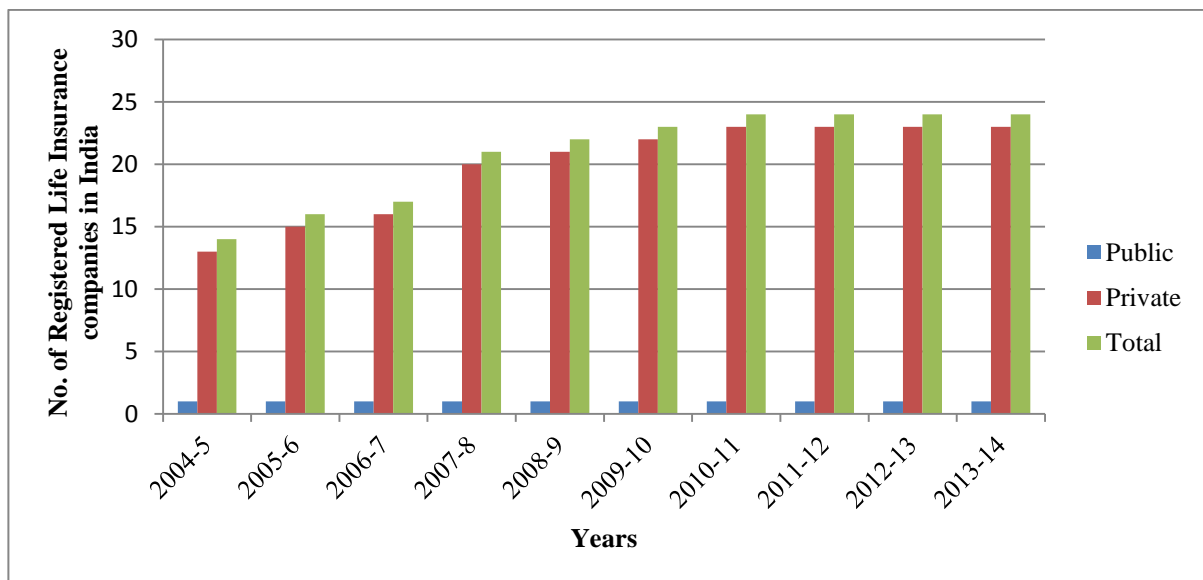


Figure 1.1: Registered Life Insurance Companies in India

Table 1.3 and Figure 1.1 show the registered life insurance companies in India from 2004-14. They show that until now there was only one life insurance company in the public

sector, and the number of companies in the private sector was 13 in 2004-5; this has increased every year up to present, where the number is 24.

Table 1.4: Number of Life Insurance Offices in India*

Insurer	2001-02	2002-03	2003-04	2004-05	2005-06	2006-07	2007-08	2008-09	2009-10	2010-11	2011-12	2012-13	2013-14
Public	2186	2190	2191	2196	2197	2220	2301	2522	3030	3250	3371	3455	3526
Private	13	116	254	416	804	1645	3072	6391	8785	8768	8175	7712	6759
Total	2199	2306	2445	2612	3001	3865	5373	8913	11815	12018	11546	11167	10285

*Source: Developed by the author on the basis of the published literature.

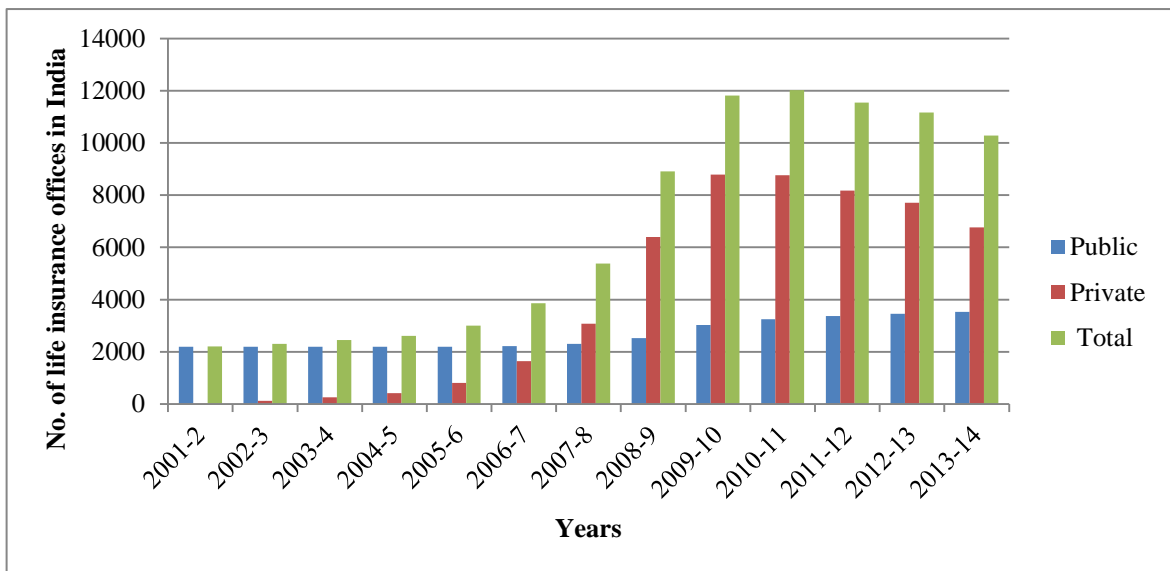


Figure 1.2: Number of Life Insurance Offices in India

Table 1.4 and Figure 1.2 present the number of life insurance offices in India. In 2001, the number of life insurance offices in the public sector was 2,186, and in the private sector there were 13. Due to liberalization, new insurance companies entered the private

sector and now there are 6,759 offices in the private sector in India, whereas the number of life insurance offices in the public sector increased to 3,526.

Table 1.5: Market Share of Life Insurers (Total Premiums as a Percentage)*

Insurers	2003-04	2004-05	2005-06	2006-07	2007-08	2008-09	2009-10	2010-11	2011-12	2012-13	2013-14
Public	95.32	90.67	85.75	81.92	74.39	70.92	70.10	69.78	70.68	72.70	75.39
Private	4.68	9.33	14.25	18.08	25.61	29.08	29.90	30.22	29.32	27.30	24.61
Total	100	100	100	100	100	100	100	100	100	100	100

*Source: Developed by the author on the basis of the published literature.

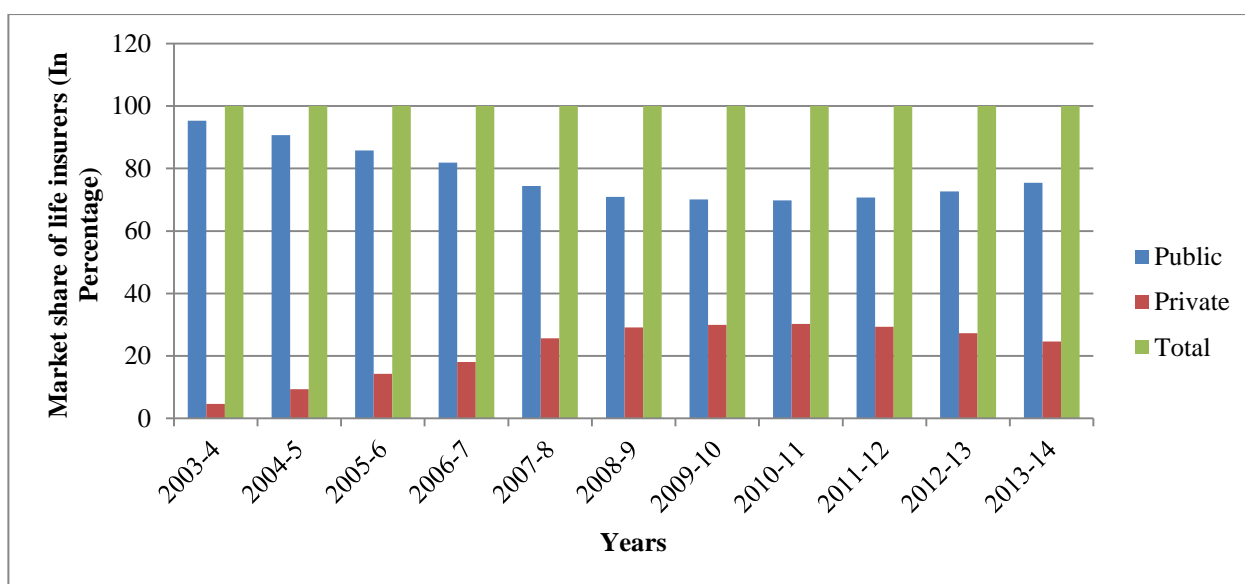


Figure 1.3: Market Share of Life Insurers (Total Premiums as a Percentage)

Table 1.5 and Figure 1.3 depict the market shares captured by both public and private sector insurance companies. From 2003-4, there were very few private insurance companies and the maximum market share was held by the public sector, that is, 95.32%. After liberalization, as new private insurance companies entered the market, the market share of the

private sector increased while that of the public sector gradually decreased; but the share of the public insurance companies remained higher than that of the private insurance companies. The market share held by the public sector is 75.39%, and that of the private sector is 24.61%.

Table 1.6: Paid-up Capital of Life Insurers (in Crores)*

Insurers	2003-04	2004-05	2005-06	2006-07	2007 -08	2008-09	2009-10	2010-11	2011-12	2012-13	2013-14
Public	5.00	5.00	5.00	5.00	5.00	5.00	5.00	5.00	100	100	100
Private	3238.71	4347.61	5885.95	8119.41	12291.42	18248.04	21014.99	23656.85	24831.92	25418.72	25838.51
Total	3243.71	4352.81	5890.95	8124.41	12296.42	18253.04	21019.99	23661.85	24931.92	25518.72	25938.51

*Source: Developed by the author on the basis of the published literature.

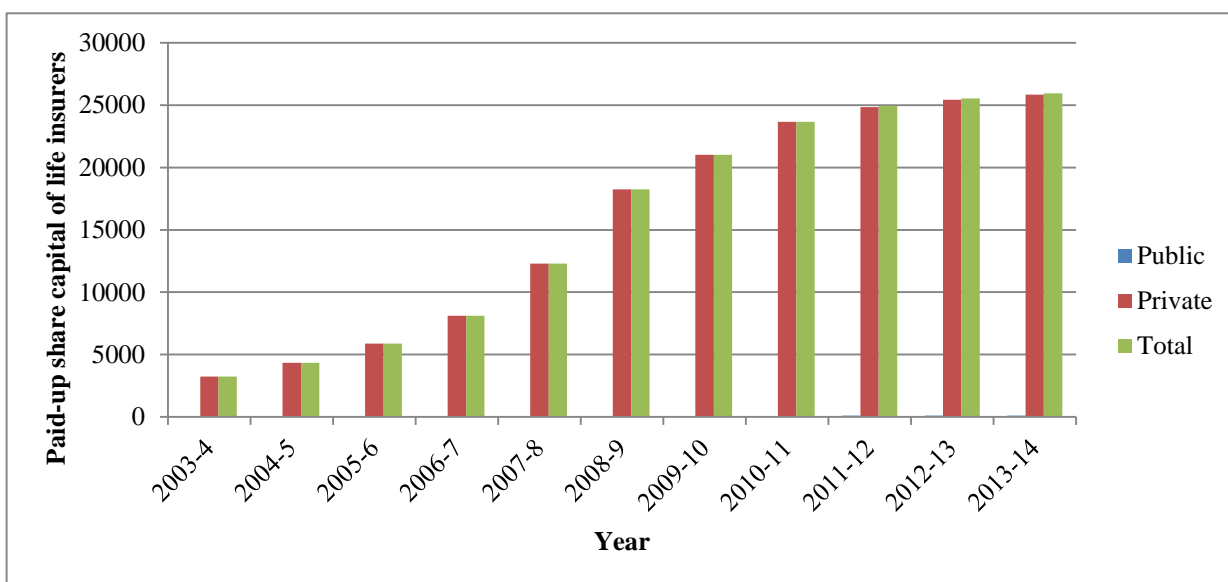


Figure 1.4: Paid-up Capital of Life Insurers (in Crores)

Table 1.6 and Figure 1.4 present the paid-up share capital of both the public and private insurance sectors. The table shows that paid capital for the public sector was constant (at 5 Crores) from 2003-11 and from 2011-2014 it rose to 100 crores. For the private sector, there was an increase from 3,238.71 crores in 2003-4 to 25,838.51 in 2013-14.

1.3.3 Structure of the Indian Insurance Industry

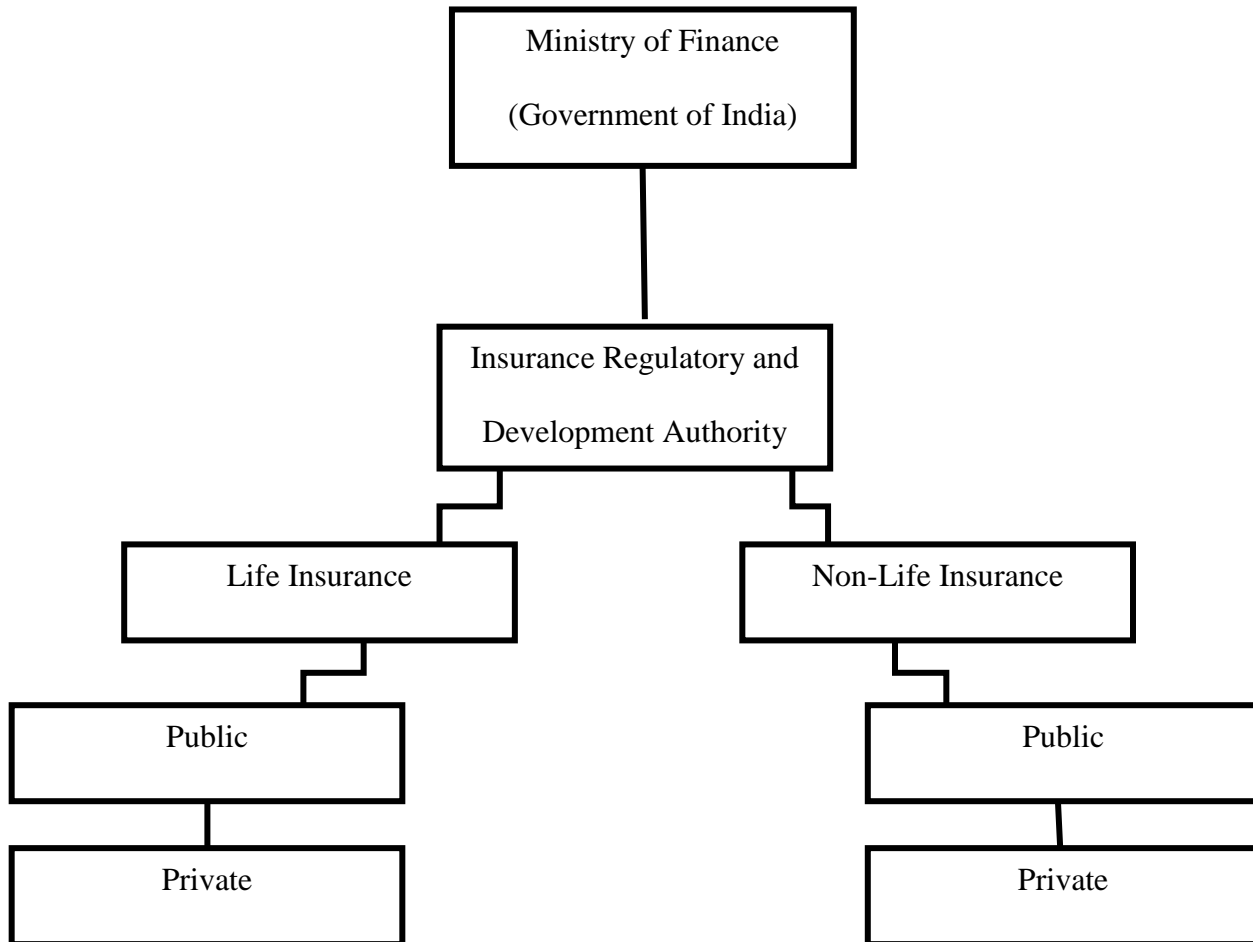


Figure 1.5: Structure of the Indian Insurance Industry

In India, for performance and execution of laws relating to the insurance industry is the responsibility of the Ministry of Finance. Since the formation of the IRDA and liberalisation of the insurance industry in 2000, the growth of Indian insurance sector has increased rapidly.

1.3.4 Policies and Regulations of the Indian Insurance Industry

The insurance regulations in India have developed gradually, undergoing several phases like the nationalization and opening up of the industry to foreign and private sectors. Prior to 1912, there was no regulation to control the insurance business in India.

The Indian Life Insurance Company Act, 1912

The Indian Life Assurance Companies Act was the first law to control the life insurance business. This act was based on the British Assurance Companies act of 1909. According to this act, the premium rate tables and periodical valuations of companies must be certified by an actuary. In 1924, the government of India drafted a bill to amend this act, and as a result of this, the Indian Insurance Companies Act, 1928 came into existence.

The Indian Insurance Companies Act, 1928

This act was made to authorize the government to accumulate statistical information on both life and non-life insurance business, which was carried out in India by Indian and foreign companies, including provident insurance societies.

The Insurance Act, 1938

This act governs both life and general insurance companies, allowing stringent control over the insurance business. This act regulates marine insurance, fire insurance, and other types of insurance.

Life Insurance Corporation Act, 1956

This act came into power on 1 July 1956. Its objective was to nationalize the life insurance business in India

General Insurance Business (Nationalization) Act, 1972

This act ensures the growth of general insurance business by facilitating the buying and transfer of shares of Indian insurance companies and activities of other existing insurers.

Insurance Regulatory and Development Authority (IRDA), 1999

This is an independent top statutory body that controls and develops the Indian insurance industry. It was created by a parliamentary act called the Insurance Regulatory and Development Authority Act, 1999 and properly passed by the Indian government.

This act is a result of the recommendation of the Malhotra Committee report (1994). In April 2000, it was constituted as a statutory body. IRDA allows a maximum 26% foreign equity share for private insurance companies with operations in India. It safeguards the interests of policyholders and also ensures systematic growth of the insurance industry.

The General Insurance Business (Nationalization) Amendment Act, 2002

This act came into effect from 21 March 2003. It re-named the GIC as India's reinsurer. The possession of the subsidiaries was transferred to the Government of India. With these changes, the GIC became the only re-insurer in India. It had spread its operations all over the world by opening branches in London and Moscow.

1.3.5 Insurance Regulatory and Development Authority (IRDA)

Role of the IRDA

Subsequent the recommendations of the Malhotra Committee report, in 1999, IRDA was formed as a sovereign body to control and develop the insurance industry. The IRDA was established as a statutory body in April 2000. The main objectives of the IRDA are to promote rivalry for improvement in customer satisfaction.

Mission Statement of the IRDA

- Protect the welfare of policyholders and ensure impartial treatment.
- Ensure quick and systematic development of the insurance.

- Put, promote, supervise, and implement high principles of reliability, financial soundness, fair dealing, and capability of those it regulates.
- Ensure quick resolution of indisputable claims by establishing effective machinery for the redress of grievances so that insurance frauds and other unprofessional conduct can be prevented.
- To promote equality, simplicity, and orderly conduct in the market.
- To bring maximum self-regulation in the routine activities of the sector, consistent with the needs of prudential regulation.

Composition of the IRDA

As per section 4 of the IRDA Act 1999, the IRDA is a 10-member team consisting of:

- (a) a chairman;
- (b) five full-time members; and
- (c) four part-time members.

All are appointed by the Government of India.

Duties, Powers, and Functions of the IRDA

The duties, powers, and functions of the IRDA are included in section 14 of the IRDA Act, 1999. The IRDA is authorized to control, promote, and ensure systematic growth of the insurance industry. As per provisions in sub-section (1), the powers and functions of the authority include:-

- The duty to protect the interests of policyholders related to matters of assigning policies, nomination by policyholders, insurable interests, settlement of insurance claims, surrender values of policies, and other terms and conditions of insurance contracts.

- The power to issue a certificate of registration to an applicant and renovate, amend, withdraw, postpone, or cancel such a registration.
- Necessary qualifications, codes of conduct, and practical training for insurance agents are specified by the authority.
- The authority also specifies the codes of conduct for surveyors and loss assessors.
- It is the duty of the authority to promote efficiency in the manner of insurance business.
- The authority also promotes and regulates professional organizations associated with the insurance and re-insurance businesses.
- The authority also has the power to charge fees and other charges for discharging the purposes of this act.
- The authority can request information from, carry out inspection of, and conduct enquiries (including audits) into insurers, insurance intermediaries, and other organizations connected with the insurance business.
- The authority has the right to control and regulate the rates, advantages, terms, and conditions offered by insurers of general insurance.
- It states the structure and style of account books that are to be maintained and provided by insurers and other insurance intermediaries.
- The authority controls the funds invested by insurance companies.
- It regulates the maintenance of the margin of solvency.
- It has the power to settle disputes between insurers and insurance intermediaries.
- It supervises how the Tariff Advisory Committee functions.

- To promote and regulate professional organizations, which are referred in clause (f), it sets the percentage of premium income of insurers for financing schemes.
- It also specifies the percentage of life insurance business and general insurance business for the insurers in the rural or social sector.

Chapter 2

Literature Review and Research Gaps

Research relating to WS is very limited, and the idea is only now beginning to move from the conceptual phase to the empirical phase. Most of the studies on WS are theoretical as opposed to empirical; that is, based on practical investigation. Very few empirical studies have established the relationship between WS and work attitudes.

2.1 Introduction to the Concept of WS

Tonder (2009) found that every employee has a different perspective on spirituality. This depends on various factors, like employees' perceptions and interpretations and, most importantly, how the top executives in the organization perceive and communicate this fact to employees. The results of this study were compared with some a randomly selected definitions of spirituality and WS, and it was found that respondents' collective views of WS were very similar with the common factors of spirituality and WS. These common factors are: MW, a sense of wholeness, CW, and OV and beliefs.

Butts (1999) provides a theoretical understanding of spirituality at work. In his view there are several dimensions of WS, including: OV, transcendence in the workplace, and spiritual psychologies, and if all of these dimensions are integrated in the workplace it can produce positive results, such as increased personal wellbeing, creativity, organizational harmony, and long-term business success. However, there is a lack of understanding of this phenomenon, arising from the dearth of research data on WS.

Beheshtifar and Zare (2013) conducted an extensive literature review and found that 'spirituality' means different to different people. Spirituality involves the desire of individuals to discover meaning and rationale in their lives with the help of intensive personal values.

This study provides three perspectives on how WS affects organizational performance. First is the human resources perspective, which says that spirituality boosts the wellbeing and quality of life of employees. Second is the philosophical perspective, which states that spirituality offers a sense of purpose and meaning at work to the employees. Last is the interpersonal perspective, which says that spirituality offers sense of belonging to the employees. Indeed, it has been suggested that organizations that encourage spirituality experience improvements in their organizational performance and profitability.

Other researchers have attempted to discover whether, or to what extent, the concept exists in the workplace. Zafar (2010) examined the extent to which sectors such as the Pakistani Army and universities experience spirituality and religiosity. Five individuals from the armed services and five individuals from universities were chosen. The case study method was implemented and it was found that the concepts of religiosity and spirituality were more or less present in the organizations. Levels of spirituality and religiosity are affected by the cultural, historical, and economic factors of one's home country. Zafar also found that 75% of youth from developing countries such as Pakistan, Egypt, and Iran feel that God and religion play an important role in their daily lives, whereas in other economically developing countries with a variety of religions, the youth are less religious or spiritual.

Marques (2010) differentiates WS and workplace politics. In her view, in organizational politics, there is a bias between employees; some receive benefits, while some suffer. However, in WS, there is no such bias and employees experience non-discriminatory practices in the workplace. This study mentions ways to rise above office politics, such as consistently performing to your best, finding a job where there is less exposure to politics, increasing your capabilities as much as you can, etc. Marques also explains that people who

avoid such a political climate become NONs. The NONs, if courageous, can step outside the organization's box and will move on to different settings and are able to achieve greater performance, greater commitment, acceptance of the self and others, and also experience a high sense of satisfaction. In Marques's view, success and progress are not related to material things, but rather are related to the happiness and satisfaction you feel when you work in a pleasant environment, where you feel loved, cared for, understood, and valued.

Lopez et al. (2009) conducted a literature review to determine the reason why some organizations experience spirituality and others do not, and why some employees want WS and others do not. They proposed a theoretical approach based on the belief that WS does not arise independently; that there are certain environmental factors that have a strong impact on employees' CW and on their spiritual and material needs. The authors found strong empirical evidence that organizations in which WS is present grow faster than organizations that lack WS. It seems the employees themselves encourage the expression of WS as it boosts their morale and loyalty.

Howard (2002), through his theoretical study, expresses that spirituality makes an individual's life more meaningful and connected. In his view, Individuals who respects WS are eager to develop their personality and are more conscious about their impact on organization and society. Thus, talking about spirituality at work should be encouraged as it might motivate people to discover their spirituality. This will finally leads to greater benefits to organizational life and society.

Desai's (2009) work presents the importance of spirituality in organizations. His research was based on the principles of the *Bhagavad Gita*, which, though it was written a thousand years ago, can teach us managerial techniques that lead towards a peaceful, calm,

sacred, and loyal life. The theory of self-transcendence in the *Bhagavad Gita* helps organizations to resolve conflicts between employer and employee, as this theory teaches individuals to push egoism aside and put others before themselves; it also stresses teamwork, dignity, cooperation, and TR. With the help of ‘*Daivi work*’ (divine service), explained in the *Bhagavad Gita*, managers can manage their work more systematically.

A literature review by Benefiel et al. (2014) concluded that spirituality and religion in the workplace is an emerging area of scholarly inquiry that has a typical history. It is off to a good start, but the fields of psychology of religion and spirituality have so many more lessons to offer that can be applied to the workplace.

Various researchers had done empirical studies with the goal of developing scales for measuring WS. Ashmos and Duchon (2000) developed a scale and offered the following definition of WS: acknowledgment of an inner life that nourishes and is nourished by MW that takes place in the context of community (p. 139).

Various potential scale items were developed. The authors conducted their study in four hospitals in different cities. Confirmatory factor analysis was applied and the results revealed seven factors: the first three were named CW, MW, and inner life; and the other four factors either represented or were similar to the first three.

In another study, Petchsawang and Duchon (2009) also developed a scale for measuring WS in an Asian context, with special focus on Thai food and baking companies. Initially the authors proposed five components of WS: CW, CP, mindfulness, MW, and transcendence. A questionnaire was prepared and factor analysis was applied to study the five proposed components. The results supported four of the proposed dimensions: CP, mindfulness, MW, and transcendence. All items related to the connection dimension were

eliminated because of low factor loading, but in the authors' views, the Thai companies were not able to understand the meaning of connection, which could be the reason the data analysis did not support this dimension. However, in other Asian countries this dimension can be included.

Kinjerski and Skrypnek (2006) also developed a scale for measuring WS. Confirmatory factor analysis identified six factors, but only the first four reflected the dimensions of spirituality at work. These 4 factors containing 18 items were: engaging work, CW, spiritual connection, and mystical experience. The authors also concluded that management and professional staff had significantly higher levels of spirituality at work than administrative, clerical, technical, and trade staff. Separated, divorced, or widowed had more WS as compared to the individuals who were single.

Khasawneh (2011) determined the level of WS of public university teachers in Jordan, and then developed a scale for measuring WS. The final scale was named the Higher Education Workplace Spirituality Questionnaire. It had different section. These sections were: WS at group level, WS at individual level, WS at management level. The results revealed moderate-to-high for the dimensions at group level and Individual level of WS. Spirituality for the rest of the dimensions was moderate. The results also revealed that there were no significant differences in the level of spirituality with respect to demographics of respondents.

Harrington et al. (2001) examined the relationships between an individual's perception of spirituality and individuality, work unit, and organization. This study also tried to identify factors of spirituality which workers felt were present in their organization. It was found that individuals were more spiritually aware as it relates to their inner selves and work environment. The correlation between organization and work unit was the highest. This study

suggests that when the individuals spirituality matches with their various work units spirituality, there was a greater possibility that employees found true meaning at work, giving them a greater sense of achievement and helping the organization meet its objectives.

McGhee and Grant (2008) examined the link between individual spirituality and ethical behaviour at the workplace. They developed a model and found that Aristotelian virtue was the common factor between spirituality and ethical behaviour in an organization. This study also concluded that encouraging WS will lead to an improvement in ethical behaviour.

2.2 Introduction to the Concept of Job Satisfaction

This thesis concentrates on finding the relationship between WS and JS. Many managers simply believe that the more satisfied employees are, the better their performance will be. An investigation into JS studies shows that a lower level of JS will lead to negative consequences, such as absenteeism, expression of grievances, low morale, and high turnover (Gortner et al., 1987). There are various factors which are necessary for the satisfaction of employees, and several studies have reported these factors and discussed how they can be used to measure JS among employees.

JS is a most commonly examined work attitude in organizational research. (Martin and Roodt, 2008; Cranny, Smith, and Stone 1992). Its importance to organizations can be traced from two angles. Firstly, according to the humanitarian approach, people deserve to be treated honestly, and JS relates to the fair and equal treatment of all employees. Secondly, the utilitarian approach holds that JS influences organizational functioning. Thus, JS can be seen as a general feeling about the job, or about different facets of the job (Spector, 1997).

According to Locke (1976), JS is a pleasant or positive feeling about job. Locke (1983) also gave another definition of JS in which he gave due importance to work values.

According to that definition, JS results from the evaluation of one's work as letting the achievement of one's important work standards in congruence with, or helping to fulfil, one's basic needs. Griffin and Bateman (1986) view JS as a universal construct that includes such specific dimensions as satisfaction associated with work, compensation, supervision, benefits, growth opportunities, basic working conditions, relationship with co-workers, and organizational practices and policies. According to Mosadegh Rad and De Moraes (2009), factors in JS include compensation, growth opportunities, supervision, fringe benefits, working conditions, relationship with colleagues, and work itself.

Cranny et al. (1992) define JS as an affective or emotional response to a job that results from the incumbent's comparison of actual outcomes with expected or deserved ones. According to Trett and Meyer (1993), JS is the emotional feeling of an individual about the job as a whole or about particular facets of the job. Ivancevich and Matteson (1999) view JS as an attitude which people have about their jobs. Similarly, Robbins, Odendaal, and Roodt (2003) see JS as an individual's general attitude to his or her work. A highly satisfied individual have positive attitudes towards the job, and a dissatisfied individual have negative attitudes towards the job.

Warr, Cook, and Wall (1979) describe JS as the extent to which a person is satisfied with the intrinsic and extrinsic factors of their job. Intrinsic satisfiers are related to the higher-level needs of Maslow's Hierarchy, such as autonomy, achievement, recognition, responsibility, advancement, and variety. Extrinsic satisfiers are related to Maslow's lower-level needs, such as working conditions, colleagues, supervisors, and salary. The extrinsic or materialistic, view of job satisfaction is now outdated, as it does not provide real JS. Now

employees want more than that; they want meaning in the work, OV, feelings of CP and TR towards each other, and CW. All of this can be achieved by practicing WS.

Various researchers have identified the intrinsic factors of JS. Hackman and Lawler (1971) identified job diversity, freedom, task identity, and feedback as job satisfiers. Hackman and Oldham (1976) viewed high skill variety, task identity, MW, freedom, and feedback. Herzberg (1966) divides JS factors into two parts – one that leads to JS and the other that leads to job dissatisfaction; JS factors are the work itself, achievement, advancement, recognition, responsibility, and opportunity for growth. Sovery and Luks (2001) found that freedom leads to the highest level of JS, and also lessens stress. Wagner (1994) proposes that worker participation leads to increase in JS. Finlay et al. (1995) conclude that employees are more satisfied if they are given the opportunity to do different work with full freedom as compared to the employees who do not experience this.

Santis and Dust (1996) point to factors such as MW, working conditions, friendly colleagues, challenging work, and supervisor's capability. According to Glisson and Durick (1988), the factors that influence JS can be divided into three main categories: job characteristics (job identity and variety in job); organizational characteristics (organizational structure, policies and procedures, support from management and co-workers, communication, management systems, working conditions, payment, promotion and appreciation, justice, and training); and characteristics of employees (age, gender, education level, personality, experience, marital status, and financial status). Babakus et al. (2003) state that managerial practices like training and empowerment are linked to high employee performance. Chebat's (2000) empirical study of six branches of a charter bank correlated training fairness with positive employee behaviour that promotes customer welfare.

2.3 Relationship between spirituality at workplace (WS) and work attitudes

Geigle (2012) conducted a review of empirical research on WS and found a growing body of knowledge concerning the topic, but there is very little extant empirical research. There are a few studies that have shown a positive effect of WS on job-commitment, satisfaction, and performance.

Milliman et al. (2003) carried out the first empirical study on WS to find a relationship between the dimensions of WS and work attitudes. In this study, three dimensions from the scale by Ashmos and Duchon (2000) were used and five work attitudes, namely: intention to quit, organizational commitment, job involvement, organization-based self-esteem of employees and intrinsic work satisfaction. The findings revealed a positive correlation between WS and organizational commitment, and a negative correlation between WS and intention to quit. Further, the results showed a positive relationship between two dimensions of WS: MW and CW, and intrinsic JS, job involvement, and organization-based self-esteem of employees. The third dimension of spirituality, OV, was not positively related to the above three work attitudes. This study also verified and validated Ashmos and Duchon's (2000) scale as the researchers applied it to professionals working in various organizations.

Robert et al. (2006) studied the relationship between workers' spiritual wellbeing and JS and found that individual spirituality was positively correlated with JS. Furthermore, Komla and Ganesh (2007) tried to derive a relationship between individual spirituality at work (ISAW), JS, and burnout. This study was conducted with doctors and nurses from various hospitals in the cities of Bangalore and Chennai in India. The findings showed a significant and positive association between ISAW and JS, and a negative association was found between ISAW and employee burnout. An independent t-test was conducted to test for

differences in ISAW between doctors and nurses, and it was found that there was significant difference between the two groups. Nurses had greater spirituality than doctors.

Chawla and Guda (2010) examined the relationships of ISAW with JS, propensity to leave, and commitment. The results revealed a strong positive association between individual spirituality and JS and job commitment of sales professionals'. The results also showed a strong negative relationship between WS and the propensity to leave.

In the same way, Pawar (2009) examined the associations between WS, individual spirituality, and work attitudes, with a focus on JS, job commitment, and job involvement. WS was measured using three dimensions: MW, CW, and positive organizational purpose. Findings showed that WS had a significant and positive association with JS, job involvement, and organizational commitment, but no significant association was found between individual spirituality and the three work-related attitudes, including, somewhat surprisingly, JS.

Malik and Naeem (2011) examined the impact of WS on JS and organizational commitment of teachers in Pakistan. It was found that some spiritual dimensions were related to the organizational commitment. There is difference in JS, which was explained by self-determination, transformation, and organizational mode.

Lee et al. (2009) studied the relationship between spiritual management tactics and determinants of turnover intention. This study revealed that spiritual management was strongly related with JS and organizational commitment, and would result in reduced employee turnover intention. It was also found that managers put more emphasis on the tangible aspects, and employees on the intangible.

Leung et al. (2011) analysed the association between domain-based life satisfaction and subjective wellbeing, with this the role of spiritual wellbeing as a moderator was also

analyzed. Life satisfaction includes family cohesion, social connectedness, career success, and self-esteem. Subjective wellbeing here means psychological and family wellbeing. Data were collected from full-time employees of companies with membership in the Human Resource Association in China. The findings revealed that social connectedness, career success, and self-esteem were related with both psychological and physical wellbeing. Spiritual wellbeing moderated the relationship between career success and psychological well-being. This study suggested that spiritual wellbeing plays an important role in moderating the life satisfaction-subjective wellbeing relationship. There was a great amount of evidence to suggest that when people engage themselves in doing MW with CW, they become more satisfied.

Golparvar and Abedini (2014) investigated the effect of spirituality and MW on job happiness and psychological well-being. The results showed a positive and significant association between spirituality, MW, job happiness, and psychological well-being.

Ajala (2013) examined the impact of WS on employees' well-being in the industrial sectors. The findings of this study showed that three dimensions of WS (MW, purposeful work, and CW) had a positive impact on employees' well-being. This study also showed that workers who experience WS were more satisfied, found their work more meaningful, and performed better. This study recommends that organizations consider implementing spiritual practices in their workplace so that employees' future well-being can be improved.

Sprung et al. (2012) analysed the relationship between WS and physical and mental health, JS, and employees' intention to quit. They also examined the moderator role of spirituality in the relationship between physical and verbal work aggression and personal and organizational outcomes. It was found that a positive relationship existed between WS, physical and mental health, and JS. A negative relationship existed between WS and intention

to quit. Regarding spirituality as a moderator, the results suggested that spiritual employees may respond more depressingly to violence in the workplace as compared to the employees who are not spiritual because of the difference in their beliefs.

Piryaei and Zore (2013) also investigated the relationship between WS and two work attitudes (JS and organizational-commitment), and the role of individual spirituality is considered as a moderator. The results showed that dimensions of WS (MW, CW, positive organizational purpose) were positively correlated to JS, and organizational commitment and it was also found that the number of these associations can be moderated by an employees' individual spirituality.

Ahmadi et al. (2014) investigated the role of WS in improving organizational citizenship behaviour, considering the mediating role of organizational commitment, among employees of the ninth district of the Tehran municipality. The findings indicated that WS positively affected both organizational commitment and organizational citizenship behaviour. Furthermore, organizational commitment positively affected the organizational citizenship behaviour of employees.

Rego and Cunha (2008) examined the influence of five dimensions of WS (sense of community, sense of social contribution, alignment with OV, enjoyment at work, and prospects for inner life) on affective, normative, and continuance commitment. It was found that employees have more affective and normative commitment and less continuance commitment when they performed MW with their group members and experienced a community bond; felt that their values were linked with those of the organization.

Altaf and Awan (2011) investigated the association between job overload and JS and also analyzed the effect of WS as moderator. Work overload was examined to find the

negative effects, and spiritual practices were applied to determine the positive effect on JS. No significant association was detected between job overload and JS. The results did reveal a significant and positive association between WS and JS, and it was also found that WS moderated the effects of job overload and JS. This study also suggested that by applying some simple spiritual practices, like fair treatment for all employees, honesty, encouraging and motivating employees, providing them with moral support, and taking care of their needs, organizations can help their employees cope with work overload, stress, and tension. This would in turn improve their performance and ultimately contribute to the success of the organization.

Lazar (2010) determined the exceptional contribution of different facets of spirituality to job satisfaction in Israel by studying the association between spirituality and JS of hospital nurses. The results revealed that dimensions of WS connected with life coherency were positively related to JS. Dimensions of awareness of tragedy were significantly related to JS. Finally, the relationship between three dimensions of spiritual values (holiness of life, altruism, and idealism) and JS were statistically significant and positive. But, material values were not statistically significantly associated to JS. The author recommends that management should provide opportunities for the nurses to fulfil their notion that nursing is a mission.

Bradley and Kauanui (2003) looked at the spiritual values of college professors and examined the spirituality of three different types of educational institutes in Southern California. The results of this study revealed that the spirituality is very less in the academic workplace as compared to corporate workplace, as two institutes rated their department as noticeably less spiritual than the third institute. This study concluded that academic WS is

vital as corporate WS because If they do not apply spirituality, then they may not experience positive work attitudes like JS, Organizational Commitment etc.

Noor and Arif (2011) analysed the relationship between WS and JS, focusing on Pakistani doctors. The study found a positive connection between personal and organizational spirituality, and JS. The authors recommend that to understand the concept of Islam spirituality more deeply, students should read the book *Tazkara-tul-Aulia*, which is a biography of more than 250 spiritual people.

Ming-Chia (2012) examined the influence of WS on the motivation for earnings management in Taiwan's hospital industry. WS was divided into two facets: at the individual level, and at the organizational level. For preparing the questionnaire, information on cross-cultural issues was collected with the help of a focus group seminar. Confirmatory Factor analysis revealed five factors for spirituality at organizational level: inner satisfaction, self-growth, diversified experience, helping others, and pressures/dynamics. Factor analysis also extracted five factors of spiritual awakening: realization of the meaning and values of life, inner exploration, transcendent experiences, mutual assistance, and mental challenges. Two factors were extracted for motivation for earnings management: attitude and convictions and pressures from affiliated parties. Relevance analysis, null model analysis, and contextual model analysis were all conducted to test the hypothesis and a positive and significant relationship was found between organizational spirituality and spiritual awakening. Moreover, there was a significant and negative relationship between organizational spirituality and the motivation for earnings management, as well as between spiritual awakening and the motivation for earnings management.

Petchsawang and Duchon (2012) examined the effect of regular meditation on WS scores, and also studied the extent to which an insight meditation program might affect both WS scores and work performance of employees of a large food and bakery company in Thailand. After collecting and analysing questionnaire data, it was found that there was a strong connection between WS scores and frequency of meditation.

A total of 30 employees attended an 8-day meditation programme. They filled out two questionnaires on WS: one before the programme and one after. Furthermore, their work performance was evaluated one month after the programme. The results showed there was no change in spirituality scores after the programme; this might have been due to the short length of the meditation programme. Finally, the results showed a positive relationship between WS and work performance.

Dhiman and Marque (2010) study focused on a university course on WS. A survey of students in Los Angeles who were studying a new course called 'Spirituality in the Workplace' was conducted, and it was concluded that courses on WS are very important, providing valuable insights to immediate and non-immediate stakeholders. The participants (students) who took the course noticed the following changes: they started observing their own ethical behaviour and that of others at work; they started connecting with their colleagues who were strangers; they were more kind and patient towards their customers and colleagues; they tried to become a motivation for others; they devoted more time to meditation; and they refrained from ego-centric behaviours. This study concluded that courses and workshops on WS is of great advantage and implementing such courses leads to a business environment in which organizations such as Google, Trader Joe's, and Revolution Foods, are the norm rather than the exception.

A significant number of existing studies deal with how spirituality affects workplace teams and leadership. Javanmard (2012) studied whether spiritual leadership and spirituality at work had any impact on the performance improvement of employees of Arak's Machinery Company. On the basis of the work done by Fry (2003) and Ashmos and Duchon (2000), a conceptual model was framed. This model had three types of variables: spiritual leadership (vision, altruism, and faith in work), spirituality (inner life, MW, and CW), and organizational output (i.e. work performance). It was found that faith in work affected all three dimensions of WS, while organizational vision and altruism affected MW and CW. They did not affect the inner life of the workers. Finally, it was found that inner life and MW positively affected work performance, but CW had no impact on work performance.

Daniel (2010) presented a theoretical model which showed the impact of WS on team effectiveness. WS was viewed as an element of organizational culture. It was concluded that in organizations where WS is respected, there is a unique environment featuring TR, creativity, and respect among employers and employees; this environment positively affects team effectiveness. This study also explained that TR had a positive effect on the performance and satisfaction of the team, and a negative association with team conflict. Creativity was also positively associated with the performance and satisfaction of the team, and negatively associated with relation conflict. Finally, respect was also positively associated with the performance and satisfaction of the team and task conflict, but negatively associated with association and process conflict.

Similarly, Fry and Matherly (2006) analysed the relationship between spiritual leadership and organizational performance. The Spiritual Leadership Theory (SLT) casual model was analysed and its impact on organizational performance was assessed. SLT is a

casual leadership theory for organizational change designed to create learning and encourage and motivate organizations. The results showed that spiritual leadership was an intangible asset and positively affected organizational commitment, productivity, and firm performance. Finally, the authors also mentioned that further research is needed to test and validate the SLT casual model within a balanced or strategic scorecard framework.

Abdullah et al. (2009) studied the relationship between WS and leadership effectiveness at schools in four states of Northern Peninsular Malaysia. Three variables were used in this study: leadership effectiveness (dependent variable), WS (independent variable), and managers' leadership practices (mediating variable). It was found that WS was positively correlated with teachers' satisfaction and commitment, school performance, and effective leadership practices. It was also found that leadership practices were positively correlated with teachers' satisfaction and commitment and with school performance. A significant relationship was also found between leadership practices and departmental performance. The authors recommend that in the future the concept of WS be explored from a qualitative perspective, as it is difficult to measure it quantitatively. A qualitative perspective on WS would provide additional knowledge about how spirituality works in educational institutes.

Ayranci and Semercioz (2011) investigated the relationship between spiritual leadership attributes and the spirituality and religiosity among Turkish managers. Factor analysis was applied to find out the factors of above three variables. Five factors were identified: wisdom, altruism, immateriality, spiritual awareness, and religiosity. Further, wisdom and altruism were identified as factors for the spiritual leadership scale. Immateriality and spiritual awareness were identified as factors for the spirituality scale, and religiosity had only one factor. Structural equation modelling was used to analyse the hypothesis and the

results revealed that spiritual leadership, spirituality, and religiosity were not statistically significant. If the relationship between each factor and concept was analysed, the results were different. These results were positive and statistically significant. The altruism of the leader had a strong connection with spirituality and religiosity, although there was a weak connection between the acumen of the leader and spirituality and religiosity. A weak connection was found between the factors of spirituality and religiosity and spiritual leadership. It was suggested that religiosity should be separated so that the association between spiritual leadership and spirituality alone can be examined.

Duchon and Plowman (2005) conducted an investigative study on six work units of a large healthcare system in the south western United States. Their goal was to examine whether there is any differences for openness to spirituality, and also examined whether these differences affects work unit performance. The result showed that when an employee spent the maximum time at work, they wanted to fulfil their need for community in the workplace by performing MW. From this result, the authors established their first propositions: organizations/work units that provide CW and of MW to their employees will perform better than organizations/work units that do not. The results also showed that good performing units have higher spirituality than low performing units. On the basis of this result, a second proposition was proposed: work unit spirituality depends on the leader's ability to satisfy the spiritual needs of the employees. These findings suggest that work unit performance will be better when workers have CW and MW.

Chawla and Guda (2013) tried to integrate WS with sales literature. With the increase in competition, the transaction-oriented approach is being replaced by relationship selling, and sales researchers have realized that long-term success in business depends on long-term

relationships with customers. This study viewed relationship selling as having four constructs: customer orientation, service orientation of the salesperson, adaptive and moral selling behaviour. It was found that self-interest transcendence was a common feature of WS. Self-interest transcendence is when one rises above their own narrow or economic self-interest. The two dimensions of WS, MW and CW, reflected the experience of self-interest transcendence. It was also found that self-interest transcendence was a common element in all four dimensions of relationship-oriented selling. Therefore, with these findings from the literature, it was proposed that WS could be a casual precursor to relationship-oriented selling characteristics. Lastly, this study suggested that sales leaders should encourage the expression of spirituality at work, which will positively affect the salespersons' relations with customers. Moreover, sales organizations should start instituting spiritual practices in their workplaces, which will provide MW and CW for their employees.

Tischler et al. (2002) examined the impact of emotional intelligence and spirituality on workplace effectiveness. An extensive literature review found a relationship between emotional intelligence and workplace effectiveness. A model for this relationship was also presented. From past research, it was determined that employees at work had spiritual needs, but often they remained unfulfilled as organizations avoided this dimension. Several studies in which organizations did apply spirituality and enjoyed benefits, such as JS, commitment, work effectiveness, etc., were found. It was also found that intelligence quotient, emotional intelligence, and spirituality improved work success. In the future, researchers may find ways to improve intelligence quotient, emotional intelligence, and spirituality so that work success can be improved.

Karakas (2010) conducted an extensive literature survey to investigate how spirituality improves employee performance and organizational effectiveness. There were two opposite positions or views in the literature regarding the relationship between WS and organizational performance: Some researchers viewed spirituality as anti-materialistic, and because of this characteristic, viewed it as posing a challenge through its link to financial performance; in contrast, some researchers supported the use of spirituality as a managerial tool to influence employees and achieve better employee and organizational performance. This study related WS to organizational performance from three perspectives: first, WS improves employee wellbeing and quality of life; second, through spirituality employees experience a sense of MW; and third, spirituality offers employees with a sense of community and belongingness, and all of this will finally lead to increased productivity and performance. Lastly, this study provided some suggestions for enhancing WS, such as encouraging spiritual requests from employees, respecting diversity, and developing an open workplace environment where employees are free to speak openly and express their inner feelings without any fear.

Bhunia and Das (2012) examined the role of WS in motivating earnings management. The empirical findings indicated that WS is a new approach for individuals' lives which motivates better group relationships and the actions of individuals at workplace. Thus, spirituality awareness plays the role of mediator between organizational spirituality and earnings management. Furthermore, this mediating effect was much stronger than the direct effect of organizational spirituality on the motivation of earnings management. In addition, this paper proved that there were no important variances in the awareness of WS among people of diverse religious viewpoints.

Bosch (2009) looked at the theoretical and practical issues surrounding the topic of WS and expressed the increasing importance of concepts of spirituality in management and leadership research. This study concluded that spirituality is an imperative factor in the modern workplace as it can contribute to the enrichment and improvement of leadership, learning, and communication.

Klerk (2005), after a deep literature review, concludes that a person's sense of meaning in life (spirituality) plays a major role in improving work-wellness and wellness in general.

Ahmad and Omar (2014) propose a model of the relationship between WS and deviant work behaviour, with JS as a mediator. This model depicts employees who experience more WS as more satisfied and less likely to engage in deviant workplace behaviour. Thus, this model suggests that spirituality plays an important role in influencing employees' behaviour and attitudes. Therefore, there is a need for organizations to create a spiritual culture in the workplace.

From this extensive literature review the following **research gaps** were identified:

- Most studies on WS have been theoretical (conceptual studies); there are few empirical studies.
- No comprehensive study has taken place in north India.
- No comprehensive study has taken place in the insurance sector.
- If any research has taken place in this area, it had a very narrow focus.

This research will make a significant contribution to the literature on WS and the ways in which it influences management, human resources, and the corporate organization as a whole. Table 2.1 summarizes the literature review.

Table 2.1: Summary of the Important Work Done by Famous Researchers in the Field of Spirituality at Workplace*

Subject	Sources	Year	Nature of paper	Findings
WS and work attitudes	Ahmad and Omar	2014	Theoretical	This study proposes a model depicting that an employee who experiences more WS is more satisfied with the job and will not engage in workplace deviant behaviour.
	Ahmadi et. al.	2014	Empirical	1. WS positively affects organization commitment and organization citizenship behaviour. 2. Furthermore, organization commitment positively affects organization citizenship behaviour of employees.
	Ajala	2013	Empirical	WS has a positive impact on the employee's well-being.
	Altaf and Awan	2011	Empirical	1. No significant association was found between job overload and JS. 2. A significant positive association was found between WS and JS. 3. WS moderates the effect of job overload and JS.
	Bhunia and Das	2012	Theoretical	Spiritual awareness plays the role of mediator between organizational spirituality and earnings management. Furthermore, the effect of spiritual awareness as a mediator was much stronger than the straight effect of organizational spirituality on the motivation of earnings management.
		2010	Empirical	1. A strong positive association between sales professional's individual spirituality

	Chawla and Guda			and JS and job commitment 2. A strong negative association between WS and the propensity to leave.
	Chawla and Guda	2012	Theoretical	1. Study proposed that WS could be a casual precursor to relationship-oriented selling characteristics. 2. Authors suggested that sales leaders should encourage the expression of spirituality at work, which will positively affect the salespersons' relations with customers. 3. Sales organizations should start practicing WS which will provide MW and CW to employees.
	Ming-Chia	2012	Empirical	1. A significant and positive relationship was found between organization spirituality and spiritual awakening. 2. A significant and negative relationship was found between organization spirituality and the motivation for earnings management 3. A significant and negative relationship was also found between spiritual awakening and motivation for earnings management.
	Daniel	2010	Theoretical	1. In organizations where WS is respected, there is a unique environment with TR, creativity, and respect among employers and employees; this environment positively affects team effectiveness. 2. TR has a positive association with performance and satisfaction of team, and a negative association with team conflict.

				<p>3. Creativity is also positively associated with performance and satisfaction of the team, and negatively associated with relation conflict.</p> <p>4. in the end, respect among employers and employees is positively associated with the performance and satisfaction of the team, and task conflict, but negatively associated with relationship and process conflict.</p>
	Duchon and Plowman	2005	Theoretical	<p>1. Two propositions were established</p> <p>(a) Firstly, workplace where employees experience CW and MW, there the performance of employees is better than workplace where less attention is given to the needs of the spirituality.</p> <p>(b) Secondly, WS is related with the leaders' aptitude to enable the workers' inner life, MW, and CW.</p>
	Fry and Matherly	(2006)	Empirical	Spiritual leadership is an intangible asset and positively affects organizational commitment, productivity, and firm performance.
	Golparvar and Abedini	2014	Theoretical	There was a positive association between spirituality and meaning at work and job happiness and psychological well-being.
	Javanmard	2012	Empirical	<p>1. Faith in work affects WS and organizational vision.</p> <p>2. Altruism affects MW and CW, but not the inner life of the workers.</p> <p>3. Finally, it was found that inner life and MW affect work performance positively, but</p>

				CW has no impact on work performance.
	Karakas	2010	Theoretical	<p>1. WS is related to organizational performance in three perspectives.</p> <p>(a) First is that spirituality improves employee wellbeing and quality of life.</p> <p>(b) Second, with spirituality employees experience MW at workplace.</p> <p>(c) Third, with spirituality employees experience CW at workplace.</p> <p>2. Ultimately all this will lead to increased productivity and performance.</p> <p>3. This paper also showed the four challenges or dangers of applying spiritual practices in the workplace.</p> <p>(a) First is the danger of proselytism</p> <p>(b) Second is the danger of compatibility and (c) Third is the danger of spirituality becoming a management tool for the manipulation of employees.</p>
	Komla and Ganesh	2007	Empirical	<p>1. There was a significant and positive association between ISAW and JS.</p> <p>2. A negative relationship was found between ISAW and employee burnout.</p> <p>3. Nurses had more individual spirituality than doctors.</p>
	Lazar	2010	Empirical	<p>1. Dimensions of spirituality related with life coherency were positively related with JS.</p> <p>2. Dimensions of awareness of tragedy were significantly related with JS.</p> <p>3. There was a positive and significant</p>

				<p>association between dimensions of spirituality (holiness of life, unselfishness, and optimism) and JS.</p> <p>4. Material values were not statistically significantly associated to JS.</p>
Lee et al.	2009	Empirical		<p>There was a positive relationship between Spiritual management with JS and organizational commitment, and ultimately helps in reducing employee turnover intention.</p>
Leung and Cheung	2010	Empirical		<p>1. Both psychological and physical wellbeing were positively related with Social connectedness, career success, and self-esteem.</p> <p>2. The relationship between career success and psychological well-being was moderated by Spiritual wellbeing.</p>
Malik and Naeem	2011	Empirical		<p>1. Some spiritual dimensions found to be related to organizational commitment.</p> <p>2. There is difference in JS, which was explained by self-determination, transformation, and organizational mode.</p>
Mcghee and Grant	2008	Theoretical		<p>1. There was association between individual spirituality and ethical behaviour in the workplace</p> <p>2. It was also found that Aristotelian virtue was the factor between spirituality and ethical behaviour in an organization.</p>
Milliman et al.	2003	Empirical		<p>1. A positive correlation was found between three dimensions of WS and organizational commitment.</p>

				<p>2. A negative relationship existed between three dimensions of WS and intention to quit.</p> <p>3. A positive relationship was found between two dimensions of spirituality, i.e. MW and community, with intrinsic JS, job involvement, and organization-based self-esteem of the employees. The third dimension of spirituality, i.e. OV, did not positively related to the above three work attitudes.</p>
	Noor and Arif	2011	Empirical	A positive relationship was found between personal spirituality, organizational spirituality, and JS.
	Pawar	2009	Empirical	<p>1. There was a considerable positive relationship between WS and three work attitudes, i.e. JS, job commitment, and job involvement.</p> <p>2. There was no significant association between individual spirituality and the three work-related factors.</p>
	Petchsawang and Duchon	2012	Empirical	<p>1. There was no change in spirituality scores after training.</p> <p>2. There was a positive relationship between WS and work performance.</p>
	Piryaei and Zore	2013	Empirical	<p>1. There was a positive connection between WS and JS and organizational commitment.</p> <p>2. Individual spirituality of employees can moderate this relationship.</p>
	Robert et al.	2006	Theoretical	Individual spirituality is positively correlated with JS.

	Rego and Cunha	2007	Empirical	Findings showed that people denoted higher affective and normative commitment and lower continuance commitment in workplaces where spirituality was respected.
	Saks	2011	Theoretical	After a careful review of the literature the author found that WS and employee engagement were connected and similar in several respects.
	Sprung et al.	2012	Empirical	1. There was a positive relationship between WS and physical and mental health and JS. 2. There was a negative relationship between WS and intention to quit.
	Tischler et al.	2002	Theoretical	1. The author found many studies in which organizations were applying spirituality and enjoying the benefits, such as JS, commitment, work effectiveness, etc. 2. The author also found that intelligent quotient, emotional intelligence, and spirituality improved work success.
	Abdullah et al.	2009	Empirical	1. WS was positively correlated with teachers' satisfaction and commitment, school performance, and effective leadership practices. 2. It was also found that leadership practices positively correlated with teachers' satisfaction and commitment and school performance 3. A significant relationship was also found between leadership practices and departmental performance.

Spirituality in the workplace: An overview	Ashmos and Duchon	2000	Empirical	Three dimensions of WS were identified: inner life, CW and MW.
	Beheshtifar and Zare	2013	Theoretical	1. Spirituality is the desires of individuals to search meaning and purpose in their lives with deeply held personal values. 2. WS includes three different viewpoints on how spirituality affects the organizational performance: human resources, philosophical, and interpersonal perspective
	Bosch	2009	Theoretical	Spirituality is an imperative factor at the modern workplace as it can contribute to the enrichment and improvement of leadership, learning, and communication.
	Butts	1999	Theoretical	1. From the literature, the author identified several dimensions of WS: OV, transcendence in the workplace, spiritual psychologies, etc. 2. If all of these dimensions are integrated, the workplace can produce positive results, such as increased personal wellbeing, creativity, organizational harmony, and long-term business success.
	Desai	2009	Theoretical	1. The author related management to the principles of the <i>Bhagavad Gita</i> . 2. The theory of self-transcendence in the <i>Bhagavad Gita</i> can help organizations resolve various problems. This theory teaches abandoning egoism, putting others before oneself, teamwork, dignity,

			cooperation, and TR.
Dhiman and Marques	2010	Empirical	It was found that courses on WS are very important as it may lead to valuable insights for stakeholders.
Geigle	2012	Theoretical	There is very little empirical research on WS and there are a few studies that show a positive effect of WS on job commitment, satisfaction, and performance.
Harrington et al.	2001	Empirical	1. Individuals were more spiritually aware. 2. The correlation between organization and work unit was the highest and suggested that there was a spiritual resemblance between an individual and their various work units and the organization with which they work.
Howard	2002	Theoretical	Business leaders who follow spirituality learn to develop their personality and were more serious about the impact they have on their organization and society.
Khasawneh	2011	Empirical	1. Spirituality was supposed as moderate-to-high for the dimension of Ws at group and individual level. 2. There were no significant differences in the level of spirituality with respect to the demographics of the respondents.
Kinjerski and Skrypnek	2006	Empirical	1. Four factors of spirituality were identified: MW, CW, spiritual connection, and mystical experience. 2. No relationship was found between WS and age, gender, education, or income. 3. Management and professional staff reported significantly higher levels of

				spirituality at work than did administrative, clerical, technical, or trade staff. 4. Separated, divorced, or widowed individuals had more WS than individuals who were single.
	Lopez et al.	2009	Theoretical	1. The author proposed a theoretical approach based on the belief that WS does not develop independently; there were certain environmental factors that had a strong impact on employees' sense of community and of their spiritual and material needs. 2. The author also found that in recent times, employees have been encouraging the expression of WS as it boosts their morale and loyalty.
	Petchsawang and Duchon	2009	Empirical	Identified four dimensions of WS: MW, CP, mindfulness, and transcendence.
	Tonder and Priyal Ramdass	2009	Empirical	Identified factors of WS: MW, CW, sense of wholeness, feeling of deeper OV, individual beliefs similar with the OV.
WS: A comparative analysis	Bradley and Kauanui	2003	Empirical	1. In the academic workplace the concept of spirituality is far behind than in the corporate workplace. 2. Two educational institutes experience less spirituality than the third one.
Spirituality and Religion	Zafar	2010	Case study	1. The concepts of religiosity and spirituality were more or less present in the organizations, especially in the armed forces and universities. 2. Level of spirituality and religiosity are

				<p>affected by the cultural, historical, and economic factors of one's home country.</p> <p>3. The author also found that 75% of youth from developing countries such as Pakistan, Egypt, and Iran said that God and religion play an important role in their daily lives, whereas in other economically developing countries with a variety of religions, the youth were less religious or spiritual.</p>
	Benefiel et al.	2014	Theoretical	<p>1. Spirituality and religion at workplace is an emerging area of scholarly inquiry.</p> <p>2. The field of psychology of religion and spirituality has much to offer that can be applied to the workplace.</p>
	Ayranci and Semercioz	2009	Empirical	<p>1. There was statistically significant and strong relationship between altruism of the leader and spirituality and religiosity.</p> <p>2. There was a weak relationship between Spiritual leader, wisdom of the leader and spirituality and religiosity.</p>

*Source: Developed by the author on the basis of the published literature.

Chapter 3

Research Design and Data Collection

This chapter presents the objectives of the study, its research design, and the sample of the study. It also covers the research instrument, data collection, and statistical treatment of the data.

3.1 Objectives of the Study

- To identify the factors affecting spirituality at workplace (WS) in the study area (the public and private insurance sectors in Punjab).
- To identify the factors affecting job satisfaction (JS) in the study area.
- To analyse the relationship between spirituality at workplace and job satisfaction .
- To make a comparative analysis of the relationship between spirituality at workplace and job satisfaction between public and private Insurance sector in Punjab.

3.2 Research Plan and Data Collection

The nature of the research is exploratory and descriptive. Its exploratory nature is focused on the conceptual framework of spirituality, the difference between spirituality and religion, and the conceptual framework of WS and JS. The descriptive nature of the study will be useful in investigating the relationship between WS and JS, which will be followed by a comparative analysis of the public and private insurance sectors.

The present study uses both primary and secondary data collection to accomplish its objectives. Secondary data were collected from various reports published by authorized governing bodies/council reports and web sites related to the framework of spirituality and WS. For the primary data, a cross-sectional survey design was used. Primary data were collected using a self-administered questionnaire prepared by the researcher.

Research Instrument

The research data were collected using a questionnaire designed around a five-point Likert scale. The Likert scale is an ordinal psychometric evaluator of attitudes, beliefs, and opinions. Pertaining to each question, a statement was presented; the respondents indicated their degree of agreement or disagreement on a five-point Likert scale. The advantage of the Likert scale is that it is the most universal and widely adopted method/instrument for research survey data collection; therefore, it is very easy to understand. The responses captured through this scale can easily be coded, quantified, and subjected to computation for particular mathematical and/or statistical analysis. Likert scale surveys are a smart, efficient, and inexpensive method of data collection compared to other research instruments. Due to the high versatility, they can be sent through the mail, delivered over the internet (e.g. surveymonkey.com), or given in person. Table 3.1 explains the five-point Likert scale.

Table 3.1: Five-Point Likert Scale Response Anchors

Scale	Range	Meaning
5	4.01-5.00	Strongly Agree
4	3.01-4.00	Agree
3	2.01-3.00	Neither Agree Nor Disagree/Neutral
2	1.01-2.00	Disagree
1	0.01-1.00	Strongly Disagree

Source: Developed by the author on the basis of the published literature.

The Sample

For this research, data were collated from employees working in the life insurance sector in Punjab State, India, inclusive of three belts called Majha, Malwa, and Doaba. A disproportionate stratified random sampling technique was used to select a sample from major cities of these three belts, namely: Amristar (from Majha), Ludhiana (from Malwa), and

Jalandhar (from Doaba); wherein 500 suitable employees were found and drawn from a population of 620 respondents in the three belts. The structured survey questionnaires were administered to collect the primary data for the study from the 500 respondents (employees). The size of each stratum was proportionate to the 250 respondents from each sector (public and private), who were randomly selected from the general population based on their orientation towards WS. Here, each sector deals in life insurance policies and instruments, and public and private insurance companies both play an important role. As far as the classification of public and private companies is concerned, LIC was categorized as public sector, while the private sector included HDFC Prudential Life Insurance, ICICI Prudential Life Insurance, Delhi Land and Finance, Reliance Insurance, Birla Sun Life Insurance, Max Life Insurance, SBI Insurance ING Vysya, Kotak Mahindra Insurance, etc. The demographic data of the respondents are shown in Table 3.2

Table 3.2: Demographics of the Study Sample*

	Number**	%
Age (Years)		
Between 21-30 Years	305	61%
Between 31-40 Years	115	23%
Between 41-50 Years	80	16%
Gender		
Male	390	78%
Female	110	22%
Monthly income		
Below 20,000	10	2%
Between 21,000-50,000	175	35%
Above 50,000	315	63%

Education		
Graduate	360	72%
Post-Graduate	85	17%
Professional Degree	55	11%

*Source: The table is based on survey respondents.

**N=500

3.3 Measurement Strategies

Measuring WS

Based on the literature review, items related to MW, CW, OV, and CP, as developed by Ashmos and Duchon (2000), Kinjerski and Skrypnik (2006), and Petchsawang and Duchon (2009), were used. In addition, this study developed and verified other potential Likert scale items, assisted by a panel of academicians, a development officer from a reputable insurance company in India, sales managers from different insurance companies in India, and several members of the business community. Factor analysis was applied to the items of WS developed in this study and the findings are presented in Tables 3.3 and 3.4.

Table 3.3: Total Variances Explained for WS*

Components	Initial Eigen Values			Extraction Sum of Squared Loadings		
	Total	% of Variances	Cumulative %	Total	% of Variances	Cumulative %
1	5.621	46.838	46.838	3.820	31.830	31.830
2	1.661	13.842	60.680	2.791	23.256	55.086
3	1.423	11.856	72.536	2.094	17.451	72.536

*Source: The table is based on survey respondents.

Table 3.3 presents the total variances explained and identifies three factors which are significant as their Eigen values are greater than 1.0.

Table 3.4: Rotated Component Matrix for WS*

S.NO	Items	Work Commitment	Trust	Unbiased Behaviour
1	I work for the sake of work and want to generate excellence for its own sake.	0.595	0.468	0.303
2	I am dedicated towards my work.	0.877	0.144	0.074
3	I feel true mental happiness when I am wholly dedicated to the work.	0.858	0.224	0.111
4	I feel males can perform their duties more efficiently than females.	0.094	0.036	0.091
5	I suggest suitable policies with low premiums to needy people, even though I do not deal with those policies.	0.098	0.171	0.365
6	I trust top management's ability to make the right decisions for the future.	0.135	0.743	0.230
7	I have faith in the professionalism of top management.	0.436	0.677	0.315
8	My company is fair in dealing with all of its employees.	0.021	0.824	0.351
9	I want to stay at this company for the long term.	0.228	0.790	0.058
10	My company fulfils all of its commitments to its employees.	0.342	0.578	0.514
11	I feel customer loyalty matters when settling insurance cases.	0.205	0.136	0.878
12	I feel there is no chance of favouritism while settling insurance cases.	0.175	0.165	0.761

**Source: The table is based on survey respondents.*

Table 3.4 presents the rotated component matrix for the three factors, which are identified in Table 3.3. These three factors are: Work Commitment (WC), Trust (TR), and

Unbiased Behaviour (UB). The items with a factor loading greater than 0.50 are considered to be significant. WC included three items that assessed employees' commitment to their work. TR included five items that assessed the TR between employers, employees, and customers, which is very important for an insurance business. UB included two items that assessed the employees' behaviour towards their customers. The fourth factor, social commitment, which was identified in the results of the pilot survey, was not supported by the factor analysis. Factor loading of the items of social commitment was less than 0.50; thus, this factor was not considered further in the study.

Measuring JS

This study used the short form of the Minnesota Satisfaction Questionnaire (MSQ) (Weiss et al., 1967) for measuring the JS of employees. The MSQ covers aspects like the work itself, supervisors, job security, company policies, growth of salary, working conditions, autonomy, and opportunity for growth. In addition, as mentioned earlier, this study worked to create other potential Likert scale items, assisted by a panel of scholars and experts. Factor analysis was applied to the items of JS developed in this study and the findings are presented in Tables 3.5 and 3.6.

Table 3.5: Total Variances Explained (JS)*

Component	Initial Eigen values			Extraction Sum of Squared Loading		
	Total	% of variance	Cumulative %	Total	% of variance	Cumulative %
1	3.588	59.795	59.795	2.904	48.399	48.399
2	1.023	17.046	76.841	1.707	28.443	76.841

**Source: The table is based on survey respondents.*

Table 3.5 presents the total variances explained and identifies two factors which are significant as their Eigen values were greater than 1.0.

Table 3.6: Rotated Component Matrix for JS*

S.No	Items	Working Hours	Customer Loyalty
1	I am satisfied with my work hours at my present job.	0.620	0.582
2	At my present job, I have enough time for my family.	0.625	0.460
3	At my present job, I am not disturbed in any way by my seniors after working hours.	0.894	0.008
4	At my present job, customers listen to me very carefully.	0.397	0.773
5	At my present job, customers trust me.	0.114	0.930
6	At my present job, customers have confidence in the information I provide.	0.087	0.919

**Source: The table is based on survey respondents.*

Table 3.6 presents the rotated component matrix for the two factors, which are identified in Table 3.5; these factors are Working Hours (WH) and customer loyalty (CL). Items with factor loading greater than 0.50 were considered to be significant. WH included three items that assessed the employees' satisfaction with their WH. CL also included three items that assessed CL towards employees.

Many studies have shown that descriptive statistics and reliability analysis are very important. Descriptive statistics helps in the interpretation of data by presenting it in a more meaningful way, which allows simpler interpretation of the data. Reliability analysis determines the precision of measurements; it also determines whether or not the experiment is reproducible. For calculating descriptive statistics, arithmetic mean and standard deviation are applied, and Cronbach's alpha is used to test reliability. Thus, descriptive statistical tests and a reliability analysis were conducted on the dimensions of WS and JS; the Cronbach's alpha value was found to be above 0.7 for all dimensions of WS and JS, except for one dimension

of WS (CP=0.383). This indicates high reliability. The results of the descriptive statistical tests and the reliability analysis are presented in Table 3.7.

Table 3.7: Descriptive Statistics and Reliability Values of Measures, Along with the Items Used in the Study*

No. of Item	Item Content	Mean	Std. Dev
A. Measuring WS			
Meaningful Work (MW) (reliability= 0.837)			
1.	I experience joy in my work.	4.1840	0.85299
2.	I believe others like my work.	3.7280	0.89645
3.	My spirit is energized by work.	4.1600	0.76914
4.	The work I do is connected to what I think is important in life.	4.0380	0.70253
5.	I look forward to coming to work most days.	3.8280	1.00021
6.	I see a connection between my work and the social good of my community.	4.2480	0.85555
7.	I understand that my work gives me personal meaning.	4.1040	0.71988
8.	I experience a match between the requirements of my work and my values, beliefs, and behaviour.	3.8720	0.70186
9.	I am passionate about my work.	4.3620	0.73214
Sense of Community (CW) (reliability= 0.876)			
10.	I feel part of a community in my immediate workplace (department, unit, etc.).	4.0600	0.67328
11.	My supervisor encourages my personal growth.	4.2400	0.73993
12.	I have had numerous experiences at my job that have resulted in my personal growth.	4.0440	0.55739
13.	When I have fears, I am encouraged to discuss them in the workplace.	3.8840	0.56140
14.	When I have a concern, I present it to the appropriate person in the workplace.	4.0020	0.59557
15.	At work, we work together to resolve conflicts in a	4.0300	0.54561

	positive way.		
16.	I am evaluated fairly here.	4.1200	0.85739
17.	I experience a real sense of trust and personal connection with my co-workers.	4.2740	0.66015
18.	I believe working cooperatively with others is valued at my workplace.	4.3200	0.76601
19.	At my workplace, I believe people support each other.	4.0460	0.52195
20.	I feel the dignity of labour at my workplace.	3.9620	0.64606
21.	I feel a sense of security in the company of my co-workers.	4.0220	0.47113
Organizational Values (OV) (reliability= 0.882)			
22.	I feel positive about the values of my organization.	4.4180	0.77749
23.	My organization cares about all of its employees.	3.8140	0.87689
24.	My organization has a sense of right and wrong.	3.8760	0.65840
25.	I feel connected with the organizational goals.	4.1540	0.67764
26.	My organization is concerned about the health of its employees.	3.8500	0.73251
27.	I feel connected with the mission of my organization.	4.0900	0.69200
28.	My organization cares about whether my spirit is energized.	3.9100	0.73415
29.	I feel that I am not forced to compromise my basic values at work.	3.8380	0.68753
Compassion (CP) (reliability= 0.383)			
30.	I sympathize with my co-workers' suffering.	4.1020	0.61997
31.	I can easily put myself in others' shoes.	2.9740	1.41185
32.	I try to help my co-workers relieve their suffering.	4.1720	0.68947
33.	I am aware of my co-workers' needs.	4.2700	0.77350
Work Commitment (WC) (reliability= 0.785)			
34.	I work for the sake of work and want to generate excellence for its own sake.	4.0220	0.64058

35.	I am dedicated towards my work.	4.3780	0.70150
36.	I feel true mental happiness when I am wholly dedicated to the work.	4.4040	0.69696
Trust (TR) (reliability= 0.832)			
37.	I trust top management's ability to make the right decisions for the future.	4.0140	0.54992
38.	I have faith in the professionalism of top management.	4.2780	0.73607
39.	My company is fair in dealing with all of its employees.	3.8400	0.85783
40.	I want to stay at this company for the long term.	4.3300	0.70006
41.	My company fulfils all of its commitments towards its employees.	4.0780	0.96008
Unbiased Behaviour (UB) (reliability= 0.833)			
42.	I feel customer loyalty matters while settling insurance cases.	4.3080	0.72262
43.	I feel there is no chance of favouritism while settling insurance cases.	4.4060	0.75783
B. Measuring JS			
Minnesota Satisfaction Questionnaire (MSQ) (reliability= 0.891)			
1.	At my present job, I am able to keep myself busy all the time.	4.1900	0.62824
2.	Top management has delegated to me the power to make decisions independently.	3.7940	0.78024
3.	At my present job, I have the chance to do different things from time to time.	3.7200	0.88497
4.	At my present job, I am recognized as a part of the community.	4.0200	0.50210
5.	I am satisfied with the way my boss handles the workers.	3.9940	0.67147
6.	I am satisfied with the competence of my supervisor in making decisions.	4.2560	0.75869
7.	At my present job, I am able to do things that do not go	4.2300	0.73905

	against my conscience.		
8.	I am satisfied with the way my job provides steady employment.	4.0240	1.07038
9.	At my present job, I have the chance to do things for other people.	3.9220	0.51812
10.	At my present job, I have the chance to tell people what to do.	3.8920	0.68504
11.	At my present job, I have the chance to do something that makes use of my abilities.	3.9840	0.53321
12.	I am satisfied with the way company policies are put into practice.	3.8220	0.67767
13.	I am satisfied with the remuneration paid to me.	3.6620	0.82287
14.	At my present job, I have growth prospects.		
15.	At my present job, I have the chance to use my own judgment.	3.8900	0.56083
16.	At my present job, I am satisfied with the working environment.	3.9560	0.65950
17.	At my present job, I am satisfied with the way my co-workers get along with each other.	3.9600	0.45915
18.	At my present job, I receive praise for doing a good job.	4.2700	0.65265
19.	At my present job, I get a feeling of accomplishment from the job.	3.9900	0.47996
Working Hours (WH) (reliability= 0.724)			
20.	I am satisfied with my working hours at my present job.	4.1640	0.85003
21.	At my present job, I have enough time for my family.	3.7760	1.00391
22.	At my present job, I am not disturbed in any way by my seniors after working hours.	3.8800	0.70041
Customer Loyalty (CL) (reliability= 0.900)			
23.	At my present job, customers listen to me very carefully.	4.2200	0.83965
24.	At my present job, customers trust me.	4.3940	0.82954

25.	At my present job, customers have confidence in the information I provide.	4.3460	0.72064
-----	--	--------	---------

**Source: The table is based on survey respondents*

3.4 Hypotheses

Based on the study variables, hypotheses were developed to express the assumptions related to the context of the study. Here, in addition to the four existing dimensions, namely MW, CW, OV, and CP, three new dimensions were identified for WS; they are WC, TR, and UB. Similarly, in addition to the MSQ, two new dimensions were identified for JS, namely: WH and CL. Next, the definition of each dimension of WS and its accompanying hypothesis will be presented.

MW: One's feeling that his or her work is an important and meaningful part of life. MW provides opportunities for creativity, leading to happiness and joy that will ultimately increase employees' level of JS (Duchon and Plowman, 2005). Various studies, such as those of Lips-Wiersma (2002) and Mintrof and Denton (1999a), have associated spirituality with finding meaning and purpose in life and living according to this meaning.

H1: *There is a positive relationship between meaningful work and job satisfaction.*

CW: A feeling of harmony derived from working for a common cause with a group of other people (Duchon and Plowman, 2005). Palmer (1999) similarly viewed spirituality as the human search for belongingness. Today, employees spend the majority of their time in the workplace, with little time left for neighbours or friends. Thus, they want to fulfil this need in the workplace through CW. CW and connectedness in turn increases employee commitment, satisfaction, and effectiveness.

H2: *There is a positive relationship between a sense of community in the workplace and job satisfaction.*

OV: Acceptable standards of behaviour that must be followed by every member of the organization. Due to rapidly changing working environments, OV are becoming very important. Milliman et al. (2003) and Mintrof and Denton (1999a) found that OV are the most important spiritual factor for satisfaction.

H3: *There is a positive relationship between organizational values and job satisfaction.*

CP: A feeling of deep sympathy and sorrow for others who are suffering along with a strong desire to lessen their suffering. Delgado (2005) views CP as a desire for mutual caring and supporting others; by doing so, people feel satisfied.

H4: *There is a positive relationship between compassion and job satisfaction.*

WC: This ensures the active presence of an employee in the organization; the desire to stay with the company will increase, and the employee's job performance and satisfaction will also increase.

H5: *There is a positive relationship between work commitment and job satisfaction.*

TR: TR is a concept studied in various disciplines. Morgan and Hunt (1994) state that TR exists only when one party has confidence in an exchange partner's reliability and integrity. Nobody expects a long-term relationship with a partner that cannot be trusted. When there is TR, customers believe that the marketer is reliable, honest, and fair. This will lead to a long-term relationship between the company and the customer; thus, it will result in JS for employees.

H6: *There is a positive relationship between trust and job satisfaction.*

UB: The impartial behaviour of the employer towards all its employees. If the employer treats every employee equally, then employees will work with more zeal and enthusiasm; this will lead to JS for employees.

H7: There is a positive relationship between unbiased behaviour and job satisfaction.

H8: There is a positive relationship between spirituality in the workplace and job satisfaction.

H9: There is a significant difference between the public and private insurance sectors when it comes to spirituality in the workplace.

H10: There is a significant difference between the public and private insurance sectors when it comes to job satisfaction.

3.5 Statistical Tools Used

For the descriptive statistics, arithmetic mean and standard deviation were applied. Factor analysis was utilised to identify the new factors of WS and JS. To check the reliability of the scale, Cronbach's alpha was used. To check whether there was a significant relationship between WS and JS, correlation and regression were applied. T-tests were used to check whether there was a significant difference in WS and JS between public and private insurance sector at the 1% level of significance. All of the research tools will now be briefly explained.

Reliability Analysis

This is used to depict the overall stability of a measure. A measure is highly reliable if it provides similar results under constant conditions. Cronbach's alpha is the most popular measure of internal consistency. It is mostly used on questionnaires with multiple Likert scale items.

Descriptive Statistics

It presents quantitative data in a manageable form. They show the basic features of the data, allowing for a simple summary. Descriptive statistics are also helpful in making comparisons across people or other units. In this study, mean and standard deviation were calculated.

- **Mean**

This is the most accepted and extensively used measure for expressing the entire dataset with one value is called the mean or average. The value is attained by adding together all the items and dividing this total by the number of items.

- **Standard Deviation**

This concept was given by Karl Pearson in 1823. It is the most important measure for studying dispersion. It is denoted by the small Greek letter σ (sigma). It measures the absolute dispersion: the greater the standard deviation, the greater will be the magnitude of the deviations of the values from the mean. A small standard deviation means a high degree of uniformity of the observation as well as homogeneity of a series; a large standard deviation means just the opposite.

Correlation Analysis

This is one of the most universal and useful statistical tool. Correlation describes the degree of association between two variables with a single number. Cause and effect relationship is not explained by it. There are several methods of measuring correlation; Pearson's coefficient of correlation is the most widely used. The Pearson's coefficient is denoted by the symbol r . The r value will always be between -1.0 and +1.0. If the correlation is negative, there is a negative relationship; if it is positive, the relationship is positive.

Regression Analysis

The term 'regression' was introduced by Sir Francis Galton in 1877. Regression analysis establishes the 'type of the relationship' between variables. It explains how the value of the dependent variable changes with the change in the independent variables, while the other

independent variables remain unchanged. It is also used to understand causal relationships between the independent and dependent variables.

Student's T-Test

The t-test is appropriate for comparing the means of two groups. This analysis determines the statistical difference between the means of two groups.

Assumptions of the t-test

- The parent population from which the sample has been drawn is normally distributed.
- The two samples are random and independent of each other.
- Population variances are equal and unknown.

Chapter 4

Data Analysis and Findings

Objective 3: To analyse the relationship between WS and JS.

4.1 For the Total (Public and Private) Insurance Sector

WS (independent variable) and JS (dependent variable) are the two main variables of this research. WS has different attributes; MW is the first one. It provides opportunities for creativity, leading to happiness and joy. However, JS relates to and is directly associated with an employee's like or dislike of their job. Tables 4.1 to 4.3 show that there is a positive and significant relationship between MW and JS.

H1: There is a positive relationship between meaningful work and job satisfaction.

The analysis resulted in a Pearson's product-moment correlation coefficient of 0.536, and the value is highly significant ($p < 0.01$). This highly significant and large positive value of the correlation coefficient implies that MW positively affected employees' JS. Specifically, the result ($R^2 = 0.287$; $p < 0.01$) suggests that when MW is assigned, there is a 28.7% increase in employees' JS (see Table 4.1). The F value of 200.715 ($P < 0.001$) shows the fitness of the model. This highly significant F value clearly shows that my model fit the data collected through a pre-tested questionnaire (see Table 4.2), whereas the beta and t values (Beta = 0.536, $t = 14.167$, $p < 0.001$) are also highly significant. The co-linearity statistics showed acceptable values of tolerance and VIF (see Table 4.3).

Table 4.1: Correlation and Regression of MW as the Independent Variable and JS as the Dependent Variable*

Model	r	R ²	Adjusted R ²	Std. Error of the Estimate
1	0.536**	0.287	0.286	8.78308

*Source: The table is based on survey respondents.

** Significant at the 0.01 level (two-tailed).

Table 4.2: ANOVA^b with MW as Independent Variable and JS as Dependent Variable*

Model	Sum of Squares	DF	Mean Square	F	Sig
Regression	15483.669	1	15483.669	200.715	.000 ^a
Residual	38416.963	498	77.142		
Total	53900	499			

*Source: The table is based on survey respondents.

^a. Predictor: (Constant), MW

^b. Dependent Variable: JS

Table 4.3: Coefficients^a with MW as Independent Variable and JS as Dependent Variable*

Model	Standardized Coefficients	T	Sig	Co-linearity statistics	
	Beta			Tolerance	VIF
1(Constant)		17.896	0.00**		
MW	0.536	14.167	0.00**	1.000	1.000

*Source: The table is based on survey respondents.

**Significant at the 0.01 level.

^a. Dependent Variable: JS

Thus, it appears that workers' assignments should be calibrated to their qualifications, experience, and interests. Under such circumstances, they will work with more zeal, enthusiasm, and creativity, and will thus feel a sense of achievement and satisfaction. Therefore, Hypothesis1 is accepted: MW is positively related to JS.

H2: *There is a positive relationship between a sense of community in the workplace and job satisfaction.*

CW is the second attribute of WS. CW creates a feeling of togetherness among employees. Tables 4.4 to 4.6 show that there is a positive and significant relationship between CW and JS. The analysis returned a value of 0.710 for the Pearson’s product-moment correlation coefficient, and this value was highly significant ($p < 0.01$). The highly significant and large positive value of the correlation coefficient means that CW in the workplace positively affected employees’ JS. In particular, the result ($R^2 = 0.504$; $p < 0.01$) specified that employees having CW in the workplace resulted in a 50.4% increase in JS (see Table 4.4). The F value of 506.087 ($p < 0.001$) showed the fitness of the model. This highly significant F value clearly shows that my model fit the data collected through the pre-tested questionnaire (see Table 4.5); the beta and t values (Beta = 0.710, $t = 22.496$, $p < 0.001$) were highly significant. The collinearity statistics showed acceptable values of tolerance and VIF (see Table 4.6).

Table 4.4: Correlation and Regression of CW as the Independent Variable and JS as the Dependent Variable*

Model	r	R ²	Adjusted R ²	Std. Error of the Estimate
1	0.710**	0.504	0.503	7.32675

*Source: The table is based on survey respondents.

** Significant at the 0.01 level (two-tailed).

Table 4.5: ANOVA^b with CW as Independent Variable and JS as Dependent Variable*

Model	Sum of Squares	DF	Mean Square	F	Sig
Regression	27167.385	1	27167.385	506.087	.000 ^a
Residual	26733.247	498	53.681		
Total	53900.632	499			

*Source: The table is based on survey respondents.

^a. Predictor: (Constant), CW

^b. Dependent Variable: JS

Table 4.6: Coefficients^a with CW as Independent Variable and JS as Dependent Variable*

Model	Standardized Coefficients	T	Sig	Co-linearity statistics	
	Beta			Tolerance	VIF
1 (Constant)		7.491	0.00**		
CW	0.710	22.496	0.00**	1.000	1.000

*Source: The table is based on survey respondents.

**Significant at the 0.01 level.

^a. Dependent Variable: JS

Thus, CW in the workplace affects the JS level of employees more than MW does. The reason for this may be that in the insurance sector, workloads and WH are increasing. Thus, employees spend the majority of their time at work. They do not have any time for social interaction with their relatives, friends, and neighbours. Hence, they can fulfil this need only at work by participating in group work and by sharing and helping each other. Therefore, Hypothesis 2 is accepted: CW is positively related to JS.

H3: There is a positive relationship between organizational values and job satisfaction.

OV are the third attribute of WS. OV are acceptable standards of behaviour that must be followed by every member of the organization. Tables 4.7 to 4.10 show that there is a positive and significant relationship between OV and JS.

The Pearson's product-moment correlation coefficient was 0.536, and the value was highly significant ($p < 0.01$). The highly significant and large positive value of the correlation coefficient implies that OV positively affected the JS of employees. Specially, the results ($R^2 = 0.287$; $p < 0.01$) implied that respect for OV will result in a 28.7% increase in employees' JS level (see Table 4.7). The F value of 837.963 ($p < 0.001$) showed the fitness of the model. This highly significant F value clearly shows that my model fit the data collected through the pre-tested questionnaire (see Table 4.8). The beta and t values (Beta = 0.792, $t = 28.948$, $p < 0.001$) were also highly significant. The co-linearity statistics showed acceptable values of tolerance and VIF (see Table 4.9).

Table 4.7: Correlation and Regression of OV as the Independent Variable and JS as the Dependent Variable*

Model	r	R ²	Adjusted R ²	Std. Error of the Estimate
1	0.536**	0.287	0.286	8.78308

*Source: The table is based on survey respondents.

** Significant at the 0.01 level (two-tailed).

Table 4.8: ANOVA^b with OV as the Independent Variable and JS as the Dependent*

Model	Sum of Squares	DF	Mean Square	F	Sig
Regression	33808.373	1	33808.373	837.963	.000 ^a
Residual	20092.259	498	40.346		
Total	53900.632	499			

*Source: The table is based on survey respondents.

^a. Predictor: (Constant), OV

^b. Dependent Variable: JS

Table 4.9: Coefficients^a with OV as the Independent Variable and JS as the Dependent Variable*

Model	Standardized Coefficients	T	Sig	Co-linearity statistics	
	Beta			Tolerance	VIF
1 (Constant)		16.872	0.00**		
OV	0.792	28.948	0.00**	1.000	1.000

*Source: The table is based on survey respondents

**Significant at the 0.01 level.

^a. Dependent Variable: JS

Thus, the presence of OV such as respect for individual values, employee participation in decision making, reward and recognition, fair and impartial behaviour from senior employees towards junior employees, and respect for everybody's suggestions, increases the employees' JS. Therefore, Hypothesis3 is accepted: OV positively affects employees' JS.

H4: There is a positive relationship between compassion and job satisfaction.

CP is the fourth attribute of WS. CP is a feeling of deep sympathy and sorrow for others who are suffering, along with a strong desire to lessen their suffering. Tables 4.10 to 4.12 show that there was a positive and significant relationship between CP and JS.

The analysis returned a Pearson's product-moment correlation coefficient of .243, a value that is highly significant ($p < 0.01$). The highly significant and positive value of the correlation coefficient means that CP in the workplace positively affected employees' JS. Specifically, the result ($R^2 = 0.059$; $p < 0.01$) showed that the presence of CP in the workplace increased the employee satisfaction level by 5.9% (see Table 4.10). The F value of 31.163 ($p < 0.001$) showed the fitness of the model. This significant F value clearly shows that my model fit the data collected through the pre-tested questionnaire (see Table 4.11); the beta and t values (Beta = 0.243, $t = 5.582$, $p < 0.001$) were highly significant. The co-linearity statistics showed acceptable values of tolerance and VIF (see Table 4.12).

Table 4.10: Correlation and Regression of CP as the Independent Variable and JS as the Dependent Variable *

Model	r	R ²	Adjusted R ²	Std. Error of the Estimate
1	0.243**	0.059	.057	10.09258

*Source: The table is based on survey respondents.

** Significant at the 0.01 level (two-tailed).

Table 4.11: ANOVA^b with CP as the Independent Variable and JS as the Dependent Variable*

Model	Sum of Squares	DF	Mean Square	F	Sig
Regression	3174.300	1	3174.300	31.163	.000 ^a
Residual	50726.332	498	101.860		
Total	53900.632	499			

*Source: The table is based on survey respondents.

^a. Predictor: (Constant), CP

^b. Dependent Variable: JS

Table 4.12: Coefficients^a with CP as the Independent Variable and JS as the Dependent Variable*

Model	Standardized Coefficients	T	Sig	Co-linearity statistics	
	Beta			Tolerance	VIF
1 (Constant)		24.419	0.00**		
CP	0.243	5.582	0.00**	1.000	1.000

*Source: The table is based on survey respondents.

**Significant at the 0.01 level.

^a. Dependent Variable: JS

This result suggests that the presence of deep sympathy and sorrow for another who is suffering and an offer to help relieve the suffering provides a sense of bliss. Therefore, Hypothesis 4 is accepted: CP positively affects employees' JS.

H5: There is a positive relationship between work commitment and job satisfaction.

WC is the fifth attribute of WS. WC means the dedication of an employee towards their work. Tables 4.13 to 4.15 show that there is positive and significant relationship between WC and JS.

The Pearson's product-moment correlation coefficient was 0.621, and the value was highly significant ($p < 0.01$). The highly significant and positive value of the correlation coefficient implies that commitment towards work positively affected employees' JS. In particular, the result ($R^2 = 0.385$; $p < 0.01$) suggests that if employees are committed to their work, it increases the employee satisfaction level by 38.5% (see Table 4.13). The F value of 311.973 ($p < 0.001$) showed the fitness of the model. This highly significant F value clearly shows that my model fit the data collected through the pre-tested questionnaire (see Table 4.14); the beta and t values (Beta = 0.621, $t = 17.663$, $p < 0.001$) were also highly significant. The co-linearity statistics showed acceptable values of tolerance and VIF (see Table 4.15).

Table 4.13: Correlation and Regression of WC as the Independent Variable and JS as the Dependent Variable*

Model	R	R ²	Adjusted R ²	Std. Error of the Estimate
1	0.621**	0.385	0.384	8.15759

*Source: The table is based on survey respondents.

** Significant at the 0.01 level (two-tailed).

Table 4.14: ANOVA^b with WC as the Independent Variable and JS as the Dependent Variable*

Model	Sum of Squares	DF	Mean Square	F	Sig
Regression	20760.600	1	20760.600	311.973	.000 ^a
Residual	33140.032	498	66.546		
Total	53900.632	499			

*Source: The table is based on survey respondents.

^a. Predictor: (Constant), WC

^b. Dependent Variable: JS

Table 4.15: Coefficients^a with WC as the Independent Variable and JS as the Dependent Variable*

Model	Standardized Coefficients	T	Sig	Co-linearity statistics	
	Beta			Tolerance	VIF
1 (Constant)		17.346	0.00**	1.000	1.000
WC	0.621	17.663	0.00**		

*Source: The table is based on survey respondents

**Significant at the 0.01 level.

^a. Dependent Variable: JS

Thus, WC ensures the employees' active presence and desire to stay with the company long term. Therefore, Hypothesis-5 is accepted: WC positively affects the JS of employees.

H6: There is a positive relationship between trust and job satisfaction.

TR is the sixth attribute of WS. TR here means trust among all the stakeholders (employer, employees, and customers) of the insurance sector. Tables 4.16 to 4.18 show that there is a positive and significant relationship between TR and JS.

The Pearson's product-moment correlation coefficient was 0.796, and the value was highly significant ($p < 0.01$). The highly significant and large positive value of the correlation coefficient implies that TR in the workplace positively affected employees' JS. Specifically,

the result ($R^2 = 0.634$; $p < 0.01$) suggests that the presence of TR among all stakeholders will increase the employee satisfaction level by 63.4%. (See Table 4.16). The F value of 861.053 ($p < 0.001$) showed the fitness of the model. This highly significant F value clearly shows that my model fit the data collected with the pre-tested questionnaire (see Table 4.17); beta and t values (Beta = 0.796, $t = 29.344$, $p < 0.001$) were also highly significant. The co-linearity statistics also showed acceptable values for tolerance and VIF (See table 4.18).

Table 4.16 Correlation and Regression of TR as the Independent Variable and JS as the Dependent Variable*

Model	r	R ²	Adjusted R ²	Std. Error of the Estimate
1	0.796**	0.634	0.633	6.29765

*Source: The table is based on survey respondents

** Significant at the 0.01 level (two-tailed).

Table 4.17: ANOVA^b with TR as the Independent Variable and JS as the Dependent Variable*

Model	Sum of Squares	DF	Mean Square	F	Sig
Regression	34149.733	1	34149.733	861.053	.000 ^a
Residual	19750.899	498	39.660		
Total	53900.632	499			

*Source: The table is based on survey respondents.

^a. Predictor: (Constant), TR

^b. Dependent Variable: JS

Table 4.18: Coefficients^a with TR as the Independent Variable and JS as the Dependent Variable*

Model	Standardized Coefficients	T	Sig	Co-linearity statistics	
	Beta			Tolerance	VIF
1 (Constant)		20.225	0.00**		
TR	0.796	29.344	0.00**	1.000	1.000

*Source: The table is based on survey respondents.

**Significant at the 0.01 level.

^a Dependent Variable: JS

Thus, TR is a very important factor for the insurance sector. TR among all the stakeholders involved will lead to higher JS for employees. Therefore, Hypothesis 6 is accepted: TR positively affects employees' JS.

H7: There is a positive relationship between unbiased behaviour and job satisfaction.

UB is the seventh attribute of WS. UB here means impartial behaviour by employers towards their employees, and in the same way impartial behaviour by employees towards their customers. Tables 4.19 to 4.21 show that there is a positive and significant relationship between UB and JS.

The analysis resulted in a Pearson's product-moment correlation coefficient of 0.551, and the value was highly significant ($p < 0.01$). The highly significant and large positive value of the correlation coefficient implies that UB in the workplace positively affected employees' JS. Specifically, the result ($R^2 = 0.304$; $p < 0.01$) suggests that the UB of employees will increase their satisfaction level by 30.4% (see Table 4.19). The F value of 217.239 ($p < 0.001$) shows the fitness of the model. This highly significant F value clearly shows that my model fit the data collected through the pre-tested questionnaire (Table 4.20); the beta and t values

(Beta = 0.551, t = 14.739, p<0.001) were also highly significant. The co-linearity statistics showed acceptable values of tolerance and VIF (see Table 4.21).

Table 4.19: Correlation and Regression of UB as the Independent Variable and JS as the Dependent Variable*

Model	r	R ²	Adjusted R ²	Std. Error of the Estimate
1	0.551**	0.304	0.302	8.68103

*Source: The table is based on survey respondents

** Significant at the 0.01 level (two-tailed).

Table 4.20: ANOVA^b with UB as the Independent Variable and JS as the Dependent Variable*

Model	Sum of Squares	DF	Mean Square	F	Sig
Regression	16371.183	1	16371.183	217.239	.000 ^a
Residual	37529.449	498	73.360		
Total	53900.632	499			

*Source: The table is based on survey respondents

^a. Predictor: (Constant), UB

^b. Dependent Variable: JS

Table 4.21: Coefficients^a with UB as the Independent Variable and JS as the Dependent Variable*

Model	Standardized Coefficients	T Value	Sig	Co-linearity statistics	
	Beta			Tolerance	VIF
1 (Constant)		23.980	0.00**	1.000	1.000
UB	0.551	14.739	0.00**		

*Source: The table is based on survey respondents

**Significant at the 0.01 level.

^a. Dependent Variable: JS

Thus, impartial behaviour of the employer towards employees has a strong effect on their satisfaction. Therefore, Hypothesis7 is accepted: UB positively affects employees' JS.

H8: *There is a positive relationship between spirituality in the workplace and job satisfaction.*

Tables 4.22 to 4.24 show that there is a positive and significant relationship between WS and JS. This means that if spiritual practices are applied in the organization, it will provide higher JS to employees.

Table 4.22: Correlation and Regression of WS as the Independent Variable and JS as the Dependent Variable*

Model	r	R ²	Adjusted R ²	Std. Error of the Estimate
1	0.349**	0.121	0.120	9.75613

*Source: The table is based on survey respondents

** Significant at the 0.01 level (two-tailed).

Table 4.23: ANOVA^b with WS as the Independent Variable and JS as the Dependent Variable*

Model	Sum of Squares	DF	Mean Square	F	Sig
Regression	6540.882	1	6540.882	68.720	.000 ^a
Residual	47305.531	497	95.182		
Total	53846.413	498			

*Source: The table is based on survey respondents.

^a Predictor: (Constant), WS

^b Dependent Variable: JS

Table 4.24: Coefficients^a with WS as the Independent Variable and JS as the Dependent Variable*

Model	Standardized Coefficients	T	Sig	Co-linearity statistics	
	Beta			Tolerance	VIF
1(Constant)		14.391	0.00**	1.000	1.000
WS	.349	8.290	0.00**		

*Source: The table is based on survey respondents.

**Significant at the 0.01 level.

^a Dependent Variable: JS

The Pearson's product-moment correlation coefficient was 0.349, and the value was highly significant ($p < 0.01$). The highly significant and large positive value of the correlation coefficient implies that WS positively affected employees' JS. Specifically, the result ($R^2 = 0.121$; $p < 0.01$) suggests that the WS of employees will increase their satisfaction level by 12.1% (see Table 4.22). The F value was 68.720 ($p < 0.001$), showing the fitness of the model. This highly significant F value clearly shows that my model fit the data collected with the pre-tested questionnaire (see Table 4.23); the beta and t values (Beta = 0.349, $t = 8.290$, $p < 0.001$) were highly significant. The co-linearity statistics showed acceptable values of tolerance and VIF (see Table 4.24). Thus, hypothesis 8: WS positively related with employee's JS is also accepted.

Following Figure 4.1 shows the correlation between all the dimensions of WS and JS and Figure 4.2 shows the correlation between WS as a whole and JS for Total (Public and Private) Insurance Sector.

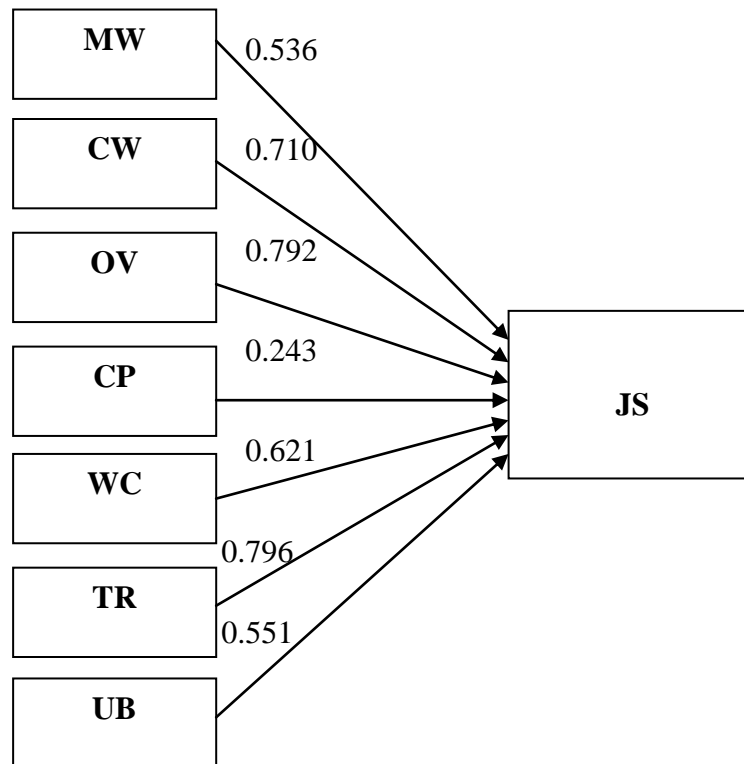


Figure 4.1: Correlation between Dimensions of Spirituality at Workplace (WS) and Job Satisfaction (JS) for Total (Public and Private) Insurance Sector

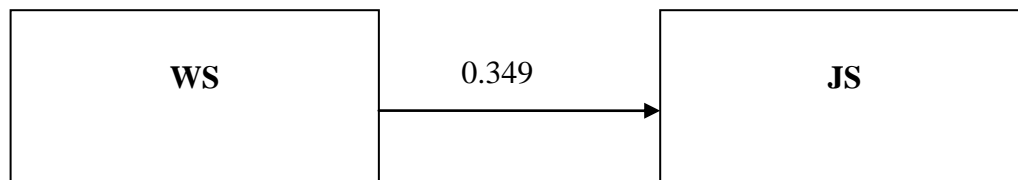


Figure 4.2: Correlation between WS and JS for Total (Public and Private) Insurance Sector

4.2 For the Public Insurance Sector

H1: There is a positive relationship between meaningful work and job satisfaction.

WS (independent variable) and JS (dependent variable) are the two main variables of this research. WS has different attributes; MW is the first one. It provides opportunities for creativity, leading to happiness and joy. However, JS relates to and is directly associated with an employee's like or dislike of their job. Tables 4.25 to 4.27 show that there is a positive and significant relationship between MW and JS.

The analysis returned a Pearson's product-moment correlation coefficient of 0.715, and the value was highly significant ($p < 0.01$). The highly significant and large positive value of the correlation coefficient implies that MW positively affected employees' JS. Specifically, the result ($R^2 = 0.511$; $p < 0.01$) suggests that if employees of public insurance companies feel their work is meaningful, its results in a 51.1% increase in JS (see Table 4.25). The highly significant F value of 258.711 ($p < 0.001$) shows that my model fit the data collected using the pre-tested questionnaire (see Table 4.26); the beta and t values (Beta = 0.715, $t = 16.086$, $p < 0.001$) were also highly significant. The co-linearity statistics showed acceptable values of tolerance and VIF (see Table 4.27).

Table 4.25: Correlation and Regression of MW as the Independent Variable and JS as the Dependent Variable*

Model	r	R ²	Adjusted R ²	Std. Error of the Estimate
1	0.715**	0.511	0.509	9.08364

*Source: The table is based on survey respondents.

** Significant at the 0.01 level (two-tailed).

Table 4.26: ANOVA^b with MW as the Independent Variable and JS as the Dependent Variable*

Model	Sum of Squares	DF	Mean Square	F	Sig
Regression	21351.809	1	21351.809	258.771	.000 ^a
Residual	20463.091	248	82.512		
Total	41814.900	249			

*Source: The table is based on survey respondents.

^a. Predictor: (Constant), MW

^b. Dependent Variable: JS

Table 4.27: Coefficients^a with MW as the Independent Variable and JS as the Dependent Variable*

Model	Standardized Coefficients	T	Sig	Co-linearity statistics	
	Beta			Tolerance	VIF
1 (Constant)		10.694	0.00**		
MW	0.715	16.086	0.00**	1.000	1.000

*Source: The table is based on survey respondents.

**Significant at the 0.01 level.

^a. Dependent Variable: JS

Thus, the employees of public insurance sector consider their work to be meaningful. This will provide them feeling of achievement and satisfaction. Therefore Hypothesis 1 is accepted: MW positively affects employee's JS.

H2: There is a positive relationship between sense of community in the workplace and job satisfaction.

CW is the second attribute of WS. CW creates a sense of belongingness among employees. Tables 4.28 to 4.30 show that there is a positive and significant relationship between CW and JS.

The Pearson's product-moment correlation coefficient was 0.689, and the value was highly significant ($p < 0.01$). The highly significant and large positive value of the correlation coefficient implies that CW in the workplace positively affected employees' JS. Specifically, the result ($R^2 = 0.474$; $p < 0.01$) indicates that if the employees have CW in the workplace, it results in a 47.4% increase in JS (see Table 4.28). The highly significant F value of 223.818 ($p < 0.001$) states that my model fit the data collected through the pre-tested questionnaire (see Table 4.29); the beta and t values (Beta = 0.689, $t = 14.961$, $p < 0.001$) were also highly significant. The co-linearity statistics showed acceptable values of tolerance and VIF (see Table 4.30).

Table 4.28: Correlation and Regression of CW as the Independent Variable and JS as the Dependent Variable*

Model	r	R ²	Adjusted R ²	Std. Error of the Estimate
1	0.689**	0.474	0.472	9.41409

*Source: The table is based on survey respondents.

** Significant at the 0.01 level (two-tailed).

Table 4.29: ANOVA^b with CW as the Independent Variable and JS as the Dependent Variable*

Model	Sum of Squares	DF	Mean Square	F	Sig
Regression	19835.891	1	19835.891	223.818	.000 ^a
Residual	21979.009	248	88.625		
Total	41814.900	249			

*Source: The table is based on survey respondents.

^a. Predictor: (Constant), CW

^b. Dependent Variable: JS

Table 4.30: Coefficients^a with CW as the Independent Variable and JS as the Dependent Variable for Public Insurance Companies*

Model	Standardized Coefficients	T	Sig	Co-linearity statistics	
	Beta			Tolerance	VIF
1 (Constant)		6.912	0.00**		
CW	0.689	14.961	0.00**	1.000	1.000

*Source: The table is based on survey respondents.

**Significant at the 0.01 level.

^a Dependent Variable: JS

Thus the employees of public insurance sector have a feeling of belongingness and connectedness, therefore Hypothesis 2 is accepted: CW positively affects employee's JS

H3: There is a positive relationship between organizational values and job satisfaction.

OV are the third attribute of WS. OV are acceptable standards of behaviour that must be followed by every member of the organization. Tables 4.31 to 4.33 show that there is a positive and significant relationship between OV and JS.

The analysis resulted in a Pearson's product-moment correlation coefficient of 0.829, and the value was highly significant ($p < 0.01$). The highly significant and large positive value of the correlation coefficient implies that OV in the workplace positively affected employees' JS. Specifically, the result ($R^2 = 0.687$; $p < 0.01$) indicates that presence and respect for the OV in the workplace will result in a 68.7% increase in JS (see Table 4.31). The highly significant F value of 545.098 ($p < 0.001$) shows that my model fit the data collected through the pre-tested questionnaire (see Table 4.32); the beta and t values (Beta = 0.829, $t = 23.347$, $p < 0.001$) were also highly significant. The co-linearity statistics showed acceptable values for tolerance and VIF (see Table 4.33).

Table 4.31: Correlation and Regression of OV as the Independent Variable and JS as the Dependent Variable*

Model	R	R ²	Adjusted R ²	Std. Error of the Estimate
1	0.829**	0.687	0.686	7.26109

*Source: The table is based on survey respondents.

** Significant at the 0.01 level (two-tailed).

Table 4.32: ANOVA^b with OV as the Independent Variable and JS as the Dependent Variable*

Model	Sum of Squares	Df	Mean Square	F	Sig
Regression	28739.479	1	28739.479	545.098	.000 ^a
Residual	13075.421	248	52.723		
Total	41814.900	249			

*Source: The table is based on survey respondents.

^a. Predictor: (Constant), OV

^b. Dependent Variable: JS

Table 4.33: Coefficients^a with OV as the Independent Variable and JS as the Dependent Variable for Public Insurance Companies*

Model	Standardized Coefficients	T	Sig	Co-linearity statistics	
	Beta			Tolerance	VIF
1 (Constant)		14.608	0.00**	1.000	1.000
OV	0.829	23.347	0.00**		

*Source: The table is based on survey respondents.

**Significant at the 0.01 level.

^a. Dependent Variable: JS

The results suggest that employees in public insurance sector are satisfied with the values present in the organization. Thus, Hypothesis 3 is accepted: OV positively affects employee's JS

H4: There is a positive relationship between compassion and job satisfaction.

CP is the fourth attribute of WS. CP is a desire for mutual caring and supporting others. Tables 4.34 to 4.36 show that there was a positive and significant relationship between CP and JS.

The Pearson's product-moment correlation coefficient was 0.586, and the value was highly significant ($p < 0.01$). The highly significant and positive value of the correlation coefficient implies that CP in the workplace positively affected employees' JS. Specifically, the result ($R^2 = 0.344$; $p < 0.01$) indicates that if the employees had a feeling of CP towards each other, it resulted in a 34.4% increase in the employees' JS (see Table 4.34). The highly significant F value of 129.953 ($p < 0.001$) indicates that my model fit the data collected through the pre-tested questionnaire (see Table 4.35); the beta and t values (Beta = 0.586, $t = 11.400$, $p < 0.001$) were also highly significant. The co-linearity statistics showed acceptable values for tolerance and VIF (see Table 4.36).

Table 4.34: Correlation and Regression of CP as the Independent Variable and JS as the Dependent Variable*

Model	R	R ²	Adjusted R ²	Std. Error of the Estimate
1	0.586**	0.344	0.341	10.51833

*Source: The table is based on survey respondents.

** Significant at the 0.01 level (two-tailed).

Table 4.35: ANOVA^b with CP as the Independent Variable and JS as the Dependent Variable*

Model	Sum of Squares	Df	Mean Square	F	Sig
Regression	14377.343	1	14377.343	129.953	.000 ^a
Residual	27437.557	248	110.635		
Total	41814.900	249			

*Source: The table is based on survey respondents.

^a. Predictor: (Constant), CP

^b. Dependent Variable: JS

Table 4.36: Coefficients^a with CP as the Independent Variable and JS as the Dependent Variable*

Model	Standardized Coefficients	T	Sig	Co-linearity statistics	
	Beta			Tolerance	VIF
1 (Constant)		10.947	0.00**	1.000	1.000
CP	0.586	11.400	0.00**		

*Source: The table is based on survey respondents.

**Significant at the 0.01 level.

^a. Dependent Variable: JS

The results indicate that employees of public insurance sector are very sympathetic and care for each other. This will provide them feeling of bliss and satisfaction. Thus, Hypothesis 4 is accepted: CP positively affects employee's JS.

H5: There is a positive relationship between work commitment and job satisfaction.

WC is the fifth attribute of WS. WC ensures the active presence of an employee in the organization. Tables 4.37 to 4.39 show that there is positive and significant relationship between WC and JS.

The analysis produced a Pearson's product-moment correlation coefficient of 0.654, and the value was highly significant ($p < 0.01$). The highly significant and positive value of the

correlation coefficient implies that WC positively affected employees' JS. Specifically, the result ($R^2 = 0.428$; $p < 0.01$) indicates that if employees are committed to their work, it results in a 42.8% increase in the employees' JS (see Table 4.37). The highly significant F value of 223.818 ($p < 0.001$) states that my model fit the data collected through the pre-tested questionnaire (see Table 4.38); the beta and t values (Beta = 0.654, $t = 13.626$, $p < 0.001$) were also highly significant. The co-linearity statistics showed acceptable values of tolerance and VIF (see Table 4.39).

Table 4.37: Correlation and Regression WC as the Independent Variable and JS as the Dependent Variable*

Model	r	R ²	Adjusted R ²	Std. Error of the Estimate
1	0.654**	0.428	0.426	9.81950

*Source: The table is based on survey respondents.

Significant at the 0.01 level (two-tailed).

Table 4.38: ANOVA^b with WC as the Independent Variable and JS as the Dependent Variable*

Model	Sum of Squares	DF	Mean Square	F	Sig
Regression	17902.083	1	17902.083	223.818	.000 ^a
Residual	23912.817	248	96.423		
Total	41814.900	249			

*Source: The table is based on survey respondents.

^a. Predictor: (Constant), WC

^b. Dependent Variable: JS

Table 4.39: Coefficients^a with WC as the Independent Variable and JS as the Dependent Variable*

Model	Standardized Coefficients	T	Sig	Co-linearity statistics	
	Beta			Tolerance	VIF
1 (Constant)		9.855	0.00**	1.000	1.000
WC	0.654	13.626	0.00**		

*Source: The table is based on survey respondents.

**Significant at 0.01 levels

^a. Dependent Variable: JS

Thus employees of public insurance sector are dedicated towards their work. This will ensures their active and long term stay in the organization. Therefore, Hypothesis 5 is accepted: WC positively affects employee's JS.

H6: There is a positive relationship between trust and job satisfaction.

TR is the sixth attribute of WS. TR here means trust among all the stakeholders (employer, employees, and customers) of the insurance sector. Tables 4.40 to 4.42 show that there is a positive and significant relationship between TR and JS.

The Pearson's product-moment correlation coefficient was 0.794, and the value was highly significant ($p < 0.01$). The highly significant and positive value of the correlation coefficient implies that TR positively affected employees' JS. Specifically, the result ($R^2 = 0.630$; $p < 0.01$) indicates that the presence of TR among all stakeholders will increase the employees' JS by 63% (see Table 4.40). The highly significant F value of 421.698 ($p < 0.001$) shows that my model fit the data collected with the pre-tested questionnaire (see Table 4.41); the beta and t values (Beta = 0.794, $t = 20.535$, $p < 0.001$) were also highly significant. The co-linearity statistics showed acceptable values for tolerance and VIF (see Table 4.42).

Table 4.40: Correlation and Regression of TR as the Independent Variable and JS as the Dependent Variable*

Model	r	R ²	Adjusted R ²	Std. Error of the Estimate
1	0.794**	0.630	0.628	7.90180

*Source: The table is based on survey respondents.

** Significant at the 0.01 level (two-tailed).

Table 4.41: ANOVA^b with TR as the Independent Variable and JS as the Dependent Variable*

Model	Sum of Squares	Df	Mean Square	F	Sig
Regression	26330.165	1	26330.165	421.698	.000 ^a
Residual	15484.735	248	62.438		
Total	41814.900	249			

*Source: The table is based on survey respondents.

^a. Predictor: (Constant), TR

^b. Dependent Variable: JS

Table 4.42: Coefficients^a with TR as the Independent Variable and JS as the Dependent Variable*

Model	Standardized Coefficients	T	Sig	Co-linearity statistics	
	Beta			Tolerance	VIF
1 (Constant)		13.521	0.00**	1.000	1.000
TR	0.794	20.535	0.00**		

*Source: The table is based on survey respondents.

**Significant at the 0.01 level.

^a. Dependent Variable: JS

The results suggests the there is a large amount of trust among all the stakeholders in public insurance sector. Thus, Hypothesis 6 is accepted: TR positively affects employee's JS

H7: There is a positive relationship between unbiased behaviour and job satisfaction.

UB is the seventh attribute of WS. UB here means equal and fair treatment with employees by their employers and in the same way equal and fair treatment with customers by employees. Tables 4.43 to 4.45 show that there is a positive and significant relationship between UB and JS.

The analysis resulted in a Pearson’s product-moment correlation coefficient of 0.476, and the value is highly significant ($p < 0.01$). The highly significant and positive value of the correlation coefficient implies that UB positively affected employees’ JS. Specifically, the result ($R^2 = 0.227$; $p < 0.01$) indicates that UB by employers will increase employees’ JS by 22.7% (see Table 4.43). The highly significant F value of 72.721 ($p < 0.001$) states that my model fit the data collected with the pre-tested questionnaire (see Table 4.44); the beta and t values (Beta = 0.476, $t = 8.528$, $p < 0.001$) were also highly significant. The co-linearity statistics showed acceptable values of tolerance and VIF (see Table 4.45).

Table 4.43: Correlation and Regression of UB as the Independent Variable and JS as the Dependent Variable*

Model	r	R²	Adjusted R²	Std. Error of the Estimate
1	0.476**	0.227	0.224	11.41832

**Source: The table is based on survey respondents.*

*** Significant at the 0.01 level (two-tailed).*

Table 4.44: ANOVA^b with UB as the Independent Variable and JS as the Dependent Variable*

Model	Sum of Squares	DF	Mean Square	F	Sig
Regression	9481.161	1	9481.161	72.721	.000 ^a
Residual	32333.739	248	130.378		
Total	41814.900	249			

*Source: The table is based on survey respondents.

^a. Predictor: (Constant), UB

^b. Dependent Variable: JS

Table 4.45: Coefficients^a with UB as the Independent Variable and JS as the Dependent Variable*

Model	Standardized Coefficients	T	Sig	Co-linearity statistics	
	Beta			Tolerance	VIF
1 (Constant)	0.476	13.984	0.00**	1.000	1.000
UB		8.528	0.00**		

*Source: The table is based on survey respondents.

**Significant at 0.01 levels

^a. Dependent Variable: JS

The results indicates that in public insurance sector there is fair and equal treatment with all the employees by their employer and as a result they will work with more zeal and enthusiasm; this will lead to increase in their JS. Thus, Hypothesis 7 is accepted: UB positively affects JS.

H8: There is a positive relationship between spirituality in the workplace and job satisfaction.

Tables 4.46 to 4.48 show that there is a positive and significant relationship between WS and JS.

The Pearson's product-moment correlation coefficient was 0.846, and the value was highly significant ($p < 0.01$). The highly significant and positive value of the correlation coefficient implies that WS positively affected employees' JS. Specifically, the result ($R^2 = 0.716$; $p < 0.01$) indicates that the presence of all dimensions of WS will increase the JS of employees by 71.6% (see Table 4.46). The highly significant F value of 626.391 ($p < 0.001$) indicates that my model fit the data collected through the pre-tested questionnaire (see Table 4.47); the beta and t values (Beta = 0.846, $t = 25.028$, $p < 0.001$) were also highly significant. The co-linearity statistics showed acceptable values of tolerance and VIF (see Table 4.48).

Table 4.46: Correlation and Regression of WS as the Independent Variable and JS as the Dependent Variable*

Model	r	R ²	Adjusted R ²	Std. Error of the Estimate
1	0.846**	0.716	0.715	6.91533

*Source: The table is based on survey respondents.

** Significant at the 0.01 level (two-tailed).

Table 4.47: ANOVA^b with WS as the Independent Variable and JS as the Dependent Variable*

Model	Sum of Squares	DF	Mean Square	F	Sig
Regression	29955.110	1	29955.110	626.391	.000 ^a
Residual	11859.790	248	47.822		
Total	41814.900	249			

*Source: The table is based on survey respondents.

^a. Predictor: (Constant), WS

^b. Dependent Variable: JS

Table 4.48: Coefficients^a with WS as the Independent Variable and JS as the Dependent Variable*

Model	Standardized Coefficients	T	Sig	Co-linearity statistics	
	Beta			Tolerance	VIF
1 (Constant)		4.517	0.00**	1.000	1.000
WS	0.846	25.028	0.00**		

**Source: The table is based on survey respondents.*

***Significant at 0.01 levels*

^a Dependent Variable: JS

The results shows that the presence of WS provide great amount of JS to the employees of public insurance sector. Thus, Hypothesis 8 is also accepted: WS positively affects employee's JS.

Figure 4.3 shows the correlation between all the dimensions of WS and JS and Figure 4.4 shows the correlation between WS as a whole and JS for the public insurance sector:

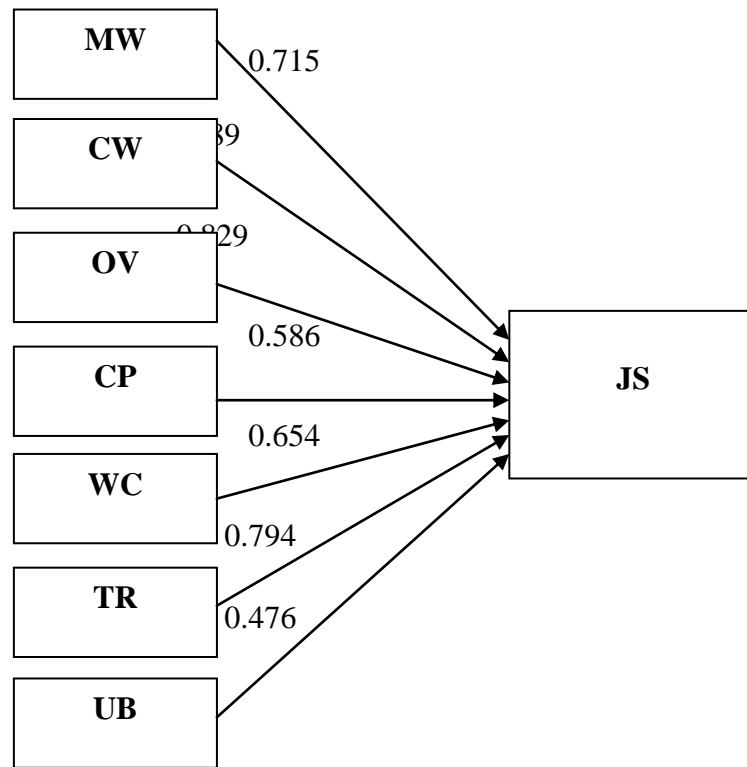


Figure 4.3: Correlation between Dimensions of WS and JS for Public Insurance Sector

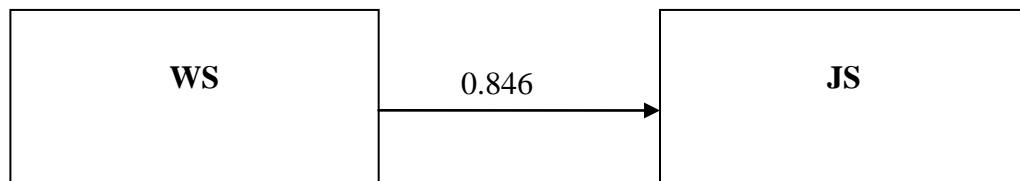


Figure 4.4: Correlation between WS and JS for Public Insurance Sector

4.3 For the Private Sector

H1: *There is a positive relationship between meaningful work and job satisfaction.*

WS (independent variable) and JS (dependent variable) are the two main variables of this research. WS has different attributes; MW is the first one. It provides opportunities for creativity, leading to happiness and joy. However, JS relates to and is directly associated with an employee's like or dislike of their job. Tables 4.49 to 4.51 show that there is a negative and significant relationship between MW and JS.

The analysis resulted in a Pearson's product-moment correlation coefficient of 0.266, and the value was highly significant ($p < 0.01$). This highly significant and negative value of the correlation coefficient implies that MW negatively affected employees' JS. Specifically, the result ($R^2 = 0.071$; $p < 0.01$) shows that the absence of a feeling of MW decreased the employee's JS by 7% (see Table 4.49). The highly significant F value of 18.889 ($p < 0.001$) shows that my model fit the data collected using the pre-tested questionnaire (see Table 4.50); the beta and t values (Beta = - 0.266, $t = -4.346$, $p < 0.001$) were also highly significant. The co-linearity statistics showed acceptable values for tolerance and VIF (see Table 4.51).

Table 4.49: Correlation and Regression of MW as the Independent Variable and JS as the Dependent Variable*

Model	r	R ²	Adjusted R ²	Std. Error of the Estimate
1	-0.266**	0.071	0.067	3.07250

*Source: The table is based on survey respondents

** Significant at the 0.01 level (two-tailed).

Table 4.50: ANOVA^b with MW as the Independent Variable and JS as the Dependent Variable*

Model	Sum of Squares	Df	Mean Square	F	Sig
Regression	178.315	1	178.315	18.889	.000 ^a
Residual	2341.189	248	9.440		
Total	2519.504	249			

*Source: The table is based on survey respondents.

^a. Predictor: (Constant), MW

^b. Dependent Variable: JS

Table 4.51: Coefficients^a with MW as the Independent Variable and JS as the Dependent Variable*

Model	Standardized Coefficients	T	Sig	Co-linearity statistics	
	Beta			Tolerance	VIF
1 (Constant)		15.799	0.00**	1.000	1.000
MW	-0.266	-4.346	0.00**		

*Source: The table is based on survey respondents.

** Significant at the 0.01 level.

^a. Dependent Variable: JS

The results indicate that employees of private insurance sector do not feel their work to be meaningful because their only aim is to achieve the targets and it will affect negatively towards their JS. Thus, Hypothesis 1 is rejected: MW positively affects employee's JS.

H2: There is a positive relationship between a sense of community in the workplace and job satisfaction.

CW is the second one. CW creates a feeling of belongingness and togetherness among employees. Tables 4.52 to 4.54 show that there is a positive and significant relationship between CW and JS.

The Pearson's product-moment correlation coefficient was 0.827, and the value was highly significant ($p < 0.01$). This highly significant and large positive value of the correlation coefficient implies that CW in the workplace positively affected employees' JS. Specifically, the result ($R^2 = 0.684$; $p < 0.01$) shows that a feeling of CW in the workplace increased the employee's JS by 68.4% (see Table 4.52). The highly significant F value of 537.062 ($p < 0.001$) states that my model fit the data collected through the pre-tested questionnaire (see Table 4.53); the beta and t values (Beta = 0.827, $t = -4.346$, $p < 0.001$) were also highly significant. The co-linearity statistics showed acceptable values of tolerance and VIF (see Table 4.54).

Table 4.52: Correlation and Regression of CW as the Independent Variable and JS as the Dependent Variable*

Model	r	R ²	Adjusted R ²	Std. Error of the Estimate
1	0.827**	0.684	0.683	3.34191

*Source: The table is based on survey respondents.

** Significant at the 0.01 level (two-tailed).

Table 4.53: ANOVA^b with CW as the Independent Variable and JS as the Dependent Variable*

Model	Sum of Squares	DF	Mean Square	F	Sig
Regression	5998.096	1	5998.096	537.062	.000 ^a
Residual	2769.748	248	11.168		
Total	8767.844	249			

*Source: The table is based on survey respondents.

^a. Predictor: (Constant), CW

^b. Dependent Variable: JS

Table 4.54: Coefficients^a with CW as the Independent Variable and JS as the Dependent Variable*

Model	Standardized Coefficients	T	Sig	Co-linearity statistics	
	Beta			Tolerance	VIF
1 (Constant)		6.585	0.00**	1.000	1.000
CW	0.827	23.175	0.00**		

*Source: The table is based on survey respondents.

** Significant at the 0.01 level.

^a. Dependent Variable: JS

The results indicate that the employees of private insurance sector also experiences sense of togetherness and belongingness. This will provide them the feeling of commitment and satisfaction. Thus, Hypothesis2 is accepted: CW positively affects employee's JS.

H3: There is a positive relationship between organizational values and job satisfaction.

OV are the third attribute of WS. OV are acceptable standards of behaviour that must be followed by every member of the organization. Tables 4.55 to 4.57 show that there is a positive and significant relationship between OV and JS.

The analysis resulted in a Pearson's product-moment correlation coefficient of 0.510, and the value was highly significant ($p < 0.01$). This highly significant and large positive value of the correlation coefficient implies that OV positively affected employees' JS. Specifically, the result ($R^2 = 0.260$; $p < 0.01$) shows that the presence of OV increased the employees' JS by 26% (see Table 4.55). The highly significant F value of 87.175 ($p < 0.001$) shows that my model fit the data collected through the pre-tested questionnaire (see Table 4.56); the beta and t values (Beta = 0.510, $t = 9.337$, $p < 0.001$) were also highly significant. The co-linearity statistics showed acceptable values for tolerance and VIF (see Table 4.57).

Table 4.55: Correlation and Regression of OV as the Independent Variable and JS as the Dependent Variable*

Model	r	R ²	Adjusted R ²	Std. Error of the Estimate
1	0.510**	0.260	0.257	5.11459

*Source: The table is based on survey respondents.

** Significant at the 0.01 level (two-tailed).

Table 4.56: ANOVA^b with OV as the Independent Variable and JS as the Dependent Variable*

Model	Sum of Squares	DF	Mean Square	F	Sig
Regression	2280.410	1	2280.410	87.175	.000 ^a
Residual	6487.434	248	26.159		
Total	8767.844	249			

*Source: The table is based on survey respondents.

^a. Predictor: (Constant), OV

^b. Dependent Variable: JS

Table 4.57: Coefficients^a with OV as the Independent Variable and JS as the Dependent Variable*

Model	Standardized Coefficients	T	Sig	Co-linearity statistics	
	Beta			Tolerance	VIF
1 (Constant)		4.550	0.00**		
OV	0.510	9.337	0.00**	1.000	1.000

*Source: The table is based on survey respondents.

** Significant at the 0.01 level.

^a. Dependent Variable: JS

Thus private sector employees are also satisfied with the present OV. Thus, Hypothesis 3 is accepted: OV positively affects employee's JS.

H4: There is a positive relationship between compassion and job satisfaction.

CP is the fourth attribute of WS. CP is a feeling of deep sympathy and a desire for mutual caring and supporting. Tables 4.58 to 4.60 show that there was a negative and significant relationship between CP and JS.

The analysis resulted in a Pearson's product-moment correlation coefficient of -0.736, and the value was highly significant ($p < 0.01$). This highly significant and negative value of the correlation coefficient implies that CP negatively affected employees' JS. Specifically, the result ($R^2 = 0.541$; $p < 0.01$) showed that absence of a feeling of CP towards each other decreased the employees' JS by 54% (see Table 4.58). The highly significant F value of 292.627 ($p < 0.001$) indicates that my model fit the data collected through the pre-tested questionnaire (see Table 4.59); the beta and t values (Beta = - 0.736, $t = -17.106$, $p < 0.001$) were also highly significant. The co-linearity statistics showed acceptable values for tolerance and VIF (see Table 4.60).

Table 4.58: Correlation and Regression of CP as the Independent Variable and JS as the Dependent Variable*

Model	r	R ²	Adjusted R ²	Std. Error of the Estimate
1	-0.736**	0.541	0.539	4.02715

*Source: The table is based on survey respondents.

** Significant at the 0.01 level (two-tailed).

Table 4.59: ANOVA^b with CP as the Independent Variable and JS as the Dependent Variable*

Model	Sum of Squares	Df	Mean Square	F	Sig
Regression	4745.802	1	4745.802	292.627	.000 ^a
Residual	4022.042	248	16.218		
Total	8767.844	249			

*Source: The table is based on survey respondents.

^a. Predictor: (Constant), CP

^b. Dependent Variable: JS

Table 4.60: Coefficients^a with CP as the Independent Variable and JS as the Dependent Variable *

Model	Standardized Coefficients	T	Sig	Co-linearity statistics	
	Beta			Tolerance	VIF
1 (Constant)		63.766	0.00**	1.000	1.000
CP	-0.736	-17.106	0.00**		

*Source: The table is based on survey respondents.

** Significant at the 0.01 level.

^a. Dependent Variable: JS

The results suggests that employees in private insurance sector do not experience any CP at workplace because they do not have any time to show CP towards others as they are busy in achieving their targets only. Even if they were to show CP, it might not be genuine because of the extreme competition they face. Thus, Hypothesis 4 is rejected: CP positively affects employee's JS.

H5: There is a positive relationship between work commitment and job satisfaction.

WC is the fifth attribute of WS. WC means the dedication of an employee towards their work, which ensures the long term stay of an employee in the organization. Tables 4.13 to 4.15 show that there is positive and significant relationship between WC and JS.

The analysis resulted in a Pearson's product-moment correlation coefficient of 0.352, and the value was highly significant ($p < 0.01$). This highly significant and large positive value of the correlation coefficient implies that WC positively affected employees' JS. Specifically, the result ($R^2 = 0.124$; $p < 0.01$) shows that if the employees were committed to their work, it resulted in a 12.4% increase in their JS (see Table 4.61). The highly significant F value of 35.045 ($p < 0.001$) shows that my model fit the data collected with the pre-tested questionnaire (see Table 4.62); the beta and t values (Beta = 0.352, $t = 5.920$, $p < 0.001$) were also highly significant. The co-linearity statistics showed acceptable values of tolerance and VIF (see Table 4.63).

Table 4.61: Correlation and Regression of WC as the Independent Variable and JS as the Dependent Variable*

Model	r	R ²	Adjusted R ²	Std. Error of the Estimate
1	0.352**	0.124	0.120	5.56568

*Source: The table is based on survey respondents.

** Significant at the 0.01 level (two-tailed).

Table 4.62: ANOVA^b with WC as the Independent Variable and JS as the Dependent Variable*

Model	Sum of Squares	DF	Mean Square	F	Sig
Regression	1085.597	1	1085.597	35.045	.000 ^a
Residual	7682.247	248	30.977		
Total	8767.844	249			

*Source: The table is based on survey respondents.

^a. Predictor: (Constant), WC

^b. Dependent Variable: JS.

Table 4.63: Coefficients^a with WC as the Independent Variable and JS as the Dependent Variable*

Model	Standardized Coefficients	T	Sig	Co-linearity statistics	
	Beta			Tolerance	VIF
1 (Constant)		17.045	0.00**	1.000	1.000
WC	0.352	5.920	0.00**		

*Source: The table is based on survey respondents.

** Significant at the 0.01 level.

^a Dependent Variable: JS

Thus Employees in private insurance sector are committed towards their work as they are always dedicated towards achieving their targets, Therefore Hypothesis 5 is accepted: WC positively affects employee's JS.

H6: There is a positive relationship between trust and job satisfaction.

TR is the sixth attribute of WS. TR here means trust among all the stakeholders (employer, employees, and customers) of the insurance sector. Tables 4.64 to 4.66 show that there is a positive and significant relationship between TR and JS.

The analysis resulted in a Pearson's product-moment correlation coefficient of 0.798, and the value was highly significant ($p < 0.01$). This highly significant and large positive value of the correlation coefficient implies that TR positively affected employees' JS. Specifically, the result ($R^2 = 0.637$; $p < 0.01$) shows that the presence of TR amongst all stakeholders increased the employees' JS by 63.7% (see Table 4.64). The highly significant F value of 435.882 ($p < 0.001$) proves that my model fit the data collected through the pre-tested questionnaire (see Table 4.65); the beta and t values (Beta = 0.798, $t = 20.878$, $p < 0.001$) were also highly significant. The co-linearity statistics showed acceptable values of tolerance and VIF (see Table 4.66).

Table 4.64: Correlation and Regression of TR as the Independent Variable and JS as the Dependent Variable*

Model	r	R ²	Adjusted R ²	Std. Error of the Estimate
1	0.798**	0.637	0.636	3.58060

*Source: The table is based on survey respondents.

** Significant at the 0.01 level (two-tailed).

Table 4.65: ANOVA^b with TR as the Independent Variable and JS as the Dependent Variable*

Model	Sum of Squares	Df	Mean Square	F	Sig
Regression	5588.309	1	5588.309	435.882	.000 ^a
Residual	3179.535	248	12.821		
Total	8767.844	249			

*Source: The table is based on survey respondents.

^a. Predictor: (Constant), TR

^b. Dependent Variable: JS

Table 4.66: Coefficients^a with TR as the Independent Variable and JS as the Dependent Variable*

Model	Standardized Coefficients	T	Sig	Co-linearity statistics	
	Beta			Tolerance	VIF
1 (Constant)		20.652	0.00**	1.000	1.000
TR	0.798	20.878	0.00**		

*Source: The table is based on survey respondents.

** Significant at the 0.01 level.

^a. Dependent Variable: JS

The results present that there is huge amount of trust among all the stakeholders in private insurance sector. The reason could be that employees in this sector have to achieve

very high targets and achievement of the same is impossible without having the trust among all the stakeholders. Thus, Hypothesis 6 is accepted: TR positively affects employee's JS.

H7: *There is a positive relationship between unbiased behaviour and job satisfaction.*

UB is the seventh attribute of WS. UB here means impartial behaviour by employers towards their employees, and in the same way impartial behaviour by employees towards their customers. Tables 4.67 to 4.69 show that there is a positive and significant relationship between UB and JS.

The Pearson's product-moment correlation coefficient was 0.702, and the value was highly significant ($p < 0.01$). This highly significant and large positive value of the correlation coefficient implies that UB positively affected employees' JS. Specifically, the result ($R^2 = 0.492$; $p < 0.01$) shows that UB by employers towards their employees increased the employees' JS by 49.2% (see Table 4.67). The highly significant F value of 240.293 ($p < 0.001$) indicates that my model fit the data collected through the pre-tested questionnaire (see Table 4.68); the beta and t values (Beta = 0.702, $t = 15.501$, $p < 0.001$) were also highly significant. The co-linearity statistics showed acceptable values of tolerance and VIF (see Table 4.69).

Table 4.67: Correlation and Regression of UB as the Independent Variable and JS as the Dependent Variable*

Model	r	R²	Adjusted R²	Std. Error of the Estimate
1	0.702**	0.492	0.490	4.23746

*Source: The table is based on survey respondents.

** Significant at the 0.01 level (two-tailed).

Table 4.68: ANOVA^b with UB as the Independent Variable and JS as the Dependent Variable*

Model	Sum of Squares	DF	Mean Square	F	Sig
Regression	4314.731	1	4314.731	240.293	.000 ^a
Residual	4453.113	248	17.956		
Total	8767.844	249			

*Source: The table is based on survey respondents.

^a. Predictor: (Constant), UB

^b. Dependent Variable: JS

Table 4.69: Coefficients^a with UB as the Independent Variable and JS as the Dependent Variable*

Model	Standardized Coefficients	T	Sig	Co-linearity statistics	
	Beta			Tolerance	VIF
1 (Constant)		11.986	0.00**	1.000	1.000
UB	0.702	15.501	0.00**		

*Source: The table is based on survey respondents.

** Significant at the 0.01 level.

^a. Dependent Variable: JS

The results show that there is no bias among any of the stakeholder in private insurance sector. Thus, Hypothesis 7 is accepted: UB positively affects employee's JS.

H8: There is a positive relationship between spirituality in the workplace and job satisfaction.

Tables 4.70 to 4.72 show that there is a positive and significant relationship between WS and JS.

The analysis resulted in a Pearson's product-moment correlation coefficient of 0.329, and the value was highly significant ($p < 0.01$). This highly significant and large positive value of the correlation coefficient implies that WS positively affected employees' JS. Specifically,

the result ($R^2 = 0.108$; $p < 0.01$) shows that the presence of WS increased the employee's JS by 10.8% (see Table 4.70). The highly significant F value of 30.135 ($p < 0.001$) shows that my model fit the data collected using the pre-tested questionnaire (see Table 4.71); the beta and t values (Beta = 0.329, $t = 5.490$, $p < 0.001$) were also highly significant. The co-linearity statistics showed acceptable values of tolerance and VIF (see Table 4.72).

Table 4.70: Correlation and regression of WS as the Independent Variable and JS as the Dependent Variable*

Model	r	R ²	Adjusted R ²	Std. Error of the Estimate
1	0.329**	0.108	0.105	5.61460

*Source: The table is based on survey respondents.

** Significant at the 0.01 level (two-tailed).

Table 4.71: ANOVA^b with WS as the Independent Variable and JS as the Dependent Variable*

Model	Sum of Squares	DF	Mean Square	F	Sig
Regression	949.960	1	949.960	30.135	.000 ^a
Residual	7817.884	248	31.524		
Total	8767.844	249			

*Source: The table is based on survey respondents.

^a. Predictor: (Constant), WS

^b. Dependent Variable: JS

Table 4.72: Coefficients^a with WS as the Independent Variable and JS as the Dependent Variable*

Model	Standardized Coefficients	T	Sig	Co-linearity statistics	
	Beta			Tolerance	VIF
1 (Constant)		6.122	0.00**	1.000	1.000
WS	.329	5.490	0.00**		

*Source: The table is based on survey respondents.

** Significant at the 0.01 level.

^a. Dependent Variable: JS

The results indicate that WS positively affects employee's JS in private insurance sector, but the level of satisfaction is less than the public insurance sector. The reason could be the negative effect of MW and CP on JS in private insurance sector. Thus, Hypothesis 8 is accepted: WS positively affects employee's JS.

Figure 4.5 shows the correlation between all the dimensions of WS and JS and Figure 4.6 shows the correlation between WS as a whole and JS for Private Insurance Sector

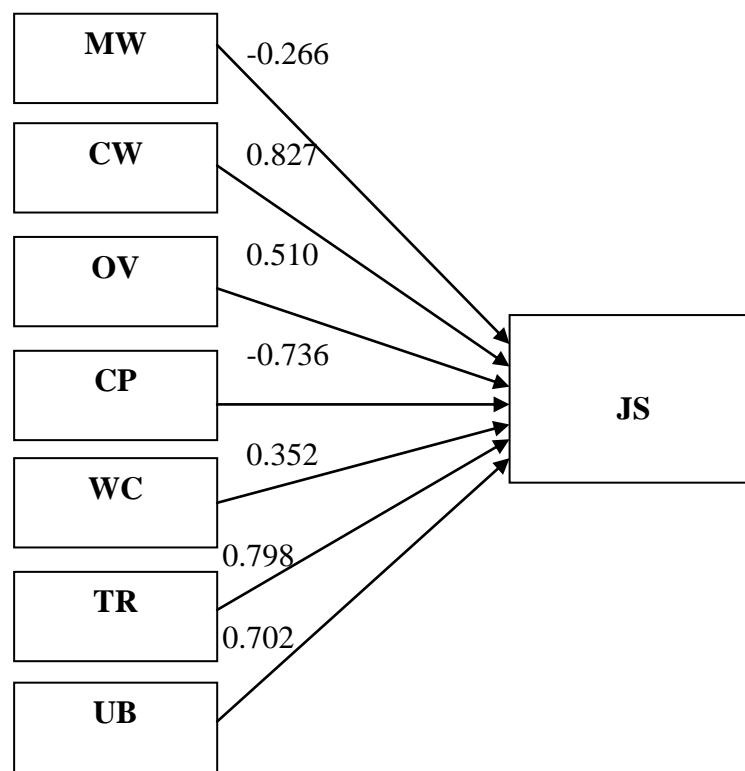


Figure 4.5: Correlation between Dimensions of WS and JS for Private Insurance Sector

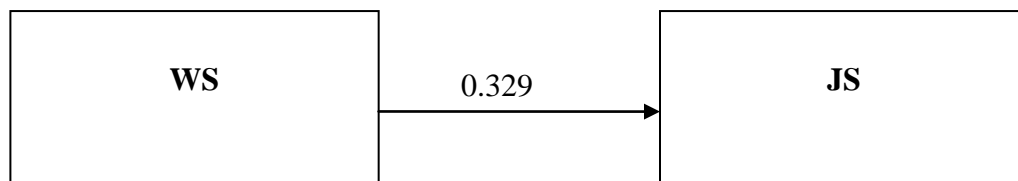


Figure 4.6: Correlation between WS and JS for Private Insurance Sector

Objective 4: To conduct a comparative analysis of the relationship between WS and JS at public and private insurance companies in Punjab.

4.4 Comparative Analysis of Public and Private Insurance Sectors

H9: There is a significant difference between the public and private insurance sector for spirituality at workplace.

Table 4.73: Comparative Analysis between Public and Private Insurance Sectors*

Variables	Public		Private		T Value	Sig
	Mean	SD	Mean	SD		
WS	170.26	23.537	179.86	7.555	6.103	0.00**

**Source: The table is based on survey respondents.*

***significant at the 0.01 level.*

The t value for WS was significant at the 1% level. This means that there was a statistically significant difference in WS between public and private insurance sectors in Punjab. Thus, Hypothesis 9 is accepted. The mean score for private insurance sector was higher than that for public insurance sector, which indicates that there was more WS in private insurance sector than public ones. This is likely because employees at public insurance sector enjoy more job security, leading to a somewhat complacent work environment. So, the spirituality factor takes a backseat compared to the private sector employees, who face being fired or demoted at any time and thus seek divine support (see Table 4.73)

H10: There is a significant difference between the public and private insurance sectors when it comes to job satisfaction.

Table 4.74: Comparative Analysis between Public and Private Insurance Sectors*

Variables	Public		Private		T Value	Sig
	Mean	SD	Mean	SD		
JS	93.78	12.96	98.93	5.93	5.72	0.00**

**Source: The table is based on survey respondents.*

***Significant at the 0.01 level.*

The t value for JS was significant at the 1% level. This shows that there was a statistically significant difference in JS between public and private insurance sector in Punjab. Thus, Hypothesis 10 is accepted. The mean score for private insurance companies was higher than that for public insurance companies, likely because for private sector employees, satisfaction is related to the achievement of targets only, and they receive higher incentives for achieving their targets. This is not the case at public insurance companies (see Table 4.74).

Chapter 5

Discussion and Policy Recommendations

Discussion

In an attempt to overcome the limitations of past research on spirituality at workplace, this study used four existing dimensions of spirituality at workplace namely, Meaningful Work (MW), Sense of Community (CW), Organizational Values (OV), and Compassion (CP) and, by applying factor analysis, identified three new dimensions namely, Work Commitment (WC), Trust (TR), and Unbiased Behaviour (UB) for the insurance sector context. Therefore, the following conception of WS, which is suitable for the insurance sector, was developed: ‘Recognition and satisfaction derived from an inner life that is nurtured by meaningful work in the framework of community, with feelings of compassion, trust, and respect for organizational values, ultimately leads to work commitment and unbiased behaviour’. Similarly, for job satisfaction the Minnesota Satisfaction Questionnaire (MSQ) (Weiss et al., 1967) was used. In addition to this, two new dimensions, namely Customer Loyalty (CL) and Working Hours (WH), were identified with the help of factor analysis. Various formal hypotheses were proposed concerning the relationships between the dimensions of WS and JS, and these were tested with Pearson’s product-moment correlations, regressions, and T-tests. The results supported all of the hypothesized relationships between WS and JS for public insurance sector. In the case of private insurance sector, there were positive relationships between all dimensions of WS and JS, except for two (MW and CP), which were negatively related with JS. The reason for this is that because of the high and unrealistic targets for employees in this sector, they do not find any meaning in their work; also, their

only aim is to achieve their targets and little time or mental space is left for CP towards others. Even if employees were to demonstrate CP, it might not be genuine because, under the extreme competition they face, they must try to stay ahead of their competitors, and compassionate attitudes might make it difficult for them to achieve their targets. To overcome this, management at private insurance companies should help the employees find meaning in their work, distracting them from the targets or competition they face by applying some spiritual practices; for example, meditation and yoga camps, spiritual lectures, silence before meetings, respect for the religion of every employee, impartial behaviour from senior employees towards junior employees, and the abolition of hierarchical levels. To build feelings of CP, the management should encourage the employees to have sympathy for each other at the personal level, pushing aside the targets and competition. This will help increase organizational harmony.

If all dimensions of WS were taken together, it was found that there was significant and positive relationship between WS and JS for both sectors. However, in the public insurance sector this relationship was stronger compared to the private one. These results also provide empirical support for the proposed relationship between the dimensions of WS and JS, in addition to validating the studies by Ashmos and Duchon (2000) and Milliman et al. (2003).

For the comparison between public and private insurance companies, T-tests were applied. The result showed that there was a significant difference between public and private insurance companies in WS and JS.

Employees of private insurance sector had more WS than public insurance sector employees, as the mean value of WS was higher for private insurance sector; this is likely

because in public insurance sector jobs are more secure, which creates a somewhat complacent workplace. This means that spirituality takes a backseat as compared to private sector employees, who face the risk of being fired or demoted at any time and thus seek divine support. The management of public insurance sector should make efforts to increase WS among their employees by dividing work hours in such a manner that the employees have sufficient time to spread awareness among the public, especially in rural areas, regarding insurance policies to their benefit. For this, they should be compensated with a rival awareness allowance. In the public sector, the work is less creative. To increase the creativity of employees of public insurance sector, certain insurance policies could be formulated for those who are financially weak and cannot afford to invest in costly policies. This is similar to the banking system, where microfinance policies were created to help financially weak people. Employee participation should be solicited to drive innovation of insurance products aimed at people who, until now, have not been able to access insurance products. Employees whose ideas are accepted for implementation should be duly rewarded with cash and moral incentives.

It was also found that employees of private insurance sector were more satisfied than employees of public insurance sector, as the mean value for JS was higher in private sector. This is likely because for them satisfaction is related to the achievement of targets, and they receive higher incentives for achieving their targets; this is not true for public insurance companies.

My results confirm the evidence from other researchers (Chawla and Guda, 2010; Jurkiewicz and Giacalone, 2004; Gull and Doh, 2004; Duchon and Plowman, 2005), who found that in a workplace where the employees perform MW, have a feeling of working in a

community, feel that CP is present in the workplace, and have respect for OV, they experience spirituality at workplace, which ultimately leads to the feeling of a happier and healthier work life. As a result, they perform at their full capacity, with an enhanced possibility of realizing their full potential, as compared to their performance in a workplace where spirituality is not respected. The same studies suggest that organizations where spirituality is not respected experience high turnover and absenteeism rates, and have less efficient and dissatisfied employees, resulting in reduced employee performance that, ultimately, leads to worse organizational performance.

The study results showed that the dimensions of WS had a very significant effect on JS; thus, organizations need to understand that every human being has both an inner and an outer life, and that satisfaction of the inner life will automatically lead to satisfied outer life. Therefore organizations need to look at more than just materialistic rewards for the satisfaction of employees. At a spiritual workplace employees are more creative and accept the changes more positively, as they have higher JS, psychological wellbeing, and organizational commitment (Martin et al., 2005). Thus, every organization is in urgent need of a cultural transformation. This can be achieved by introducing spiritual practices like meditation, talks on spirituality, moments of silence before meetings, respect for the religion of all employees, fair treatment from employers, and the elimination of hierarchy so that a sense of belongingness can be developed. This type of cultural transformation can produce positive changes in the organization, such as employees being able to speak the truth without fear. From them, management can learn to listen and build a secure place for the employees, who will be valued for who they are and what they can become, rather than for what they can do for the company. Such an approach will create a healthy and encouraging work

environment that will ultimately lead to higher JS, higher WC, and lower absenteeism and attrition. In addition to this, some policy recommendations are given below:

- Employees should bring their source of spirituality to their workplace. They can do a short meditation session on their coffee break, or can read a passage from their favourite holy book at lunch. These practices will connect the person to their source of inner power.
- Employees should practice physical exercises such as yoga, which can reduce stress.
- At lunch breaks, organizations can play light music in lunch rooms to make employees feel relaxed.
- Special spiritual tours can be arranged by the companies to relax the employees.
- To experience a rich inner life, a person should realize that the irritations of daily life will never end; instead, they should look for opportunities in those irritations. The more a person accesses the love and kindness in life, the happier and richer that person will be.
- One of the biggest problems in spiritual growth is the habit of not accepting our own mistakes and weaknesses. Go beyond liking and accepting yourself; share yourself with other people honestly and courageously and you will find yourself more authentic in your spiritual life.
- ‘Do what you love, love what you do’. Mother Teresa once said, ‘God doesn’t look at how much we do, but with how much love we do it’. When people love what they do for a living, they naturally feel joyful, amused, and enthusiastic at work (workplacespirituality.com, n.d.)
- By offering kindness, support, and gratitude, one can display spirituality at work.

- Every person should work like a master not a slave. Working as a slave results in self-centredness and affection, but working as a master of the mind gives rise to the ecstasy of nonattachment and looking upon work as worship. As written in the *Bhagavad Gita*, we should give up all the fruits of our work to the Lord and worship him. Thus, we should not expect anything. The Lord himself works persistently without any attachment. Just as water cannot damp the lotus leaf, no work can attach the unselfish person.

Chapter 6

Conclusion, Limitations, and Future Implications

Conclusion

Employees in private insurance companies face extreme pressure to achieve the targets assigned to them, a situation that often leaves them dissatisfied and frustrated. This employee dissatisfaction is a very serious issue because it leads to such negative symptoms as poor performance, employee absenteeism, and high turnover. The introduction of spiritual practices in the workplace is urgently required to help overcome these problems, and, to that end, this study provides a better understanding of the importance of spirituality at work. I have highlighted its importance for the insurance sector in India by identifying subtle dimensions of WS and JS. This study revealed a positive and statistically significant relationship between all dimensions of WS and JS in the context of public insurance companies. In the case of private insurance companies, there was a positive and statistically significant relationship between all dimensions of WS, except two (MW and CP, which have a negative relationship) and JS. When taking the insurance sector as a whole, it was found that there was a positive and statistically significant relationship between all dimensions of WS and JS.

The results also showed that WS was more prevalent in private insurance companies as compared to public insurance companies, and lack of it in the latter has a greater effect on JS as compared to private insurance companies. Thus, public insurance companies should engage in sustained efforts to increase WS, thereby potentially increasing employee WC, job

performance, and satisfaction with the work, and reducing the levels of absenteeism and turnover.

Study Limitations and Future Implications

This study may be subject to criticism for the following reasons:

- This study concentrates on only a single dependent variable: JS. In future studies, other dependent variables like absenteeism, organizational citizenship behaviour, organizational commitment, and turnover intention should also be considered.
- This study did not consider a moderating variable in the study design; thus, it will be important to integrate such variables as TR, positive emotions, stress, and perceived organizational support in order to confirm and further elucidate the findings.
- This study was limited to the insurance sector in Punjab, India, but future work should consider other sectors such as banking and outsourcing, as well as other regions, in both India and elsewhere.
- In the future, further confirmatory factor analysis of the measures of WS should be carried out on different employee samples.
- Various methods of research, like personal interviews and supervisors' assessments of employees, should be used because the concept of WS is very personal in nature (Milliman et al., 2003).
- Researchers should investigate the relationship between the identified subtle dimensions and various work attitudes in various sectors, because most of the studies on WS have been conducted in the healthcare sector. All kinds of sectors should be

studied, especially banking, insurance, BPO, etc. where employee dissatisfaction and turnover rate are increasing.

- Its limitations notwithstanding, this study makes a valuable contribution to organizational and management literature, in which various authors (e.g. Chawla and Guda, 2010; Duchon and Plowman, 2005) have demonstrated that WS may play a crucial role in promoting employee JS. Thus, insurance companies should engage in sustained efforts to increase WS and thereby experience such positive results as improved WC, high job performance, high JS, and reductions in absenteeism and employee turnover.

References

- Abdullah, A. G. K., Alzaiyeen, N. J., and Aldarabah, I. T. (2009). Workplace spirituality and leadership effectiveness among educational managers in Malaysia. *European Journal of Social Sciences*, 10(2), 304-316.
- Ahmad, A. and Omar, Z. (2014). Reducing deviant behavior through workplace spirituality and job satisfaction. *Asian Social Sciences*, 10(19), 107-112.
- Ahmadi, A. A., Chobbasti, A. B., and Ford, Z. (2014). Investigating the role of workplace spirituality on improvement of organization citizenship behavior considering the mediator role of organization commitment in employees. Case Study: 9th district of Tehran municipality. *Arthprabandh: A Journal of Economics and Management*, 13(6), 60-79.
- Ajala, E. M. (2013). The impact of workplace spirituality and employee's well-being at the industrial sector: The Nigerian experience. *The African Symposium: An Online Journal of the African Educational Research Network*, 13(2).
- Allport, G. (1950). *The individual and his religion*. New York, NY: MacMillan.
- Altaf, A. and Awan, M. A. (2011). Moderating effect of workplace spirituality on the relationship of job overload and job satisfaction. *Journal of Business Ethics* 104(1), 93-99.
- Andrisani, P. (1978). Job satisfaction among working women. *Signs*, 3, 588-607.
- Ashmos, D. P. and Duchon, D. (2000). Spirituality at work: A conceptualization and measure. *Journal of Management Inquiry*, 9(2), 134-145.
- Ayranci, E. and Semercioz, F. (2011). The relationship between spiritual leadership and issues of spirituality and religiosity: A study of top Turkish managers. *International Journal of Business and Management*, 6(4), 136-149.

Babakus, E., Yavas, U., Karatepe, O., and Avci, T. (2003). The effect of management commitment to service quality on employees' affective and performance outcomes. *Journal of the Academy of Marketing Science*, 20(10), 1-15.

Bhagavad Gita (The Vedanta Text) (2013). JPH, Jaipur, India ISBN 978-14-9230-465-4.

Banefiel, M., Fry, L. W., and Geigle, D. (2014). Spirituality and religion in the workplace: History, theory and research. *Psychology of Religion and Spirituality*, 6(5), 175-187.

Bhatnagar, D., Bhatnagar, C. S., and Bhullar, P. S. (2014). Operating efficiency and firm valuation: Evidence from India. *IIMS Journal of Management Science*, 5(1), 19-28.

Bradley, J. and Kauanui, S. K. (2003). Comparing spirituality on three southern California college campuses. *Journal of Organizational Change Management*, 16(4), 448-462.

Brandt, C. (1997). Driver shortages is really turnover: Most vacancies are caused by churning. *Transport Topics*, 3, 86-95.

Bregman, L. and Thierman, S. (1995). *First person mortal: Personal narratives of illness, dying, and grief*. New York, NY: Paragon.

Brooke, P. P., Russell, D. W., and Price, J. L. (1988). Discriminant validation of measures of job satisfaction, job involvement, and organizational commitment. *Journal of Applied Psychology*, 73(2), 139-145. doi: 10.1037/0021-9010.73.2.139.

Butts, D. (1999). Spirituality at work: An overview. *Journal of Organizational Change Management*, 12(4), 328-331.

Cammann, C., Fichman, M., Jenkins, G. D., and Klesh, J. R. (1983). Assessing the attitudes and perceptions of organizational members. In S. E. Seashore, E. E. Lawler, P. H. Mirvis, and C. Cammann (Eds.), *Assessing organizational change* (pp. 71-138). New York, NY: John Wiley and Sons.

Cash, K. C., Gray, G. R., and Rood, S. A. (2000). A framework for accommodating religion and spirituality in the workplace. *The Academy of Management Executive*, 14(3), 124-134.

Cavanagh, G. F. (1999). Spirituality for managers: Context and critique. *Journal of Organizational Change Management*, 12(3), 186-199.

Chawla, V. and Guda, S. (2010). Individual spirituality at work and its relationship with job satisfaction, propensity to leave and job commitment: An exploratory study among sales professionals. *Journal of Human Values*, 16(2), 157-167.

Chawla, V. and Guda, S. (2013). Workplace spirituality as a precursor to relationship-oriented selling characteristics. *Journal of Business Ethics*, 115(1), 63-73.

Chebat, J. and Kollias, P. (2000). The impact of empowerment on customer contact employees' role in service organizations. *Journal of Service Research*, 3 (1), 66-81.

Choudhry, N., Philip, P. J., and Kumar, R. (2011). Impact of organizational justice on organizational effectiveness. *Industrial Engineering Letters*, 1(3), 18-24.

Cranny, C. J., Smith, P. C., and Stone, E. F. (1992). *Job satisfaction: How people feel about their jobs and how it affects their performance*. New York, NY: Lexington Books.

Conger, J. A. (1994). *Spirit at work*. San Francisco, CA: Jossey-Bass.

Dalai Lama, H. H. and Cutler, H. C. (2003). *The art of happiness at work*. New York, NY: Riverhead Books.

Daniel, J. L. (2010). The effect of workplace spirituality on team effectiveness. *Journal of Management Development*, 29(5), 442-456.

Debasish, S. S. and Sarma, S. (2014). A service quality assessment of banks with special reference to State Bank of India (SBI) and HDFC bank. *Information and Knowledge Management*, 4(11), 126-130

Dehler, G. E. and Welsh, M. A. (2003). The experience of work: Spirituality and the new workplace. In R. A. Giacalone and C. L. Jurkiewicz (Eds.), *Handbook of workplace spirituality and organizational performance* (pp. 108-22). Armonk, NY: M. E. Sharpe.

Delgado, C. (2005). A discussion of the concept of spirituality. *Nursing Science Quarterly*, 18(2), 157-62.

Desai, P. (2009). Review spiritual psychology: A way to effective management. *African Journal of Marketing Management*, 1(7), 165-171.

DeSantis, V. S. and Durst, S. L. (1996). Comparing job satisfaction among public and private sector employees. *American Review of Public Administration*, 26(3), 327-343.

Dhaliwal, R. S. (2012). A study of managerial performance as a function of burnout, stressful work environment. *Leadership Styles and Motivation*, 16(2), 81-101.

Dhiman, S. and Marques, J. (2011). The role and need of offering workshops and courses on workplace spirituality. *Journal of Management Development*, 30(9), 816-835.

Duchon, D. and Plowman, D. A. (2005). Nurturing the spirit at work: Impact on work unit performance. *The Leadership Quarterly*, 16, 807-833.

Elkins, D. N., Hedstorm, L. J., Hughes, L. L., Leaf, J. A., and Saunders, C. (1988). Towards a humanistic-phenomenological spirituality. *Journal of Humanistic Psychology*, 29(4), 5-18.

Finlay, W., Martin, J. K., Roman, P. M., and Blum, T. C. (1995). Organizational structure and job satisfaction. *Administration and Society*, 27(3), 427-450.

Fogarty, T. (1994). Public accounting experience: the influence of demographic and organizational attributes. *Managerial Auditing Journal*, 9(7), 12-20.

Fox, M. (1994). *The reinvention of work*. San Francisco, CA: Harper.

Fry, L. W. (2003). Toward a theory of spiritual leadership. *The Leadership Quarterly*, 14(6), 693-727.

Fry, L. W. and Matherly, L. L. (2006). Spiritual leadership and organizational performance: An exploratory study. Presented at the 2006 Academy of Management meeting, Atlanta, Georgia.

Galen, M. and West, K. (1995). Companies hit the road less travelled. Retrieved March 30, 2005 from http://www.businessweek.com/archives/1995/b342781.arc.htm?campaign_id=sea.

Geigle, D. (2012). Workplace spirituality empirical research: A literature review. *Business and Management Review*, 2(10), 14-27

Giacalone, R. A. and Jurkiewicz, C. L. (2002). Toward a science of workplace spirituality. In R. A. Giacalone and C. L. Jurkiewicz (Eds.), *The handbook of workplace spirituality and organizational performance* (pp. 3-28). Armonk, NY: M. E. Sharpe.

Giacalone, R. A. and Jurkiewicz, C. L. (2003). Right from wrong: The influence of spirituality on perception of unethical business activities. *Journal of Business Ethics*, 46, 85-97.

Giacalone, R. A. and Jurkiewicz, C. L. (2004). A values framework for measuring the impact of workplace spirituality on organizational performance. *Journal of Business Ethics*, 49, 129-142.

Glisson, C. and Durick, M. (1988). Predictors of job satisfaction and organizational commitment in human service organizations. *Administrative Science Quarterly*, 33(1), 61-81.

Golparvar, M and Abedini, H. (2014). The relationship between spirituality and meaning at work and the job happiness and psychological well-being: A spiritual-affective approach to the psychological well-being. *International Journal of Management and Sustainability*, 3(3), 160-175.

- Gortner, H. F., Mahler, J., and Nicholson, J. (1987). *Organization theory: A public perspective*. Chicago, IL: Dorsey Press.
- Griffin, R. W. and Bateman, T. S. (1986). Job satisfaction and organizational commitment. In C. L. Cooper and I. Robertson (eds), *International Review of Industrial and Organizational Psychology*, Vol. 2. New York: Wiley, 157-188.
- Guillory, W. A. (2000). *The living organization: Spirituality in the workplace*. Salt Lake City, UT: Innovations International, Inc.
- Gull G. A. and Doh, J. (2003). The transmutation of the organization: Toward a more spiritual workplace. *Journal of Management Inquiry*, 13(2), 128-139.
- Hackman, J. R. and Lawler, E. E. (1971). Employee reaction to job characteristics. *Journal of Applied Psychology*, 55(3), 259-286. doi: 10.1037/h0031152
- Hackman, J. R. and Oldham, G. R. (1976). Motivation through the design of work: Test of a theory. *Organizational Behavior and Human Performance*, 16, 250-279.
- Harrington, W. J., Preziosi, R. C., and Gooden, D. J. (2001). Perceptions of workplace spirituality among professionals and executives. *Employee Responsibilities and Rights Journal*, 13(3), 155-163
- Herzberg, F., Mausner, B., and Synderman, B. B. (1959). The motivation to work. In F. Herzberg (Ed.), *Work and the nature of man* (pp. 91-111). New York, NY: Mentor Books.
- Herzberg, F. (1966). *Work and the nature of man*. Cleveland, OH: World Publishing Company.
- Heschel, A. J. (1955). *God in search of man: A philosophy of Judaism*. New York, NY: Farrar, Straus, & Cudahy.

Hirschfeld, R. R. (2000). Validity studies. Does revising the intrinsic and extrinsic subscales of the Minnesota Satisfaction Questionnaire Short Form make a difference? *Educational Psychological Measurement*, 60, 255- 270.

Howard, S. (2002). A spiritual perspective on learning in the workplace. *Journal of Managerial Psychology*, 17(3), 230-242.

IRDA.gov.in. (n.d.). Annual reports of the Authority. 7 August, 2015.

Ivancevich, J. M. and Matteson, M. T. (1999). *Organizational behavior and management* (5th ed.). Singapore: McGraw-Hill.

Javanmard, H. (2012). The impact of spirituality on work performance. *Indian Journal of Science and Technology*, 5(1), 1961-1966.

Karakas, F. (2010). Spirituality and performance in organizations: A literature review. *Journal of Business Ethics*, 94, 89-106.

Khasawneh, S. (2011). Cutting-edge panacea of the twenty-first century: Workplace spirituality for higher education human resources. *International Journal of Educational Management*, 25(7), 687-700.

Kirby, S. E., Coleman P. G., and Daley, D. (2004). Spirituality and well-being in frail and nonfrail older adults. *The Journals of Gerontology Series B: Psychological Sciences and Social Sciences*, 59(3), 123-129.

Kinjerski, V. and Skrypnek, B. J. (2006). Measuring the intangible: Development of the spirit at work scale. Paper presented at the 65th Annual Meeting of the Academy of Management, Atlanta, Georgia.

Klenke, K. (2003). The S factor in leadership education, practice, and research. *Journal of Education for Business*, 79(1), 56-60.

- Komala, K. and Ganesh, L. S. (2007). Individual spirituality at work and its relationship with job satisfaction and burnout: An exploratory study among healthcare professionals. *The Business Review, Cambridge*, 7(1), 124-129.
- Korman, A. K. (1971). *Industrial and organizational personality*. Englewood Cliffs, NJ: Prentice-Hall.
- Krishnakumar, S. and Neck, C. P. (2002). The what, why, and how of workplace spirituality. *Journal of Managerial Psychology*, 17(3), 153-164.
- Laabs, J. (1995). Balancing spirituality and work. *Personnel Journal*, 74(9), 60-76.
- Lazar, A. (2010). Spirituality and job satisfaction among female Jewish Israeli hospital nurses. *Journal of Advanced Nursing*, 66(2), 334-344.
- Lee, T. R., Chen, S. Y., Wang, S. H., and Dadura, A. (2009). The relationship between spiritual management and determinants of turnover intention. *European Business Review*, 22(1), 102-116.
- Leung, A. S. M., Cheung, Y., and Liu, X. (2011). The relations between life domain satisfaction and subjective well-being. *Journal of Managerial Psychology*, 26(2), 155-169.
- Locke, E. A. (1976). The nature and causes of job satisfaction. In M. D. Dunnette (Ed.), *Handbook of industrial and organizational psychology* (pp. 1297-1349). Chicago, IL: Rand McNally.
- López, L. H., Ramos, R. R., and Ramos, S. R. (2009). Spiritual behavior in the workplace as a topic for research. *Journal of Management, Spirituality & Religion*, 6(4), 273-285.
- Loscocco, K. A. (1989). The interplay of personal and job characteristics in determining work commitment. *Social Science Research*, 18, 370-394.

- Martin, A. J., Jones, E. S., and Callan, V. J. (2005). The role of psychological climate in facilitating employee adjustment during organizational change. *European Journal of Work and Organizational Psychology*, 14(3), 263-289.
- Marques, J. (2005). Socializing a capitalistic world: Redefining the bottom line. *Journal of American Academy of Business*, 7(1), 283.
- Marques, J. (2010). Workplace spirituality versus workplace politics: What's wrong with becoming a "NON"? *Human Resource Management International Digest*, 18(4), 3-6.
- Maslow, A. H. (1970). *Motivation and personality* (2nd ed.). New York, NY: Harper & Row.
- Milliman, J., Czaplewski, A. J., and Ferguson, J. (2003). Workplace spirituality and employee work attitudes: An exploratory empirical assessment. *Journal of Organizational Change Management*, 16(4), 426-447.
- Ming-Chia, C. (2012). The influence of workplace spirituality on motivations for earnings management: A study in Taiwan's hospitality industry. *Journal of Hospitality Management and Tourism*, 3(1), 1-11.
- Mitroff, I. I. and Denton, E. A. (1999). *A spiritual audit of corporate America: A hard look at spirituality, religion, and values in the workplace*. San Francisco, CA: Jossey-Bass.
- Mitroff, I. and Denton, E. (1999b). A study of spirituality in the workplace. *Sloan Management Review*, 40(4), 83-92.
- Morgan, R. M. and Hunt, S. D. (1994). The commitment-trust theory of relationship marketing. *Journal of Marketing*, 58, 20-38.
- Mosadegh Rad, A. M. and De Moraes, A. (2009). Factors affecting employees' job satisfaction in public hospitals: Implications for recruitment and retention. *Journal of General Management*, 34(4), 51-66.

- Nedelea, A., Elmazi, L., George, P. B., and Banabakova, V. K. (2008). *Tourism marketing*. Tewksbury, MA: Derc Publishing House.
- Pawar, B. S. (2009). Individual spirituality, workplace spirituality and work attitudes: An empirical test of direct and interaction effects. *Leadership and Organization Development Journal*, 3(8), 759-777.
- Petchsawang, P. and Duchon, D. (2009). Measuring workplace spirituality in an Asian context. *Human Resource Development International*, 12(4), 459-468.
- Petchsawang, P. and Duchon, D. (2012). Workplace spirituality, meditation and work performance. *Journal of Management, Spirituality and Religion*, 9(2), 189-208.
- Piryaei, S. and Zore, R. (2013). Workplace spirituality and positive work attitudes: The moderating role of individual spirituality. *Indian Journal of Economics & Development*, 1(4), 91-97
- Rastgar, D. A. A., Davoudi, S. M. M., Oraji, S., and Abbasian, M. (2012). A study of the relationship between employees spiritual intelligence and job satisfaction: A survey in Iran's banking industry. *Spectrum*, 1(2), 57-74.
- Rego, A. R. and Pina e Cunha, M. (2008). Workplace spirituality and organizational commitment: An empirical study. *Journal of Organizational Change Management*, 21(1), 53-75.
- Robbins, A. and Wilner, A. (2001). *Quarter-life crisis: The unique challenges of life in your twenties*. New York, NY: J. P. Tarcher/Putnam.
- Robert, T. E., Young, J. S., and Kelly, V. A. (2006). Relationships between adult workers' spiritual well-being and job satisfaction: A preliminary study. *Counseling and Values*, 50(3), 165- 175.

Saks, A. M. (Year). Workplace spirituality and employee engagement. *Journal of Management, Spirituality & Religion*, 8(2011), 317-340.

Sarooj, N. and Sajjad, A. (2011). Achieving job satisfaction via workplace spirituality: Pakistani doctors in focus. *European Journal of Social Sciences*, 19(4), 507-515.

Savery, L. K. and Luks, J. A. (2001). The relationship between empowerment, job satisfaction and reported stress levels: Some Australian evidence. *Leadership & Organization Development Journal*, 22(3), 97-104. doi: <http://dx.doi.org/10.1108/01437730110389247>.

Smith, P. C. (1992). In pursuit of happiness: Why study general job satisfaction? In C. J. Cranny, P. C. Smith and E. F. Stone (Eds.), *Job satisfaction* (pp. 5-19). New York, NY: Lexington Books.

Spector, P. E. (1997). *Job satisfaction: Application, assessment, causes, and consequences*. Thousand Oaks, CA: Sage. Sprung, J. M., Sliter, M. T., and Jex, S. M. (2012). Spirituality as a moderator of the relationship between workplace aggression and employee outcomes. *Personality and Individual Differences*, 53, 930-934.

Strauss, G. and Sayles, L. R. (1980). *Personnel: The human problems of management*. Englewood Cliffs, NJ: Prentice Hall. Tepper, B. J. (2003). Organizational citizenship behavior and the spiritual employee. In R. A. Giacalone and C. L. Jurkiewicz (Eds.), *Handbook of workplace spirituality and organizational performance* (pp. 181-190). Armonk, NY: M. E. Sharpe.

Thoits, A. P. and Hewitt, N. L. (2001). Volunteer work and well-being. *Journal of Health and Social Behavior* 2001, 42(June), 115-131.

Tischler, L., Biberman, J., and McKeage, R. (2002). Linking emotional intelligence, spirituality and workplace performance: Definitions, models and ideas for research. *Journal of Managerial Psychology*, 17(3), 203-18.

Trett, R. P. and Meyer, J. P. (1993). Job satisfaction, organisational commitment, turnover intention, and turnover: Path analyses. *Personnel Psychology*, 46, 259-293.

Vance, R. J. (2006). *Employee engagement and commitment: A guide to understanding, measuring and increasing engagement in your organization*. Alexandria, VA: SHRM Foundation.

Van Tonder, C. L. and Ramdass, P. (2009). A spirited workplace: Employee perspectives on the meaning of workplace spirituality. *South African Journal of Human Resource Management*, 7(1), 230-241. doi: 10.4102/sajhrm.v7i1.207.

Wagner, A. J. (1994). Participation's effects on performance and satisfaction: A reconsideration of research evidence. *Academy of Management Review*, 19, 312-30.

Warr, P., Cook, J., and Wall, T. (1979). Scales for the measurement of some work attitudes and aspects of psychological well-being. *Journal of Occupational Psychology*, 52, 129-148.

Weiss, D. J., Davis, R. V., England, G. W., and Lofquist, L. H. (1967). *Manual for the Minnesota Satisfaction Questionnaire*. Minneapolis, MN: Work Adjustment Project Industrial Relations Center, University of Minnesota. Workplacespirituality.com. (n.d.). 17 May, 2015

Zafar, J. (2010). Measuring religiosity and workplace spirituality in Pakistan: A case study of armed forces and university teachers. *Cross Cultural Communication*, 6(4), 104-111.

List of Publications

Papers in SSCI Journals

Gupta, M. Kumar, V., and Singh, M. “creating satisfied employees through workplace spirituality: A study of the private insurance sector in Punjab (India)”. *Journal of Business Ethics*, 122(1), 79-88, June, 2014

Gupta, M., Singh, M., and Kumar, V. “Relevance of workplace spirituality in the Indian insurance sector”. *Indian Journal of Social Work*, 76(1), April, 2015.

Papers in Non-SSCI Journals

Gupta, M., Singh, M., and Kumar, V. “Workplace spirituality and job satisfaction: A study of public sector insurance companies in Punjab (India)”. *DIVINER: A Research Journal of Humanities and Social Science*. 12(1), 57-68, June, 2015

Appendix A: Pilot survey

Total Variances Explained (Spirituality at Workplace)*

Components	Initial Eigen Values			Extraction Sum of Squared Loading		
	Total	% of variance	Cumulative %	Total	% of variance	Cumulative %
1	4.578	32.699	32.699	4.578	32.699	32.699
2	2.115	15.105	47.804	2.115	15.105	47.804
3	1.411	10.078	57.882	1.411	10.078	57.882
4	1.251	8.939	66.821	1.251	8.939	66.821

**Source: The table is based on survey respondents.*

Appendix B: Pilot Survey

Rotated Component Matrix (Spirituality at Workplace)*

S.No	Items	Work Commitment	Trust	Unbiased Behaviour	Social Commitment
1	I work for the sake of work and want to generate excellence for its own sake.	.869	.021	.178	.078
2	I am dedicated towards my work.	.867	.071	.094	.062
3	I feel true mental happiness when I was wholly dedicated to the work.	.785	.012	.291	.099
4	I feel males can perform their duties more efficiently compared to females.	.598	.191	.420	.125
5	I feel females are more efficient at convincing their counterparts when selling insurance policies.	.054	.052	.176	.003
6	I help needy people by giving them insurance policies after	.316	.151	.013	.757

	deducting the whole amount of my commission throughout the life.				
7	I suggest suitable policies at the lowest premium to needy people, even though I do not deal with those policies.	.142	.087	.010	.579
8	I trust top management's ability to make the right decisions for the future.	.326	.534	.420	.522
9	I have faith in the professionalism of top management.	.274	.685	.146	.348
10	My company is fair in dealing with all of its employees.	.059	.905	.140	.013
11	I want to stay at this company for the long term.	.138	.642	.348	.069
12	My company fulfils all of its commitments towards its employees.	.468	.789	.157	.128
13	I feel customer loyalty matters when settling insurance cases.	.204	.120	.845	.200
14	I feel there is no chance of favouritism while settling insurance cases.	.044	.112	.781	.115

**Source: The table is based on survey respondents.*

Appendix C: Pilot Survey

Total Variances Explained (Job Satisfaction)*

Component	Initial Eigen Values			Extraction Sum of Squared Loadings		
	Total	% of variance	Cumulative %	Total	% of variance	Cumulative %
1	2.790	46.498	46.498	2.790	46.498	46.498
2	1.224	20.394	66.892	1.224	20.394	66.892

*Source: The table is based on survey respondents.

Appendix D: Pilot Survey

Rotated Component Matrix (Job Satisfaction)*

S.No	Items	Working Hours	Customer Loyalty
1	I am satisfied with my working hours at my present job.	.839	.035
2	At my present job, I have enough time for my family.	.664	.119
3	At my present job, I am not disturbed in any way by my seniors after working hours.	.685	.429
4	At my present job, customers listen to me very carefully.	.021	.858
5	At my present job, customers trust me.	.300	.808
6	At my present job, customers have confidence in the information provided by me.	.270	.806
7	I feel my job is considered as a designated job in society.	.257	.321

*Source: The table is based on survey respondents.

Appendix D: Questionnaire

SD	Strongly Disagree
D	Disagree
NAD	Neither Agree nor Disagree
A	Agree
SA	Strongly Agree

Please tick the right answer

1Q:- I experience joy in my work.

a) SD b) D c) NAD d) A e) SA

2Q:- I believe others experience joy in my work.

a) SD b) D c) NAD d) A e) SA

3Q:- My spirit is energized by work.

a) SD b) D c) NAD d) A e) SA

4Q:- The work I do is connected to what I think is important in life.

a) SD b) D c) NAD d) A e) SA

5Q:- I look forward to coming to work most days.

a) SD b) D c) NAD d) A e) SA

6Q:- I see a connection between my work and the social good of my community.

a) SD b) D c) NAD d) A e) SA

7Q:- I understand my work gives me personal meaning.

a) SD b) D c) NAD d) A e) SA

8Q:- I experience a match between the requirements of my work and my values, beliefs, and behaviour.

a) SD b) D c) NAD d) A e) SA

9Q:- I am passionate about my work.

a) SD b) D c) NAD d) A e) SA

10Q:- I feel part of a community in my immediate workplace (department, unit, etc.).

a) SD b) D c) NAD d) A e) SA

11Q: - My supervisor encourages my personal growth.

a) SD b) D c) NAD d) A e) SA

12Q: - I have had numerous experiences at my job which have resulted in my personal growth.

a) SD b) D c) NAD d) A e) SA

13Q:- When I have fears, I am encouraged to discuss them at work.

a) SD b) D c) NAD d) A e) SA

14Q:- When I have a concern, I discuss it with an appropriate person in the workplace.

a) SD b) D c) NAD d) A e) SA

15Q:- At work, we work together to resolve conflicts in a positive way.

a) SD b) D c) NAD d) A e) SA

16Q:- I am evaluated fairly here.

a) SD b) D c) NAD d) A e) SA

17Q:- I experience a real sense of trust and personal connection with my co-workers.

a) SD b) D c) NAD d) A e) SA

18Q:- I believe working cooperatively with others is valued at my workplace.

a) SD b) D c) NAD d) A e) SA

19Q:- At my workplace, I believe people support each other.

a) SD b) D c) NAD d) A e) SA

20Q:- I feel dignity of labour at my workplace.

a) SD b) D c) NAD d) A e) SA

21Q:- I feel a sense of security in the company of my co-workers.

a) SD b) D c) NAD d) A e) SA

22Q:- I feel positive about the values of my organization.

a) SD b) D c) NAD d) A e) SA

23Q:- My organization cares about all of its employees.

a) SD b) D c) NAD d) A e) SA

24Q:- My organization has a sense of right and wrong.

a) SD b) D c) NAD d) A e) SA

25Q:- I feel connected with the organizational goals.

a) SD b) D c) NAD d) A e) SA

26Q:- My organization is concerned about the health of its employees.

a) SD b) D c) NAD d) A e) SA

27Q:- I feel connected with the mission of my organization.

a) SD b) D c) NAD d) A e) SA

28Q:- My organization cares about whether my spirit is energized.

a) SD b) D c) NAD d) A e) SA

29Q:- I feel that I am not forced to compromise my basic values at work.

a) SD b) D c) NAD d) A e) SA

30Q:- I sympathize with my co-workers' suffering.

a) SD b) D c) NAD d) A e) SA

31Q:- I can easily put myself in others' shoes.

a) SD b) D c) NAD d) A e) SA

32Q:- I am aware of and sympathise with others.

a) SD b) D c) NAD d) A e) SA

33Q:- I try to help my co-workers relieve their suffering.

a) SD b) D c) NAD d) A e) SA

34Q:- I am aware of my co-workers' needs.

a) SD b) D c) NAD d) A e) SA

35Q:- I work for the sake of work and want to generate excellence for its own sake.

a) SD b) D c) NAD d) A e) SA

36Q:- I am dedicated to my work.

a) SD b) D c) NAD d) A e) SA

37Q:- I feel true mental happiness when I am wholly dedicated to my work.

a) SD b) D c) NAD d) A e) SA

38Q:- I trust top management's ability to make the right decisions for the future.

a) SD b) D c) NAD d) A e) SA

39Q:- I have faith in the professionalism of the top management.

a) SD b) D c) NAD d) A e) SA

40Q:- My company is fair in dealing with all of its employees.

a) SD b) D c) NAD d) A e) SA

41Q:- I want to stay at this company for a long term.

a) SD b) D c) NAD d) A e) SA

42Q:- My company fulfils all of its commitments to its employees.

a) SD b) D c) NAD d) A e) SA

43Q:- I feel customer loyalty matters when settling insurance cases.

a) SD b) D c) NAD d) A e) SA

44Q:- I feel there is no chance of favouritism while settling insurance cases.

a) SD b) D c) NAD d) A e) SA

45Q:- At my present job, I am able to keep myself busy all the time.

a) SD b) D c) NAD d) A e) SA

46Q:- The top management has delegated powers to me to make decisions independently.

a) SD b) D c) NAD d) A e) SA

47Q:- At my present job, I have the chance to do different things from time to time.

a) SD b) D c) NAD d) A e) SA

48Q:- At my present job, I am recognized as a part of the community.

a) SD b) D c) NAD d) A e) SA

49Q:- I am satisfied with the way my boss handles his/her workers.

a) SD b) D c) NAD d) A e) SA

50Q:- I am satisfied with the competence of my supervisor in making decisions.

a) SD b) D c) NAD d) A e) SA

51Q:- At my present job, I am able to do things that do not go against my principles.

a) SD b) D c) NAD d) A e) SA

52Q:- I have a feeling of job security at my present job.

a) SD b) D c) NAD d) A e) SA

53Q:- At my present job, I have the chance to do things for other people.

a) SD b) D c) NAD d) A e) SA

54Q:- At my present job, I have the chance to tell people what to do.

a) SD b) D c) NAD d) A e) SA

55Q:- At my present job, I have the chance to do something that makes use of my abilities.

a) SD b) D c) NAD d) A e) SA

56Q:- I am satisfied with the way company policies are put into practice,

a) SD b) D c) NAD d) A e) SA

57Q:- I am satisfied with the remuneration paid to me.

a) SD b) D c) NAD d) A e) SA

58Q:- At my present job, I have the chance to use my own judgment.

a) SD b) D c) NAD d) A e) SA

59Q:- At my present job, I am satisfied with the working environment.

a) SD b) D c) NAD d) A e) SA

60Q:- At my present job, I am satisfied with the way my co-workers get along with each other.

a) SD b) D c) NAD d) A e) SA

61Q:- At my present job, I receive praise for doing a good job.

a) SD b) D c) NAD d) A e) SA

62Q:- At my present job, I get a feeling of accomplishment from the job.

a) SD b) D c) NAD d) A e) SA

63Q:- I am satisfied with my working hours at my present job.

a) SD b) D c) NAD d) A e) SA

64Q:- At my present job, I have enough time for my family.

a) SD b) D c) NAD d) A e) SA

65Q:- At my present job, I am not disturbed in any way by my seniors after working hours.

a) SD b) D c) NAD d) A e) SA

66Q:- At my present job, customers listen to me very carefully.

a) SD b) D c) NAD d) A e) SA

67Q:- At my present job, customers trust me.

a) SD b) D c) NAD d) A e) SA

68Q:- At my present job, customers have confidence in the information provided by me.

a) SD b) D c) NAD d) A e) SA

69Q:- I feel my job is considered as a designated job in society.

a) SD b) D c) NAD d) A e) SA

Personal Information

Name	
Age	Below 25 <input type="checkbox"/> Between 25-35 <input type="checkbox"/> Between 36- 45 <input type="checkbox"/> Above 45 <input type="checkbox"/>
Gender	Male <input type="checkbox"/> Female <input type="checkbox"/>
Monthly income	Below 20,000 <input type="checkbox"/> Between 21,000- 50,000 <input type="checkbox"/> Above 50,000 <input type="checkbox"/>
Education	Graduate <input type="checkbox"/> Post-graduate <input type="checkbox"/> Professional degree <input type="checkbox"/>
No. of dependents in family	Two <input type="checkbox"/> Three <input type="checkbox"/> More than three <input type="checkbox"/>
Company name	LIC <input type="checkbox"/> ICICI <input type="checkbox"/> HDFC <input type="checkbox"/> Kotak Mahindra <input type="checkbox"/> Bajaj Allianz <input type="checkbox"/> Others <input type="checkbox"/>