

**Czech University of Life Sciences Prague**

**Faculty of Economics and Management**

**Department of Management**



**Diploma Thesis**

**Increasing employee satisfaction in the given organization by improving their job  
motivation**

**Author: Keshab KC**

**Supervisor: Richard Selby, Ph. D**

© 2021 CZU Prague

# CZECH UNIVERSITY OF LIFE SCIENCES PRAGUE

Faculty of Economics and Management

## DIPLOMA THESIS ASSIGNMENT

KESHAB KC

Economics and Management  
Economics and Management

Thesis title

**Increasing employee satisfaction in the given organization by improving their job motivation**

---

### **Objectives of thesis**

The aim of the research is to identify the factors contributing to employee satisfaction and dissatisfaction at a specified company, as well as to identify the motivational strategies that are being employed by that organization and make recommendations to increase the overall employees' satisfaction in the organization. The impact of any such proposals will be estimated in financial or operations terms.

### **Methodology**

The thesis consists of two main parts – a theoretical part and a practical part. The theoretical part takes the form of a review of current literature and is presented through the discussion of relevant theories explaining employee satisfaction and motivation.

The practical part of the thesis will be covered through an analysis of data collected through qualitative and quantitative data collection methods. Qualitative data in relation to motivational strategies will be collected from management through interviews. Quantitative data in relation to employee satisfaction would be collected through questionnaire survey among the employees.

The data evaluation will be evaluated by using appropriate statistical analyses.

**The proposed extent of the thesis**

approx 60-80 pages

**Keywords**

Employee, Job satisfaction, motivation, leadership, reward system, job performance, employee morale, organizational culture, Nepal, job context, job content, employee benefits.

---

**Recommended information sources**

- ARMSTRONG, M. *Armstrong's handbook of reward management practice: an evidence-based guide to improving performance through reward*. London; Philadelphia; New Delhi: Kogan Page, 2019. ISBN 978-0-7494-8436-1.
- BOWLES, D. – COOPER, C L. *Employee morale: driving performance in challenging times*. New York: Palgrave Macmillan, 2009. ISBN 9780230579422.
- DŮMEOVÁ, L. *Generations in the workplace – young employees and employers*. Prague: Czech University of Life Sciences Prague, 2018. ISBN 978-80-213-2885-3.
- FARR, J L. – TIPPINS, N T. *Handbook of employee selection*. New York, London: Taylor & Francis Group, 2010. ISBN 978-0-8058-6437-3.
- 

**Expected date of thesis**

defence 2020/21 SS – FEM

**The Diploma Thesis**

Supervisor Ing.

Richard Selby, Ph.D.

**Supervising department**

Department of Management

Electronic approval: 17. 3. 2021

---

**prof. Ing. Ivana Tichá, Ph.D.**

Head of department

Electronic approval: 19. 3. 2021

---

**Ing. Martin Pelikán, Ph.D.**

Dean

Prague on 26. 03. 2021

## **Declaration**

I declare that I have worked on my diploma thesis titled " Increasing employee satisfaction in the given organization by improving their job motivation" by myself and I have used only the sources mentioned at the end of the thesis. As the author of the diploma thesis, I declare that the thesis does not break copyrights of any their person.

In Prague on

---

Keshab KC

## **Acknowledgement**

I would like to thank Richard Selby, Ph. D for his professional advice and support during my work on thesis.

## **Abstract**

This diploma thesis deals with identifying factors contributing to employee satisfaction and dissatisfaction in the chosen company-SIL, and identifying motivational strategies applied by the company. The thesis focuses on exploring the relationship of employee demographics with monetary and non-monetary factors of motivation. The thesis consists of two main parts - a theoretical part and a practical part. The theoretical part takes the form of a review of current literature and is presented by discussing relevant theories explaining employee satisfaction and motivation. The thesis's practical part covers an analysis of data collected through qualitative and quantitative data collection methods. Qualitative data concerning motivational strategies are collected from management through interviews. Quantitative data concerning employee satisfaction are collected through a questionnaire survey among the employees. The research gives an overview of strategies to use to motivate workers and the policies to accordingly apply increase organizational productivity. To further increase the level of motivation and satisfaction of its employees, the author makes recommendations based on the survey results.

**Keywords:** Employee, Job satisfaction, motivation, reward system, job performance, employee morale, organizational culture, Nepal, job context, job content

## **Abstrakt**

Tato diplomová práce se zabývá identifikací faktorů přispívajících ke spokojenosti a nespokojenosti zaměstnanců ve vybrané společnosti a identifikací motivačních strategií aplikovaných společnostmi. Práce se zaměřuje na zkoumání vztahů demografie zaměstnanců k peněžním a nepeněžním faktorům motivace. Práce se skládá ze dvou hlavních částí – teoretické a praktické. Teoretická část má formu přehledu současné literatury a je prezentována diskusí relevantních teorií vysvětlujících spokojenost a motivaci zaměstnanců. Praktická část práce zahrnuje analýzu dat shromážděných z kvalitativních a kvantitativních metod sběru dat. Kvalitativní data týkající se motivačních strategií jsou shromažďována od vedení společnosti prostřednictvím rozhovorů. Kvantitativní data týkající se spokojenosti zaměstnanců jsou shromažďována prostřednictvím dotazníkového šetření mezi zaměstnanci. Výzkum poskytuje přehled strategií, které se mají použít k motivaci pracovníků, a politiky, které se mají odpovídajícím způsobem použít ke zvýšení produktivity organizace. K dalšímu zvýšení úrovně motivace a spokojenosti zaměstnanců autor předkládá doporučení na základě výsledků průzkumu.

**Klíčová slova:** zaměstnanec, pracovní spokojenost, motivace, systém odměn, pracovní výkon, morálka zaměstnanců, organizační kultura, Nepál, kontext práce, obsah práce

# Contents

<b>List of abbreviations</b> .....	9
<b>List of figures</b> .....	9
<b>1. Introduction</b> .....	10
<b>2. Aims, Scope and Objectives of the research</b> .....	11
<b>3. Methodology</b> .....	12
<b>3.1 Data collection</b> .....	12
<b>3.2 Data Analysis</b> .....	13
<b>4. Literature Review</b> .....	14
<b>4.1 Employee Motivation: Definition, Types and Factors affecting employee’s motivation</b> .....	14
<b>Definition</b> .....	14
<b>Types of motivation</b> .....	15
<b>Factors affecting employee motivation</b> .....	16
<b>4.2 Motivation theories</b> .....	18
<b>4.3 Impact of organizational culture on employee motivation</b> .....	27
<b>5. Practical part</b> .....	31
<b>5.1 Overview of Chosen Company</b> .....	31
<b>5.2 Analysis of the research results</b> .....	32
<b>5.3 Hypothesis testing</b> .....	51
<b>6. Discussions and recommendations</b> .....	74
<b>7. Conclusion</b> .....	77
<b>8.References</b> .....	79
<b>9. Appendices</b> .....	83



## **List of abbreviations**

SIL – Siddhartha Insurance Limited

MSN- Messenger

JA – Junior assistant

SA – Senior assistant

JO – Junior officer

BM-Branch manager

ILO- International Labor Organization

## **List of figures**

Figure 1: Maslow's hierarchy of needs (DIBB et al., 2006) .....	19
Figure 2: Herzberg's motivation and hygiene factors (businessballs.com, 2003) .....	21
Figure 3: Herzberg's two factor theory (Dibb et al., 2006) .....	22
Figure 4: McGregor's Theory X and Theory Y (Chapman, 2020).....	26
Figure 5: Satisfaction with remuneration offered .....	39
Figure 6: Satisfaction with paid leave amount.....	40
Figure 7: Satisfaction with paid leave days .....	41
Figure 8: Satisfaction with retirement benefits.....	42
Figure 9: Satisfaction with health care benefit .....	43
Figure 10: Satisfaction with job trainings offered .....	44
Figure 11: Satisfaction with career advancement opportunities .....	45
Figure 12: Satisfaction with superior's support at work .....	46
Figure 13: Satisfaction with flexibility of working hours.....	46
Figure 14: Satisfaction with work autonomy.....	47
Figure 15: Best aspect about job.....	48
Figure 16: How often employees think of leaving job .....	48

## **1. Introduction**

The topic of this diploma thesis is “Increasing employee job satisfaction by increasing their job motivation in the selected organization.”

It is inevitable to say that the success of an organization highly depends upon happily satisfied and motivated employees. In a business entity, the key to developing a successful and productive team is to know what motivates its employees. Some people are motivated by money, some others by recognition, and some others by a sense of security and stability. Motivational theories help managers in an organization to identify what strategies to use to motivate their workers and increase their productivity. “A motive is what prompts the person to act in a certain way, or at least develop an inclination for specific behaviour.” (Elliot & Covington, 2001).

There is no single formula for motivating employees as each person is different and their needs different. However, it is essential for an organization to deal with issues related to effective motivational approaches because it is a proven fact that when employees are satisfied with their job in respect to fair motivational approaches provided by organization, they have physical and mental well-being and thus contribute towards higher organizational productivity.

A manager should be well concerned of creating a satisfying work environment and ensuring employee satisfaction in the organization through various motivational approaches like providing opportunities for training and development, rewards for better performance, work flexibility, adequate remuneration etc.

In this research the author attempts to find the motivational strategies employed by the selected organization named Siddhartha Insurance Limited (SIL) and identify the factors influencing employee satisfaction and dissatisfaction in the organization and make recommendations to increase the overall employee satisfaction based on survey results. The research also provides hypothesis testing on the relationship of socio – demographic factors with the factors affecting motivation on them.

## **2. Aims, Scope and Objectives of the research**

The aim of this research is to examine the methods used by Siddhartha Insurance Limited (SIL) to motivate its employees. It focuses on various motivational approaches to see if such motivational approaches have an influential relationship with employee socio demographic factors.

The objectives of the diploma thesis can be listed as follows:

- Identify motivational approaches implied by the chosen organization in motivating its employees.
- Identify what factor makes employees of the chosen organization satisfied and dissatisfied
- Compare different motivational approaches influencing employee job satisfaction in the chosen organization
- Make recommendations based on the research and best practices in the industry based on secondary data to motivate the employees better.

The scope of this research is limited to the employees and management in the chosen organization- Siddhartha Insurance Limited (SIL). The research aims to identify the effectiveness of the motivational strategies used by the chosen organization based on primary data obtained through questionnaires, interviews and secondary data from relevant literature and research.

### **3. Methodology**

This diploma thesis comprises two parts: the first part is the theoretical part which consists of literature review on various relevant theories that explain employee satisfaction and motivation.

The second part is the practical part that consists of quantitative and qualitative analysis of survey results. In this part qualitative and quantitative methodological tools have been used for the data collection and data analysis is done using statistical tools.

#### **3.1 Data collection**

In this research secondary data is collected through Books, Journals, Statistics from government agencies and independent research available through the internet resources.

Qualitative method of Primary data collection is done by using semi-structured interview from the management through the online internet platform. The interview is focused to gain the strategies used by the organization to increase employee motivation and methods used for increasing employee satisfaction. Interview was conducted with one of the Branch officers of the organization using the skype online video calling, and he declared that the same policies as well as motivational strategies applies to all the SIL branches within Kathmandu region.

Quantitative method of primary data collection is done by administering an online questionnaire survey distributed through the emails and questionnaires also were distributed in printed forms among the employees. The quantitative data collection was fully facilitated by an officer from one of the branches of SIL. The questionnaire is presented as appendix 1. The questionnaire is in both English and Nepali language to provide the best understanding of the questions. All together research survey consists of 19 questions in the form of close-ended questions. The questions represent the employee demographic data (age, gender, education, marital status, number of years working in the organization) and scale of employee satisfaction in relation to various motivational approaches. The employee satisfaction questions are provided with five possible answers enabling the respondents to make their agreement and disagreement to the statement in varying degrees. It was ensured the survey to remain anonymous to encourage a greater number of employees to participate and respond truthfully.

### **3.2 Data Analysis**

Data analysis of the theoretical part is based on the qualitative analysis of motivational theories through the discussion of relevant theories explaining employee satisfaction and motivation.

In the practical part of the data analysis socio-demographic sample is tabulated to reflect a clear picture of percentage of representative participation of the respondents and responses to each question is counted as percentage and represented using pie-charts. These responses percentages are analyzed and interpreted in relation to chosen organization's management practices.

Finally, analysis of collected data in the practical part is done by hypothesis testing by using the method of Chi-squared test where Chi-squared test is a statistical measure used to determine the relationship between two variables. The Chi-square test is carried out by using IBM SPSS statistical program. In this research variables for the hypothesis testing are taken from motivational approaches and employee socio- demographic factors.

The two-hypothesis tested in this research are: Null hypothesis (Ho) – there is no relationship between socio-demographic factors and job satisfaction level with given motivational approach and Alternative hypothesis (H1) - there exists relationship between socio-demographic factors and job satisfaction level with given motivational approach

Among these two hypotheses one is confirmed based on the obtained p value at the ( $\alpha = 0,05$ ) level of significance. P' value having higher than level of significance, Null hypothesis (Ho) is accepted and P' value having lower than level of significance, Alternative hypothesis (H1) is accepted.

## **4. Literature Review**

### **4.1 Employee Motivation: Definition, Types and Factors affecting employee's motivation**

#### **Definition**

Motivation for performing tasks arises from the feeling of joys on doing that task. In an organization, if an employee is highly satisfied and motivated then he or she might feel interested to perform the task as well as feel the joy of performing his or her assigned task. Thus, there comes the task of an organization to motivate its employees by implementing various effective motivational approaches.

The subject of employee motivation nowadays has become a complex issue to be dealt -with for organizational success. Today, most of the organizations are reengineering, restructuring, and reshaping their organizational culture to come up for the better understanding of employee motivation (Plunkett et al., 2002).

It has been discovered by various management scholars and researchers that the motivation is not something that is enforced to an individual. Motivation is the resulting behaviour that occurs through the interaction of a person's internalized needs and external influences (Plunkett et al., 2002). The implication of this definition is that in the workplace employee motivation depends upon personal characteristics or motives and the situation they encounter with nature of the job as well as nature of the organization. The concept specifically relates to the work context.

To get the best out of the employees, it is essential for managers to create an environment where they get fully engaged with their jobs and company(Tracy, 2011).

Leadership role of a manager in an organization comes as one of the key tools in motivating employees at the workplace to perform better and to accomplish the desired goals of an organization. A manager should have a good understanding of leadership approaches and apply accordingly that fits the situation.

According to Burns, transformational leadership can be best suitable when leaders and employees make each other to advance to a higher level of moral and motivation (Money, 2017). This is more of a relational approach where the manager acts on building a trustworthy environment and sense of belongingness of the employees in the organization.

Transactional leadership approach works best at the time of task orientation in accomplishing specific desired goals and hence demands setting up proper mechanisms for rewards and punishment for task performance(M. Bruce et al., 2017).

Functioning of an organization is impossible without proper utilization of human resources. To get things done in the proper way, it is essential to motivate employees. Motivation is the direction and intensity of one's effort, or the psychological feature that arouses an organism to action toward a desired goal (Shahzadi et al., 2014). According to Shahzadi et al (2014) on their research they found that individuals were more motivated by the autonomy and freedom they were given to work, by the responsibility they were given and by the position and tasks they were provided by the management.

Employee motivation acts as a force to drive the employees towards the attainment of organizational mission, vision, and goals. The highly motivated employees in comparison to less motivated employees in an organization have their high commitment towards their job as well as towards the organization (Vansteenkiste et al., 2006).

Precisely, it can be concluded that employee motivation is the process of inducing the employees of an organization to act in a predetermined desired manner to achieve organizational goals by recognizing their needs and utilizing their motives. Employee motivation has a great importance in organizational success. At the utmost it ensures improved employee satisfaction. Similarly, it holds some other importance like, it ensures organizational efficiency, increases productivity, ensures loyal workforce, ensures increased employee commitment.

### **Types of motivation**

Motivation can be categorized mainly as intrinsic and extrinsic. Intrinsic motivation is the tendency of individuals to engage in activities for the satisfaction that interest them and in so doing, to learn, to develop and expand their capacities whereas, extrinsic motivation is the tendency of individuals to be engaged in task due to the influence of external incentive factors (Sansone, 2000).

Motivation can also be categorized as achievement motivation and competence (self -efficacy) motivation. People having high achievement motivation have the tendency to take moderate risk and challenge. They strive for upgrading themselves and their accomplishments. Competence (self -efficacy) motivations is belief of individuals towards their own ability to solve the problems at hand that arises from the result of intrinsic and extrinsic rewards(Elliot et al., 2017).

An organization can follow the extrinsic and intrinsic rewards system as a tool to motivate its employees. However, merely applying these reward systems does not guarantee

high employee motivation, unless and until they are applied in the right time in the right way. An appropriate reward management is essential in an organization to make sure that employees are rewarded fairly, equitably, and consistently according to their individual performances and contribution. According to Armstrong “Reward management is concerned with the strategies, policies and processes required to ensure that the value of people and the contribution they make to achieving organizational, departmental and team goals is recognized and rewarded.”(Armstrong, 2010). When employees feel that they are treated fairly on their job performance and rewarded accordingly they might have increased motivation to work to meet expectations or even to exceed expectations. Armstrong states that rewards should not only be limited to pay and employee benefits, but it should also incorporate all the aspects of work experience that employees value including financial and non-financial elements (Armstrong, 2010).

Extrinsic rewards in relation to enriching job-context like profit sharing, increased pay, promotion, fringe benefits, job security, working conditions, supervision, quality of communication with others, play a significant role in motivating employees to get things done creatively to achieve desired organizational goals. Whereas intrinsic rewards in relation to enriching job content like nature of job, job development, work freedom or autonomy at work environments, education about the value of sense of achievement, employee recognition, praise for work achievement etc. are more effective in boosting creativity and innovation of employees in an organization.

However, rewards are not only the ultimate ways to motivate the employees. Punishment on the other hand also can sometimes be an effective approach in motivating employees. When it comes to motivating action, rewards may play a significant role than punishments, but punishment can be more effective in course of trying to deter people from acting (Sharot, 2017).

Thus, motivation is not subjected to only one criterion. There can be several different kinds of motivations that can be distinguished from one another and such motivations are important in their own ways for enhancing employee motivation.

### **Factors affecting employee motivation**

It is the job of a manager to identify what factors in the organization are creating employee satisfaction and dissatisfaction so that the extra efforts can be put into the areas to make employees satisfied and the factors already contributing employee satisfaction can be retained. When employees feel satisfied with their job, they are motivated to perform tasks



more responsibly and effectively. However, application of motivation factors in an organization depends upon the knowledge and skills of managers in understanding the factors that affect employee motivation.

Morale in an organization is one of the building blocks to create willingness of employees to perform assigned tasks. According to Bowles & Cooper” Morale is a psychological state which makes a person want to contribute, be a part of things, make things work better more successfully.” (Bowles & Cooper, 2009). High employee morale motivates employees to be more engaged with their work which ultimately leads to high employee performance at the individual level as well as increased performance at the organizational level. High morale employees are likely to suffer from less stress than a low morale employees ultimately resulting in less absenteeism and sick days (Bowles & Cooper, 2009). Bowles & Cooper argue that building high employee morale increases organizational competitiveness over other organizations and provides a room for surviving even at the time of crisis. So, it is important for managers to focus on creating high employee morale to make employees to be more motivated to be engaged with task. High employee morale can be developed by creating the right work culture in an organization. Employee morale in an organization can be boosted by empowering employees so that they can make decisions about their job by themselves. Similarly, other factors like culture of open and regular communication, employee recognition, training for professional development, allocation of right employee at the right place etc. can be implemented for increasing employee morale ultimately to motivate them towards better job performance.

In an organizational level allocation of the right man at the right place plays a very vital role in employee retention. When employees are allocated to a job based on their qualities, skills, abilities, knowledge, experience, qualifications etc., they tend to perform their given task in a distressed manner at their optimum level as a result they are likely to be satisfied with their job and might create long term commitment towards the organization. However, at the very first stage, management of employee selection and recruitment system is a key factor in work organizations to make the best placement. In the recruitment, it is also very crucial to clearly identify the nature of the job and potential talent group like women, men, generation group etc. required to perform the job (FARR & TIPPINS, 2010).

Precisely, all factors which can effect on the employee motivation can be categorized into four main groups: - Economic (factors contributing to satisfy various kinds of material needs, which is essential for surviving physically); - Social (meeting social needs - self-

expression, recognition, approval, participation); - Organizational (factors for meeting the needs of the content of work); - Psychological (factors of satisfaction of personal and aesthetic needs and individual, inherent in a particular person).

#### **4.2 Motivation theories**

There exists several theories and research in employee motivation and the factors that contribute to satisfaction of employees at work. These several theories on motivation propounded by renowned researchers explain what motivates employees and what employers can do to motivate their employees and increase their job satisfaction.

The propounded motivation theories are based on certain specific models of motivation to perform a certain course of action. Most of the motivational theories are based on human psychology and interactions. There are mainly four categories of motivation theory namely:

- 1) Instrumentality theory- This theory states that people work for money.
- 2) Content (needs) theory- The theory provides guidance on what needs to be satisfied for creating motivation.
- 3) Process theory - This theory focuses on Physiological and psychological needs that determine motivation.
- 4) Cognitive evaluation theory- The theory states money is not the best motivator(Armstrong, 2010)

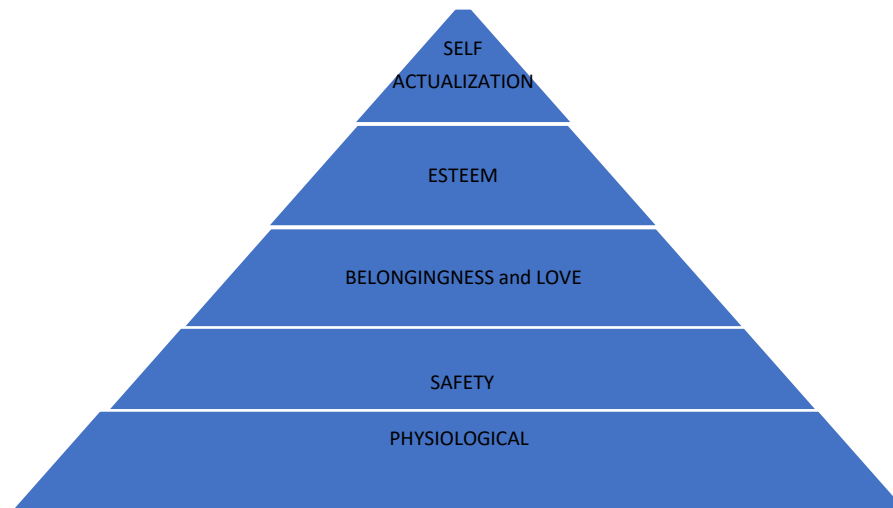
In the literature review for this research, we look at some of the leading theories of motivation as below:

#### **Maslow's Hierarchy of Needs theory explaining human needs**

Maslow's hierarchy of needs can be used by managers to understand employee motivation and increase job satisfaction by putting in place policies to help employees achieve their needs. Maslow depicted human needs in a pyramid and classified them as physiological, safety, belonging, esteem and self-actualization needs(Maslow, 1943).

According to Maslow human beings could be said to have essentially five different kinds of needs divided into psychological(spiritual) and material. These needs fall in the form of a pyramid that implies a thinning out of needs as people move up the hierarchy. This hierarchy ranges through five levels, from at the lowest level, physiological needs, through

safety needs, belonging and love needs, esteem needs to the need for self-actualization at the highest level. The figure below illustrates the pyramid.



**FIGURE 1: MASLOW'S HIERARCHY OF NEEDS (DIBB ET AL., 2006)**

Material needs can be categorized as-physiological needs and safety needs. Physiological needs include basic needs like food, shelter, clothes, once these needs are fulfilled then people need another desire called safety needs. Safety needs include safety and security. This means free from any kind of physical threat, attacks, freedom from attacks.

Spiritual needs can be categorized as love needs, esteem or ego needs and self-actualization needs. Love need is also called sociological needs where people are longing for giving and receiving love, friendships, sense of belongingness, social activities. Esteem or ego need includes self-respect, desire for self-confidence, freedom, and independence. Attention and appreciation, recognition are also the attributes of this need. Self-actualization need is the last stage in hierarchical needs. This is the point where people are fully satisfied with their all the needs in life and want for the development and realization of one's full potential for who we are.

All the business organizations should be focused on addressing the customer's needs at the bottom of the pyramid (material needs) as well as importantly a higher psychological and spiritual needs to gain enlightened capitalism.

The theory has significant impact on management approaches in an organization through motivation and the design of organization to meet the individual needs. The theory reflects

a notion that to motivate people or workers in the organization, managers should direct attention towards the next higher level of needs.

Maslow's Hierarchy of Needs matters because it can be used to explain motivation of workers. Some people work for just monetary remuneration, while others enjoy their work because of the social atmosphere, some others like their work because of the recognition they receive.

According to the hierarchy, only when a lower need in the pyramid is met, workers tend to desire higher needs. Needs not being fulfilled at work can lead to low motivation and frustration. The theory suggests that once a need is met, it becomes less important and workers would desire for the next higher need. However, in real life the needs of people are more complex than can be represented by the pyramid and managers need to be empathetic and listen to their needs and requirements to help fulfil them to keep them motivated. The pyramid can still work as a guideline to motivating employees. Maslow's theories are relevant to all organizations to understand the needs of its employees. The pyramid is used in the research to analyze the needs of the employees that are met by Siddhartha Insurance Limited (SIL) and to understand what needs are unfulfilled.

### **Herzberg's- motivation (Two factor Theory)**

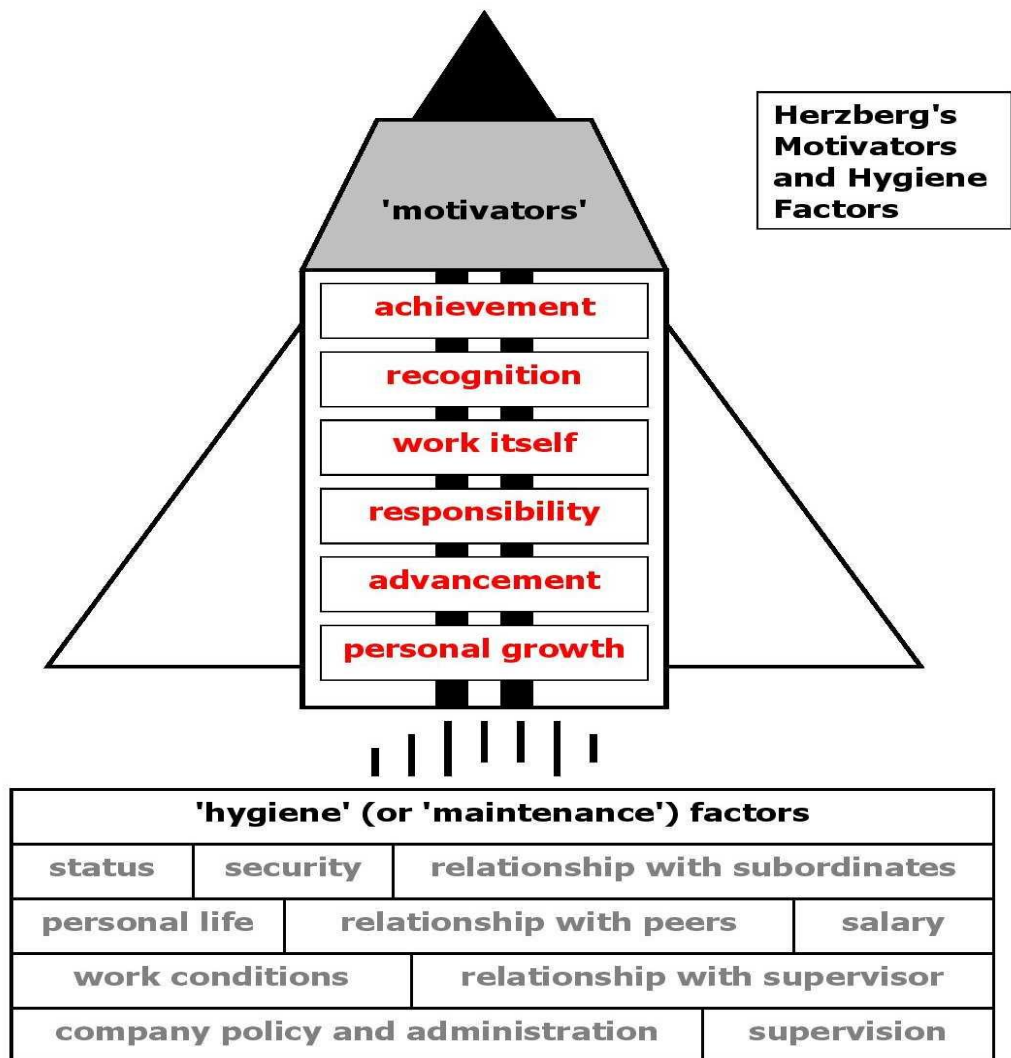
Herzberg was the first researcher to propose that factors that lead to satisfaction and dissatisfaction at work are nearly always different. According to him there are two different sets of factors affecting motivation and work. The two factors affecting motivation and work are -hygiene factors and motivators (Herzberg, 2017).

The presence of some factors he named 'hygiene factors' do not necessarily cause satisfaction but that their absence would cause dissatisfaction. As the theory is based on the findings of two job-related factors (hygiene and motivators) that create extreme job satisfaction and extreme job dissatisfaction, the theory is also called two factor theories of motivation and job satisfaction.

The factors which are required to be available in an organization to satisfy some reasonable level of satisfaction to employees are named as hygiene factors. The factors which fall under the category of hygiene factors are benefits, salary, job security, working conditions, company policy and administration, interpersonal relations, level, and quality of supervision. In case if these factors are not present in an organizational work setting then they may be the source of extreme dissatisfaction to the employees. The employees are likely

to be extremely dissatisfied and will be more likely to be not motivated on the job which eventually may cause them to go in search of another organization for their job career. However, the mere presence of these factors does not provide extreme job satisfaction to the employees but at least the availability of hygiene factors provide room for employees to be sufficiently satisfied with their job.

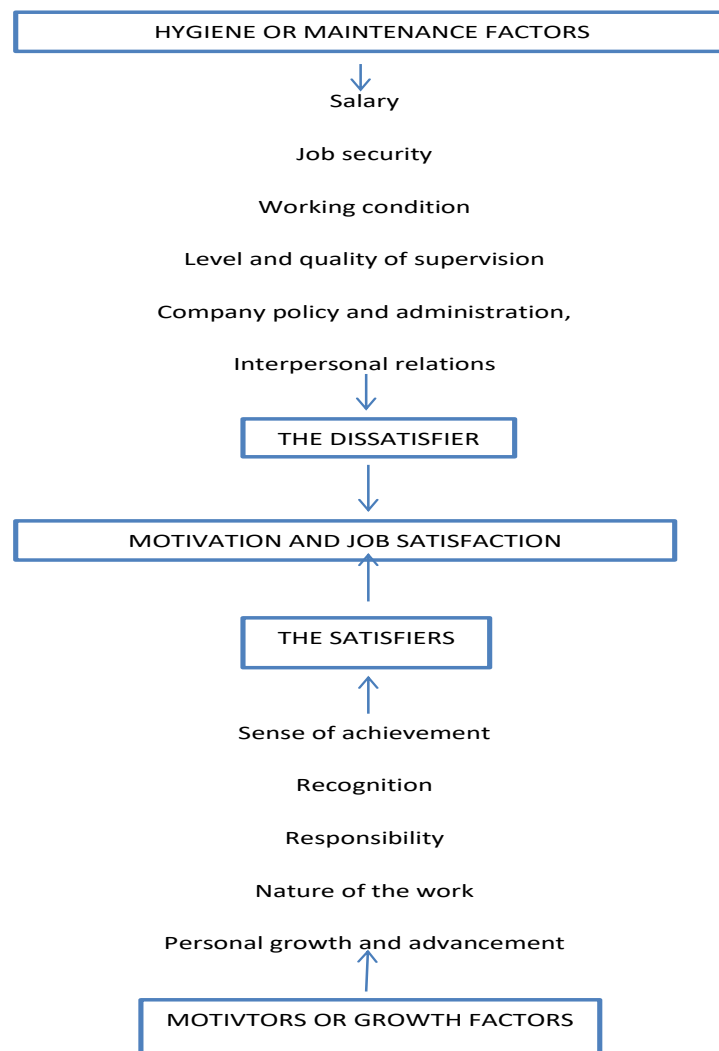
At the other end there are other sets of factors called motivators or growth factors to motivate individuals at the workplace. Such motivators are a sense of achievement, Recognition, responsibility, personal growth, and advancement. When these factors are present in an organizational work setting, they would contribute to the great deal of employee satisfaction at the job and motivation to work.



**Hygiene factors are merely a launch pad - when damaged or undermined we have no platform, but in themselves they do not motivate.**

**FIGURE 2:HERZBERG'S MOTIVATION AND HYGIENE FACTORS (BUSINESSBALLS.COM, 2003)**

Herzberg's research pointed that organizations need to address the 'hygiene' factors as their absence would cause workers to be unsatisfied, and that these factors once satisfied do not lead to long-term satisfaction. Therefore, organizations need to understand that people are not motivated by hygiene factors, and for motivating people factors such as development, achievement, advancement that Herzberg called 'motivators' need to be satisfied (Mausner & Snyderman, 1993). Herzberg also proposed that money was not a primary motivator, instead that it was a hygiene factor. If someone's wages were low, it would cause dissatisfaction. However, money alone without achievement, recognition, responsibility, and development would not be a cause of satisfaction in workers.



**FIGURE 3: HERZBERG'S TWO FACTOR THEORY (DIBB ET AL., 2006)**

Herzberg's motivational theory is used in this research to identify factors that contribute to satisfaction of employees, and the hygiene factors that cause dissatisfaction in employees.

### **Taylorism on optimization and simplification of jobs to increase productivity**

Frederick Winslow Taylor was one of the pioneers in motivational theories. In his book 'The Principles of Scientific Management', Taylor proposed that optimization and simplification of jobs would directly increase the productivity. Based on his research, he formulated four principles of scientific management that is today known as Taylorism.

- Use of scientific methods for determining and adopting the most efficient ways to perform tasks, rather than using 'rule of thumb' or other commonly practiced methods.
- Match workers and the jobs assigned to them based on their capabilities and motivation and use training to maximize efficiency.
- Monitor the performance of workers and instruct them to use methods that are proven to be efficient.
- Increase interaction between managers and workers to maximize efficiency(TAYLOR, 1919).

Taylorism was formulated majorly by studying manual workers and ways to improve their efficiency. Taylor was instrumental in adopting scientific method to production and prompting companies to adopt the most efficient methods than just follow what was being followed earlier (Aitken, 1960). Taylorism advocates that there is a best method to complete a task; this may be true in some cases, however most modern businesses that do not involve manual labor or machines cannot benefit from this approach.

The relevance of Taylorism to this research is established by examining the similarities between Taylor's approach and the strategies employed at the selected company- Siddhartha Insurance Limited." Taylor based on his research proposed that 'there is a best way to do any particular task'. The selected company places emphasis on standardization of processes and procedures in all working departments and trains all its employees to strictly follow them. Taylorism focused on using proven methods to increase the efficiency of blue-collar workers, much like the selected company's approach to train their workers intensively to increase their efficiency.

## **Mayo's theory on motivational management**

Elton Mayo who was the professor of Industrial Research at Harvard University School of Business Administration (Bendix & Fisher, 1949). He conducted a series of experiments at the Hawthorne factory of the Western Electric Company in Chicago. Mayo's theory was originally based upon the assumption that working conditions in an organization has a significant impact on productivity. But later he conducted an experiment on isolated groups of women workers by changing the working conditions. In the experiment three working conditions- break hours, duration of work and lighting conditions were altered. The result of the experiment was expected that the productivity would decline at a decreased level of working conditions and there would be increased productivity in the increased working conditions. In the experiment, the productivity level was not affected. Indeed, it even increased (Brannigan & Zwerman, 2001).

Hence, through the experiment it was concluded that workers are motivated to work better if they are given attention. Free flow of information in between managers and workers, makes workers feel that their voices are heard and results in increased motivation. Hawthorne workers were consulted regularly over the period of experiment and feedback from them was taken. Similarly, managers' involvement with the workers make workers feel that their importance in the organization is recognized. During the study, senior officials regularly visited the workplace, making the workers feel like they belonged to a certain elite group. Personal attention encouraged group work with increased productivity.

Thus, the management implication of the theory is that human relations play a vital role in inducing employee motives. Human relation prescribed that employees in an organization should be treated as a member of a group. Informal groups in the workplace have a strong influence on the behavior of employees. Salaries and good working conditions are not necessarily motivating factors for employees, rather managers should pay attention to social needs, such as belonging to an (informal) group, seriously. Sociological and psychological consideration of the employees in an organization empowering for the group work plays a significant role in boosting up individual performance (Kwok, 2014). Managers and the organization must acknowledge the distinctiveness of the individuals and somehow temper their goals and aspirations so that they are closely congruent with those of the organization (K. Bruce, 2006).



As the selected company belongs to the industrial sector, the theory in this research applies to see the industrial worker's opinion towards managerial support and organizational engagement, in their individual social need recognition.

### **The McGregor Theory X and Theory Y**

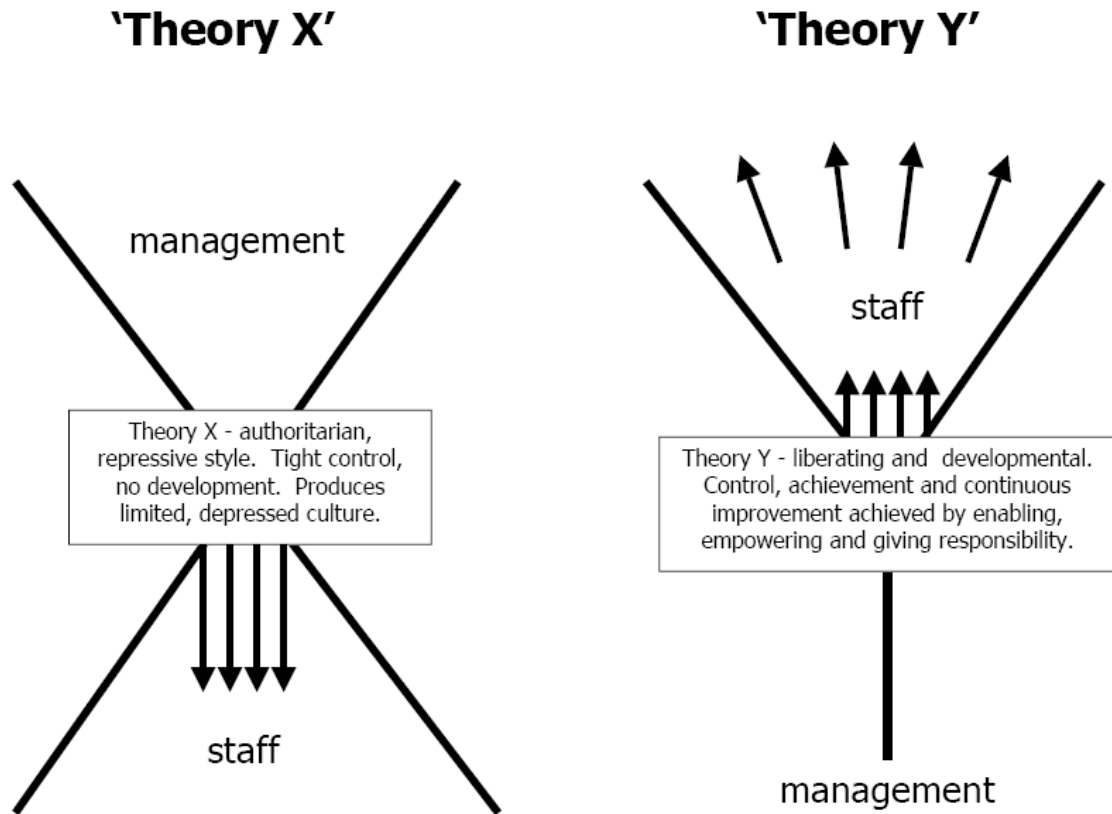
The concept of theory X and theory Y was developed by Douglas McGregor in 1960 each of which describes two opposition perceptions about people(Chapman, 2020). Here perception about people means the perception by the leader or manager towards workers or subordinate's work behavior. So, it is important for every manager or leader to make a good understanding of what motivates people. This perception shapes the management style and management style impacts ability to motivate team members. The theory is relevant to human resource professionals and managers in general for motivating workers and achieving organizational objectives.

Theory X assumes that workers are lazy and not interested in work, and therefore need to be directed, and tightly controlled and monitored to achieve results. Moreover, this theory implies that the best way of motivation to the workers is financial incentives. As workers want to avoid the work, they must be continuously monitored and coerced. So, the system of reward and punishment is the best way to influence them towards work performance(Stoyanov & Diderich, 2017).

Theory Y assumes that workers like their work, they have the sense of responsibility towards their job, they are self-motivated to complete their task, view work as fulfilling and challenging, are internally motivated and work towards their goals without external control. Hence, the job of the managers of such workers is to empower them with responsibilities and opportunities for development. The theory Y here implies that the system of reward and punishment does not work best for workers. The motivator for the theory Y worker would be to create a working culture where workers can show their skills, knowledge or expertise and develop their creativity(Stoyanov & Diderich, 2017).

However, both theories have their drawbacks. Theory X, for instance, could cause people to become demotivated and non-cooperative if our approach is too strict. This may lead to high staff turnover and could damage our reputation in the long term. In contrast, if we adopt a Theory Y approach that gives people too much freedom, it may allow them to stray from their key objectives or lose focus. Less-motivated individuals may also take advantage of this more relaxed working environment by shirking their work.

While theory X and theory Y are good pointers to study contrasting managerial approaches, the reality is way different from these contrasting scenarios. Each worker differs in his attitude to work, and what motivates them also differs. Managers are therefore required to be observant and adopt strategies that suit each individual worker.



**FIGURE 4: MCGREGOR'S THEORY X AND THEORY Y (CHAPMAN, 2020)**

### **Expectancy Theory**

Expectancy theory focuses on how employees decide which specific behaviors to perform and how much effort to exert. This theory of motivation assumes that employees are rational processors of information and that they use information about their jobs, abilities, and desires to decide what they will do on the job and how hard they will do it. That is why individuals choose one behaviour over another, and that they can be motivated to choose one behavioral option if they believe that there is a positive correlation between efforts and performance, favorable performance will result in a reward that is desirable, and the reward would satisfy an important need for the individual. It can be said that if there is a need in the employee which would be satisfied by the employer if he/she behaves in a certain

way, then the employee is motivated to choose that course of action. Victor Vroom stated that the "intensity of work effort depends on the perception that an individual's effort will result in a desired outcome"(Holdford & Lovelace-Elmore, 2001).

Vroom in 1964 introduced three variables that influence the decision of an individual; expectancy, instrumentality and valence(Estes & Polnick, 2012).

Expectancy- the belief in the individual that effort would result in the desired performance. This depends on the person's belief in his or her skills, knowledge and abilities, the perceived difficulty of the goal, and the belief of control over the desired outcome.

Instrumentality—the belief that the individual would receive a reward for meeting the expectation on performance. Instrumentality is influenced by the individual's trust in the authorities to deliver the promised reward and the policies correlating the performance, outcomes, and rewards.

Valence- the value placed by an individual on the reward offered for a desired performance.

Expectancy theory is used in this research to explain the reason for certain behaviour or opinion of the employees. The use of rewards and recognition to motivate employees at the selected company and its effectiveness is studied in the light of expectancy theory.

### **4.3 Impact of organizational culture on employee motivation**

We understand culture as a developed rules and regulation within which we as individuals and groups perform our behaviour. Culture is not just confined to a single area, it encompasses many areas like language, religion, cuisine, social habits, music, and arts etc. Culture has a much broader and complex influence on thinking, feeling and sense making (Alvesson, 2012). culture is by no means a superficial concept, but a term used to describe a dynamic part of all organizations (Armstrong, 2006). However, culture can vary from workplace culture which we call organization culture to national culture that represents countries around the globe.

In terms of organizational culture, we must understand the word culture as the assumptions, belief or norms and values of an organization which directs employees to perform tasks accordingly (Pfister, 2009). Right kind of culture in an organization supports the process of knowledge management, meaning and sense generation on task performance thereby encouraging innovation, enriching individuals' views of the environment. Culture of

an organization can impact the organization and employees in positive and negative ways. If the culture of an organization is set out to be the right kind, it motivates employees to deliver effective performance. If the culture of an organization drives behaviour of the employees in a right direction, the organization has a positive impact and vice versa(Alvesson, 2012).

Organizational culture is a system of shared assumptions, values, and beliefs, which governs how people behave in organizations. The culture of an organization brings people together to work productively. So, the culture of an organization ultimately defines the effectiveness of an organization. According to McNeal (2010) an organizational culture is revealed in the values, beliefs, and expectations that leaders discourse and practice; in employee's attitudes and behavior; in ethical guidelines, in operating policies and in the stories people repeat about events in the organizations(OMONDI, 2015).

People in the organizations are willingly ready to perform tasks if they are happy and motivated. Such motivated employees tend to produce happier customers because how well people work is the direct result of why they work and for all this company culture plays a vital role. Businesses with strong company culture are more likely to have more motivated employees and such motivated employees are likely to produce more satisfied customers (McGregor & Doshi, 2015). In the survey of role of company culture in motivating employee performance conducted by Lindsay MacGregor and Neel Doshi, on their scale measurement of -100 to 100, they found that role design in an organization has significant importance in job motivation and remained in the top score. Other decisive elements related to job satisfaction like organizational identity, career leaders, community, resource planning, leadership and the quantitative factors like compensation and performance review respectively remained in decreasing order of score(McGregor & Doshi, 2015).

It has been revealed that executive employees (i.e., leaders, managers, and higher-level employees) can establish or change the culture of an organization, and thus ultimately influence organizational effectiveness and the behaviors of the organization's employees. So, it is always crucial to develop a right organizational culture to increase employee motivation score and make high employee engagement for achieving better organization goals.

In a study by Hani Sakina, Nur Shafini, Siti Rapidah (2016) on the relationship between organizational culture and employee motivation in private sector company, results indicated that the practice of bureaucratic culture characterized as having clear line of

authority and responsibility of employee and practice of supportive culture characterized as perceptions of increased social support from supervisor, relationship among co-workers and high level of job involvement, both have positive employee motivation. But, in general, most of the argument can be found in favor of supportive organizational culture. Those organizations having supportive organizational culture are likely to be more successful (Koberg & Chusmir, 1987). Supportive organizational culture might help in reducing work related stress and help in increasing level of motivation as because of the supportive environment in an organization everybody feels confident and are open to each other to discuss in managing task related uncertainties (Terje Karlsen, 2011). This is the fact that when the employees in an organization are collectively bonded together, they develop a unique set of beliefs and practices that are absorbed and accepted by all its members. On doing so, shared assumptions, perceptions, behaviors, and reactions, become solidified as the group works together to solve problems and reconcile issues. Bureaucratic organizational culture restricts employee motivation as well as it demoralizes organizational commitment (Koberg & Chusmir, 1987).

There is a link between motivation and organizational culture as strongly integrated cultures will often result in motivated workforce (Armstrong, 2006). Hence, based upon organizational mission and vision there should be an appropriate selection of culture practice like bureaucratic, innovative, or supportive. Practice of learning culture in an organization encourages employees to solve problems more creatively. Employees lured with the learning opportunities through training and development on the job are motivated to carry on their jobs in the organization for a long time as for to develop their personal growth parallelly adding value to the organizational growth because money is not the best motivator (Egan et al., 2004).

Charles Handy categorized mainly four types of organizational cultures namely power Culture, Role Culture, Task Culture and Person Culture that prevail in organizations. When organizations adopt a Power culture, few people at the centre are privileged with power to control over others. Organizations with Role culture give importance to departmental interactions and employee's expertise are recognized. Employees' power respect is entertained based on their positions. In the Task culture individuals are grouped together to work as a team and most importantly is emphasized on getting the job done. In a Person culture, individuals are more concerned about their own self rather than the organization and the employees feel that they are more important than their organization.

Individuals do what they are good at and are paid attention to on apposite matters(Cacciattolo, 2014).

As that of Charles Handy's Task Culture, Gerald Hofstede pointed out that organizational culture plays an important role in team cohesion. Team cohesion affects the motivation of employees in respect to their need for business interaction and cooperation. Under the team cohesion employees are attracted to belong to that particular team for the implementation of professional activities (Hofstede, 1983).

It has been observed that- women's team has a higher level of cohesion than the men's team because of women's collective behaviour of mutual support and mutual assistance. A smaller age range of employees in an organization have higher cohesion because they tend to have similar needs and values. Similarly, the level of team cohesion is higher in the lower power distance between employees and organization's management. This is because of minimization of bureaucracies that makes easy access to management level in lower power distance.

Thus, in conclusion, leaders in organizations are supposed to establish a suitable organizational culture that addresses the employee's behaviour because employees have different levels of work performance at different work cultures as well as the work culture that determines needs motives and organizational attitudes of employees is directly linked to employee motivation.

## **5. Practical part**

### **5.1 Overview of Chosen Company**

Siddhartha Insurance Limited (SIL): The name of the company chosen for the study topic of employee satisfaction and motivation is Siddhartha Insurance Limited (SIL) that operates in Nepal. Siddhartha Insurance Limited is a non-life (general) insurance company established in 2006. In Nepal, the insurance Industry is a rapidly growing industry. Till January, 2020 there were altogether 40 insurance companies consisting of (20 nonlife, 19 life and a reinsurer) operating in Nepal (Ghimire, 2020). As there are no new publications regarding the number of insurance companies operating in Nepal, the number can be considered valid till the current date. Among the list of non-life insurance companies in Nepal, Siddhartha Insurance Limited (SIL) is one of the renowned Insurance companies. It is providing its insurance service in the various sectors such as Property, Marine, Motor, Engineering, Aviation, Medihealth, Traveler's Mediclaim Policy, Miscellaneous Accident Risk to medium and large industries, commercial enterprises, and individuals.

The company's vision is to continuously add on new non-life insurance products to facilitate everyone with insurance service. To align with its company vision, so far now the company (SIL) has all together nine personalized products namely Siddhartha Group Accident Insurance, Medihealth Insurance, Siddhartha House Insurance, Siddhartha Adarsa Nari Accidental Insurance, Siddhartha Travel Medical Insurance, Siddhartha Vehicle Insurance, Siddhartha Family Floater Insurance, Siddhartha Personal Accident Insurance, Siddhartha Burglary and Housebreaking Insurance. In addition, it has also its commercial products namely Siddhartha Banker's Indemnity Insurance, Siddhartha Marine Transit Insurance, Siddhartha Engineering Insurance, Siddhartha Machinery Breakdown Insurance, Siddhartha Property Insurance, Siddhartha Liability Insurance, Siddhartha Aviation Insurance.

Siddhartha Insurance Limited (SIL), over the period of 15 years now is operating having its 76 branches in different parts of Nepal. It is not possible for any business organizations to increase its scale of operations and operate successfully without having motivated, qualified, and experienced employees. Siddhartha Insurance Limited (SIL) has its six Branch offices operating within the Kathmandu District, which is a remarkable number. So, this case study here is to reveal the employee job satisfaction and motivation

scenario in the company as well as the demographic scenario of employees in the company within its six branches that operates within Kathmandu district of Nepal.

## 5.2 Analysis of the research results

One of the objectives of creating the questionnaire survey was to analyze the level of satisfaction of employees in respect to motivational approaches representing the four areas of motivational factors namely Economic, Social, Organizational, and psychological.

The questionnaire covered the sections as; Economic (factors contributing to satisfy various kinds of material needs, which is essential for surviving physically); - Social (meeting social needs - self-expression, recognition, approval, participation); - Organizational (factors for meeting the needs of the content of work); - Psychological (factors of satisfaction of personal and aesthetic needs and individual, inherent in a particular person). The survey was conducted in the period between 10<sup>th</sup> February 2021 to 20<sup>th</sup> February 2021. The results of the survey questionnaire are analyzed through percentage representation in the form of tabulation and pie chart.

### Overall survey results

TABLE 1: PERCENTAGE REPRESENTATION OF SURVEY RESULTS

#### 1. Age / उमेर

---

6% 18-25   36% 26-30   37% 31-40   18% 41-50   3% 50+

#### 2. Gender/ लिंग

---

57% Male   43% Female   0% Unspecified

#### 3. Marital status/ वैवाहिक स्थिति

---

54% Married   46% Unmarried

#### 4. Education/ शिक्षा



---

14% Higher Secondary 50% Bachelor's degree 30% Master's 6% Doctoral

5. Job role/ रोजगार भूमिका

---

6 % MS N 21 % J A 29 % Assist ant 10 % S A 13 % J O 14 % Offi cer 7 % B M

6. Number of years working at Siddhartha Insurance Limited (SIL) कम्पनीमा काम गरेको बर्ष संख्या

---

1% 0-1 year 28% 1- 3 year 40% 4- 7 years 31% 7+years

7. Are you satisfied working at Siddhartha Insurance Limited (SIL)? / के तपाईं यो कम्पनीमा काम गरेर सन्तुष्ट हुनुहुन्छ?

---

73% Yes 19% No 8% Don't want to say

8. My remuneration is good compared to local/government standards/ मेरो पारिश्रमिक स्थानीय स्तरको तुलनामा राम्रो छ |

---

31% Strongly Agree 26% Agree 18% Neither agree nor disagree 14% Disagree 11% Strongly Disagree

9. I am satisfied with the amount of paid leave provided by my company. / म कम्पनी द्वारा प्रदान गरिने भुक्तान बिदाको राशि संग सन्तुष्ट छु |

---

40% Strongly Agree 22% Agree 18% Neither agree nor disagree 12% Disagree 8% Strongly Disagree

10. I am satisfied with the retirement benefits offered by my company/ म मेरो कम्पनीले प्रस्ताव गरेको सेवानिवृत्ति सुविधाहरूबाट सन्तुष्ट छु |

---

13% Strongly Agree   44% Agree   18% Neither agree nor disagree   16% Disagree   9% Strongly Disagree

11. I am satisfied with number of paid leave days provided by the company. / म कम्पनीले प्रदान गरेको भुक्तान बिदा दिनहरूको संख्यामा सन्तुष्ट छु |

---

12% Strongly Agree   40% Agree   28% Neither agree nor disagree   17% Disagree   3% Strongly Disagree

12. I am satisfied with the healthcare benefits offered by the company/ म कम्पनीद्वारा प्रस्ताव गरिएको स्वास्थ्यसेवा लाभबाट सन्तुष्ट छु |

---

30% Strongly Agree   17% Agree   18% Neither agree nor disagree   23% Disagree   12% Strongly Disagree

13. I am satisfied with the job-related training offered by the company/ म कम्पनीले प्रस्ताव गरेको रोजगार सम्बन्धी प्रशिक्षणबाट सन्तुष्ट छु |

---

20% Strongly Agree   54% Agree   12% Neither agree nor disagree   10% Disagree   4% Strongly Disagree

14. I am satisfied with the career advancement opportunities in the company. / म कम्पनीमा क्यारियर उन्नति अवसरहरूबाट सन्तुष्ट छु |

---

8% Strongly Agree   56% Agree   12% Neither agree   19% Disagree   5% Strongly Disagree

---

nor

disagree

15. I am satisfied with the support given to me by my superiors. / म मेरा उच्च अधिकारीहरूले मलाई दिएको समर्थनबाट सन्तुष्ट छु

---

42% Strongly Agree   23% Agree   15% Neither agree   12% Disagree   8% Strongly Disagree

nor

disagree

16. I am satisfied with the flexibility of working hours. / म काम गर्ने घण्टाको लचिलोपनबाट सन्तुष्ट छु।

---

10% Strongly Agree   18% Agree   24% Neither agree   27% Disagree   21% Strongly Disagree

nor

disagree

17. I can make decisions that affect my work, and I am satisfied with it/ म मेरो कामको निर्णय गर्न सक्दछु | सन्तुष्ट छु।

---

30% Strongly Agree   19% Agree   21% Neither agree   17% Disagree   13% Strongly Disagree

nor

disagree

18. The best aspect about my job is... मेरो कामको बारेमा सबै भन्दा राम्रो पक्ष हो...

---

<input type="checkbox"/> 20%	Compensation	<input type="checkbox"/> 13%	Benefit Package	<input type="checkbox"/> 15%	Work autonomy	<input type="checkbox"/> 23%	Superior support	<input type="checkbox"/> 19%	Opportunity
------------------------------	--------------	------------------------------	-----------------	------------------------------	---------------	------------------------------	------------------	------------------------------	-------------

19. How often do you consider changing your job? / तपाईंलाई कत्तिको काम छोडौ लाग्छ?

Once in a month     0%     Once in a three month     17%     Once in a six month     23%     Once in a year     60%     Never

Source: Author's Processing (2021)

### An analysis of Socio-Demographic factors of the survey results

The table contains statistics of respondents of the survey regarding Gender, Age, Marital status, Educational background, and numbers of years working in the selected company.

**TABLE 2: PERCENTAGE REPRESENTATION OF SOCIO-DEMOGRAPHIC FACTORS**

<b>Socio- Demographics</b>	<b>Percentage</b>	
<b>Gender</b>	Male	57%
	Female	43%
<b>Age</b>	18-25	6%
	26-30	36%
	31-40	37%
	41-50	18%
	50+	3%
<b>Marital Status</b>	Married	54%
	Unmarried	46%
<b>Education</b>	Higher Secondary School	14%
	Bachelor's degree	50%
	Master's degree	30%
	Doctoral degree	6%

<b>Number of years working</b> <b>Siddhartha Insurance Limited (SIL)</b>	0 - 1 year	1%
	1-3 years	28%
	4-7 years	40%
	7+ years	31%

Source: Author's Processing (2021)

The survey shows that 57% of the respondents were male and 43% female working in (SIL). According to data from the World Bank, the total female labor force in Nepal is 55.4% (THE WORLD BANK, 2021). However, most of the female labor participation is in blue collar jobs in Nepal. The participation of females in this company can be considered quite high and convincing. This seems to suggest that Siddhartha Insurance Limited (SIL) is an employer that promotes women participation at work.

Siddhartha Insurance Limited (SIL) has a slightly higher percentage of employee age group of 31-40 which is 37% followed by age group of 26-30 accounting 36% and 18% of age group 41-50. This is in line with the company's motto of hiring employees with higher academic qualification and experience. Though there are 6% of the young age group of 18-25. In the context of Nepal, people falling under these groups seem to have not completed their bachelor's degree. In the context of Nepal till the time of accomplishing Academic qualification of bachelor's degree, people reach the age of 26. The company traditionally lays emphasis on processes, procedures, and training of its employees once they are hired.

An extension to marital status, a slightly higher percentage of married employees responded to the survey. 54% of the respondents were married compared to 46% who were unmarried. The result aligns with the common phenomenon of Nepal. Once people start their job at the age of 26 and get satisfied with the job, within a few years of getting involved in the job they get married.

The statistics about the level of education of employees at Siddhartha Insurance Limited (SIL) suggests that a high percentage of workers which is 50% are with the academic qualification of bachelor's degree followed by academic qualification of master's degree 30%. Result seems quite relevant to Nepal's job market. People once they complete their bachelor's degree, they tend to search for a private sector job. The trend of job seekers aligns with SIL's company motto of hiring employees with at least bachelor's degree and with some prior experiences. The result shows that only 14% of respondents are of Higher

Secondary school and 6% of respondents with academic qualification of doctoral degree. In the interview it was mentioned that each branch has a doctorate degree employee for legal procedural tasks.

The survey revealed that only 1% respondents working in Siddhartha Insurance Limited (SIL) for less than a year at the time of the survey. The maximum numbers of employees were working in the company for 4-7 years. The survey also revealed that there were a significant number of workers working for more than seven years. As per the result there are 40% employees working for 4-7 years, 31% working for more than seven years and 28% working for 1-3 years.

Siddhartha Insurance Limited has seven categories of job positions as messenger, junior assistant, assistant, senior assistant, junior officer, officer, and branch manager. The company has the policy of upgrading the positions in the period of two years based on performance. However, due to lack of higher academic qualification and good performance despite working more than seven years 4% of employees have no growth opportunity at all.

Interestingly, 24% of the people who were working more than three years were promoted to the job position of officer.

### **An analysis of motivation approaches of the survey results**

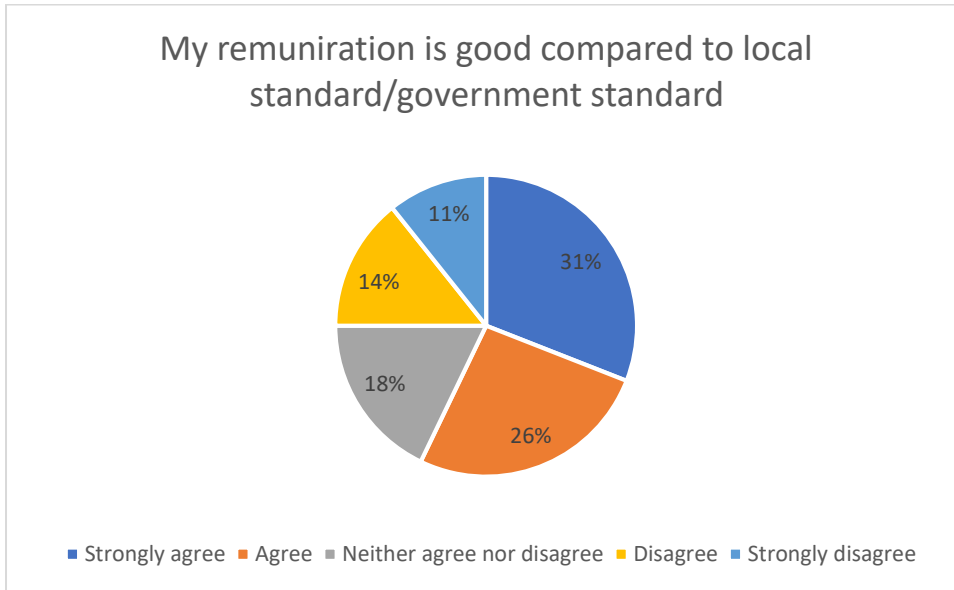
The respondent's responses on the following factors of motivation are discussed.

#### **Remuneration**

26% of the respondents felt that their wages were fair compared to the government standards and other industry standards in the region. 31% even responded they strongly agree that they have higher remuneration compared to other local standards. 18% neither agree nor disagree to this statement, while the rest 14% felt that they were underpaid and 11% strongly disagreed to the statement. However, the result shows that in total 57% employees are satisfied with remuneration provided by Siddhartha Insurance Limited (SIL). Generally, private sectors in Nepal offer higher remuneration to employees in comparison to government standards, so people are attracted to work in the corporate level private organizations and are usually satisfied by the facilities provided by private organizations.

This reflects that Siddhartha Insurance limited (SIL) is highly concerned on satisfying employees by providing handsome salary so that on the side monetary needs of employees would be fulfilled and would have better performance at the workplace.

**FIGURE 5: SATISFACTION WITH REMUNERATION OFFERED**



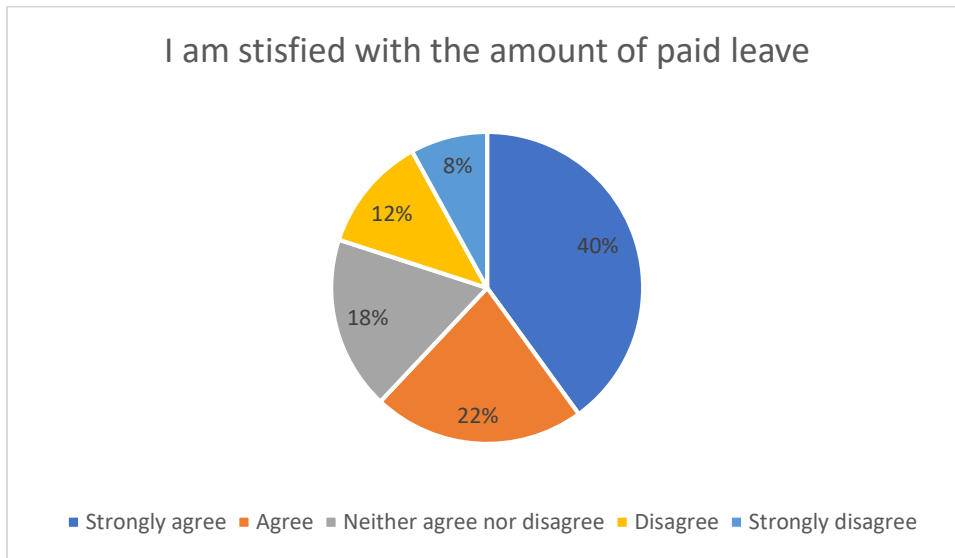
Source: Author's processing (2021)

### **Amount of paid leave**

40% employees strongly agreed that they are satisfied with the amount of paid leave provided by Siddhartha Insurance Limited (SIL). The percentage of strongly agree resulted highest followed by 22% on agree. 18% of the employees responded on neither agree nor disagree.

However, the results show that 20% disagreed with the statement which means 20% of the respondents are not satisfied with the amount of paid leave provided by Siddhartha Insurance Limited. As, highest percentage of respondents strongly agreed with the amount of paid leave days, this can be assumed as Siddhartha Insurance Limited (SIL) to some extent is open to providing monetary benefits to its employees.

**FIGURE 6: SATISFACTION WITH PAID LEAVE AMOUNT**



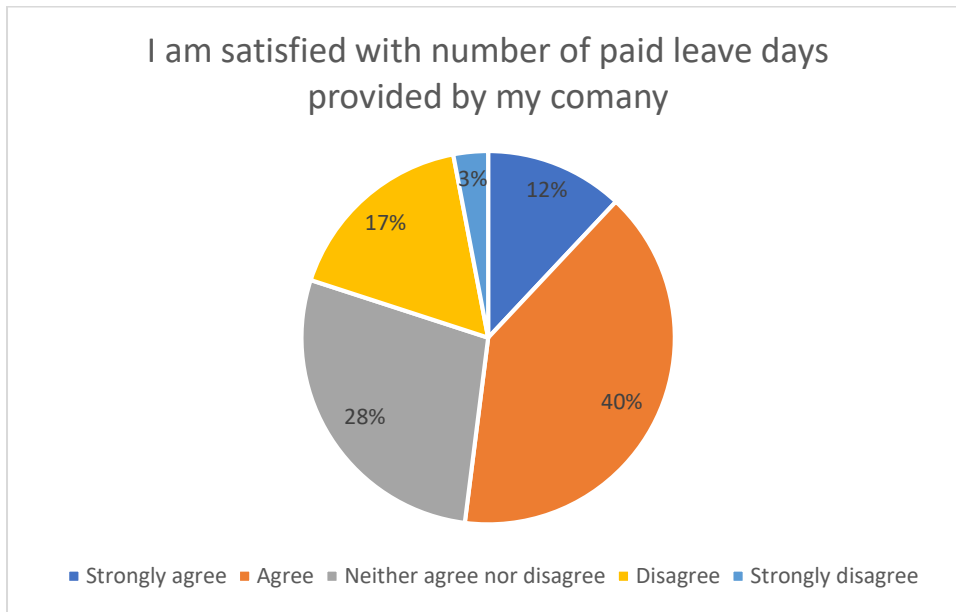
Source: Author's processing (2021)

### **Number of paid leave days**

In total 52% agreed that they are satisfied with the number of paid leave days provided by Siddhartha Insurance Limited (SIL). Whereas, 28% in percentage responded to neither agree nor disagree and 17% disagreed on the statement, 3% strongly disagreed. From the total result of percentage of neutral respondents and disagree, it can be assumed that Siddhartha Insurance Limited is lacking to provide leave days to the employees. In Nepal, Private sectors are not meant for providing Paid leave days as compared to the government of Nepal basically when it comes to public holidays. This might be the reason that in total 20% still disagreed with the statement. Moreover, private sectors are paying more amount in the form of wages and remuneration to their employees, so they have tendency to cut off paid leave days. This comes hardly as surprise in the case of SIL because 57% respondent have reported that they are satisfied with remuneration.



**FIGURE 7: SATISFACTION WITH PAID LEAVE DAYS**

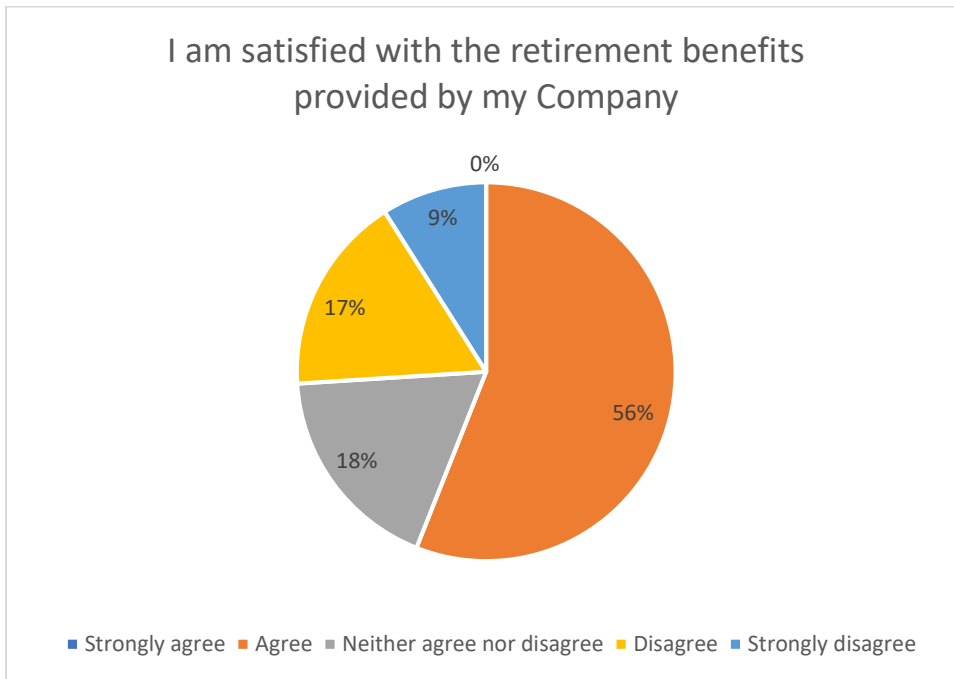


Source: Author's processing (2021)

### **Retirement benefits**

In total, 56% of the employees were satisfied, 13% strongly agree and 44% agree with the retirement benefits offered by Siddhartha Insurance Limited (SIL) while 18% were neither satisfied nor dissatisfied. Whereas 16% disagreed and 9% strongly disagreed. The result for dissatisfaction with the retirement benefits also can be seen in the context that not many private organizations offer retirement benefits even though the law stipulates that all companies as an employer should make contributions to the Provident Fund of employees. According to the Government of Nepal, "provident fund is created with a purpose of providing financial security and stability to employees. A person starts his/her contribution in the PF fund once he/she joins a company as an employee. The contributions are made on a regular basis. The primary purpose of a provident fund is to help employees save a fraction of their salary every month so that he/she can use the same in an event that the employee is temporarily or no longer fit to work or at retirement. retirement. As per the general labor and employee act of the Government of Nepal, employers and employees both contribute @10% of wages in contribution accounts (ILO, 2017).

**FIGURE 8: SATISFACTION WITH RETIREMENT BENEFITS**

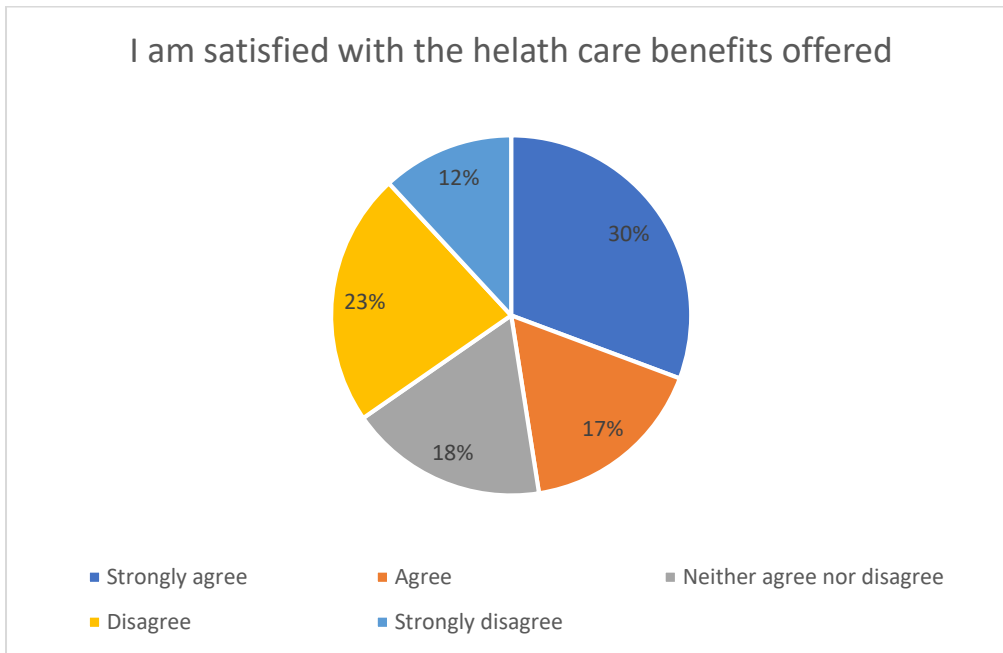


Source: Author's processing (2021)

### **Health care benefits**

The survey shows that 47% of the respondents were satisfied with the healthcare benefits offered by Siddhartha Insurance Limited (SIL) whereas, 18% responded neither agree nor disagree. However, the result shows that approximately 50% of the employees are satisfied with health care benefits. In the context of Nepal where medical insurance is a rarity in the country among employers in the private sector, 47% employee satisfaction in healthcare benefits in this organization can be considered as a significant contribution of the company towards employee welfare. Nepal being an economically striving country is not still being able to provide health care facilities to Nepalese people in cheaper rate. Analyzing the country's healthcare scenario, if SIL can provide cent percent healthcare facilities to its employees, employees commitment towards the organization would increase and this would give SIL a competitive advantage over its competitors. 35% dissatisfaction reveals that the organization needs its concern to address the healthcare aspects of employees in larger scale.

**FIGURE 9: SATISFACTION WITH HEALTH CARE BENEFIT**



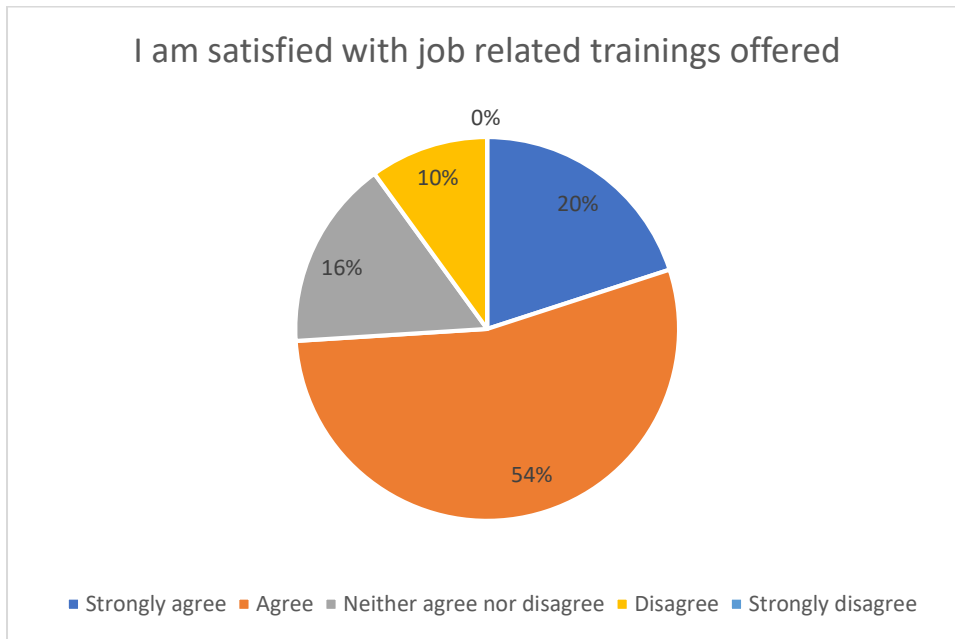
Source: Author's processing (2021)

### **Satisfaction with job related training offered**

More than three-fourth of the respondents were satisfied with the job-related training offered by Siddhartha Insurance Limited (SIL). 54% agreed that they were satisfied, while 20% strongly agreed that the training they received was satisfactory. But 10% disagreed that job related training is not satisfactory.

Three fourth of respondents being satisfied with the given training can be coined in the line with the company's emphasis on an organized and structured system for training and development for its employees. However, company is not still able to implement scientific methods for evaluation of trainings. The ratio of employee satisfaction is quite high but the impact of training to organizations in terms its productivity and operational efficiency is the subject matter of study.

**FIGURE 10: SATISFACTION WITH JOB TRAININGS OFFERED**



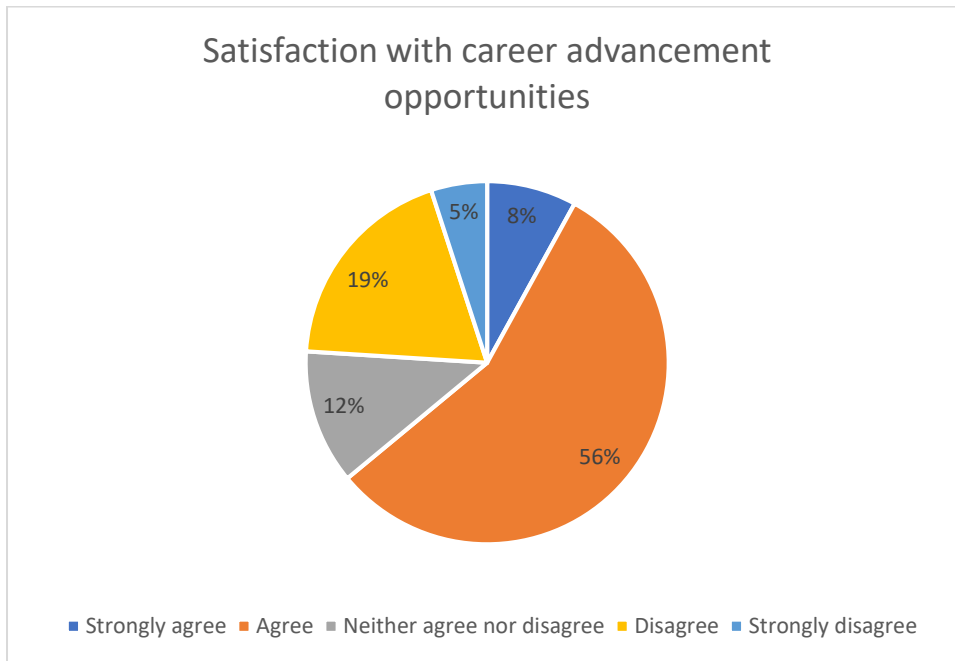
Source: Author's processing (2021)

### **Satisfaction with career advancement opportunities**

56% of the respondents agreed and 8% of the respondents strongly agreed that they were satisfied with the career advancement opportunities offered by the organization. While 5% strongly disagreed, 19% disagreed and 12% remained neutral. As from the interview it was informed that Siddhartha Insurance Limited (SIL) has the provision of upgrading its employees every two years based on performance ratings. The performance evaluation of employees is generally done since their ability to meet the set targets such as acquiring new clients, selling the insurances policies, finishing the paper works within the set time. This performance-based reward system gives the employees a feeling of fairness at work.

In the insurance industry in Nepal Siddhartha Insurance Limited (SIL) is known to be a company that promotes within its ranks. As per this survey it has been revealed above that there are 26% of employees who are working more than 7 years. From this point of view also it can be assumed that a high percentage of employees are satisfied with career advancement opportunities provided by SIL.

**FIGURE 11: SATISFACTION WITH CAREER ADVANCEMENT OPPORTUNITIES**



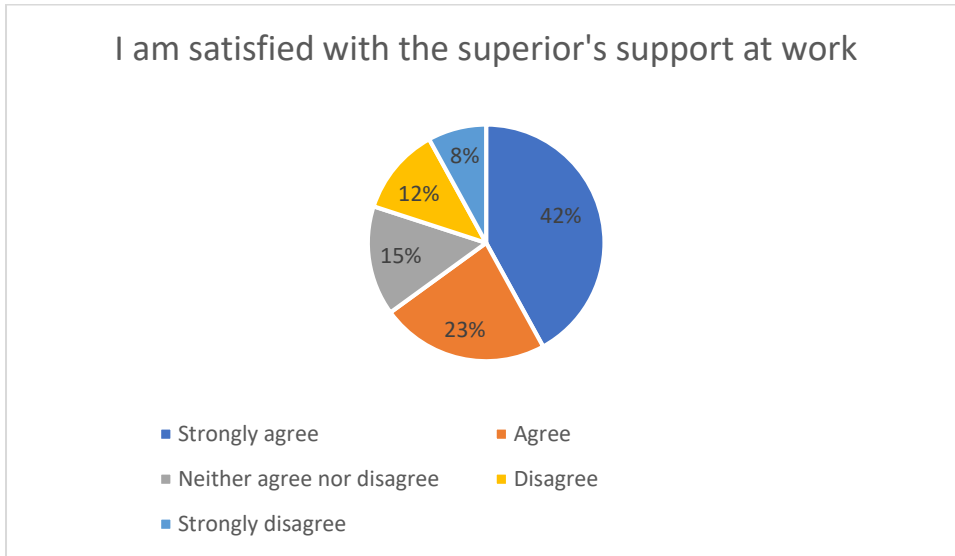
Source: Author's processing (2021)

### **Satisfaction with the support offered by superiors**

65% of the respondents were satisfied with the support offered to them by their superiors. This suggests the existence of a well-defined organizational culture of procedures and policies to mentor and guide employees. 65% respondent satisfied with the superior's support at work suggests that Siddhartha Insurance Limited (SIL) has incorporated culture of free flow of communication and strong cohesion among the employees. The result also depicts that 8% respondents strongly disagree and 12% disagree with the statement. This is to say that in total of respondents 20% of the respondents are not satisfied with the support offered.

Basically, the dissatisfaction towards superior's support at work comes from respondents who are above 50 years. This can be seen in the light of psychological aspect of employees. When employees grow older, they need extra attentions and extra support to their job roles. So, management level in SIL also need to understand the psychological motives of the employees and make the strategies to address their issues.

**FIGURE 12: SATISFACTION WITH SUPERIOR'S SUPPORT AT WORK**

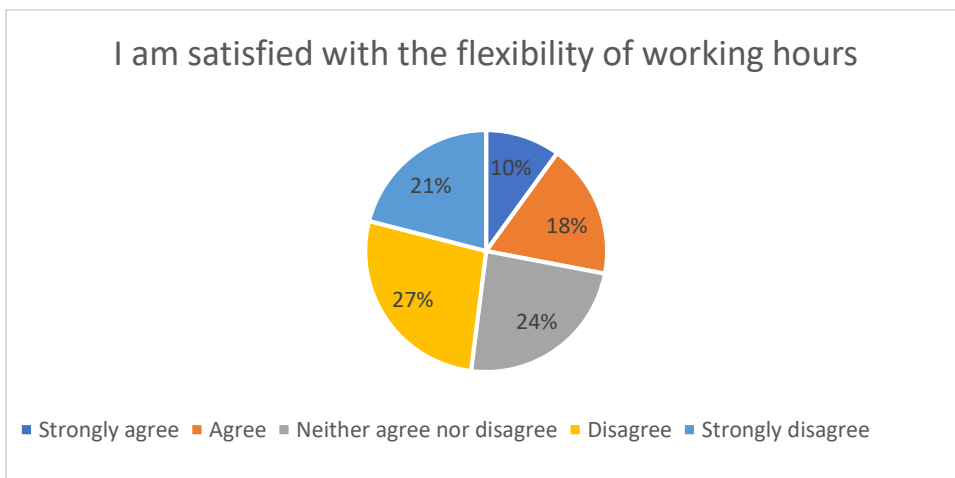


Source: Author's processing (2021)

**Satisfaction with the flexibility of working hours**

Approximately 50% respondents stated dissatisfaction with the flexibility of working hours in Siddhartha Insurance Limited (SIL). In the survey 27% reported disagree and 21% even reported strongly disagree. This can be seen in the light that the insurance industry must deal with more paper-based client interaction during the daytime, so employees do not have the option of night shift. However, in consideration to the nature of work, flexible schedule options to take more weekend and evening shifts seems essential to be arranged by SIL to satisfy them with flexible working hours.

**FIGURE 13: SATISFACTION WITH FLEXIBILITY OF WORKING HOURS**

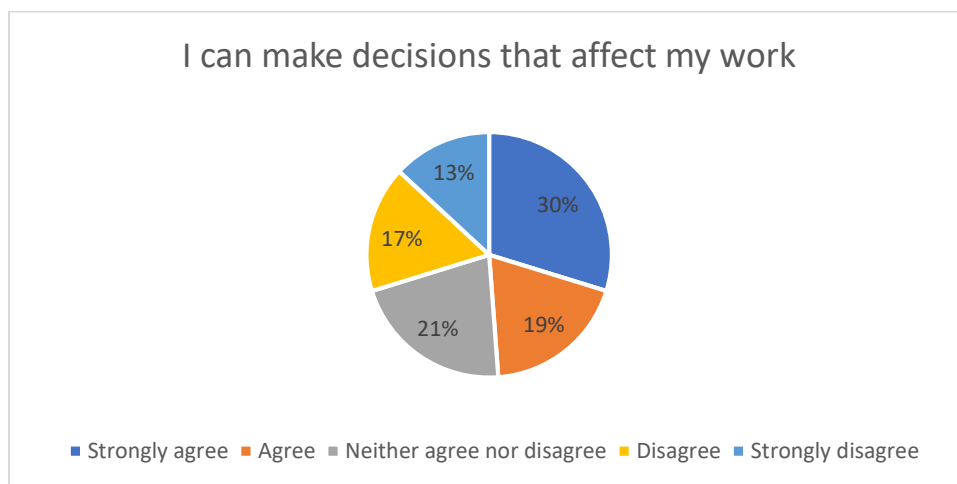


Source: Author's processing (2021)

### **Ability to make decisions that affect own work**

30% of the respondents reported that they cannot make decisions that affect their work. Considering that 56% of the respondents that consists of working in the post of messenger, junior assistant and assistant at the lower-level position in the organizational hierarchy at Siddhartha Insurance Limited, this hardly comes as a surprise. The duties of line workers in SIL include processing with front line paper works interacting with customers. These are all duties that have little or no degree of freedom with respect to the execution. 49% respondents who reported having freedom to make decisions that affect their work comes from higher job positions and higher education qualification.

**FIGURE 14: SATISFACTION WITH WORK AUTONOMY**

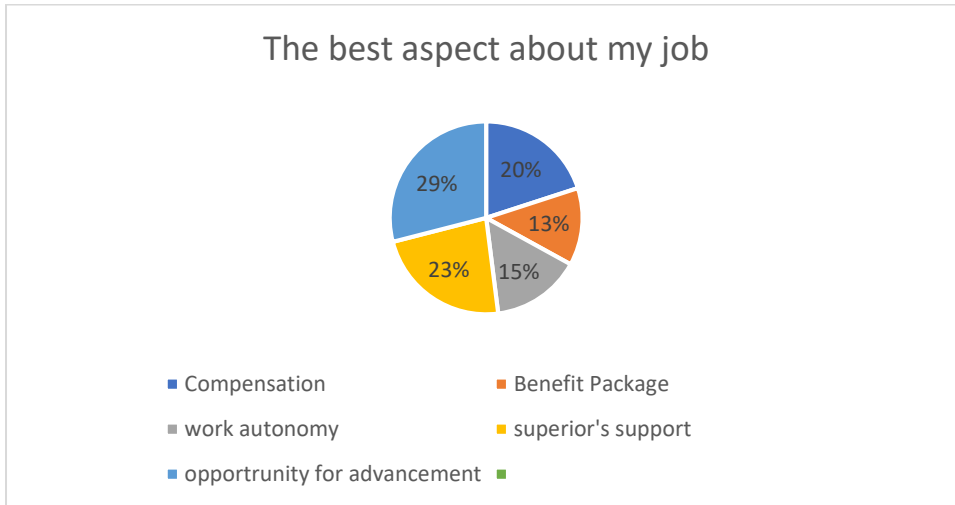


Source: Author's processing (2021)

### **The best aspect about the job**

The most liked aspect about working at Siddhartha Insurance Limited (SIL) reported by respondents is superior's support at work, followed by compensations, the opportunities for career advancement. Getting a promotion in the job and earning a higher salary is a great deal in the context of Nepal. According to company sources, more than 40% of the mid management positions at Siddhartha Insurance Limited are filled internally, giving employees ample opportunities for growth. It is also very interesting to see that a culture of work support is significantly appreciated by respondents. The respondents rated compensation as second-best aspect of their job followed by opportunity for advancement, work autonomy and benefit package.

**FIGURE 15: BEST ASPECT ABOUT JOB**

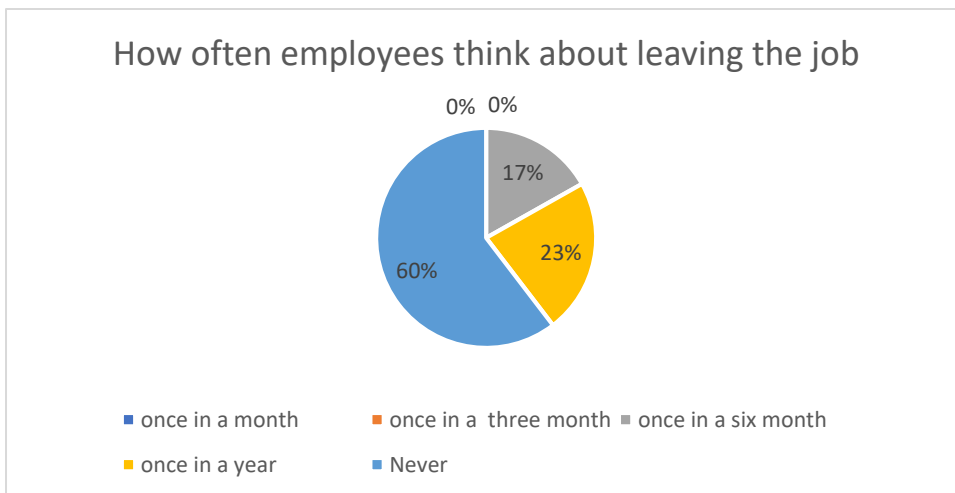


Source: Author’s processing (2021)

**How often employees think about leaving their job**

60% of the employees reported that they never think of leaving their job at Siddhartha Insurance Limited whereas 23% reported that they think of leaving the job once in a year and 17% think of leaving their job once in a six-month. This suggests that considering the superior’s support at work, advancement opportunities, compensation, and the other benefits the job offers, Siddhartha Insurance Limited is a preferred employer by its own employees. 73% of the respondents have reported that they are satisfied working in Siddhartha Insurance Limited (SIL).

**FIGURE 16: HOW OFTEN EMPLOYEES THINK OF LEAVING JOB**



Source: Author’s processing (2021)



## **Interview and results**

*What are the policies followed to recognize and reward good performance of employees in the company?*

The officer of the branch stated that SIL has in place policies that recognize and reward good performance. Employees with good performance are rewarded with various rewards. Basically, the organization has a provision of rewarding employees as employee of the month along with cash rewards. Marketing staff are often rewarded with cash. Overall, employees are rewarded with appreciation letter.

*What are the policies in place for training and development of employees in the company?*

In SIL, in house training is frequently conducted. Most of them are conducted within the office itself and sometimes are organized at different training centers. Based on annual internal work performance assessment, every year around 5/6 staff from different departments are sent for international training sessions for 10/15 days mostly to Mumbai and Pune, India. This international training program is conducted annually.

*How good are the chances of career development and progression at Siddhartha Insurance company?*

Career development and progression of employees is always the priority policy of SIL. Employees are promoted and upgraded completely based on the performance of the employee and as per the company rule every employee is eligible for promotion in every two years. 20% of the employees who started their career from low-level positions have been promoted up to the level of supervisor. SIL fulfills 40% of the job vacancy from internal staff but with fewer practice of job rotation. The branch officer who was interviewed started his career as an assistant position and was promoted to branch officer based on his performance.

*How often do employees leave the organization?*

The ratio of employees leaving the job is very low. Once an employee joins the organization, no one leaves the job until one year. Employees tend to leave the job only in the case if he or she gets an extremely higher offer from some other organizations. Employees at SIL are hired according to their experience and educational qualification due to which employees feel comfortable in performing their job role and tend to stay in the organization for longer term. Moreover, SIL is continuously providing training for the employees and has a well-established organizational culture of superior's support to the junior level staff in work performance which enables employees to perform their task with ease.

*How does the organization provide employees with flexibility?*

As the company falls itself in the insurance industry, daytime transactions are more crucial. However, the company also provides work from home facility for those tasks which tasks can be administered from home and if the situation is unfavorable. During the lockdown measure of COVID -19, few employees were given access to work from home. In case, if there are some urgent paper works to finish within a certain timeline, access to work from home is allowed.

*What other motivational strategies are used in the organization?*

Various incentives are provided. To provide close bonding among employees and provide an opportunity to interact with each other outside of the workplace various company events are organized. Generally, events are organized during the new year, Christmas. Best employees are provided with week trip packages. Employees are provided with health incentives for gym membership reimbursement.

### **5.3 Hypothesis testing**

The hypothesis of this thesis paper is that the proper mix of motivational approaches to address the employee socio-demographic factors leads to employee job satisfaction. Based on this hypothesis the socio- demographic factors of the respondents are measured against the motivation approaches implied by Siddhartha Insurance Limited (SIL) to see if the employees are satisfied and whether there exists relationship in between those socio-demographic factors and job satisfaction in relation to selected motivation approaches.

Hypothesis testing of this survey is processed under two phenomena, one with variables containing for socio- demographic factors and another with variables containing for motivation approaches. Four motivation approaches are chosen which can be distinguished into two parts - monetary factor of motivation (remuneration) and non-monetary factor of motivation (healthcare benefits, autonomy at work, superior's support at work). In an organization's operational term, remuneration and healthcare benefits can be placed under job context factors, autonomy at work under job content factor and superior's support at work under organizational culture factor.

#### **Variables for socio-demographic factors in respect to SIL respondents**

Age: 18-25, 26-30,31-40, 41-50, 50+

Gender: Male, Female,

Marital Status: Married, Unmarried, Unspecified

Level of education: School dropout, Higher Secondary School, Bachelor's degree, Master's degree, Doctoral degree

Numbers of years working at SIL: 0-1, 1-3,4-7,7+

#### **Variables for employee motivation approaches applied in SIL**

Remuneration (Compensation)

Health care benefit (Benefits packages)

Autonomy at work (Job content)

Superior support at work (Organizational culture)

**1. Hypothesis testing between gender and job satisfaction level in relation to remuneration.**

		Agree	Disagree	Neither agree nor disagree	Strongly agree	Strongly disagree	Total
Gender	Female	14	4	5	11	2	36
	Male	8	8	10	15	7	48
Total		22	12	15	26	9	84

Source: Author's processing (2021)

		Value	df	Asymptotic Significance (2-sided)
Pearson Chi-Square		6.447 <sup>a</sup>	4	.168
Likelihood Ratio		6.555	4	.161
N of Valid Cases		84		

a. 1 cells (10.0%) have expected count less than 5. The minimum expected count is 3.86.

Source: Author's processing (2021)

H0: There is no relationship between Gender and job satisfaction level with provided remuneration.

H1: There is a relationship between Gender and job satisfaction level with provided remuneration.

Obtained P-value is .168 which is greater compared at the level of significance  $\alpha = 0,05$ . So  $H_0$  is accepted. There is no relationship between Gender and level of satisfaction with provided remuneration.

## 2. Hypothesis testing in between age and job satisfaction level with provided remuneration

		Agree	Disagree	Neither Agree nor disagree	Strongly agree	Strongly disagree	Total
Age	18-25	0	0	0	5	0	5
	26-30	12	4	5	8	1	30
	31-40	10	7	1	8	5	31
	41-50	0	1	6	5	3	15
	50+	0	0	3	0	0	3
Total		22	12	15	26	9	84

Source: Author's processing (2021)

		Value	df	Asymptotic Significance (2-sided)
Pearson	Chi-Square	45.535 <sup>a</sup>	16	.001
Likelihood Ratio		47.241	16	.001
N of Valid Cases		84		

a. 19 cells (76.0%) have expected count less than 5. The minimum expected count is .32.

Source: Author's processing (2021)

H0: There is no relationship between Age group and job satisfaction level with provided remuneration.

H1: There is a relationship between Age and job satisfaction level with provided remuneration.

Obtained P-value is .001 which is smaller compared at the level of significance  $\alpha = 0,05$ . So H0 is rejected. There is a relationship between Age and level of satisfaction with provided remuneration.

### 3. Hypothesis testing in between marital status and job satisfaction level in relation to remuneration.

		Agree	Disagree	Neither agree nor disagree	Strongly agree	Strongly disagree	Total
Marital Status	Married	13	5	8	16	3	45
	Unmarried	9	7	7	10	6	39
Total		22	12	15	26	9	84

Source: author's processing (2021)

		Value	df	Asymptotic Significance (2-sided)
Pearson Chi-Square		3.099 <sup>a</sup>	4	.541
Likelihood Ratio		3.121	4	.538
N of Valid Cases		84		

a. 2 cells (20.0%) have expected count less than 5. The minimum expected count is 4.18.

Source: Author's processing (2021)

H0: There is no relationship between Marital status and job satisfaction level with provided remuneration.

H1: There is a relationship between Marital status and job satisfaction level with provided remuneration.

Obtained P-value is .541 which is greater compared at the level of significance  $\alpha = 0,05$ . So H0 is accepted. There is no relationship between Marital status and level of satisfaction with provided remuneration.

#### 4. Hypothesis testing in between level of education and job satisfaction level in relation to remuneration

		Agree	Disagree	Neither agree nor disagree	Strongly agree	Strongly disagree	Total
Education	Bachelor	8	9	10	12	3	42
	Doctoral	0	0	1	1	3	5
	Higher Secondary	5	2	1	3	1	12
	Master	9	1	3	10	2	25
Total		22	12	15	26	9	84

Source: Author's own processing (2021)

		Value	df	Asymptotic Significance (2-sided)
Pearson Chi-Square		23.333 <sup>a</sup>	12	.025
Likelihood Ratio		19.999	12	.067
N of Valid Cases		84		

a. 14 cells (70.0%) have expected count less than 5. The minimum expected count is .54.

Source: Author's own processing (2021)

H0: There is no relationship between level of education and job satisfaction level with provided remuneration.

H1: There is a relationship between level of education and job satisfaction level with provided remuneration.

Obtained P-value is .025 which is less compared at the level of significance  $\alpha = 0,05$ . So H0 is rejected and H1 is accepted. There is a relationship between level of education and level of job satisfaction with provided remuneration.

### 5. Hypothesis testing in between number of years of working and job satisfaction level in relation to remuneration

		Agree	Disagree	Neither agree nor disagree	Strongly agree	Strongly disagree	Total
Number of years working at SIL	0-1 Ye	0	0	0	1	0	1
	1-3 Ye	7	3	5	6	2	23
	4-7 Ys	9	4	7	10	4	34
	7+ Yea	6	5	3	9	3	26
Total		22	12	15	26	9	84

Source: Author's own processing (2021)

	Value	df	Asymptotic Significance (2-sided)
Pearson Chi-Square	4.478 <sup>a</sup>	12	.973
Likelihood Ratio	4.631	12	.969
N of Valid Cases	84		

a. 13 cells (65.0%) have expected count less than 5. The minimum expected count is .11.

Source: author's own processing (2021)



H0: There is no relationship between number of years of working and job satisfaction level with provided remuneration.

H1: There is a relationship between number of years of working and job satisfaction level with provided remuneration.

Obtained P-value is .973 which is greater, compared at the level of significance  $\alpha = 0,05$ . So H0 is accepted. There is no relationship between number of years of working and level of job satisfaction with provided remuneration.

## 6 Hypothesis testing in Age group and satisfaction level in relation to health care benefits

		Agree	Disagree	Neither agree nor disagree	Strongly disagree	Strongly agree	Total
Age group	18-25	0	0	1	0	4	5
	26-30	5	8	4	2	11	30
	31-40	8	7	2	5	9	31
	41-50	1	4	5	3	2	15
	50+	0	0	3	0	0	3
Total		14	19	15	10	26	84

*SOURCE: AUTHOR'S PROCESSING (2021)*

		Value	df	Asymptotic Significance(2-sided)
Pearson Chi-Square		31.492 <sup>a</sup>	16	.012
Likelihood Ratio		30.118	16	.017
N of Valid Cases		84		

a. 17 cells (68.0%) have expected count less than 5. The minimum expected count is .36.

Source: Author's Processing (2021)

H0: There is no relationship between age group and job satisfaction level with provided healthcare benefit.

H1: There is a relationship between age group and job satisfaction level with provided healthcare benefit.

Obtained P-value is .012 which is smaller, compared at the level of significance  $\alpha = 0,05$ . So H0 is rejected. There is a relationship between age group and level of job satisfaction with provided healthcare benefit.

### 7. Hypothesis testing in between Gender and job satisfaction level in relation to health care benefits

		Agree	Disagree	Neither agree nor disagree	Strongly disagree	Strongly agree	Total
Gender	Female	5	9	8	3	11	36
	Male	9	10	7	7	15	48
Total		14	19	15	10	26	84

Source: Author's Processing (2021)

		Value	df	Asymptotic Significance (2-sided)
Pearson Chi-Square		1.800 <sup>a</sup>	4	.772
Likelihood Ratio		1.822	4	.769
N of Valid Cases		84		

a. 1 cells (10.0%) have expected count less than 5. The minimum expected count is 4.29.

Source: Author's Processing (2021)

H0: There is no relationship between gender and job satisfaction level with provided healthcare benefit.

H1: There is a relationship between gender and job satisfaction level with provided healthcare benefit.

Obtained P-value is .772 which is greater, compared at the level of significance  $\alpha = 0,05$ . So H0 is accepted. There is no relationship between gender and level of job satisfaction with provided healthcare benefit.

### 8. Hypothesis testing in between marital status and job satisfaction level in relation to healthcare benefits

**Table 8.1 Crosstabulation of job satisfaction level in relation to healthcare benefits**

		Agree	Disagree	Neither agree nor disagree	Strongly disagree	Strongly agree	Total
Marital status	Married	9	8	8	6	14	45
	Unmarried	5	11	7	4	12	39
Total		14	19	15	10	26	84

Source: Author's processing (2021)

**Table 8.2 Chi-Square Tests**

		Value	df	Asymptotic Significance (2-sided)
Pearson Chi-Square		1.818 <sup>a</sup>	4	.769
Likelihood Ratio		1.829	4	.767
N of Valid Cases		84		

a. 1 cells (10.0%) have expected count less than 5. The minimum expected count is 4.64.

Source: Author's Processing (2021)

H0: There is no relationship between marital status and job satisfaction level with provided healthcare benefit.

H1: There is a relationship between marital status and job satisfaction level with provided healthcare benefit.

Obtained P-value is .769 which is greater, compared at the level of significance  $\alpha = 0,05$ . So H0 is accepted. There is no relationship between marital status and level of job satisfaction with provided healthcare benefit.

### 9. Hypothesis testing in between level of education and job satisfaction level in relation to healthcare benefit

		Agree	Disagree	Neither agree nor disagree	Strongly disagree	Strongly agree	Total
Education	Bachelor	6	11	9	6	10	42
	Doctoral	1	0	1	3	0	5
	Higher Secondary	1	2	2	0	7	12
	Master	6	6	3	1	9	25
Total		14	19	15	10	26	84

Source: Author's processing (2021)

		Value	df	Asymptotic Significance (2-sided)
Pearson Chi-Square		21.871 <sup>a</sup>	12	.039
Likelihood Ratio		21.122	12	.049
N of Valid Cases		84		

a. 13 cells (65.0%) have expected count less than 5. The minimum expected count is .60.

Source: Author's processing (2021)

H0: There is no relationship between level of education and job satisfaction level with provided remuneration.

H1: There is a relationship between level of education and job satisfaction level with provided healthcare benefit.

Obtained P-value is .039 which is smaller, compared at the level of significance  $\alpha = 0,05$ . So H0 is rejected. There is a relationship between level of education and level of job satisfaction with provided healthcare benefit.

### 10. Hypothesis testing in between level of education and job satisfaction level in relation to healthcare benefit

**Table 10.1 Crosstabulation of job satisfaction level in relation to healthcare benefit**

		Agree	Disagree	Neither agree nor disagree	Strongly disagree	Strongly agree	Total
Number of years working at SIL	0-1 Years	1	0	0	0	0	1
	1-3 Years	5	4	7	2	5	23
	4-7 Years	7	6	6	7	8	34
	7 + years	1	9	2	1	13	26
Total		14	19	15	10	26	84

Source: Author's processing (2021)

**Table 10.2 Chi-Square Tests**

		Value	df	Asymptotic Significance (2-sided)
Pearson Chi-Square		22.134 <sup>a</sup>	12	.036
Likelihood Ratio		21.499	12	.044
N of Valid Cases		84		

a. 12 cells (60.0%) have expected count less than 5. The minimum expected count is .12.

Source: Author's processing (2021)

H0: There is no relationship between work experience and job satisfaction level with provided healthcare benefit

H1: There is a relationship between work experience and job satisfaction level with provided healthcare benefit.

Obtained P-value is .036 which is smaller, compared at the level of significance  $\alpha = 0,05$ . So H0 is rejected. There is a relationship between work experience and level of job satisfaction with provided healthcare benefit.

### 11. Hypothesis testing in between age group and job satisfaction level in relation to work autonomy

**Table 11.1 Crosstabulation of job satisfaction level in relation to work autonomy**

		Agree	Disagree	Neither agree nor disagree	Disagree	Strongly agree	Total
Age	18-25	0	3	0	2	0	5
	26-30	5	6	7	5	7	30
	31-40	8	2	6	2	13	31
	41-50	2	1	5	2	5	15
	50+	1	2	0	0	0	3
Total		16	14	18	11	25	84

Source: Author's processing (2021)

**Table 11.1 Chi-Square Tests**

		Value	df	Asymptotic Significance (2-sided)
Pearson Chi-Square		27.257 <sup>a</sup>	16	.039
Likelihood Ratio		28.155	16	.030
N of Valid Cases		84		

a. 17 cells (68.0%) have expected count less than 5. The minimum expected count is .39.

Source: Author's processing (2021)

H0: There is no relationship between age and job satisfaction level with provided work autonomy.

H1: There is a relationship between age and job satisfaction level with provided work autonomy.

Obtained P-value is .039 which is smaller, compared at the level of significance  $\alpha = 0,05$ . So H0 is rejected. There is a relationship between age and level of job satisfaction with provided autonomy at work.

**12. Hypothesis testing in between Gender and job satisfaction level in relation to work autonomy.**

12.1 Crosstabulation of job satisfaction level in relation to work autonomy							
		Agree	Disagree	Neither agree nor disagree	Strongly disagree	Strongly agree	Total
Gender	Female	6	5	7	6	12	36
	Male	10	9	11	5	13	48
Total		16	14	18	11	25	84

Source: Author's processing (2021)

Table 12.2 Chi-Square Tests				
		Value	df	Asymptotic Significance (2-sided)
Pearson	Chi-Square	1.479 <sup>a</sup>	4	.830
Likelihood Ratio		1.477	4	.831
N of Valid Cases		84		

a. 1 cells (10.0%) have expected count less than 5. The minimum expected count is 4.71.

Source: Author's processing (2021)

H0: There is no relationship between gender and job satisfaction level with provided work autonomy

H1: There is a relationship between work gender and job satisfaction level with provided work autonomy.

Obtained P-value is .830 which is greater, compared at the level of significance  $\alpha = 0,05$ . So H0 is accepted. There is no relationship between gender and level of job satisfaction with provided work autonomy.

**13. Hypothesis testing in between marital status and job satisfaction level in relation to work autonomy.**

**Table 13.1 Crosstabulation of job satisfaction level in relation to work autonomy**

		Agree	Disagree	Neither agree nor disagree	Strongly disagree	Strongly agree	Total
Marital status	Female	5	8	6	5	15	39
	Male	11	6	12	6	10	45
Total		16	14	18	11	25	84

Source: Author's processing (2021)

**Table 13.2 Chi-Square Tests**

		Value	df	Asymptotic Significance (2-sided)
Pearson Chi-Square		5.225 <sup>a</sup>	4	.265
Likelihood Ratio		5.300	4	.258
N of Valid Cases		84		

a. 0 cells (0.0%) have expected count less than 5. The minimum expected count is 5.11.

Source: Author's processing (2021)



H0: There is no relationship between marital status and job satisfaction level with provided work autonomy

H1: There is a relationship between marital status and job satisfaction level with provided work autonomy.

Obtained P-value is .265 which is greater, compared at the level of significance  $\alpha = 0,05$ . So H0 is accepted. There is no relationship between marital status and level of job satisfaction with provided work autonomy.

#### 14. Hypothesis testing in between education qualification and job satisfaction level in relation to autonomy at work

**Table 14.1 Crosstabulation of job satisfaction level in relation to work autonomy**

		Agree	Disagree	Neither agree nor disagree	Strongly disagree	Strongly agree	Total
Education qualification	Bachelor	7	8	9	6	12	42
	Doctoral	0	1	0	0	4	5
	Higher Secondary	0	4	5	3	0	12
	Master	9	1	4	2	9	25
Total		16	14	18	11	25	84

source: Author's processing (2021)

**Table 14.2 Chi-Square Tests**

		Value	df	Asymptotic Significance (2-sided)
Pearson Chi-Square		31.534 <sup>a</sup>	12	.002
Likelihood Ratio		39.471	12	.000
N of Valid Cases		84		

a. 15 cells (75.0%) have expected count less than 5. The minimum expected count is .65.

Source: Author's processing (2021)

H0: There is no relationship between education qualification and job satisfaction level with provided work autonomy

H1: There is a relationship between education qualification and job satisfaction level with provided work autonomy.

Obtained P-value is .002 which is smaller, compared at the level of significance  $\alpha = 0,05$ . So H0 is rejected. There is a relationship between education qualification and level of job satisfaction with provided work autonomy.

**15. Hypothesis testing in between number of years working at SIL and job satisfaction level in relation to work autonomy.**

**Table 15.1 Crosstabulation of job satisfaction level in relation to work autonomy**

		Agree	Disagree	Neither agree nor disagree	Strongly disagree	Strongly agree	Total
Number of years working at SIL	0-1 Years	1	0	0	0	0	1
	1-3 Years	7	2	9	2	3	23
	4-7 Years	6	7	6	7	8	34
	7+ Years	2	5	3	2	14	26
Total		16	14	18	11	25	84

Source: Author's processing (2021)

**Table 15.2 Chi-Square Tests**

		Value	df	Asymptotic Significance (2-sided)
Pearson Chi-Square		23.729 <sup>a</sup>	12	.022
Likelihood Ratio		22.377	12	.034
N of Valid Cases		84		

a. 13 cells (65.0%) have expected count less than 5. The minimum expected count is .13.

Source: Author's processing (2021)

H0: There is no relationship between work experience and job satisfaction level with provided work autonomy

H1: There is a relationship between work experience and job satisfaction level with provided work autonomy.

Obtained P-value is .022 which is smaller, compared at the level of significance  $\alpha = 0,05$ . So H0 is rejected. There is a relationship between work experience and level of job satisfaction with provided work autonomy.

**16. Hypothesis testing in between gender and job satisfaction level in relation to superior’s support at work.**

		Agree	Disagree	Neither agree nor disagree	Strongly disagree	strongly agree	Total
VAR0000	Female	7	8	2	2	17	36
1	Male	12	2	11	5	18	48
Total		19	10	13	7	35	84

Source: Author’s processing (2021)

		Value	df	Asymptotic Significance (2-sided)
Pearson	Chi-Square	10.970 <sup>a</sup>	4	.027
Likelihood Ratio		11.682	4	.020
N of Valid Cases		84		

a. 3 cells (30.0%) have expected count less than 5. The minimum expected count is 3.00.

Source: Author’s processing (2021)

H0: There is no relationship between gender and job satisfaction level with provided superior's support at work.

H1: There is a relationship between gender and job satisfaction level with provided Superior's support at work.

Obtained P-value is .027 which is smaller, compared at the level of significance  $\alpha = 0,05$ . So H0 is rejected. There is a relationship between gender and level of job satisfaction with superior's work support at work.

**17. Hypothesis testing in between age and job satisfaction level in relation to superior's support at work.**

**Table 17.1 Crosstabulation of job satisfaction in relation to superior's support at work**

		Agree	Disagree	Neither	Strongly disagree	Strongly agree	Total
Age	50+	0	1	0	2	0	3
	18-25	1	0	0	0	4	5
	26-30	4	1	6	2	17	30
	31-40	8	4	5	3	11	31
	41-50	6	4	2	0	3	15
Total		19	10	13	7	35	84

Source: Author's processing (2021)

**Table 17.2 Chi-Square Tests**

	Value	df	Asymptotic Significance (2-sided)
Pearson Chi-Square	32.735 <sup>a</sup>	16	.008
Likelihood Ratio	30.038	16	.018
N of Valid Cases	84		

a. 20 cells (80.0%) have expected count less than 5. The minimum expected count is .25.

Source: Author's processing (2021)

H0: There is no relationship between age and job satisfaction level with provided superior's support at work.

H1: There is a relationship between age and job satisfaction level with provided Superior's support at work.

Obtained P-value is .008 which is greater, compared at the level of significance  $\alpha = 0,05$ . So H0 is rejected. There is a relationship between age and level of job satisfaction with superior's work support at work.

**18. Hypothesis testing in between marital status and job satisfaction level in relation to superior's support at work.**

<b>Table 18.1 Crosstabulation of job satisfaction level in relation to superior's support at work</b>							
		Agree	Disagree	Neither agree nor disagree	Strongly disagree	Strongly agree	Total
Marital Status	Unmarried	5	8	7	3	16	39
	Married	14	2	6	4	19	45
Total		19	10	13	7	35	84

Source: Author's processing (2021)

<b>Table 18.2 Chi-Square Tests</b>				
		Value	df	Asymptotic Significance (2-sided)
Pearson Chi-Square		7.952 <sup>a</sup>	4	.093
Likelihood Ratio		8.343	4	.080
N of Valid Cases		84		

a. 3 cells (30.0%) have expected count less than 5. The minimum expected count is 3.25.

Source: Author's processing (2021)

H0: There is no relationship between marital status and job satisfaction level with provided superior's support at work.

H1: There is a relationship between marital status and job satisfaction level with provided Superior's support at work.

Obtained P-value is .093 which is greater, compared at the level of significance  $\alpha = 0,05$ . So H0 is accepted. There is no relationship between marital status and level of job satisfaction with superior's work support at work.

**19. Hypothesis testing in between education qualification and job satisfaction level in relation to superior's support at work.**

**Table 19.1 Crosstabulation of job satisfaction level in relation to superior's support at work**

		Agree	Disagree	Neither agree nor disagree	Strongly disagree	strongly Agree	Total
Education	Bachelor	1	5	4	4	17	31
	Doctoral	0	0	4	0	0	4
	Higher Secondary	6	2	2	0	8	18
	Masters	12	3	3	3	10	31
Total		19	10	13	7	35	84

Source: Author's processing (2021)

**Table 19.2 Chi-Square Tests**

		Value	df	Asymptotic Significance (2-sided)
Pearson Chi-Square		37.421 <sup>a</sup>	12	.001
Likelihood Ratio		34.149	12	.001
N of Valid Cases		84		

a. 15 cells (75.0%) have expected count less than 5. The minimum expected count is .33.

Source: Author's processing (2021)

H0: There is no relationship between education qualification and job satisfaction level with superior's support at work.

H1: There is a relationship between education qualification and job satisfaction level with Superior's support at work.

Obtained P-value is .001 which is smaller, compared at the level of significance  $\alpha = 0,05$ . So H0 is rejected. There is a relationship between education level and level of job satisfaction in relation to superior's work support at work.

**20. Hypothesis testing in between number of years working at SIL and job satisfaction level in relation to superior's support at work.**

**Table 20.1 Crosstabulation of job satisfaction level in relation to superior's support at work**

		Agree	Disagree	Neither agree nor disagree	Strongly disagree	strongly Agree	Total
Working years	0-1	0	0	0	0	1	1
	1-3	4	2	4	2	11	23
	4-7	5	4	6	4	15	34
	7+	10	4	3	1	8	26
Total		19	10	13	7	35	84

Source: Author's processing (2021)

**Table 20.2 Chi-Square Tests**

		Value	df	Asymptotic Significance (2-sided)
Pearson Chi-Square		8.498 <sup>a</sup>	12	.745
Likelihood Ratio		8.687	12	.729
N of Valid Cases		84		

a. 13 cells (65.0%) have expected count less than 5. The minimum expected count is .08.

Source: Author's processing (2021)

H0: There is no relationship between number of working years and job satisfaction level with superior's support at work.

H1: There is a relationship between number of working years and job satisfaction level with Superior's support at work.

Obtained P-value is .745 which is greater, compared at the level of significance  $\alpha = 0,05$ . So H0 is accepted. There is no relationship between number of working years and level of job satisfaction in relation to superior's work support at work.

### **Analysis of hypothesis testing**

According to the P-values obtained from above Chi-Square test, it is revealed that age of the employees has a significant association with job satisfaction in relation to motivational approaches such as remuneration, healthcare benefit, work autonomy and superior's support at work. Simply, it can be generalized that as we grow older, we tend to value these mentioned motivational approaches for our ease of life. When, these motivational approaches provided by an organization are not up to the satisfaction level, increased age group may show their dissatisfaction. The survey results also showed an agreed and disagreed Likert ratio in the same manner.

Similarly, the survey result showed that education qualification of employees also has a significant association with job satisfaction in relation to remuneration, healthcare benefit, work autonomy, superior's support. This result can be interpreted in the light that higher the education, employees tend to seek more work autonomy, more task verities, higher remuneration, higher healthcare benefit because of the employee's belief that their education qualifications drive them into good knowledge of their job role and the company needs to reward highly. The result shows that there is a significant association of education qualification with job satisfaction in relation to superior's support at work. This association turns out to be true because people with low education qualification are generally into lower job positions and they need support and guidance from their superiors. When there is enough support from their superiors at work, they feel that their voices are heard and can perform their task even in more effective way. This will eventually lead to increased motivation to perform their task and more satisfaction to their job.

Number of working years of employees has a significant association with job satisfaction in relation to healthcare benefits and work autonomy provided by the company.



When employees are working for longer years in the company, it is obvious that they have a better understanding of their job role and want more autonomy at work. Similarly, working in the company for a long time is the reflection of employee's high organizational commitment so, in this case it is obvious to expect various social benefits.

The result showed that gender has association with job satisfaction level in relation to superior's support at work. Superior's support at work can be attributed to organization culture. Basically, organizational culture is taken more seriously by females than male. The above association result shows that a higher number of females have disagreement towards superior's support at the company than the males which means female value more to the organizational culture of superior's support at work.

The result showed that except association with superior's support at work, gender does not have association with job satisfaction in relation to remuneration, healthcare benefit and work autonomy. In the same way, the result showed that marital status also has no association with job satisfaction level in relation to remuneration, healthcare benefit, work autonomy and superior's support at work.

From this hypothesis testing result, it can be concluded that motivational approaches such as remuneration, healthcare benefit, work autonomy and superior's work support have strong influential relationships with employee's age, level of education followed by working years and gender in determining employee's level of job satisfaction. Hence, it is always crucial for an organization to take into consideration to the natures of job in the organization and hire the employees accordingly to make the best demographic fit to the job role. On the other hand, to best motivate the employees, management of an organization should implement the motivational approaches that fit the demographics of employees in the organization.

## **6. Discussions and recommendations**

Analyzing the respondents results and hypothesis testing results, it can be inferred that the type of motivational approaches influences employee motivation which eventually determines the level of job satisfaction. Hence, motivational approaches should be placed in such a way that it meets desired needs and expectations of employees and makes a positive impact on their professional life as well as their life in general.

The highest percentages of employees at SIL reporting superior's support at work, work autonomy, career advancement opportunities as the best aspect of their job clarifies that SIL seems to have a clear understanding that monetary compensations and benefits are not the best motivational factors in increasing employee motivation. SIL, that is why is focused on enhancing better organizational culture and providing better job content to its employees. Though SIL seeks to increase employee motivation by implementing non-monetary motivational approaches, it is not being able to provide flexibility of work to the employees. It is lacking practices of job rotation. Advancement opportunities are put in place, but effective rewards and recognition programs are lacking. SIL is providing training and development programs to enhance work motivation but itself lacks a scientific method of training evaluation. Following some scientific method of training evaluation is necessary for an organization to truly identify the competency gap in a cost-effective way. The proper execution of training evaluation on the other hand will give the organization to redesign trainings that best fits employees work motivation.

It is a good approach of the organization trying to motivate employees and make more employee engagement to the work through the application of non-monetary motivational strategies but at the same time it is very important for SIL to upgrade the monetary precepts of motivational approaches because at the end, money for employees especially in the context of Nepal is very important to regulate their way of life and maintain standard of living. The employee's dissatisfaction in terms of paid leave days and number of paid leave days is still high in the organization.

At present the insurance market in Nepal seems to be competitive, So SIL needs to be uniquely organized to meet the needs of employees and increase their motivation to perform jobs efficiently and effectively. Looking at the overall results of the respondents, the motivational level of employees at SIL can be counted average level, so the level needs to be enhanced to survive and stand in the corner in the present market condition. Employee achievement, competence and self-improvement, self- control at work, non-financial

rewards, autonomy and self-actualization needs, social relations, and social control at work all these aspects which are essential components of increasing employee motivation should be implied equally at the optimum level. It is obvious that investment in such programs would increase the cost incurred per employee and might differ in profit margin but SIL should be able to maintain a certain portion of profit margin and at the same time retain happier employees.

Various studies have revealed that sport tournaments organized for employees have greater impact in the way organization is perceived by employees and outsiders. Such initiatives are comparatively less expensive to implement. SIL's incentive programs such as gym membership, trip packages, new year events are quite impressive aspects but SIL still can come up with bigger events to build employees cohesion.

Thus, from the above discussion based on project research, some possible recommendations can be proposed to increase employee job satisfaction and improve their job motivation.

SIL should give an option to work remotely who are working as an insurance sales agent and sales support team requiring them to attend meetings in the office on occasion and participate in companywide events. Cash and appreciation letters are its major tools for employee motivation but SIL should inbuilt employee public recognition or acknowledgement via an award or commendation at larger scale.

For an effective training evaluation, SIL is recommended to study the reaction of participants towards training, their acquired knowledge and skills improved after selected training method, their changed behaviour after training and added value of training to organization and employee themselves.

A simple but effective recommendation for SIL is to organize sport tournaments events to bring employees together and enhance their bonding and cohesion to each other. Such events would address the social needs of the employees as proposed by Maslow's hierarchy.

In overall, strong recommendations for SIL is that it should organize self-development programs for employees. Employee training and development programs should always be in place based on scientific training evaluation. Similarly, job rotation of employees should be implied which will give every staff member an opportunity to acquire all round experience and skill within the organization. Work flexibility is to be provided.

Last but not the least, hard work of employees should be recognized and rewarded on a higher scale.

The ultimate benefit of maintaining all these aspects of employee motivation in place goes to SIL in the form of long-term employee retention and better work performance and cost saving to the organization. The cost savings can further be invested for employee motivational programs.

In the present scenario, based on the company's traditional management practice, just in the hope of improving employees' performances, SIL is sending 4/ 5 employees to India for training from different departments of each branch. In case if proper training evaluation is conducted, it would help in identifying the true candidates required for training and would help in determining the department that needs to be more focused to enhance its operational productivity. Eventually, it would lead to cost savings for the organization as well as would help in building the capabilities of the department and lead to operational efficiency of the department.

According to interview outcomes with the officer, almost 40% of positions are filled internally but there is not wide practice of job rotation. In SIL, line worker employees such as messenger, junior assistant, assistant are performing almost similar levels of work in various departments.

The job rotation in this case if applied will allow SIL to benefit through lower cost of needing to train new employees to perform the same job and due to their prior exposure to the nature of job they will have better work performance.

Some employees may not work efficiently without supervision but providing work flexibility to workers shall boost employee morale where they can utilize their best energetic time working for organization. This will help in retaining employees in the organization.

When employees' feel that their best efforts are not adequately recognized, they are likely to quit the job within a year. Insurance companies are always striving to meet their sales target and employees are always working hard to accomplish the target. In such a case, when SIL strongly follows employee recognition on a larger scale it will not only boost individual employee engagement, but it will also lead to increased productivity and loyalty to the company.

## **7. Conclusion**

The secondary data studied in this diploma thesis as part of the literature review discusses motivational theories that can be used to understand and explain employee behaviour. Based on Maslow's hierarchy of needs, after the basic physiological and security needs of employees are met, they would strive to meet higher needs. As the employer SIL can satisfy the needs of the employees to have secure jobs and means for livelihood. Above and beyond that organization needs to address the esteem and belonging needs of the employees. This is being done to a certain extent through policies that recognize and reward good performance. Events and activities organized by the management also address the need of the employees to socialize and develop good relations at work with their colleagues and superiors. Herzberg's motivational theory also suggests the same. In the light of Herzberg's theory on motivation, good work conditions and wages are just hygiene factors. The factors that contribute to motivation are acceptance, achievement, personal growth, and advancement. SIL's policies fare reasonably well to address these needs of employees by recognizing and rewarding good performance and offering opportunities for growth and advancement in the career. The use of rewards to motivate employees and drive desirable behaviour can be explained in terms of the expectancy theory. The rewards offered by the management are immediate, attainable, and directly tied to performance. The effect of achieving desirable performance is very visible through the reward schemes. It can be therefore concluded that the reward and recognition schemes are successful in driving desirable behaviour and performance in employees. Employees of SIL evaluated various aspects of their job which gave them satisfaction or dissatisfaction. Most employees rated superior's support at work as the best aspect of working at SIL. This was followed by compensation, advancement opportunity, work autonomy and benefit packages. The interviews with the officer also confirmed the findings of the surveys that the management at SIL has policies in place to give its employees training and development and work recognition. Money was not a primary motivating factor for most employees, though a majority of employees stated that their wages were in par with the industry standards for the region. This finding is in line with Herzberg's proposal that money is a hygiene factor and not a motivation factor.

The interview with the officer also pointed to the low rate of attrition at SIL. However, high employee turnover would lead to wastage of money, resources and time spent on training new employees who do not stay with the company. The recommendations section

discusses some policies that would help SIL to maintain employee retention. The employee training programs at SIL are average. It has some well-structured facilities dedicated just to training and development. The survey results and the interview results suggest that SIL also emphasizes the importance of training. A parallel conclusion can be drawn here to Taylorism that advocates training of workers and creating processes to achieve tasks in the best possible way.

The gist of this diploma thesis is that the choice of motivational approaches in the organization impacts the employee motivation and their job satisfaction and such motivational approaches are to be implied to fit the employee demographic in the organization. The research has revealed that monetary factors of motivation are secondary elements for employee satisfaction. The increased motivation to work and job satisfaction arises from fulfillment of non-monetary factors of motivation. Addressing the issues identified in the research would help SIL drive the level of satisfaction among its employees and motivate them to perform better.

## 8. References

- Aitken, H. G. J. (1960). *Taylorism at Watertown Arsenal; scientific management in action, 1908-1915*. Cambridge, <http://hdl.handle.net/2027/uc1.b4239744>
- Alvesson, M. (2012). *Understanding Organizational Culture*. SAGE.
- Armstrong, M. (2006). *A Handbook of Human Resource Management Practice—PDF Drive*. <http://www.pdfdrive.com/a-handbook-of-human-resource-management-practice-e24209359.html>
- Armstrong, M. (2010). *Armstrong's Handbook of Reward Management Practice, Third Edition by Michael Armstrong—PDF Drive*. <http://www.pdfdrive.com/armstrongs-handbook-of-reward-management-practice-third-edition-e106212198.html>
- Bendix, R., & Fisher, L. H. (1949). The Perspectives of Elton Mayo. *The Review of Economics and Statistics*, 31(4), 312–319. <https://doi.org/10.2307/1928657>
- Bowles, D., & Cooper, C. (2009). *Employee Morale: Driving Performance in Challenging Times* (2009th edition). Palgrave Macmillan.
- Brannigan, A., & Zwerman, W. (2001). The real “hawthorne effect.” *Society*, 38(2), 55–60.
- Bruce, K. (2006). Henry S. Dennison, Elton Mayo, and Human Relations historiography. *Management & Organizational History*, 1(2), 177–199. <https://doi.org/10.1177/1744935906064095>
- Bruce, M., Mary, B., Mark, W., & Marni, G. (2017). *Outdoor Leadership-2nd Edition*. Human Kinetics.
- Cacciattolo, K. (2014). Understanding Organisational Cultures. *European Scientific Journal*, 2, 1–7.
- Chapman, A. (2020, September 3). *McGregor's XY Theory of Management*. <https://www.businessballs.com/improving-workplace-performance/mcgregors-xy-theory-of-management/>

- Egan, T. M., Yang, B., & Bartlett, K. R. (2004). The effects of organizational learning culture and job satisfaction on motivation to transfer learning and turnover intention. *Human Resource Development Quarterly*, 15(3), 279–301. <https://doi.org/10.1002/hrdq.1104>
- Elliot, A. J., & Covington, M. V. (2001). Approach and Avoidance Motivation. *Educational Psychology Review*, 13(2), 73–92.
- Elliot, A. J., Dweck, C. S., & Yeager, D. S. (2017). *Handbook of Competence and Motivation: Theory and Application - PDF Drive*. <http://www.pdfdrive.com/handbook-of-competence-and-motivation-theory-and-application-d182691531.html>
- Estes, B., & Polnick, B. (2012). *Examining Motivation Theory in Higher Education: An Expectancy Theory Analysis of Tenured Faculty Productivity*. 7.
- FARR, J. L., & TIPPINS, N. T. (2010). *Handbook of Employee Selection—PDF Drive*. <http://www.pdfdrive.com/handbook-of-employee-selection-d175279231.html>
- Ghimire, R. (2020). Situation Analysis of Insurance Services in Nepal. *SSRN Electronic Journal*. <https://doi.org/10.2139/ssrn.3556498>
- Herzberg, F. (2017). *Motivation to Work*. Routledge.
- Holdford, D., & Lovelace-Elmore, B. (2001). Applying the Principles of Human Motivation to Pharmaceutical Education. *Journal of Pharmacy Teaching*, 8(4), 1–18. [https://doi.org/10.1300/J060v08n04\\_01](https://doi.org/10.1300/J060v08n04_01)
- ILO. (2017, September 4). *Nepal—Labour Act, 2074 (2017)*. [https://www.ilo.org/dyn/natlex/natlex4.detail?p\\_isn=105434](https://www.ilo.org/dyn/natlex/natlex4.detail?p_isn=105434)
- Koberg, C. S., & Chusmir, L. H. (1987). Organizational culture relationships with creativity and other job-related variables. *Journal of Business Research*, 15(5), 397–409. [https://doi.org/10.1016/0148-2963\(87\)90009-9](https://doi.org/10.1016/0148-2963(87)90009-9)
- Kwok, A. C. F. (2014). The Evolution of Management Theories: A Literature Review. *Nang Yan Business Journal*, 3(1), 28–40. <https://doi.org/10.1515/nybj-2015-0003>
- Maslow, A. H. (1943). *A Theory of Human Motivation*. <http://www.pdfdrive.com/a-theory-of-human-motivation-e162029785.html>



- Mausner, B., & Snyderman, B. B. (1993). *The Motivation to Work*. Transaction Publishers.
- McGregor, L., & Doshi, N. (2015, November 25). How Company Culture Shapes Employee Motivation. *Harvard Business Review*. <https://hbr.org/2015/11/how-company-culture-shapes-employee-motivation>
- Money, V. O. (2017). Effectiveness of Transformational Leadership Style in Secondary Schools in Nigeria. *Journal of Education and Practice*, 8(9), 135–140.
- OMONDI, D. O. (2015). *the influence of organizational culture on employee job performance—PDF Drive*. <http://www.pdfdrive.com/the-influence-of-organizational-culture-on-employee-job-performance-e53366373.html>
- Pfister, J. A. (2009). *Managing Organizational Culture for Effective Internal Control: From Practice to Theory*. Springer Science & Business Media.
- PLUNKETT, R., ATTNER, F., ALLEN, S. (2002). *Management: Meeting and Exceeding Customer Expectation (7<sup>th</sup> ed.)*. South Western
- Sansone, C. (2000). *Intrinsic and Extrinsic Motivation: The Search for Optimal Motivation and Performance (Educational Psychology) - PDF Drive*. <http://www.pdfdrive.com/intrinsic-and-extrinsic-motivation-the-search-for-optimal-motivation-and-performance-educational-psychology-d159726372.html>
- Shahzadi, I., Javed, A., Pirzada, S. S., Nasreen, S., & Khanam, F. (2014). Impact of Employee Motivation on Employee Performance. *European Journal of Business and Management*, 9.
- Sharot, T. (2017, September 26). What Motivates Employees More: Rewards or Punishments? *Harvard Business Review*. <https://hbr.org/2017/09/what-motivates-employees-more-rewards-or-punishments>
- Stoyanov, S., & Diderich, M. (2017). *The Human Side of Enterprise*. CRC Press.
- TAYLOR, F. W. (1919). *The principles of scientific management by Frederick Winslow Taylor—PDF Drive*. <http://www.pdfdrive.com/the-principles-of-scientific-management-e33429082.html>

Terje Karlsen, J. (2011). Supportive culture for efficient project uncertainty management. *International Journal of Managing Projects in Business*, 4(2), 240–256. <https://doi.org/10.1108/17538371111120225>

THE WORLD BANK. (2021, January 29). *Labor force, female (% of total labor force)—Nepal* / Data. <https://data.worldbank.org/indicator/SL.TLF.TOTL.FE.ZS?locations=NP>

Tracy, B. (2011). *Full Engagement: Inspire, Motivate, and Bring Out the Best in Your People* by Brian Tracy—PDF Drive. <http://www.pdfdrive.com/full-engagement-inspire-motivate-and-bring-out-the-best-in-your-people-e175978790.html>

Vansteenkiste, M., Lens, W., & Deci, E. L. (2006). Intrinsic Versus Extrinsic Goal Contents in Self-Determination Theory: Another Look at the Quality of Academic Motivation. *Educational Psychologist*, 41(1), 19–31. [https://doi.org/10.1207/s15326985ep4101\\_4](https://doi.org/10.1207/s15326985ep4101_4)

## 9. Appendices

### Appendix 1- Research questionnaire

Please complete the following Employee Satisfaction Survey on your experience working for Siddhartha Insurance Limited. Thank you for your time.

#### 1. Age / उमेर

---

18-25    26-30    31-40    41-50    50+

#### 2. Gender/ लिंग

---

Male                       Female                       Unspecified

#### 3. Marital status/ वैवाहिक स्थिति

---

Married                       Unmarried

#### 4. Education/ शिक्षा

---

Higher                       Bachelor's                       Master's                       Doctoral                      total  
Secondary                      degree

#### 5. Job role/ रोजगार भूमिका

---

MSN    JA    Assistant    SA    JO    Officer    BM

#### 6. Number of years working at Siddhartha Insurance Limited (SIL) कम्पनीमा काम गरेको बर्ष संख्या

---

0-1 year                       1- 3 year                       4- 7 years                       7+years

7. Are you satisfied working at Siddhartha Insurance Limited (SIL)? / के तपाईं यो कम्पनीमा काम गरेर सन्तुष्ट हुनुहुन्छ?

Yes  No  Don't want to say

8. My remuneration is good compared to local/government standards/ मेरो पारिश्रमिक स्थानीय स्तरको तुलनामा राम्रो छ |

Strongly Agree  Agree  Neither agree nor disagree  Disagree  Strongly Disagree

9. I am satisfied with the amount of paid leave provided by my company. / म कम्पनी द्वारा प्रदान गरिने भुक्तान बिदाको राशि संग सन्तुष्ट छु |

Strongly Agree  Agree  Neither agree nor disagree  Disagree  Strongly Disagree

10. I am satisfied with the retirement benefits offered by my company/ म मेरो कम्पनीले प्रस्ताव गरेको सेवानिवृत्ति सुविधाहरूबाट सन्तुष्ट छु |

Strongly Agree  Agree  Neither agree nor disagree  Disagree  Strongly Disagree

11. I am satisfied with number of paid leave days provided by the company. / म कम्पनीले प्रदान गरेको भुक्तान बिदा दिनहरूको संख्यामा सन्तुष्ट छु |

Strongly Agree  Agree  Neither agree nor disagree  Disagree  Strongly Disagree

12. I am satisfied with the healthcare benefits offered by the company/ म कम्पनीद्वारा प्रस्ताव गरिएको स्वास्थ्यसेवा लाभबाट सन्तुष्ट छु |

Strongly Agree  Agree  Neither agree nor disagree  Disagree  Strongly Disagree

13. I am satisfied with the job-related training offered by the company/ म कम्पनीले प्रस्ताव गरेको रोजगार सम्बन्धी प्रशिक्षणबाट सन्तुष्ट छु |

---

Strongly Agree    Agree    Neither agree nor disagree    Disagree    Strongly Disagree

14. I am satisfied with the career advancement opportunities in the company. / म कम्पनीमा क्यारियर उन्नति अवसरहरुबाट सन्तुष्ट छु |

---

Strongly Agree    Agree    Neither agree nor disagree    Disagree    Strongly Disagree

15. I am satisfied with the support given to me by my superiors. / म मेरा उच्च अधिकारीहरूले मलाई दिएको समर्थनबाट सन्तुष्ट छु

---

Strongly Agree    Agree    Neither agree nor disagree    Disagree    Strongly Disagree

16. I am satisfied with the flexibility of working hours. / म काम गर्ने घण्टाको लचिलोपनबाट सन्तुष्ट छु |

---

Strongly Agree    Agree    Neither agree nor disagree    Disagree    Strongly Disagree

17. I can make decisions that affect my work, and I am satisfied with it/ म मेरो कामको निर्णय गर्न सक्दछु | सन्तुष्ट छु |

---

Strongly Agree    Agree    Neither agree nor disagree    Disagree    Strongly Disagree

18. The best aspect about my job is... मेरो कामको बारेमा सबै भन्दा राम्रो पक्ष हो...

---

- Compensation  Benefit Package  Work autonomy  Superior support  Opportunity for advancement

19. How often do you consider changing your job? / तपाईंलाई कत्तिको काम छोडौ लाग्छ?

---

- Once in a month  Once in a three month  Once in a six month  Once in a year  Never

#### Appendix 2- Interview questions

- *What are the policies followed to recognise and reward good performance of employees in the company?*
- *What are the policies in place for training and development of employees in the company?*
- *How good are the chances of career development and progression at SIL?*
- *How often do employees leave the organization?*
- *How does the organization provide employees with flexibility at work?*
- *What other motivational strategies are used in the organization?*