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PREFACE

St. Joseph College is run by Dnyandeep Mandal, Uttar Vasai. It has been established on 25th August, 1995 . Affiliated to the University of Mumbai, St Joseph College runs courses at the graduate as well as post-graduate level both aided as well as self-financed. The objective of the Dnyandeep Mandal is to provide higher educational facilities to the economically challenged students residing in rural and coastal areas of north Vasai. From the next academic year we are starting new courses B.SC IT and BMM. We are also starting new subjects English Literature, Psychology and Political Science at entry level.

Albert Szent says, 'Research is to see what everybody has seen, and to think what nobody else has thought'. In the words of Neil Armstrong, 'Research is nothing but creating knowledge'. To create research culture in our college, we have arranged six national and international conferences in last ten years. Present conference has got very good response from teachers and students across the globe. I really thank Dr. Jacob Kallupura (Boston), Dr. Jacob Cherian (Abu Dhabi University), Agnel Rodrigues (Academician) U.K.for their support and guidance . I thank honourable President of Dnyandeep Mandal Mr. Francis Tuscano, Vice President Dr. Valerian Rodrigues (Academic), Vice President Mr. Joe Alphanso (Property), Secretary Mr. Stany Lobo, Treasurer Mr. Tony Dabre for their constant support and guidance. This conference is the result of the active involvement of all the staff and students of our college. I highly appreciate the active role played by our convener Dr. Dinesh Sanadi.

Dr. Subhash D'souza

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A STUDY ON JOB SATISFACTION OF MARKETING STAFF OF LIFE INSURANCE CORPORATION OF INDIA IN MUMBAI CITY

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ABSTRACT

Job satisfaction is an essential variable in modern environment. The satisfied employees create more revenue for the organisation whereas unsatisfied employee deliver less and can be exceptionally unsafe to any industry. The satisfied employee are inventive and imaginative. In general job satisfaction means attitude of individual toward his or her job, a contrast between the compensation received by marketing staff and compensation expected by marketing staff. Marketing worker feels satisfied if he obtains what he or she anticipated. Satisfaction in job refers to an employee's internal feelings. Job satisfaction is a state of mind, which comes about because of parity, and summation of numerous particular likes and dislikes experienced regarding the occupation. This state of mind shows itself in the assessment of occupation and utilizing organisation. Employees will be more satisfaction on the off chance that they get what they expected, work satisfaction identifies with inward sentiments of employees. The most extreme viability and skill in his profession is usually shown by the delighted employee. The employment satisfaction relies on the individual personality. Life insurance Corporation of India is a sales based organisation. Marketing employee's job satisfaction is utmost important for any insurance organisation because they are the people who are sourcing the insurance business in the form of policies. Policy may be a Child Plan, Pension Plan, Unit Linked Plan, Micro insurance plan, withdrawn plan, Health Plan, Jeevan Lakshya, and Jeevan Anand etc. As a result, the current study looks on work satisfaction among marketing staff of the Life Insurance Corporation of India in Mumbai, Maharashtra.

Keywords- Job satisfaction, L.I.C, Marketing employees, I.R.D.A, Apprentice Development Officer, CRM.

INTRODUCTION

The Life Insurance Corporation of India was established on September 1, 1956, with the objective of providing insurance and financial protection. It had 5 zonal centers, 33 divisional offices. LIC now has 2048 fully automated branches, 109 divisional workplaces, 8 zonal centers, 992 satellite workplaces, and a corporate headquarters. The Life Insurance Corporation's extensive network includes 109 divisional workplaces and a Metro network that connects all of the company's locations. In certain metropolitan regions, the Life Insurance Corporation of India has partnered with a few banks and other providers to establish an e-premium collection office. The ECS and Automated Teller Machine premium instalment facility of Life Insurance Corporation of India is a welcome addition to consumer convenience. In addition to E- Kiosks and IVRS, Info Centers have been established in Mumbai, Hyderabad, Kolkata, New Delhi, Ahmedabad, Bangalore, Chennai, Pune, and other cities. LIC has deployed its Satellite Sampark office with the goal of providing simple access to policyholders. The satellite offices are smaller, more efficient, and closer to the customer. The satellite offices' digitized records will allow for anytime servicing and a variety of other benefits in the future.

REVIEW OF LITERATURE

CHUG (The Centricity Healthcare User Group) (2019) wrote about the term "satisfaction with rewards" refers to the difference between what a worker anticipates and what he or she actually obtains. When individuals recognize that their inputs (skills, education, effort, and work performance) don't match their end outputs, they feel satisfied or dissatisfied (intrinsic and outside rewards). Furthermore, comparisons with individuals in comparable positions and organisations have an impact on reward satisfaction. According to the authors, total pleasure is determined by a combination of rewards rather than by a single reward. Each of the internal and external incentives is significant and cannot be replaced for the other.

Neil Spector (2018) explained about compensation satisfaction is determined by the fairness with which it is dispersed, rather than the specific amount of pay. In other words, individuals who earn less may be pleased with their wage as well as those who make more. As a result, pay satisfaction is determined by how a person's compensation compares to others in the same job, rather than to persons in general.

IRDA (2017) demonstrated that in order to ensure worker satisfaction with pay, companies need have a mechanism that ensures pay fairness across internal and external teams. However, there are still concerns with new pay structures such as percentage and gain sharing, where you get a fixed pay discount and a variable component according to performance.

D.C.Jangir (2016) concluded that various types of promotions have varying effects on work satisfaction. As a consequence, a wide range of promotions with varying prizes are available. For example, a tenth-of-a-percentage-point raise isn't as rewarding as a two-hundredth-of-a-percentage-point raise. Furthermore, persons promoted based on seniority are less likely to be happy than those promoted based on performance.

P. Kumar (2015) emphasized that work is more than just a way to get money; it also offers a setting for social interactions. As a result, having cooperative coworkers contributes to workplace happiness. This takes into account one's relationship with one's boss. Job satisfaction is increased when a management is helpful with their employees, according to research.

De Vaney and Chen (2014) revealed that coworker relationships were an important factor of job happiness. This emphasizes the importance that our personnel have on peer support and good connections. As a result, it indicates that the work environment, both in terms of the task itself and cooperating coworkers, has an influence on job satisfaction.

Snyder and Ferguson (2013) said about the association between self-concept and work happiness was explored. The sample included 600 employees from Ohio University and corporate establishments in or around Athens, Ohio. Sixty-nine percent of the people in the sample were women, and thirty-six percent of the people in the sample were ministerial staff. The authors came to the conclusion that self-concept will only be used as a freelancing variable in job satisfaction research to a limited extent.

RESEARCH METHODOLOGY

The steps taken by a researcher in investigating his research issue, as well as the reasons behind them, are shown in research methodology. It is a branch of science that studies how scientific research is carried out. Not only the results of scientific inquiry, but also the process itself, are easier to comprehend when using research technique.

RESEARCH'S OBJECTIVES

- 1) To determine the degree of job satisfaction of marketing staff of the Life Insurance Corporation of India in Mumbai.
- 2) To see the difference in Job Satisfaction between marketing staff of different cadres, such as, D.O, Agents, Apprentice development officers, CRM.
- 3) To determine the elements that influence marketing personnel' job satisfaction.
- 4) Make recommendations for ways to improve employee's satisfaction

IMPORTANCE OF THE STUDY

In an industrial context, job satisfaction might be a critical factor. People that are happy produce more everywhere, but dissatisfied employees produce less and may be very destructive to any business. Employees who are happy are creative and imaginative. Employment satisfaction may refer to attitude of staff about their job. Worker is the backbone of every company; without them, no job would be completed. As a result, employee happiness is very important. Employees are happier if they get what they anticipated; job happiness is linked to employees' inner sentiments. Job satisfaction is a synthesis of the many distinct likes and dislikes exercised in relation to the job, and it begins with balance.

HYPOTHESES OF THE STUDY

H0: There is no significant difference between job satisfaction of marketing staff of different cadres such as agent, Customer relationship manager, development officer and apprentice development officer.

RESEARCH DESIGN

Research design means parameters for collecting and analyzing data in a specific manner which seeks to balance relevance to the study goal with procedural efficiency. It lays down the steps for obtaining the information needed to organize and/or solve research problems. The research design serves as a springboard for the project's execution. In this study, a descriptive research approach was adopted.

SAMPLING METHOD

Sampling is a technique for selecting a fractional portion of the universe. The optimum sampling method is one that minimizes estimate error. It should also be picked without bias. The sample design explains the target population in detail as well as the sampling strategy utilized in this research. The sampling strategy used to choose the sample is random sampling.

SAMPLE SIZE

An ideal survey sample is one that meets the criteria for efficiency, representativeness, dependability, and flexibility. The final sample consisted of 240 respondents from the life insurance Corporation of India's marketing department, including permanent and contractual employees. It includes agent, Customer relationship manager, development officer and apprentice development officer.

DATA COLLECTION

Data are separate bits of information that are occasionally formatted using a specific technique. Data may also be gathered from either a primary or secondary source. Primary data is information that has been gathered directly by researcher via experimentation, observation, surveys. Secondary data is information that has already been gathered and is easily available from a variety of sources. In the research, both types of data were utilized. The questionnaire was used to gather primary data. The questionnaire was created using a five-point Likert scale. To get truthful and candid comments, the respondents were addressed in person. Secondary information was gathered via the internet, printed reports and books, periodicals, and websites, among other sources.

DATA ANALYSIS

The acquired data was thoroughly evaluated and interpreted using a variety of statistical approaches and the most applicable test. The data collected for the research was analyzed using the statistical Programme for social sciences and MS-Excel. To evaluate the hypotheses, a few statistical methods were utilized, including Mean, Standard Deviation, and ANOVA (Analysis of Variance). Apart from that, data was analyzed using analytical methods such as percentile analysis, bar-diagram analysis, and pie-chart analysis.

RESULT & DISCUSSION

According to the findings, the following elements have an impact on job satisfaction of the marketing personnel at the Life Insurance Corporation of India.

1. **Achievement:** It might be difficult for coworkers to know what they are contributing to the master plan at times. When people believe they have accomplished something, they are more satisfied. Your coworkers must feel like they are a part of something. The tally of 'small victories' is correct.
2. **Feedback:** For many individuals, refusing to receive critique on their work may be incredibly discouraging. Successful input or response will help you and your group members understand where they're & how to go ahead. You should similarly learn how your coworkers respond to different types of feedback. According to research, learners seek out and react to good response, while specialists respond to negative criticism. It's not enough to merely point out what's wrong when there's negative information or criticism. Describe why what they did didn't work and how it may be improved.
3. **Control:** It's fantastic to be able to direct your coworkers or team to where you need them to go. It's not easy figuring out the precise route they must take to get there. Individuals must have self-control and self-rule in order to be satisfied with their employment. To be honest, therapists have found that the less control individuals have over their positions, the more disagreeable and inadmissible they view them as.
4. **Small daily hassles:** Employee work fulfillment is exceptionally delicate to everyday annoyances, such as unnecessary busy work or inane administrative duties. Despite the fact that they may not seem to be significant, frequent interruptions may have a significant impact on work fulfillment. The uplifting news is that this is probably the most straightforward thing to improve, and it hugely affects representative bliss. Analyze your present cycles to see whether they might be adjusted.
5. **Organizational support:** The extra authoritative support individuals see, the more satisfied they are with their jobs. Individuals must be aware that their work environment has thoughts regarding them. Regardless of whether you are unable to provide your employees with all of the profits and incentives you desire, the most essential thing is that they believe their organisation upholds them.
6. **Recognition:** If you are unconcerned with your team's accomplishments, you should inform your employees that you are unconcerned about their job. Furthermore, if you just transmit bad outcomes while undervaluing accomplishments, you risk discouraging your team from going all out. You should attention on the trials your organisation is facing, but you should also take some-time to consider what has been done. If your team believes that their successes count, they'll be inspired to keep working for your organization's objectives.
7. **Physical work environment:** The physical environment is important since groups or teams will spend so much time in the workplace may have a significant impact on employee happiness. To begin, a respectable

work environment, some security, and the isolation of the social and peaceful zones will suffice. With the addition of good lighting and a few plants, your workplace area is now superior to many others.

8. **Flexibility:** Contribution in flexibility is a fantastic technique to display your coworkers that you care about them. Additionally, one of the most refreshing working environment benefits is the gift of time. Smart people function best when they have complete control over their schedule. Flexible hours may boost productivity and engagement. In any case, keep in mind that they may detract from cooperative effort.
9. **Relationship with supervisor:** Employees need both appreciation and reward for their achievements, as awesome group pioneers realized. Meanwhile, coworkers should feel free to contact their quick supervisors with any various forms of feedback that are interfering with their exhibition. Powerful correspondence among collaborators and prompt managers is critical, and it may represent the deciding moment work happiness.
10. **Balancing work and life:** Equalization of work and personal lives has become a significant component of workplace happiness. Despite the fact that problems at home might affect job performance, workplace inconvenient will most likely have an impact on individual life for unknown reasons. Another important factor in success and job satisfaction is your coworkers' ability to disconnect from work during non-working hours. According to a longitudinal research, excessive occupation demands result in enthusiastic depletion, psychosomatic complaints, and decreased job engagement. Separation from work during off hours, in any event, cradles the impact of workplace pressures on an individual's life. Allow your coworkers to disconnect from their work while they're not working. Apart from in times of grave crisis, a no-night-time communication agreement may work to begin with.

HYPOTHESIS TESTING

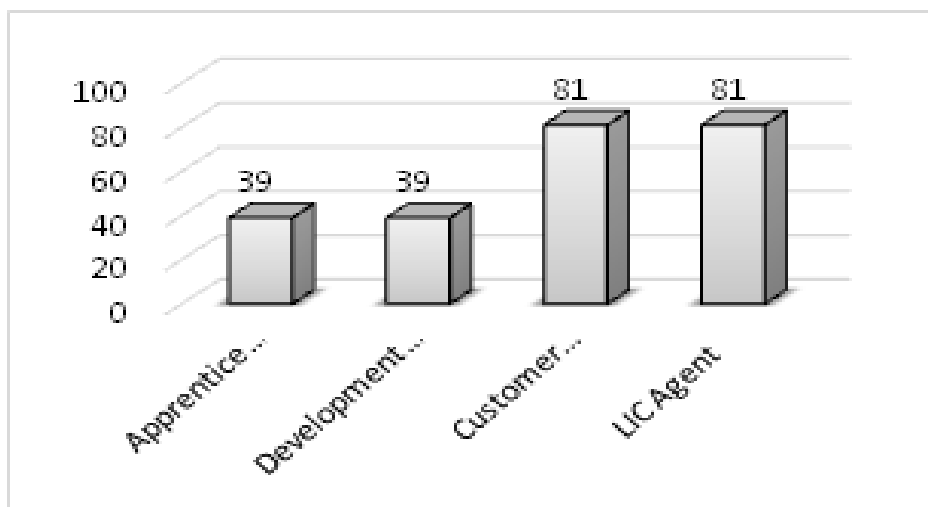
H0: There is no significant difference between job satisfaction of marketing staff of different cadres such as agent, Customer relationship manager, development officer and apprentice development officer.

ANOVA test was used to test the above hypothesis.

Table 1.1

S.NO	Cadre	N	\bar{X}	σ
1.	A.D.O (Apprentice development officer)	39	74.08	18.02
2.	D.O. (Development officer)	39	96.78	19.33
3.	C.R.M (Customer Relationship Manager)	81	69.41	18.76
4.	LIC Agent	81	79.23	18.59

Table 1.1 shows that there were 39 marketing workers working as Apprentice development officers, with a mean score of 74.08, a standard deviation of 18.02. The D.O were 39, with a mean score of 96.78, a standard deviation of 19.33. CRM was 81, with a mean score of 69.41, a standard deviation of 18.76.



LIC agents were 81 out of 240, with a mean score of 79.23, a standard deviation of 18.59. Currently, the researcher utilized ANOVA based on the provided facts. The result is given in Table 1.2

ANOVA

Source	Sum of Squares	Degree of Freedom	Mean Square	F-Value
Between Groups	10818.658	3	3213.453	9.598**
Within Groups	88876.138	236	366.421	
Total	99694.796	239		

** Significant at 0.01 level

Table 1.2 shows that the total of squares across groups was 10818.658, with a degree of freedom of 3 and a mean square of 3213.453. While the total of squares within groups is 88876.138, the mean square at the level of DF was 366.421 and F had a value of 9.598, which was more than the calculated value. Examining the significance of the acquired findings in this way, it is discovered that the given result is significant at the level of 0.01. As a result, the null hypothesis "There is no significant difference between job satisfaction of marketing staff of different cadres such as agent, Customer relationship manager, development officer and apprentice development officer." is rejected. As a result, we can conclude that there is significant difference between job satisfaction of marketing staff of different cadres such as agent, Customer relationship manager, development officer and apprentice development officer.

CONCLUSION

High productivity, motivation, and a low turnover rate are all dependent on job satisfaction. Job satisfaction is the positive emotional state that is the result of person's assessment of one's job or job experiences. According to the findings, there is significant difference between job satisfaction of marketing staff of different cadres such as agent, Customer relationship manager, development officer and apprentice development officer. Marketing personnel who worked in their own local district were more satisfied with their jobs than marketing employees who worked in other areas. Main causes of job dissatisfaction were abnormal policy targets per month, attitude of senior, closing pressure, non-recognition even after completing job targets. In order to improve job satisfaction of marketing staff LIC should create cordial work environment and should allot achievable job targets.

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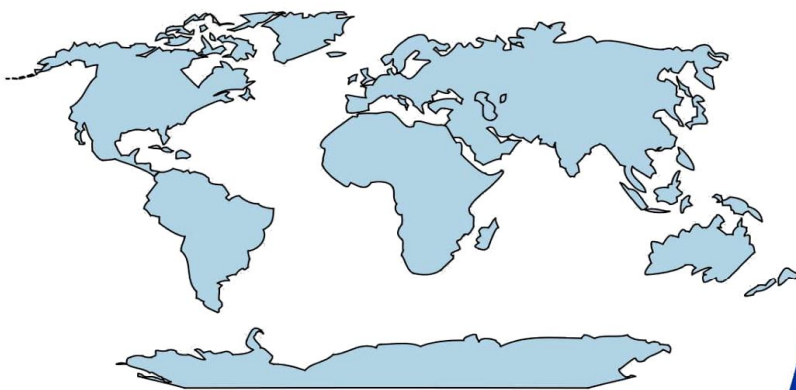
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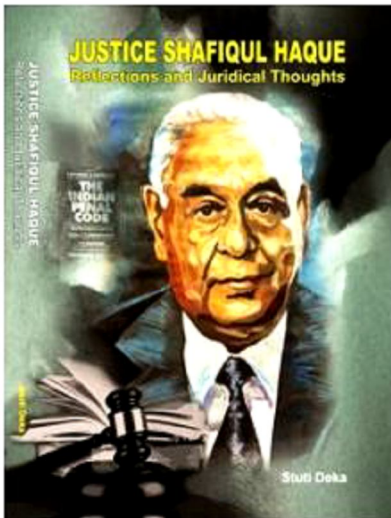


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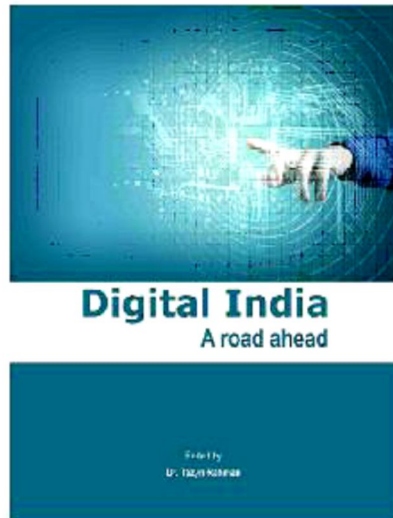
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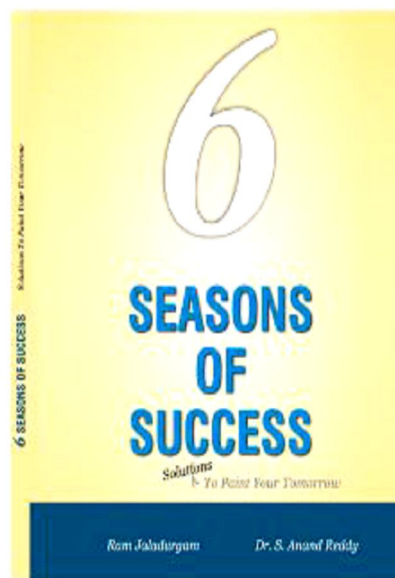
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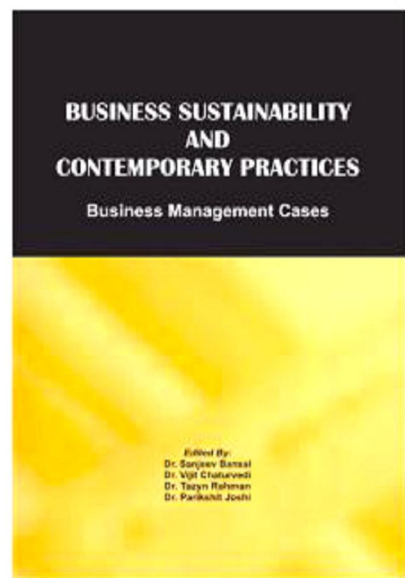
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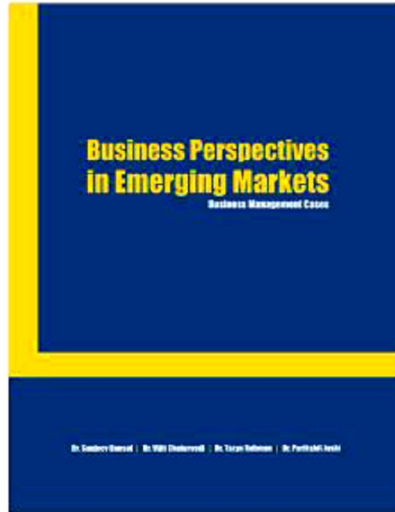
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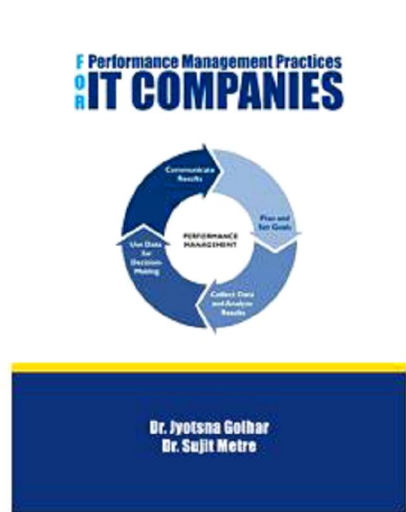
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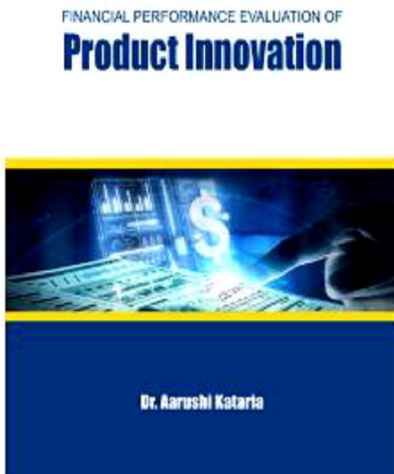
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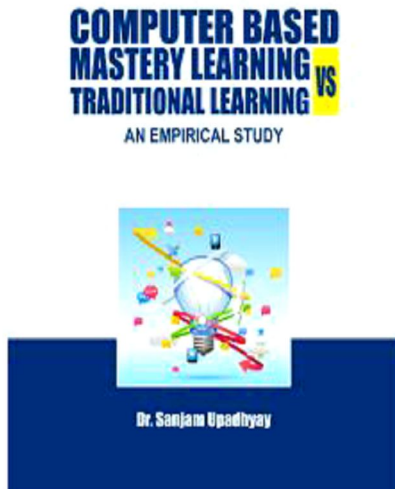
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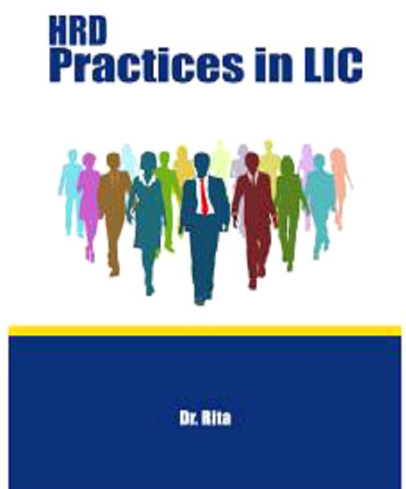
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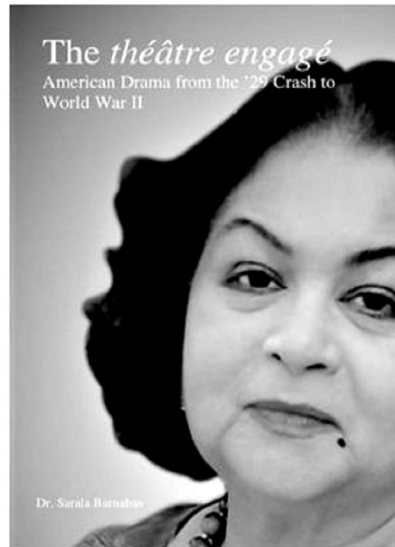
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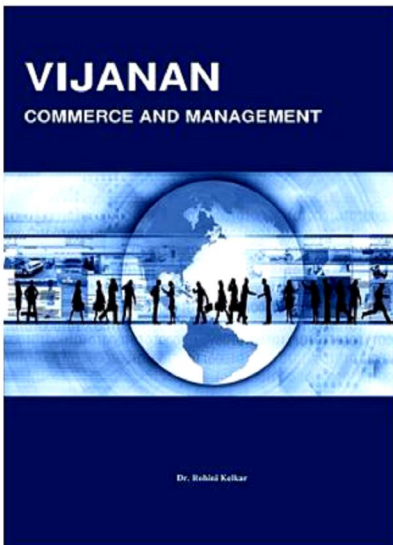
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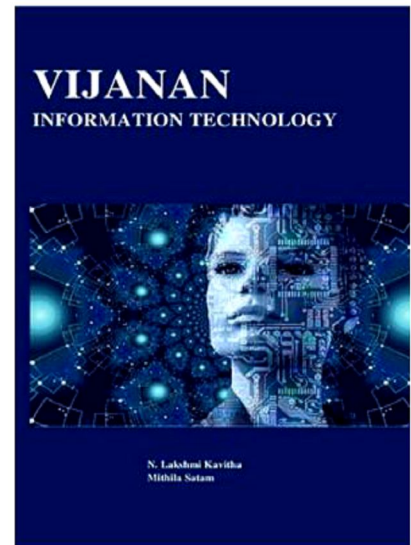
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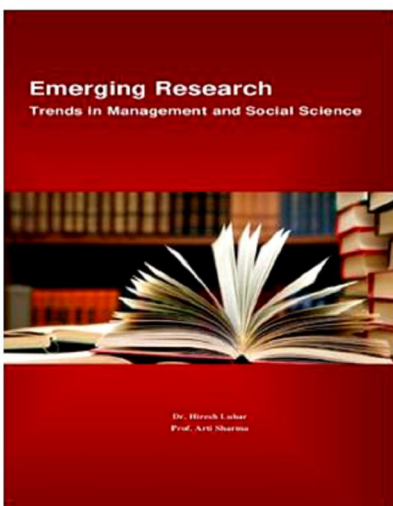
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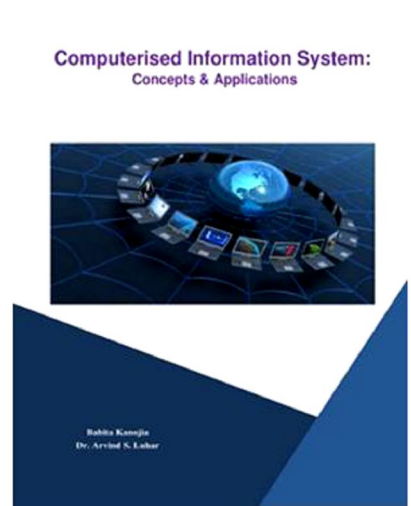
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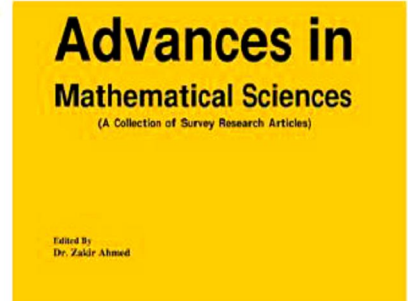
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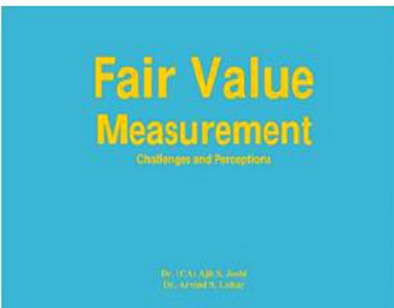
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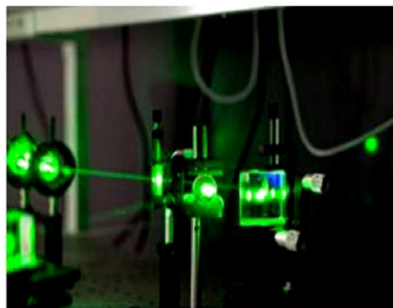
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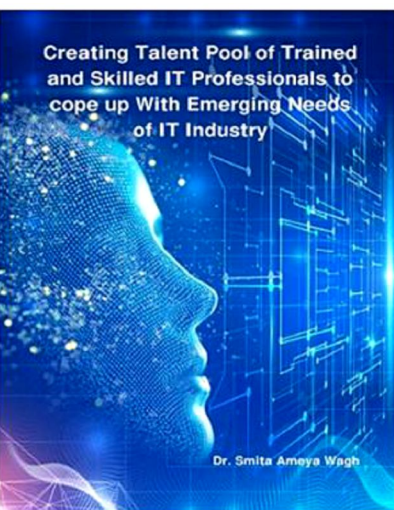


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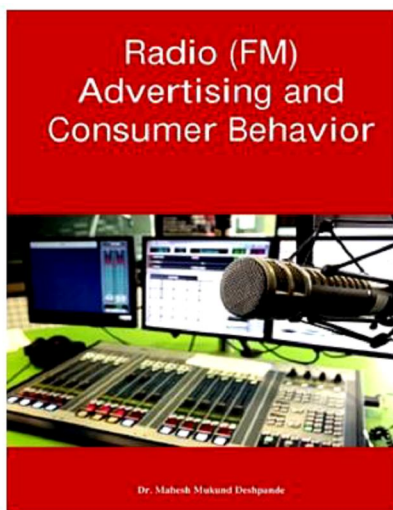
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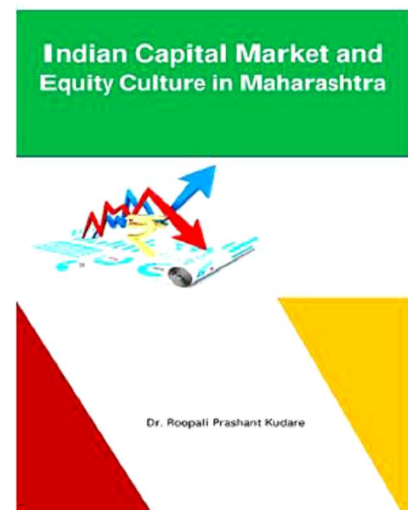
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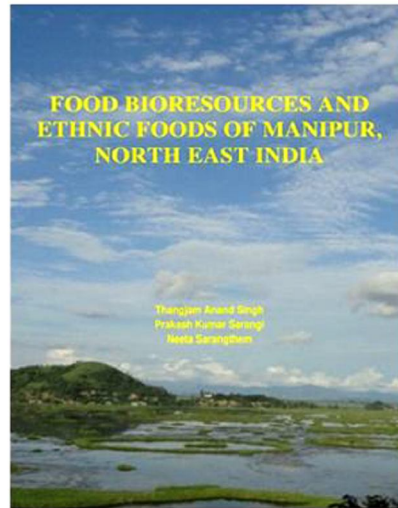
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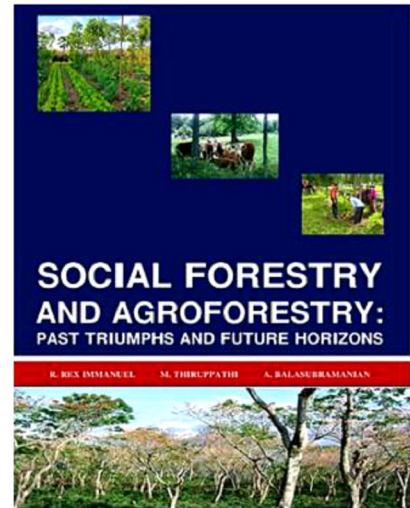
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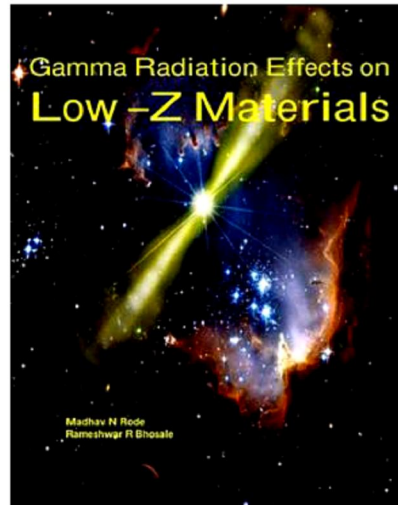
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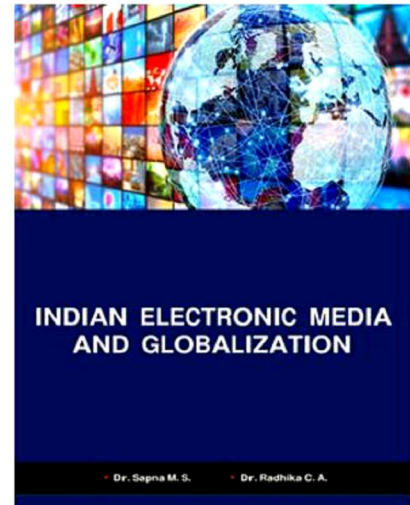
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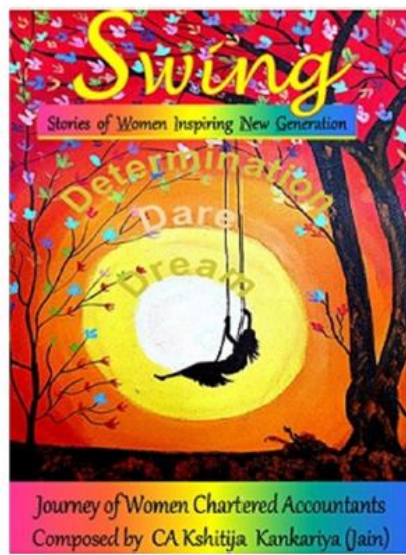
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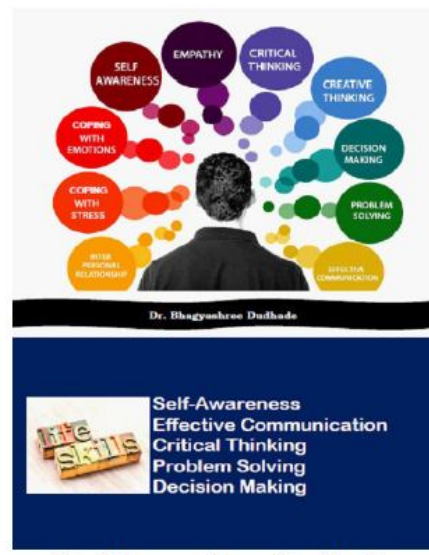
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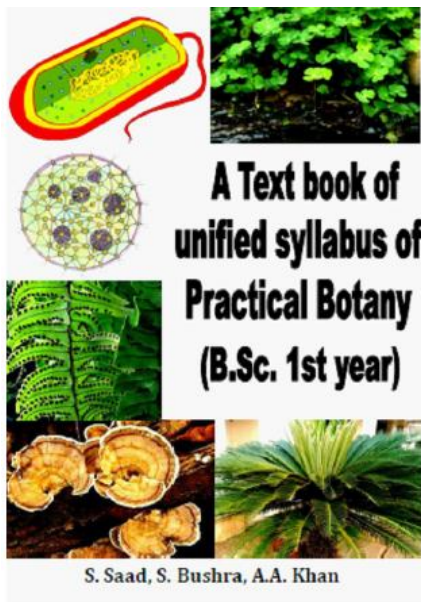
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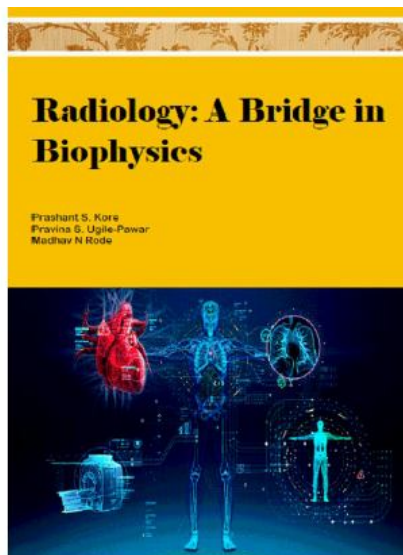


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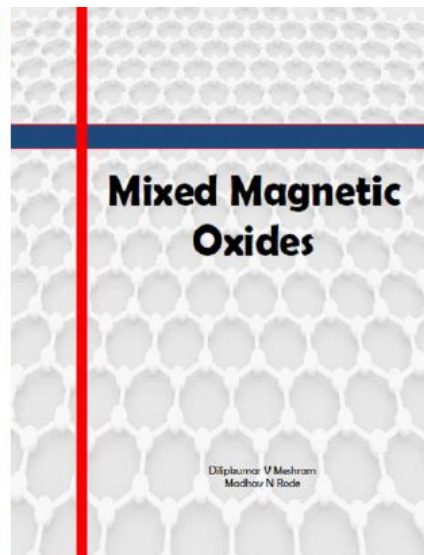
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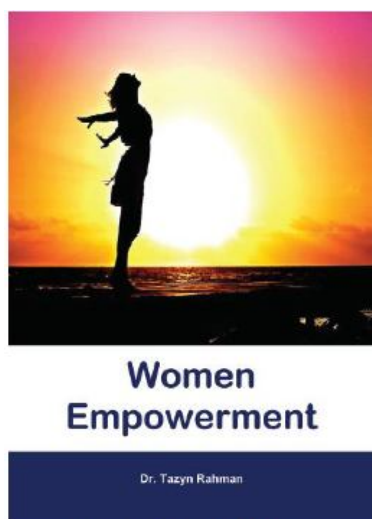
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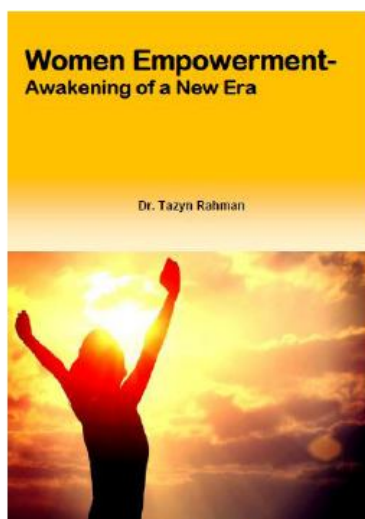


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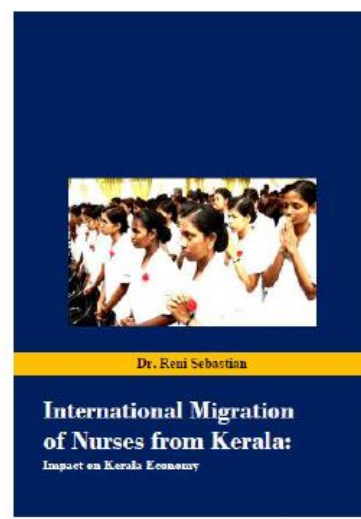
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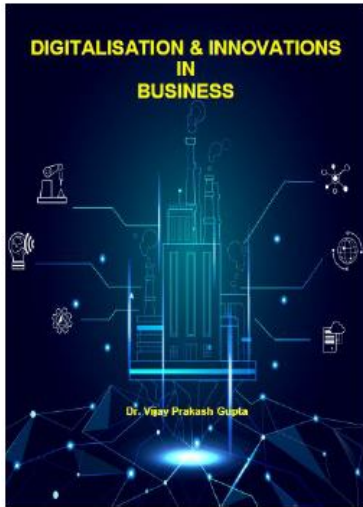
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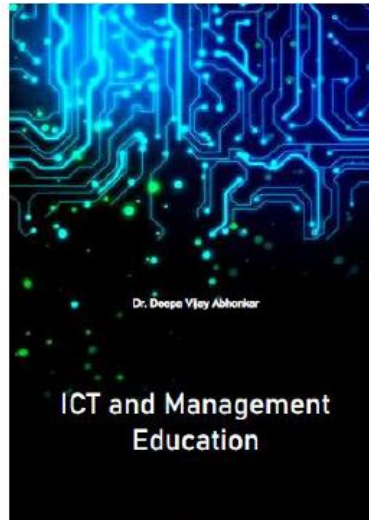


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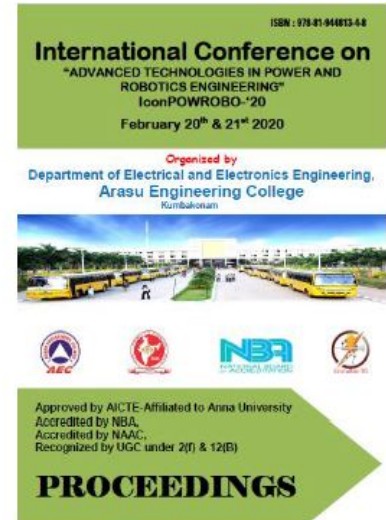
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