

Work-Environmental factor and Job satisfaction: A case study in New India Assurance Corporation Ltd

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Abstract

Work environment is a crucial factor that significantly influences job satisfaction. The physical, social, and psychological aspects of the workplace can contribute to or detract from an employee's overall job satisfaction. Physical workspace, organizational culture, leadership and management, recognition and rewards, career development opportunities, workload and job design are work-environmental factors can help organizations create a more positive and satisfying workplace for their employees, ultimately contributing to higher levels of engagement and productivity.

I. INRODUCTION

- *Job satisfaction* refers to the positive emotional state and attitude that an individual has towards their job. It reflects the overall contentment, fulfillment, and happiness an employee experiences in their work. Several factors contribute to job satisfaction, and it plays a crucial role in individual well-being and organizational success. Here are some key aspects related to job satisfaction:
- *Work Environment*- A positive and supportive work environment contributes significantly to job satisfaction. This includes factors such as the physical workspace, organizational culture, and the quality of relationships with colleagues and supervisors.
- *Job Content*- The nature of the work itself, including the level of challenge, variety, and autonomy, can influence job satisfaction. Jobs that align with an individual's skills, interests, and values are likely to result in higher satisfaction.



- *Relationships at Work*- Positive relationships with colleagues, supervisors, and team members contribute to job satisfaction. Effective communication, collaboration, and a sense of camaraderie can enhance the overall work experience.
- *Recognition and Appreciation*- Feeling valued and recognized for one's contributions is essential for job satisfaction. Regular feedback, acknowledgment of achievements, and opportunities.
- *Work-environmental factors* encompass various elements within the workplace that can influence the well-being, productivity, and satisfaction of employees. These factors can be physical, social, or psychological in nature. Here are some key work-environmental factors:

1. **Physical Workspace:**

- **Office Layout:** The layout, design, and aesthetics of the workspace can impact how employees feel about their job. Comfortable and well-designed spaces contribute to a positive work environment.
- **Ergonomics:** The arrangement of furniture and equipment to promote comfortable and efficient work is crucial for physical well-being.

2. **Organizational Culture:**

- **Values and Norms:** The shared values and norms within an organization shape its culture. A positive culture that aligns with employees' values can enhance job satisfaction.
- **Communication:** Open and transparent communication fosters a positive work environment, promoting trust and understanding among employees.

3. **Leadership and Management:**

- **Leadership Style:** The leadership approach of managers and executives can impact the overall work atmosphere. Supportive and effective leadership contributes to employee satisfaction.
- **Management Practices:** Fair and consistent management practices, including clear expectations, feedback, and recognition, are vital for a positive work environment.

4. **Social Factors:**

- **Team Dynamics:** The relationships among team members influence the workplace atmosphere. Positive team dynamics, collaboration, and mutual support contribute to job satisfaction.
- **Social Events:** Organizing social events or team-building activities can enhance social bonds among employees.

5. **Workload and Job Design:**

- **Work Variety:** Jobs that offer variety and challenge can contribute to job satisfaction. Monotonous or excessively stressful tasks may lead to dissatisfaction.
- **Job Autonomy:** Providing employees with a certain degree of autonomy and control over their work can positively impact job satisfaction.

6. Recognition and Rewards:

- **Acknowledgment:** Recognizing contributions boosts job satisfaction. Regular feedback and positive reinforcement contribute to a positive work environment.
- **Compensation and Benefits:** Fair and competitive compensation, along with attractive benefits, contribute to overall job satisfaction.

7. Work-Life Balance:

- **Flexibility:** Providing flexible work arrangements can contribute to higher job satisfaction by allowing employees to balance work and personal responsibilities.
- **Time Management:** Encouraging effective time management practices helps prevent burnout and supports a healthy work-life balance.

8. Career Development Opportunities:

- **Training and Development:** Providing opportunities for skill development and career advancement enhances job satisfaction. Employees appreciate organizations that invest in their professional growth.
- **Promotion Opportunities:** Clear paths for career progression and promotion contribute to a positive work environment.

By understanding and addressing these work-environmental factors, organizations can create a more positive and satisfying workplace, leading to increased employee engagement, retention, and overall organizational success.

2. LITERATURE REVIEW

Krishna and Rao (1997) in their study on middle and lower level manager in Bharat Heavy Electrical Ltd., Hyderabad unit analysed that lower level manager have more chances of promotion as compared to middle level. **T.R Mitchell (1997)** stressed motivation as the processes that account for an individual's intensity, direction and persistence of effort toward attaining a goal.ⁱ

M.N. Mishra (1998) reported about the evolution of insurance, its role and importance. He also evaluated the performance of fire insurance.ⁱⁱ

Sayed (1988) in his study analysed the job satisfaction and related factors but found no relationship between salary and job satisfaction.ⁱⁱⁱ

Butkus and Green (1999) viewed that implementing change to become more competitive, more cost-effective, and more customers focused is the biggest challenge, which the managers face today. They noticed that effective teamwork requires high levels of motivation. Teams don't work unless people are willing to collaborate and cooperate with each other, and this kind of close interaction requires trust, communication, and a willingness to resolve conflicts. Unless they're highly motivated, people may not invest the time and energy that's needed to build the stronger working relationships on which

successful teams are based and improves motivation at work in order to better manage organizational change.^{iv}

Dietrich (2000) elucidates that generating a skilled and a loyal workforce in right market will demand both improved recruitment of employees and a greater emphasis on retaining them as experience employees more valuable and increasingly scarce commodity.^v

Tulgan (2000) points out organisations are investing more than before because highly skilled knowledgeable employees are critical to their competitive position. The need for unskilled worker is rapidly diminishing from the corner office to the factory floor.^{vi}

2.1 Inferences Drawn from Review of literature

It's important to note that individual perceptions and experiences may vary, and the impact of work-environmental factors on job satisfaction can be influenced by various contextual factors. Additionally, the field of organizational psychology and management is dynamic, with ongoing research contributing to a deeper understanding of these relationships. By making a literature review of above it is found that in insurance industry HRM remained a neglected area but this study can contribute valuable insights to NIACL seeking to create positive work environments and enhance the job satisfaction of their employees.

3. OBJECTIVES OF THE STUDY

- To investigate the correlation between different work-environmental factors and levels of job satisfaction among employees.
- To understand the role of leadership in shaping the work environment and employee contentment.
- To identify aspects of the organizational culture that contribute positively or negatively to employees' overall satisfaction.
- To understand the role of professional growth in overall job satisfaction.

4. RESEARCH METHODOLOGY

In the present study the job satisfaction levels of employees of NIACL have been analysed. The National Insurance Company Limited (NIACL) is a government-owned general insurance company in India. It was established in 1906 and is headquartered in Kolkata, West Bengal, India. NIACL offers a wide range of insurance products, including motor insurance, health insurance, travel insurance, home insurance, and various other types of general insurance policies. NIACL has the largest number of specialist and technically qualified personnel at all levels of management, who are empowered to underwrite and settle claims of high magnitude. The locales of the study were the offices situated in Haryana State.

5. ANALYTICAL FINDINGS

Job satisfaction is one of the important factors, which had drawn attention of the managers in the organisation. Satisfied employee may not necessarily lead to increased

productivity but a dissatisfied employee may lead to lesser productivity. Therefore, managers should take solid steps to improve the level of satisfaction. In this state the query was made from the employees in NIACL about their level of satisfaction and the answer are as follows:

Table 1.1 : My boss is friendly and supportive

Attributes/ Responses	Ranks	Agree	Undecided	Disagree	p
Class	Class 1	23(92.0)	2(8.0)	0(0.0)	0.190
	Class 2	44(97.8)	0(0.0)	1(2.2)	
	Class 3	13(86.7)	2(13.3)	0(0.0)	
Age at present	30-40 years	6(85.7)	1(14.3)	0(0.0)	0.240
	40-50 years	41(97.6)	0(0.0)	1(2.4)	
	50-60 years	33(91.7)	3(8.3)	0(0.0)	
Gender	Male	65(94.2)	3(4.3)	1(1.4)	0.847
	Female	15(93.8)	1(6.3)	0(0.0)	
Educational Qualifications at present	Graduate	51(94.4)	2(3.7)	1(1.9)	0.963
	Post Graduate	24(92.3)	2(7.7)	0(0.0)	
	M Phil	4(100.0)	0(0.0)	0(0.0)	
	PhD	1(100.0)	0(0.0)	0(0.0)	

Source: Computed from primary data. Figures in parentheses are percentages. p value significant at 0.05 level.

Table 3.21(a): Pearson's correlation between the variables

Interval by Interval	Pearson's R	Value	Asymp. Std. Error(a)	Approx. T(b)	Approx. Sig.
		0.041	0.111	0.375	0.708(c)
		-0.003	0.114	-0.027	0.978(c)
		-0.013	0.092	-0.119	0.906(c)
		-0.038	0.076	-0.343	0.732(c)

Source: Computed from Primary Data.

Table 1.1: The data highlighted in the Table 1.1 regarding the aspect that my boss is friendly and supportive and on analyzing the data it was found that highly significant majority of employees provided the assent to the issue.

Class: On segregating the data on the basis of class variable it was ascertained that highly significant majority of employees (above 92.00 percent) in class 1 and class 2 as against significant majority of employees (86.70 per cent) in class 3 agreed with the issue accepted the aspect.

Association: Statistically no significant association was found between the variable of class and the query.

Age: On classifying the data on the basis of age it was established that significantly high majority of employees (above 91.00 per cent) in the age group of 40-60 years and

significant majority of employees (85.70 per cent) in the age group of 30-40 years provided the positive responses to the poser.

Association: Statistically no strong association was found between the variable of age and the query.

Gender: Observing the responses on the basis of gender it was ascertained that significant majority of female employees as well as male employees (above 94.00 per cent) supported the issue.

Association: Statistically no significant association was found between the variable of gender and the query.

Educational Qualifications: Categorizing the data on the basis of variable of Educational Qualifications it was found that absolute majority of employees with M Phil and PhD degree, significantly high majority of graduate and employees with post graduate degree (above 92.00 per cent) favored the point of view.

Association: Statistically no significant association was found between the variable of Educational Qualifications and the statement under analysis.

The coefficient of correlation as represented by R is presented in Table 1.1 (a) clearly reveals that the correlation is positive between the variable and the response of the employees and from the value of coefficient it can be seen that the variable of class and Educational Qualifications sustained a significant relationship. In spite of this, variable of age and gender presented highly significant relationship with the responses of the employees.

Table 1.2: My boss allows his subordinates to participate in decisions that affect their own jobs.

Attributes/ Responses	Ranks	Agree	Undecided	Disagree	p
Class	Class 1	21(84.0)	1(4.0)	3(12.0)	0.434
	Class 2	30(66.7)	1(2.2)	14(31.1)	
	Class 3	10(66.7)	1(6.7)	4(26.7)	
Age at present	30-40 years	2(28.6)	1(14.3)	4(57.1)	0.094
	40-50 years	31(73.8)	1(2.4)	10(23.8)	
	50-60 years	28(77.8)	1(2.8)	7(19.4)	
Gender	Male	49(71.0)	2(2.9)	18(26.1)	0.696
	Female	12(75.0)	1(6.3)	3(18.8)	
Educational Qualifications at present	Graduate	37(68.5)	3(5.6)	14(25.9)	0.888
	Post Graduate	20(76.9)	0(0.0)	6(23.1)	
	M Phil	3(75.0)	0(0.0)	1(25.0)	
	PhD	1(100.0)	0(0.0)	0(0.0)	

Source: Computed from primary data. Figures in parentheses are percentages. p value significant at 0.05 level.

Table 1.2 (a): Pearson’s correlation between the variables

Interval by Interval	Pearson's R	Value	Asymp. Std. Error(a)	Approx. T(b)	Approx. Sig.
		0.147	0.098	1.357	0.179(c)
		-0.205	0.112	-1.903	0.060(c)
		-0.051	0.101	-0.468	0.641(c)
		-0.076	0.100	-0.698	0.487(c)

Source: Computed from Primary Data.

Table 1.2: On probing into the aspect that whether boss allow his subordinates to participate in decisions that affect their own jobs, related data projected in the Table 1.2, which evidently establish that high majority of employees registered their consent to the statement that their boss allow their subordinates to participate in decisions that affect their own jobs.

Class: Analyzing the responses on the basis of the class variable it was established that significant majority of employees (above 84.00 per cent) of class 1, fair majority of employees (above 66.70 per cent) of class 2 and class 3 provided positive estimation to the assertion.

Association: Statistically no significant association was found between the variable of class and the statement.

Age: On classifying the data on the basis of age it was inferred that high majority of employees (above 73.00 per cent) in the age group of 40-60 years agreed with the issue. As against the near majority of employees in the age group of 30-40 years (57.10 per cent) disagreed with the statement.

Association: Statistically no significant association was found between the variable of age and the query.

Gender: Categorizing the data on the basis of gender variable it was identified that high majority of female employees (75.00 per cent) on the other hand high majority of male employees (71.00 per cent) accord the statement.

Association: No significant association was found between the variable of gender and the statement.

Educational Qualifications: Assessing the data on the basis of variable of Educational Qualifications it was recognized that only respondent with PhD qualification, high majority of post graduate and M Phil employees (above 75.00 per cent) as well as fair majority of graduate employees (68.50 per cent) had shown support to the poser.

Association: Statistically no significant association was found between the variable of Educational Qualifications and the statement.

The coefficient of correlation as presented in Table 1.2 (a) indicates that the correlation is positive between the variable and the response of the employees but from deep analysis of the value of coefficient it can be seen that the variable of class, educational

qualification and age had demonstrated low relationship with the responses of the employees, but variable of gender had reflected moderate relation with responses of employees.

Table 1.3: Social groups at work place serve as a source of support, comfort, advice and assistance

Attributes/ Responses	Ranks	Agree	Undecided	Disagree	p
Class	Class 1	18(72.0)	1(4.0)	6(24.0)	0.002
	Class 2	37(82.2)	0(0.0)	8(17.8)	
	Class 3	11(73.3)	4(26.7)	0(0.0)	
Age at present	30-40 years	6(85.7)	1(14.3)	0(0.0)	0.527
	40-50 years	34(81.0)	2(4.8)	6(14.3)	
	50-60 years	26(72.2)	2(5.6)	8(22.2)	
Gender	Male	53(76.8)	5(7.2)	11(15.9)	.0534
	Female	13(81.2)	0(0.0)	3(18.8)	
Educational Qualifications	Graduate	42(77.8)	4(7.4)	8(14.8)	0.847
	Post Graduate	19(73.1)	1(3.8)	6(23.1)	
	M Phil	4(100.0)	0(0.0)	0(0.0)	
	PhD	1(100.0)	0(0.0)	0(0.0)	

Source: Computed from primary data. Figures in parentheses are percentages. p value significant at 0.05 level.

Table 1.3 (a): Pearson's correlation between the variables

Interval by Interval	Pearson's R	Value	Asymp. Std. Error(a)	Approx. T(b)	Approx. Sig.
		-0.118	0.095	-1.086	0.281(c)
		0.144	0.094	1.323	0.189(c)
		-0.008	0.112	-0.077	0.939(c)
		-0.033	0.089	-0.303	0.762(c)

Source: Computed from Primary Data.

Table 1.3: The data relating to the responses of the employees about the fact that social groups at work place serve as a source of support, comfort, advice and assistance, summarized in table 4.26, revealed that high majority of employees provided the assent to the query.

Class: On studying the data on the basis of class it was established that significant majority of employees (82.20 percent) in class 2 as against high majority of employees (above 72.00 percent) in class 1 and class 3 agreed with the assertion.

Association: Statistically significant association was found between the variable of class and the issue.

Age: On assessing the data on the basis of age it was established that significant majority of employees (above 81.00 per cent) in the age group of 30-50 years whereas high majority of employees (72.20 per cent) in the age group of 50-60 years registered positive responses to the aspect. .

Association: Statistically no significant association was found between the variable of age and the query.

Gender: Observing the responses on the basis of gender it was ascertained that significant majority of female employees (81.20 per cent) and high majority of male employees (76.80 per cent) were in agreement with the issue.

Association: Statistically no significant association was found between the variable of gender and the query.

Educational Qualifications: Exploring the data on the basis of variable of Educational Qualifications it was found that absolute majority of employees with M Phil and PhD degree (100.00 per cent) expressed favour further along high majority of employees with graduation and post graduation (above 73.00 per cent) convinced with the poser.

Association: Statistically no significant association was found between the variable of Educational Qualifications and the statement under analysis.

The coefficient of correlation as represented by R is presented in Table 1.3 (a) clearly indicates that the correlation is positive between the variable and the response of the employees and from the value of coefficient it concludes that the variable of age and class sustained a low relationship with the responses of the employees. The variable of Educational Qualifications had shown significant relationship whereas the variable of gender had registered highly significant relationship with responses of employees.

Table 1.4: Members of my workgroup have similar attitudes and values.

Attributes/ Responses	Ranks	Agree	Undecided	Disagree	p
Class	Class 1	21(84.0)	1(4.0)	3(12.0)	0.139
	Class 2	35(77.8)	0(0.0)	10(22.2)	
	Class 3	15(100.0)	0(0.0)	0(0.0)	
Age at present	30-40 years	7(100.0)	0(0.0)	0(0.0)	0.372
	40-50 years	33(78.6)	0(0.0)	9(21.4)	
	50-60 years	31(86.1)	1(2.8)	4(11.1)	
Gender	Male	57(82.6)	0(0.0)	12(17.4)	0.067
	Female	14(87.5)	1(6.3)	1(6.3)	
Educational Qualifications at present	Graduate	44(81.5)	0(0.0)	10(18.5)	0.651
	Post Graduate	23(88.5)	1(3.8)	2(7.7)	
	M Phil	3(75.0)	0(0.0)	1(25.0)	
	PhD	1(100.0)	0(0.0)	0(0.0)	

Source: Computed from primary data. Figures in parentheses are percentages. p value significant at 0.05 level.

Table 1.4 (a): Pearson’s correlation between the variables

Interval by Interval	Pearson's R	Value	Asymp. Std. Error(a)	Approx. T(b)	Approx. Sig.
		-0.092	0.076	-0.842	0.402(c)
		-0.006	0.087	-0.050	0.960(c)
		-0.087	0.085	-0.793	0.430(c)
		-0.070	0.104	-0.639	0.525(c)

Source: Computed from Primary Data.

Table 1.4: The data relating to the inquiry about the information that members of employee’s workgroup have similar attitudes and values presented in Table 1.4, it was elicited from the responses that significant majority of employees approved the view in hand.

Class: On checking the responses on the basis of the class variable it was established that absolute portion of employees (100.00 per cent) relating to class 3, significant majority of employees (82.60 per cent) of class 1 as against high majority of employees (77.80 per cent) under class 2 provided favorable responses to the assertion.

Association: Statistically no significant association was found between the variable of class and the statement.

Age: On organizing the data on the basis of age it was inferred that absolute majority of employees (100.00 per cent) in the age group of 30-40 years, significant majority of employees (86.10 per cent) in the age group of 50-60 years in contrast to high majority of employees (78.60 per cent) in the age group of 40-50 years, provided support to the view point.

Association: Statistically no significant association was found between the variable of age and the query.

Gender: Categorizing the data on the basis of gender variable it was found that significant majority of male and female employees (above 82.00 per cent) found to be in agreement to the statement.

Association: No significant association was found between the variable of gender and the statement.

Educational Qualifications: Assessing the data on the basis of variable of Educational Qualifications it was inferred that absolute majority of PhD employees (100.00 per cent), significant majority of graduate and postgraduate employees (above 81.00 per cent) and high majority of M Phil employees (75.00 per cent) had shown support to the poser.

Association: Statistically no significant association was found between the variable of Educational Qualifications and the statement.

The coefficient of correlation as presented in Table 1.4 (a) indicates that the correlation is positive between the variable and the response of the employees. On a deeper look, it can be seen that the variable namely class and gender sustained low relationship with the responses of the employees, but variable of age had revealed highly significant

relationship and the variable of educational qualification registered moderate relationship with responses of the employees.

6. FINDINGS OF THE STUDY RELATING TO THE JOB SATISFACTION OF EMPLOYEES OF NIACL

- ❖ My boss is friendly and supportive, it was found that highly significant majority of employees provided the assent to the issue but two employees relating to class III and one employee in age group of 30-40 years remained undecided about the assertion.
- ❖ It was found that high majority of employees accept that boss allow his subordinates to participate in decisions that affect their own jobs except employees in the age group of 30-40 years negated the poser.
- ❖ It was observed that high majority of employees irrespective of any variable found that social groups at work place serve as a source of support, comfort, advice and assistance.
- ❖ Members of employee's workgroup have similar attitudes and values, it was acknowledged by significant majority of employees irrespective of the variable.
- ❖ Employees feel proud to hold their present position in their job, it was extracted from the responses that significant majority of employees irrespective of the any variable sanctioned the question in hand apart from this, employees in class III and employee with M Phil remained against that they feel proud for their position.

7. CONCLUSION AND RECOMMENDATION

- Employees have faith in openness of organizational structure and organizational policies.
- Employees were found with the favorable attitude for their job and organization.
- A sense of belongingness was noticed among the employees of the company.
- Employees found their immediate superiors as helper and counselor
- Employees want their immediate superiors should discuss their assessment reports with them.

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