

Employee Attitude towards Reforms in the Insurance Sector: Gender Perspective

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Abstract - The attitudes in individuals are a result of observational learning from their environment which may be positive, negative or neutral. The employee attitude is important in the study of organization behavior since it helps to predict the work behavior and makes them to adapt to their work environment. The insurance industry has moved into competitive and exciting times with the arrival of private players in the market. This has paved the way for many reforms in order to break the competition. The study focuses on Employee Attitude towards reforms in the Insurance sector considering the various dimensions of employee attitude and its influence in the job performance. The dimensions of employee attitude are Nature of reforms, Interest level for reforms, Attitude towards the job, Impact of work culture, Effectiveness of attitude shift in job satisfaction, Effectiveness of training in employee attitude, Organization citizenship behavior, Management inducing work mood, Interpersonal relationship & Management concern for employees. The respondents involved in the study are selected from the Insurance sector (Public & Private Companies). The analysis is made on gender perspective, where the male & female employees attitudes are evaluated towards the job performance. The dynamic environment is priming up with several reforms day by day. The employee has to be prepared to show enthusiasm in accepting the reforms and apply in practice.

Keywords: Employee attitude, shift, reforms, performance

I. INTRODUCTION

Personality and Attitude are complex cognitive process and attitudes make up the personality. The term attitude is frequently used in describing people and explaining their behaviour. Today's competitive job market is searching for the potential man-power whose attitude level is always in favour to organization's development. Attitudes are positive, negative or neutral. Most of the attitudes in individuals are a result of observational learning from their environment. The attitude and values of the people play a significant role in the process of developing the employee's job related attitudes which create an effective impact on organization's behavior.

Reforms in the Insurance Sector

The transition of the insurance industry in India from a Public Monopoly to a competitive environment presents interesting opportunities both to the insurance players as well as to the customer. The study focuses on Attitude shift in employees towards reforms in the Insurance sector considering the various dimensions of employee attitude and its influence in the job performance.

II. REVIEW OF LITERATURE

The researcher has collected information about the previous research findings which are mostly related to the topic chosen. It has been gathered from published sources such as books, articles, various journals and abstracts from the published dissertations

- a) **“Myungweon Choi”**, in his study has observed that Organizations are expected to be very supportive in enhancing the attitude & to be positive in accepting the Organizational changes. The constructs, which frequently serve as key variables in these studies, include readiness for change, commitment to change, openness to change, and cynicism about organizational change.
- b) **Alexander Preko's** study revealed that majority of the male employees (69.5%) preferred to work under male managers and coded managerial positions as masculine position. It is recommended, therefore, that male employees should embrace and integrate female heads in decision making positions, as women now constitute majority of the working population in the world.

III. STATEMENT OF THE PROBLEM

Employee attitude is important in the study of organization behavior. It makes the people to adapt to their work environment. Employee's job related attitudes create an effective impact on organization's behaviour. The competitive scenario is in need of employees who can positively react to the healthy reforms in the Industry. This study is focusing on the attitude with respect to gender issues.

IV. OBJECTIVES OF THE STUDY

1. The primary objective is to study the employee attitude towards reforms and its impact in the nature of performance in the fast growing insurance sector, with the gender perspective.
2. To study the attitude shift of employees in the organization.
3. To study the attitude shift of employees in the organization.
4. To study the factors influencing attitude shift among employees.
5. To evaluate the effectiveness of male & female employee attitude towards reforms in the organization.

V.METHODOLOGY

The researcher has collected the data from the primary as well as the secondary source. This study mainly focuses on the primary data that is collected through a well designed and structured questionnaire, which has facilitated the responses from the employees in the insurance sector. The stratified random sampling method is used for collecting the data. The sample size is 500

**Factors identified for studying employee attitude shift towards reforms
Determinant factors**

There are various factors that contribute or determine the shift of employee attitude towards reforms. Such influential determinants are nature of reforms, employee interest level for reforms, employees job impact of work culture, job-satisfaction, effectiveness of training, organization citizenship behaviour, work-mood, interpersonal relationship, job performance and management concern. These are the factors that have been identified for the study of employee attitude shift towards reforms.

The dimensions are identified from various Psychological & HR studies. These dimensions are highly correlated with a attitude & the questions are framed to identify the employee attitude towards reforms. The factors are

exploring the inner level of attitude & its impact on the job performance.

Demographic Profile

The Demographic Characteristics which are related to employee attitude are gender, age, marital status, education, designation, experience and income which play an important role in moulding the employee attitude for the betterment of the organization.

The aim of this research is to find out the necessary factors that play a positive role in bringing the necessary reforms to the industry. The employee attitude gains significant role in the organization development

Study Area

The study is confined with Public Sector Insurance Company (LIC and GIC) and Private Insurance Companies (11 Companies) located in Chennai City. It constitutes the sampling domain.

Statistical Tools Used

1. Student t test
2. Chi-Square test

TABLE 1 DISTRIBUTION OF RESPONDENTS

Details	Majority Respondents	
	Respondents	Percentage
Private Insurance	325	65
Male	368	74
26-30	166	33
Married	282	56
UG	341	68
Manager	382	76
5-10yrs exp	195	39
10001-20,000 income	196	39

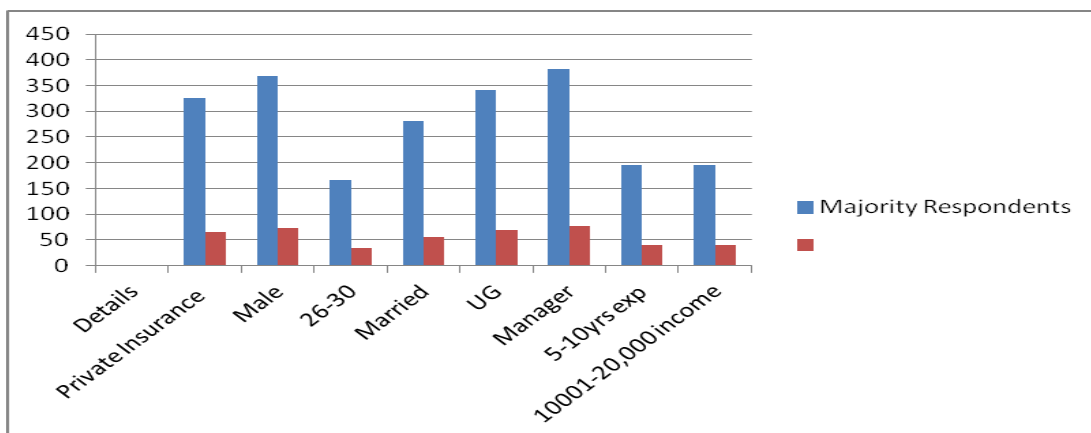


Fig.1 Distribution of Respondents

VI. ANALYSIS AND INTERPRETATION

The study focuses on comparing the Attitude towards reforms in the Insurance sector between male & female employees. It also evaluates the influence of various attitude dimensions on the job performance. The sample size constitutes 500 in number. They are drawn both from the Public & Private insurance companies. Since the market has more number of private players, the 65% of the sample is from the Private sector & the balance of 35% from the Public sector.

The male employees form the major part of 74% followed with 26% of female employees. The majority of the sample represents 33% of the employees in the age group of 26 -30years, 30% of employees in the age of 31-35years, 21% of employees in the age of 25years and 16% of employees are above 35years. The majority of the employees are married representing to 56% of the sample size and 44% of the employees are unmarried. The educational qualification of the selected sample clearly shows that majority of the employees are undergraduates forming 68%, 22% of employees are Postgraduates and 10% of the employees are Professionals.

The majority of the employees are Managerial in cadre constituting of 76% of the sample and 24% of the employees are clerical in cadre.

The majority of the employees corresponding to 39% have 5-10 years of experience, 30% of employees with less than 5 years, 21% of employees with 10-15years and 10% of employees have more than 15years of experience. The study shows that 39% of employees with low attitude. monthly income between 10,001-20,000, 28% of employees with the income between 20,001-30,000 and 17.2% of employees with less than 10,000 as their monthly income.

The study aims at focusing on the essential dimensions which will bring out the job related attitude in the male & female employees that contributes to the organization performance and development.

The employees strongly agree that their organization has a wide coverage of customers and reforms play a competitive role in the sector. They also feel that their job fetches more responsibility in the organization. The employees feel that the reforms are necessary for organization growth. Generally the employee attitude towards reforms seems to be favourable.

The male employees interest towards constructive reforms is favourable when compare to the female employees. The male employees accept that reforms are necessary for Organization growth. Female employees feel that they have to spend some time beyond the working hours in learning the reform oriented techniques, This has caused discomfort among the female employees.

The employees (both male & female) attitude is favourable in accepting the responsibilities provided with appropriate rewards for performance and chances for career growth.

The employees strongly agree that training is necessary for shifting the employee attitude which enhances knowledge and positive response towards reforms. Female employees prefer to attend the training programme within the working hours.

The employees feel that management provides flexi time in doing job and provides necessary information regarding the job. The management encourages customer relationship practices, healthy ideas are shared with colleagues and they have group norms. The employees strongly agree that management provides a safe and harmonious work environment, they are proud to be the employee of the organization and that management maintains positive attitude level for performance.

Hypothesis-I

Null Hypothesis: There is no significant difference between male and female employees with respect to dimension of employee attitude

TABLE 2 T TEST FOR SIGNIFICANT DIFFERENCE BETWEEN MALE AND FEMALE EMPLOYEES

Dimension of Employee Attitude	Gender				t value	P value
	Male		Female			
	Mean	SD	Mean	SD		
Nature of Reforms	41.35	3.21	40.33	3.42	3.10	0.002**
Interest level for Reforms	39.75	4.23	38.08	3.51	4.05	0.000**
Attitude towards Job	39.98	4.05	39.60	3.92	0.92	0.356
Work Culture	38.26	6.42	38.95	3.34	1.17	0.242
Job satisfaction	38.36	5.36	38.64	4.00	0.56	0.577
Training	40.02	4.74	41.55	4.49	3.22	0.001**
Citizenship behaviour	39.92	3.19	37.95	5.43	4.96	0.000**
Work mood	38.54	5.23	36.67	4.97	3.56	0.000**
Interpersonal relationship	38.93	5.52	38.56	4.47	0.70	0.487
Concern for employees	36.57	7.26	34.90	5.72	2.39	0.017*
Overall employee attitude	391.7	36.2	385.2	25.2	1.89	0.060

Note: ** denotes significant at 1% level *denotes significant at 5% level

Since P value is less than 0.01, the null hypothesis is rejected at 1% level of significance with regard to nature of reforms, interest level of reforms, training, organization citizenship behaviour, management inducing work mood. Hence there is significant difference between male and female employees with respect to dimension of employee attitude. The male employees show positive attitude towards nature of reforms than the female employees. The company has been successful in influencing the male employees on reforms. Since P value is less than 0.05, the null hypothesis is rejected at 5% level of significance with regard to management concern for employees. Hence there is significant difference between male and female employees with respect to the dimension management concern for employees.

Since P value is more than 0.05, the null hypothesis is accepted. Hence there is no significant difference between

male and female employees with regard to attitude towards job, work culture, job satisfaction, and interpersonal relationship.

The study emphasizes that the employee attitude is favourable with the male employees than the female employees. The male employees at attitude level is more when compared to the female employees. This is due to their wide exposure and understanding towards the importance of reforms. The gender has no impact on the job, work culture, job satisfaction and interpersonal relations where both the male and female attitude level stands on the same level.

Hypothesis-II

Null Hypothesis: There is no relationship between Gender and level of employee attitude

TABLE 3 CHI SQUARE TEST FOR RELATIONSHIP BETWEEN GENDER AND LEVEL OF EMPLOYEE ATTITUDE

Gender	Level of employee attitude			Total	Chi-square value	P value
	Low	Average	High			
Male	88 (23.9) [69.3]	170 (46.2) [68.5]	110 (29.9) [88.0]	368	17.810	0.000**
Female	39 (29.5) [30.7]	78 (59.1) [31.5]	15 (11.4) [12.0]	132		
Total	127	248	125	500		

Since P value is less than 0.01, the null hypothesis is rejected at 1% level of significance. Hence there is significant relationship between Gender and level of employee attitude.

The male employees of about 23.9% have a low attitude, 46.2% of the employees are average in employee attitude and 29.9% of the employees attitude level is high. The female employees are with 29.5% with low attitude, 59.1% with average attitude and 11.4% of the employees are with high attitude level. The level of employee attitude is influenced by the gender. The 69.3% male employee attitude is in the low level and 30.7% of the female employees have. The average level of employee attitude constitutes 68.5% of the male employees and 31.5% of the female employees. The 88% of the male employees exhibit high employee attitude and 12% of the female employees. The study clearly focuses that male employees attitude are more favourable than the female employees. The male gender readily accepts the necessary reforms for organization growth. The female employees also accept the reforms but in the initial stage there is a little aversion.

The employee attitude is high with the Private employees where 77.6% of the employees show high attitude and only 22.4% of the Public sector employees attitude is in the higher side. The study emphasizes that the Private sector employees attitude level is more favourable than

the Public sector employees. The study clearly focuses that male employees attitude are more favourable than the female employees. The 88% of the male employees and 12% of the female employees exhibit high employee attitude. The male gender readily accepts the necessary reforms for organization growth. The female employees also accept the reforms but in the initial stage there is a little aversion.

The interest level of employees can be improved if the reforms are made highly significant to organization need. When the employees interest is favourable it will be reflected in the job performance. The work culture improves the attitude towards job. It is clear that work culture has a positive impact on satisfaction towards job.

The training provided by the organization increases the job satisfaction which influences job attitude. The proper training will positively improve the employee citizenship behaviour and this will in turn influence the employee attitude. The dimension management inducing work mood has positive impact with the organization citizenship behaviour.

The interpersonal relationship is built up with the role of management in inducing work mood. The management concern for employees favours relationship in the organization and this will favour employee attitude

towards reforms in the organization. The attitude shift of employees is greatly influenced by the age, experience and marital status of employees in the organization.

The Research study on employee Attitude clearly proves that all the dimensions are interlinked and are complimentary in providing the final output. When the management has an optimistic team, it can be successful in moulding the attitude and shifting it to become complimentary for Organization's Goal.

VII.RECOMMENDATIONS

1. Management employee interaction – Majority of the problems can be trimmed of when there are healthy and constructive interactions between the Management and Human resource. Attitude is an internal factor which is not stable with any individual. This is always fluctuating between the spectrum of favourable and unfavourable colours. Interaction is an effective strategy to identify the actual level of employee attitude in the organization.
2. Positive Superior – The leaders in the organization occupy the key position in influencing the attitude of employees. The superiors who are related to the employees have to measure their attitude and take suitable measures in promoting the best attitude for organization development.
3. Constructive reforms – The companies can introduce only the essential development oriented reforms and to avoid the unwanted reforms so that the interest level of the employees will not drop.
4. Eliminate Fear attitude – The reforms fail since the employees fear that it may affect their career in the organization. The organization is responsible to clear the employees doubts and eliminate the fear attitude, so that positivity is seeded in the employees field.
5. Reformulating Career – The reforms have to assure the career of the employees. This will help the employees to show greater interest in taking up the reforms since it is associated with their career.
6. Training– The Management has to schedule the training programme which will facilitate the women employees to understand the reforms & develop positive attitude .

VIII.CONCLUSION

The Insurance sector is the only sector which is experiencing the rapid growth in this competitive market. Under the present market forces and strict competition, has made the insurance companies to become highly innovative. The liberalization in the Indian insurance sector has opened the sector to Private competition. A number of foreign insurance companies have set up representative offices in India and have also tied up with various asset management companies.

The competitive advantage of a company can be proved only with the potential Human resources. The organization's ability lies in attracting the best work force and retaining them, providing opportunities to develop. The challenge is posed to the Management in maintaining the right attitude of the employees to enhance the organization performance. The positive attitude of people in an organization can definitely provide better results, better performance and enhanced productivity. Organizations are expected to manage both the male & female employees & train them to work for the Organization benefit.

The study emphasizes that the attitude level towards reforms is favourable with the male employees. They are capable of understanding the reforms especially the importance of technology changes as very much inevitable for the organization development. They are very much clear in accepting the innovative ideas for the betterment of service to the customers.

The female employees are also exhibiting poor management attitude towards reforms, but with a small degree of aversion in the initial stage.

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