



The Study of the Relationship between Demographic Profile of
Life Insurance Agents and Job Satisfaction

By

THITIPORN SAKSOBHAVIVAT

A Thesis Submitted in Partial Fulfillment
of the Requirements for the Degree of

Master of Business Administration

Graduate School of Business
Assumption University
Bangkok Thailand

November, 2001

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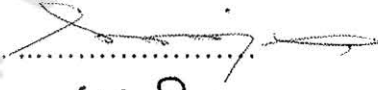
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ABSTRACT

One of the most significant trends in recent years of business management is human resource management. It becomes more and more essential for successful organization. Psychologists and other human resource professionals consider the quality of life to be important. The study of job satisfaction is one approach to learn about the quality of life because people spend so much time at work.

The overall objective of this study was to examine the relationship between demographic profiles of life insurance agents and job satisfaction, assess the life insurance agent's job satisfaction level towards the job aspects, and also examine the importance of job aspects as perceived by life insurance agents.

The conceptual framework will be the key to complete framework for job satisfaction. The framework contains one key independent variable and one key dependent variable. The dependent variable determined by five job aspects: work-itself, pay, promotion, co-worker, and supervisor. The independent variables are age, gender, education level, employment period, marital status, and working status. This study used the questionnaires to collect primary data which comprised of three sections: they are job satisfaction scale designed by Courtesy of Professors J. Wysocki and G.M.. Kromm, ranking the importance of each of the five job aspects and the personal information items. The target population is life insurance agents in Bangkok. 384 copies of questionnaires were returned. For data analysis, one-way analysis of variance (ANOVA) and Independent-sample *t*-test were used to assess for significant difference of job satisfaction mean scores among demographic profiles. Least Significant Difference (LSD) test was used to find out outstanding groups of nature of each demographic item.

The overall results derived from the relative importance of the five job aspects of job satisfaction as perceived by life insurance agents are ranked as follows: work-itself, pay, promotion, supervisor, and co-workers respectively. For job satisfaction scores, it shows that life insurance agents are satisfied with their job in all job aspects. But life insurance agents are less satisfied with their pay compared with the other four job aspects; while pay is considered as the second importance category attributing to job satisfaction. There is a significant difference between demographic profiles of life insurance agents and job aspects. The older life insurance agents are more satisfied with their job compared with the younger life insurance agents. There is a significant difference between age groups of life insurance agents and the two job aspects (work-itself and pay). Life insurance agents who are single are less satisfied with all job aspects compared with life insurance agents who are married. There is a significant difference between marital status and pay. Male life insurance agents are more satisfied with their job compared with female life insurance agents. There is a significant difference between gender of life insurance agents and the four job aspects (work-itself, pay, promotion, and supervisor). The lowest education levels of life insurance agent are more satisfied with their job compared with the other education levels of life insurance agents. There is a significant difference between difference education levels of life insurance agents and pay. Life insurance agents who had worked in life insurance companies between 2 to 5 years are more satisfied with pay, promotion, supervisor, and co-workers, but not with work-itself. There is a significant difference between different lengths of employment in life insurance companies and three job aspects (work-itself, pay, and promotion). Part-time life insurance agents are less satisfied with their job compared with full-time life insurance agents. There is a

significant difference between working status of life insurance agents and two job aspects (work-itself and pay).

The study findings show that most of life insurance agents are satisfied with their job in all job aspect and the importance of job aspects as perceived by life insurance agents are ranked as follows: work-itself, pay, promotion, supervisor, and co-workers. There is a relationship between life insurance agents' demographic profiles and job satisfaction in four job aspects. There is a significant difference between pay and all demographic profiles of life insurance agents (working status, gender, age, marital status, education level, and length of employment). There is a significant difference between work-itself and four demographic profiles of life insurance agents (working status, gender, age, and length of employment). There is a significant difference between promotion and two demographic profiles of life insurance agents (gender and length of employment). There is a significant difference between supervisor and gender of life insurance agents.

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CHAPTER 1

INTRODUCTION

1.1 Introduction

One of the most significant trends in recent years of business management is human resource management. It becomes more and more essential for successful organization. Psychologists and other human resource professionals consider the quality of life to be important. The study of job satisfaction is one approach to learn about the quality of life because people spend so much time at work. Job satisfaction is one of the most researched areas in Industrial/Organizational or I/O psychology. There were many psychologists interested in job satisfaction since 1916. We can see from the history of job satisfaction researches is followed: Frederick W. Taylor (1916), one of the pioneers, believed that workers motivation was due largely to their interest in money. He also proposed that the most satisfying situation was one in which a worker could make the most money with the least effort. Both productivity and satisfaction would result, he thought, if workers were given fair wages and work that could be done quickly without excess fatigue. Publication of Taylor's perspective had the effect of directing research attention away from personal satisfaction and toward the work situation. Financial reward was accepted almost without question as the primary certifier. The "hot topic" of the day was how to design jobs to minimize fatigue, as low productivity was thought to be due to tiring jobs. Studies focused on the impact of varying work hours and giving rest breaks.

The psychologists who conducted the Hawthorne studies were among the first to ask workers about work satisfaction (Roethlisberger, 1941). This research began in

the late 1920s and continued over a period of years at the Hawthorne plant of the Western Electric Company. The project actually began as a study of fatigue. The researchers planned to evaluate the effects of different levels of workroom lighting on fatigue and productivity. They hypothesized that increased light would reduce eye fatigue. When the study failed to show the expected effect, the researcher designed another study to evaluate the effects of rest periods on fatigue. When this study failed also. They began to realize that the basic assumptions underlying the research were incorrect. The workers simply did not show the expected responses to changes in their physical environment.

The Hawthorne researchers thought it might be the workers' attitudes about their work that caused their reactions. Workers were interviewed and encouraged to talk about what was important and satisfying to them and what they liked and disliked about their jobs. Most people had mixed reactions to their jobs, and many talked more about social than economic conditions. The researchers' conclusion was that money actually was not very important. Most of all, they said, wanted the satisfaction that come from social recognition. People wanted to be recognized by the boss as someone with good skills and to be an accepted member of the work group. Their conclusion had a major impact on research over the next 20 years. Although Taylor's emphasis on money had been too strong, the interpretation of the Hawthorne studies led to a virtual disregard of pay as a satisfier.

During the 1930s, several large-scale surveys on job satisfaction were done. The surveys were exploratory; their purpose was to discover variables that were associated with job satisfaction. With this approach, researchers took a more open-minded position with respect to the question of what is satisfying to worker.

Uhrbrock (1934) surveyed employees of a large manufacturing plant. From a sample of more than 4,000 factory workers, foremen, and clerks, he discovered that there was an important difference in attitude, depending on the organizational level of the person's job. Foremen were more positive than clerks, and clerks were more positive than factory workers. Hoppock (1935) also found such a difference. In general, professional and managerial employees were more satisfied with their jobs than manual laborers. Hoppock speculated that a number of factors make a job satisfying, including social factors, the intrinsic nature of the job, as well as pay and work hours.

Interest in job satisfaction grew rapidly from this beginning (1976). Currently, many researchers are interested in the subject and a larger body of research exists. Fifteen years ago, Locke (1976) counted more than 3,000 studies.

Locke (1976), defined job satisfaction as a pleasurable feeling that "results from the perception that one's job fulfills or allows for the fulfillment of one's important job values." This definition reflected three important aspects of job satisfaction. First, job satisfaction was a function of values, defined as "What a person consciously or unconsciously desires to obtain." Second, this definition emphasized that different employees had different views of which values were important, which was critical in determining the nature and degree of their job satisfaction. One person might value staying within a specific geographic region. The third important aspect of job satisfaction was perception. The perception of our present situation was relative to our values. An individual's perceptions might not be completely accurate reflection of reality, and different people might view the same situation differently.

Simons & Enz, 1995 concluded that in order to be successful in a competitive market, it is important that managers know how their employees feel at work and

what they want. Because the amount of effort that an employee expends toward accomplishing the organization's goals depends on whether the employee believes that this effort will lead to the satisfaction of his or her own needs and desires. In this context, the key to facilitating motivation lies with managers' good understanding of what their employees want from their work.

The main difference between man and machines is that the productivity of a man is determined very largely by the way he feels about his job and his attitude toward the company that employs him (Triffin, 1943).

Employees who are experiencing job satisfaction are more likely to be productive (e.g. Chen AR, Josefoqitz N., 1980; Likert R., Katz D., 1979) and stay on the job (e.g. Hinshaw AS, Smeltzer DH, Atwood JR., 1987; Taunton RL Krampitz, 1987). Job dissatisfaction lead to absenteeism, grievances, and turnover (e.g. Hinshaw AS, Smeltzer DH, Atwood JR., 1987; Tett, Meyer JP., 1993; Lucas MD, Atwood JR, Hagaman R., 1993; Porter L, Steers RM., 1973). Muchinsky and Tuttle (1979) summarized 39 studies of the relationship between satisfaction and turnover. It appears, that the more people dislike their jobs, the more likely they are quit. According to Moorehead and Griffin (1992) argued that the two primary consequences of job satisfaction and dissatisfaction relate to absenteeism and turnover.

1.2 Statement of the Problem

Business is now so complex and difficult, the survival of firms so hazards in an environment increasingly unpredictable, competitive, and fraught with danger that their continued existence depends on many factors. One factor that can not overlook is employee.

John F. Dryden said that there would not be any insurance without agents because the marketing of insurance is done through agents. Since no one man in a hundred or thousand in this country ever comes into an office to get insured of his own accord, insurance agents would play the key role in generating market share, revenue, even to the survival of insurance companies.

Nowadays, there is increasingly competitive in life insurance business. There are 26 life insurance companies in 2001. It was increased 12 companies since 1997 (appendix B). In 1999, a total of 1,029,698 policies were sold, total sum insured amounted to 238,093 million baht, Comparing with the new policies sold in 1998, the number of new policies decreased by 15,391 policies, or 1.47 percent. Sum insured increased by 31,292 million baht or 15.13 percent; averaging 231,226 baht per policy. New policies were made up of 729,252 ordinary life policies or 70.82 percent of the total with sum insured 137,021 million baht or 57.55 percent of the total; 1,027,091 individual life policies or 99.75 percent of the total with sum insured 152,699 million baht or 64.13 percent of the total; 2,607 group life policies or 0.25 percent of the total with sum insured 85,394 million baht 35.87 percent of the total.

Insurance agent is an important factor to generate new policies and survival of life insurance companies because people who like their job work harder and therefore perform better. So, if life insurance companies understand what their insurance agents

want from their work and provided it to them, it can increase the number of new policies.

In 1999, the number of new policies decreased. Therefore, understanding what life insurance agent feel is a benefit to the organization. But there is limited research concerning job satisfaction in Thailand, especially job satisfaction of life insurance agent.

1.3 Objectives of the study

The main objectives of this study are as follows:

- To investigate the importance of job aspects as perceived by life insurance agents.
- To assess the life insurance agent's job satisfaction level towards the job aspect.
- To examine the relationship between life insurance agents' demographic profiles and job satisfaction towards in job aspects.

1.4 Scope of the study

For this study, the research is studying the job satisfaction of life insurance agent. The population of this study was insurance agents in life insurance companies who stay in Bangkok.

1.5 Limitation of the study

The limitations of this study are as follows:

- This study is limited only to life insurance agents in Bangkok because there are limited in time and budget.
- Thailand was in a period of economic turndown at the time of the study was conducted. The data obtained in this study might have been biased by current economic factors.

1.6 Significance of the study

The insurance agent turnover and absenteeism which are related to job satisfaction could have an impact on insurance agent effectiveness and its organization (Moorehead & Griffin, 1992; Muchinsky & tuttle 1979). Jacobs and Solomon (1977) conducted a study that satisfaction and performance would be related more strongly when performance leads to rewards. Result of the study provided evidence concerning which aspects of the job's insurance agent enjoy or satisfaction and which aspects of the job they dissatisfaction or dislike. Furthermore, the study provided evidence concerning about the relationship between life insurance agents' demographic profiles and job satisfaction toward in job aspects. The result of the study should also be of value to administrators of life insurance organization.

The result of the study would indicate some specific areas that needed improvement. Therefore, the life insurance organization could provide a better

working environment that would be enhancing the quality of work life and help decrease life insurance agents' dissatisfaction.

The result of this study might also help administrators retain good life insurance agents in organization. Life insurance agents turnover might be reduced, lower the cost of procuring replacements and training of new insurance agents. The understanding different factors of job satisfaction may be helpful for the administrators, to design and implement programs, procedures and policies as part of overall organization assessment, to cope with factors which may lead to job dissatisfaction.

This study was expected to provide a benefit for the other researchers. It will serve as direction and guideline for other researchers who want to conduct research in related fields.



1.7 Definition of the Terms

The main definitions of this study are as follows:

- *Co-workers*: The majority of the people that you work with now or the people you meet in connection with your work.
- *Demographic variables*: The demographic variables in this study were gender, age, working status (part-time or full-time) marital status, education level, and length of employment.
- *Insurance Agent*: Anyone authorized by an insurer to solicit, create, modify or terminate contracts of insurance between the insurer and the clients.
- *Job aspects*: The individual components that make up one's experience at work.
- *Job satisfaction*: A pleasurable or positive emotional state resulting from the appraisal of one's job or job experiences.
- *Pay*: The compensations that employee received.
- *Promotion*: The chances for further advancement.
- *Supervision*: The act or function of supervising to oversee workers.
- *Turnover*: A resignation from an organization; dysfunctional turnover occurs when good performers leave; functional turnover, which is beneficial to the organization, occurs when poor performers leave.
- *Work*: The nature of the work performed, and a variety of tasks and uses many of the employee's skills and abilities, meaning or importance, freedom, and feedback from the job.

CHAPTER 2

LITERATURE REVIEW

The objective of this chapter is to review various literatures that contribute to the understanding of this research study. It contains a review of the key concepts of job satisfaction, theories of job satisfaction, relationship between job satisfaction and turnover, relationship between job satisfaction and job performance, measurement of job satisfaction, component of job satisfaction, demographic profile, and other related researches.

2.1 The Concept of Job Satisfaction

Like any feeling of satisfaction, job satisfaction is an emotional, affective response. Affect refers to feelings of like or dislike. Therefore, job satisfaction is the extent to which a person derives pleasure from a job. Job satisfaction has been considered in a variety of ways, and is defined differently in various studies. Katzell (1964) argued that if there is consensus about job satisfaction, it is the verbal expression of an incumbent's evaluation of his/her job. On this basis, it is an affective or hedonic tone, for which the stimuli are events or conditions experienced in connection with jobs or occupations.

Smith PC. (1974), defined job satisfaction is a multivariate human attitude that has been defined as “an affective response of the worker to his job...consequence of the worker's experience on the job in relation to his own values, that is, what he wants or expects from it.

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Locke (1976) defined job satisfaction as a pleasurable feeling that “results from the perception that one’s job fulfills or allows for the fulfillment of one’s important job values.” This definition reflects three important aspects of job satisfaction. First, job satisfaction is a function of values, defined as “What a person consciously or unconsciously desires to obtain.” Second, this definition emphasizes that different employees have different views of which values are important, which is critical in determining the nature and degree of their job satisfaction. One person may value staying within a specific geographic region. The third important aspect of job satisfaction is perception. What matters in our perception of our present situation relative to our values. An individual’s perceptions may not be completely accurate reflection of reality, and different people may view the same situation differently.

Warr P. and Cook J. (1979), defined job satisfaction as “the degree to which a person reports satisfaction with intrinsic and extrinsic features of the job. Total job satisfaction is the sum of all separate items, and overall job satisfaction is reported satisfaction with the job as a whole”. Basic components of total job satisfaction were determined to be extrinsic and intrinsic job satisfaction.

Lyon H, Ivancevich JM (1985), defined job satisfaction is the feeling an individual has regarding a job and is a function of the events or opportunities in the work situation that give a feeling of well-being. An alternative approach looks at the components of a work position (job attitudes, job environments, job tasks, and personal values) and attempts to identify the most important dimensions for explaining different organizational behaviors.

Mueller CW. and McCloskey JC. (1990), defined job satisfaction is an affective feeling that depends on the interaction of employees, their personal

characteristics, values, and expectations with the work environment, and the organization.

Reilly, Chatman, and Caldwell (1991), defined job satisfaction is an attitude that individuals maintain about their jobs. This attitude is developed from their perceptions of their jobs.

Robbins and Coulter (1996) stated that job satisfaction is an employee's general attitude towards his or her job. When people speak of an employee's job attitude, they are likely referring to his/her job satisfaction.

2.2 Theories of Job Satisfaction

Several theories have been proposed to explain why people are satisfied with their jobs. None of them have garnered a great deal of empirical confirmation, which suggests that job satisfaction is a complex phenomenon with many causal bases and that no one theory has been successful in incorporating all of them. As is usually true with multiple theories about a single phenomenon, each theory seems to explain a piece of the puzzle, but a complete understanding is beyond the scope. The following theories will not be a comprehensive review, but it will give some insight into the ways in which job satisfaction has been examined.

2.2.1 Discrepancy Theories

Theories in this category postulate that our satisfaction with a job is determined by the discrepancy between what we want, value, and expect and what the job actually provides (Lawler, 1973; Locke, 1969, 1976)

2.2.1.1 Intrapersonal-Comparison Process

According to McCormick and Ilgen (1980), “the most widely accepted view of job satisfaction assumes that the degree of affect experienced (by a person) results from some comparison between the individual’s standard and the individual’s perception of the extent to which the standard is met” Degree of satisfaction is the difference between the standard and what is actually received from the job. Intrapersonal-comparison theories compare what a person wants (the standard) with what he or she received. The smaller the difference, the greater the feeling of satisfaction. These theories are called intrapersonal because the comparisons occur within each individual.

The standard and its derivation must be defined. Some researchers believe the standard consists of human need. Needs are inborn and, it is believed, basic to everyone. They are generally classified into two categories: Physical needs required for bodily functioning (air, water, food) and psychological needs required for mental function (stimulation, self-esteem, pleasure). A satisfying job would fulfill the basic psychological needs (for example, adequate income) and provide self-esteem and personal recognition.

Other researchers believe the standard is derived from human values rather than needs. Locke (1969,1976) claimed that job satisfaction occurs when the job outcomes (rewards) that an individual receives matches those outcomes that are desired. Locke’s theory focused on any outcomes that people value. In essence, Locke’s theory of job satisfaction is based on the discrepancy that exists between what people have and what they want with respect to various aspects (such as pay and

learning opportunities) of their job. The smaller the discrepancy, the more satisfied they are with their jobs.

Value-based theories are more flexible than need-based theories. All people have the same needs. It could thus be argued that affective reactions to jobs would be uniform, based on how the jobs meet constant human needs. However, this clearly is not the case. There are great differences in individual satisfaction with the same job. In defense of need theories, it can be argued that people may have the same needs, but they differ in the strength of those needs. Thus, a person with a strong need for self-esteem might be dissatisfied with a certain job. Another, with a weaker self-esteem need, might be quite satisfied with the same job. On the other hand, people certainly have different values, which explains differences in job satisfaction. Someone who valued monetary rewards and personal challenge would probably not be satisfied with a low-paying, routine job. However, someone who valued earning just enough to make ends meet without being mentally taxed might be quite satisfied with such a job.

Intrapersonal-comparison-process theories are based on the extent to which a job is perceived to meet a person's needs or values. If there is a wide discrepancy between what is needed or desired and what is obtained, job dissatisfaction will result. A job could become dissatisfying if the strength of a person's needs were to change or if new values were acquired. To carry the theory to an extreme, if a person worked in a social vacuum (with no other people) but needs or values were met, satisfaction would result.

- Maslow's Needs Hierarchy

Perhaps the most famous theory of satisfaction and motivation was developed by Abraham Maslow (1954, 1970). Maslow believed that employees would be satisfied with their jobs at any given point in time if certain needs were met. As figure 2.1 shows, Maslow believed that there are five major types of needs and that these needs are hierarchical—that is, lower-level needs must be satisfied before an employee will be concerned with the next level of needs. It is helpful to look at a hierarchy as if it were a staircase that is climbed one step at a time until the top is reached. The same is true of Maslow's hierarchy. Each level is taken one step at a time, and a higher-level need cannot be reached until a lower-level need is satisfied. Maslow's five major needs are discussed below.

Basic Biological Needs. Maslow thought that an individual first seeks to satisfy basic biological needs for food, air, water, and shelter. In our case, an individual who does not have a job, is homeless, and is on the verge of starvation will be satisfied with any job as long as it provides for these basic needs. When asked how well they enjoy their job, people at this level might reply, "I can't complain, it pay the bills."

Safety Needs. After basic biological needs have been met, a job that merely provides food and shelter will no longer be satisfying. Employees then become concerned about meeting their safety needs. That is, they may work in an unsafe coal mine to earn enough money to ensure their family's survival, but once their family has food and shelter, they will remain satisfied with their job only if the workplace is safe.

Safety needs have been expanded to include psychological as well as physical safety. Psychological safety—often referred to as job security—can certainly affect job satisfaction. For example, public sector employees often list job security as a main benefit to their jobs—a benefit so strong that they will stay in lower paying public sector jobs rather than take higher paying, yet less secure, jobs in the private sector.

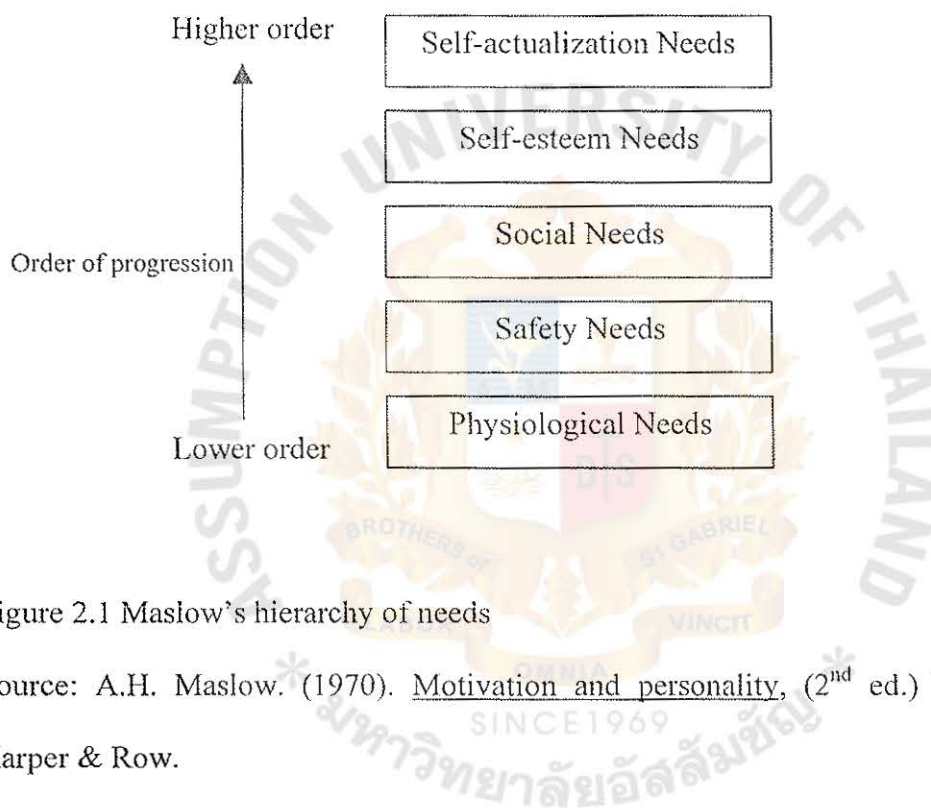


Figure 2.1 Maslow's hierarchy of needs

Source: A.H. Maslow. (1970). Motivation and personality, (2nd ed.) New York: Harper & Row.

Social Needs. Once these first two need levels have been met, employees will remain satisfied with their jobs only when their social needs have been met. Social needs involve working with other, developing friendships, and feeling needed. Organizations attempt to satisfy their employees' social needs in a variety of ways. Company cafeterias provide workers the place and opportunity to socialize and meet other employees, company picnics allow families to meet one another, and company

sports program such as bowling teams and softball games provide opportunities for employees to play together in neutral environment.

It is important that an organization make a conscious effort to satisfy these social needs when a job itself does not encourage social activity. For example, with a job such as that of a janitor or a night watchman, the employee will encounter few other people while working. Thus, the chance of making new friends is small.

A good friend of mine worked in a large public agency before becoming a writer and working out of her home. Prior to her working at home, she seldom accepted invitations to attend parties or socialize. In her words, "Once I get home I don't want to see another person." However, now that her only social contact during the day is a one-sided conversation with a three-legged, neurotic cat, she socializes every chance she can get.

Ego Needs. When social needs have been satisfied, employees concentrate next on meeting their ego needs. These are needs for recognition and success, and an organization can help to satisfy them through praise, awards, promotions, salary increases, and publicity.

Self-Actualization Needs. Even when employees have friends, have earned awards, and are making a relatively high salary, they may not be completely satisfied with their jobs because their self-actualization needs may not have been satisfied yet. These needs are the fifth and final level of Maslow's needs hierarchy. Self-actualization might be best defined by the U.S. Army's recruiting slogan "Be all that you can be." An employee striving for self-actualization wants to reach her potential in every task. Thus, employees who have worked with the same machine for 20 years may become dissatisfied with their jobs. They have accomplished all that can be

accomplished with that particular machine and now search for a new challenge. If none is available, they may become dissatisfied.

- ERG Theory

Clayton Alderfer's ERG theory is also based on needs but differs from Maslow's theory. Aldefer (1969,1972) develop a needs theory that has only three levels. As shown in figure 2.2, the three levels are existence, relatedness, and growth—hence the name ERG theory. Existence needs—desire for physiological and material well-being; relatedness needs—desire for satisfying interpersonal relationship; and growth needs—desire for continued personal growth and development.

Other than the number of levels, the major difference between Maslow's theory and ERG theory is that Aldefer suggested that a person can skip levels. By allowing for such movement, Aldefer removed one of the biggest problems with Maslow's theory.

Furthermore, Aldefer's theory explains why a higher level sometimes does not become more important once a lower-level need has been satisfied. Aldefer believed that for jobs in many organizations, advancement to the next level is not possible because of such factors as company policy or the nature of the job. Thus, the path to the next level is blocked, and the employee becomes frustrated and places more importance on the previous level. Perhaps that is why some unions demand more money and benefits for their members rather than job enrichment. They realize that the jobs will always be tedious and that little can be done to improve them. Thus, the previous needs level becomes more important.

Maslow	ERG
Self-actualization	Growth
Ego	
Social	Relatedness
Safety	Existence
Physical	

Figure 2.2 Comparison of the Maslow, and ERG theories

- McClelland's Needs Theory.

The final needs theory that will be discussed was developed by McClelland (1961) who suggested that differences between individuals stem from the relationship between a job and each employee's level of satisfaction or motivation. McClelland believed that employees differ in their needs for achievement, affiliation, and power.

Employees who have a strong *need for achievement* desire jobs that are challenging and over which they have some control, whereas employees who have minimal achievement needs are more satisfied when jobs involve little challenge and have a high probability of success. In contrast, employees who have a strong *need for affiliation* prefer working with and helping other people. These types of employees are found more often in people-oriented service jobs than in management or administration (Smither & Lindgren, 1978). Finally, employees who have a strong *need for power* have a desire to influence others rather than simply be successful.

Research has shown that employees who have strong need for power and achievement often make the best managers. (McClelland & Burnham, 1976; Stahl, 1983) and that employees who are motivated most by their affiliation needs will probably make the worst managers.

2.2.1.2 Interpersonal-Comparison Process

The basis of the interpersonal-comparison theory is the belief that people compare themselves to others in assessing their own feelings of job satisfaction. Rather than being intrapersonal (based on needs or values), comparisons are made within a social system—that is, interpersonally. An individual observes others in similar jobs and infers how satisfied they are. The person compares himself or herself to these other people and then derives feelings of satisfaction based on how they feel about their jobs (Salancik & Pfeffer, 1977)

- Equity Theory

It was developed by J.S. Adams (1965) and is based on the premise that our levels of job satisfaction and motivation are related to how fairly we believe we are treated in comparison with others. Three components are involved in this perception of fairness: inputs, outputs, and input/output ratio.

Inputs are those personal elements that we put into our jobs. Obvious elements are time, effort, education, and experience. Less obvious elements include money spent on child care and distance driven to work.

Outputs are those elements that we receive from our jobs. A list of obvious outputs includes pay, benefits, challenge, and responsibility. Less obvious outputs are benefits such as friends and office furnishings.

According to the theory, employees subconsciously list all their outputs and inputs and then compute an input/output ratio by dividing output value by input value. Employee will compute the input/output ratios for other employees and to previous work experiences and then compare them to their own. If their ratios are lower than those of others, they become dissatisfied and thus are motivated to make the ratios equal in one or more ways.

2.2.2 Two-factor Theory

As depicted in figure 2.3, Herzberg believed that job-related factors can be divided into two categories, motivators and hygiene factors—thus the name two-factor theory. Hygiene factors are those job-related elements that result from but do not involve the job itself. Herzberg called these factors hygiene, or maintenance, factors because they seemed to prevent negative reactions. For example, pay and benefits are consequences of work but do not involve the work itself. Similarly, making new friends may result from going to work, but it is also not directly involved with the task and duties of the job.

Motivators are job elements that do concern actual tasks and duties. Examples of motivators would be the level of responsibility, the amount of job control, and the interest that the work holds for the employee. Herzberg believed that hygiene factors are necessary but not sufficient for job satisfaction and motivation. That is, if a hygiene factor is not present at an adequate level (e.g., the pay is too low), the

employee will be dissatisfied. But if all hygiene factors are represented adequately, the employee's level of satisfaction will only be neutral. Only the presence of both motivators and hygiene factors can bring job satisfaction and motivation.

Thus, an employee who is paid a lot of money but has no control or responsibility over her job will probably be neither satisfied nor dissatisfied. But an employee who is not paid enough will be dissatisfied, even though she may have tremendous control and responsibility over her job. Finally, an employee who is paid well and has control and responsibility will probably be satisfied.

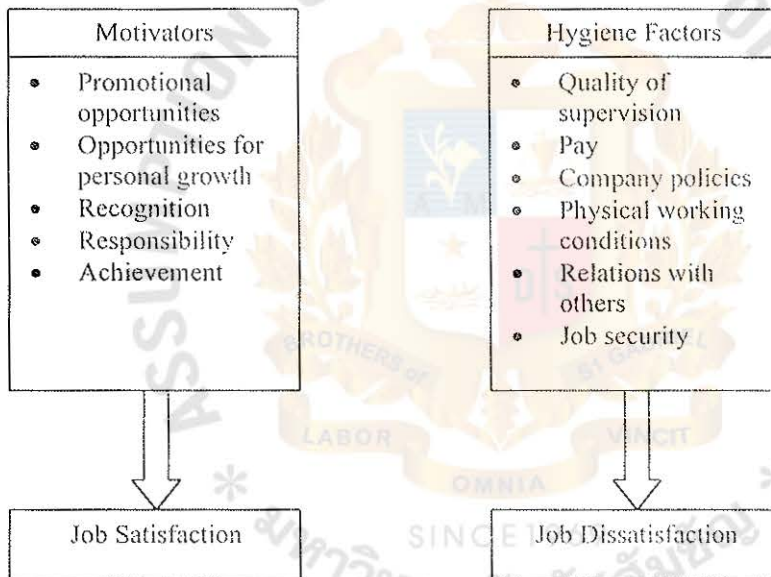


Figure 2.3 Herzberg's Two-Factor Theory

2.2.3 Moorhead and Griffin's Causes and Consequences

As depicted in figure 2.4, Moorhead and Griffin argue that the primary causes of job satisfaction or dissatisfaction can be grouped into three categories: Organization Factors (pay, promotion opportunities, work itself, policies and

procedures, working conditions); Group Factors (coworkers, supervisor); and Personal Factors (needs, aspirations, instrumental benefits). Moorhead and Griffin considered instrumental benefits to be the extent to which the job enables the employee to achieve other ends. The two primary consequences of job satisfaction and dissatisfaction relate to absenteeism and turnover.

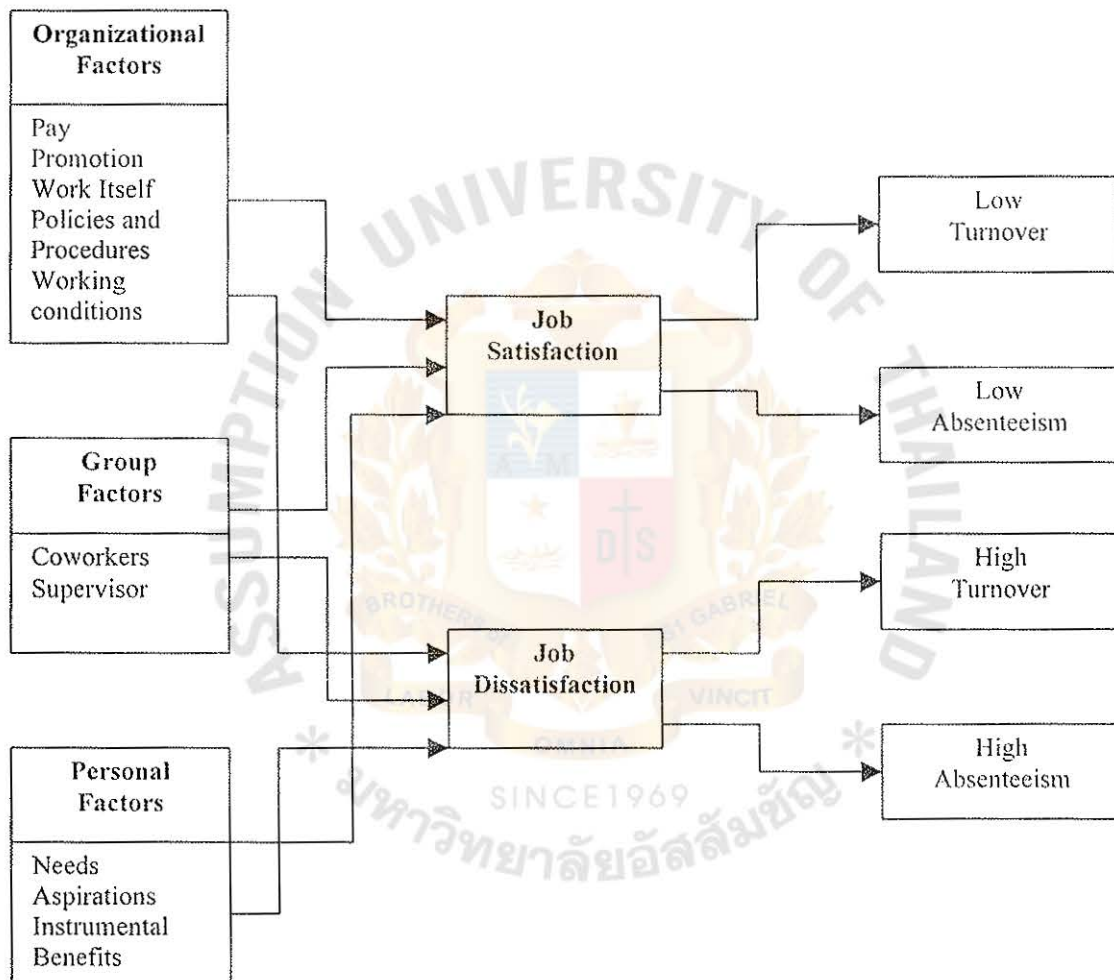


Figure 2.4 Causes and Consequences of Job Satisfaction and Dissatisfaction

Source: Gregory Moorhead., & Ricky W. Griffin. (1992). Organizational behavior: Managing people and organizations. (3rd ed.) Dallas: Houghton Mifflin. p.113.

2.3 Relationship between job satisfaction and Turnover

Turnover refers to voluntary resignation from an organization. Turnover can be incredibly expensive for organization. Turnover is an important problem for organization. Turnover costs usually include the price of hiring, training, and developing to proficiency a replacement employee. Such figures probably underestimate the costs of turnover, however, because they do not include intangible factors such as work group disruption or the loss of employees who perform well.

Satisfaction is also negatively related to turnover, but the correlation is stronger than what we found for absenteeism (Brayfield & Crockett, 1979). Yet, again, other factors such as labor market condition, expectations about alternative job opportunities, and length of tenure with the organization are important constraints on the actual decision to leave one's current job (C.L. Hulin., M. Roznowski., & D. Huchiy, 1985; J.M. Carsten & P.E. Spector, 1987)

Hulin (1966) matched clerical employees who quit with those who did not via several demographic variables. Hulin obtained satisfaction measures for all employees before any quit. He found that the mean satisfaction score for those who eventually did quit was significantly lower than for those who stayed with the company. Thus, it appeared that turnover could be predicted on a group basis, though the data did not permit individual prediction.

Mobley (1977) proposed a model of employee turnover based on several hypothesized links between satisfaction and quitting. Such links included thinking about quitting, looking for another job, intending to quit (or stay), and actually deciding to quit (or stay). Mobley contended that feelings of dissatisfaction provoke thoughts of quitting, which in turn prompt the search for another job. If the costs of

quitting are too high, the person may reevaluate the job (producing a change in satisfaction), think less about quitting, and/or use other responses like absence or passive behavior. If the costs are not too high and other job looks good, this will stimulate the intention to quit, followed by actual quitting. If the alternative is not good, this situation may stimulate the intention to stay. Mobley's model was a major step forward in thinking of the process from job dissatisfaction to turnover instead of repeatedly assessing the direct relationship between satisfaction and turnover.

2.4 Relationship between job satisfaction and job performance

It is clear that performance and satisfaction are related; there are two opposite explanations. First, satisfaction might lead to performance. That is, people who like their jobs work harder and therefore perform better. Second, performance might lead to satisfaction. People who perform well are likely to benefit from that performance, and those benefits could enhance satisfaction. A well-performing person might receive more pay and recognition, which might increase job satisfaction. Both of these explanations are illustrated in figure 2.5. In the top part of the figure, satisfaction leads to effort, which in turn leads to performance. In the bottom part, performance leads to reward and rewards lead to satisfaction.

Jacobs and Solomon (1977) conducted a study that supports the second explanation. They hypothesized that satisfaction and performance would be related more strongly when performance leads to rewards. The rationale is that employees who perform well will be more satisfied because they have received rewards. Jacobs and Solomon (1977) found support for their hypothesis that a performance-reward linkage leads to stronger satisfaction-performance relations.

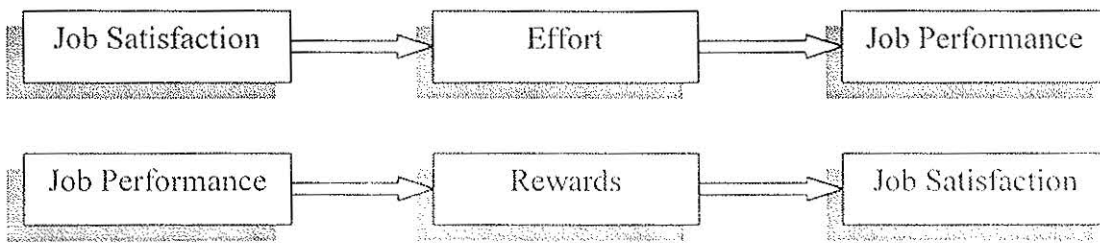


Figure 2.5 Relationship between job satisfaction and job performance

2.5 Measurement of Job Satisfaction

Generally, job satisfaction is measured in one of two ways: standard job satisfaction inventories or custom-design satisfaction inventories.

2.5.1 Commonly Used Standard Inventories

One of the first methods for measuring job satisfaction was developed by Kunin (1955) and is called the *Faces Scale*. Although the scale is easy to use, it is no longer commonly administered partly because it lacks sufficient detail and because some employees believe it is so simple that it is demeaning. The faces Scale is a good measure of overall satisfaction and is widely applicable. Since words are not used, there is less ambiguity about the meaning of the scale points.

The most commonly used scale today is the *Job Descriptive Index* (JDI). The JDI was developed by P.C. Smith, Kendall, and Hulin (1969) and consisted of a series of job-related adjective and statements that are rated by employees. The scales yield

scores on five dimensions of job satisfaction: supervision, pay, promotion opportunities, coworkers, and the work itself.

A similar measure of job satisfaction is the *Minnesota Satisfaction Questionnaire* (MSQ), which was developed by H. M. Weiss, Dawis, England, and Lofquist (1967). It is the second most popular measure of satisfaction. Like the JDI, the MSQ also measures satisfaction with facets of a job. Twenty are included, such as creativity, independence, supervision-human relations, supervision-technical, and working conditions. Each facet is composed of five items. The individual responds on a five-point scale ranging from “very satisfied” (5) to “very dissatisfied” (1).

2.5.2 Custom-Designed Inventories

Though most research on job satisfaction is conducted using one or more of the previously mentioned standard inventories, most organizations tap their employees' levels of job satisfaction by using custom designed inventories. The advantage to custom-designed inventories is that an organization can ask employees question specific to their organization.

2.6 Component of job satisfaction

To understand of job satisfaction, we need to consider the components of the job. A job can be defined as an interacting set of tasks, roles, and relationships with others. People are likely to have attitudes about all these aspects of the job, as well as about the job as a whole. The studies had to evaluate the components of job satisfaction. In the following sections, (1) the work itself; (2) work interaction, such

as supervisor and co-worker; and (3) the incentives and rewards of the job, such as pay and promotion.

- The work itself—responsibility, interest, and growth.
- Quality of supervision—technical help and social support.
- Relationship with co-workers—social harmony and respect.
- Promotion opportunities—chances for further advancement.
- Pay—adequacy of pay and perceived equity compare with others.

2.7 Demographic Profile

2.7.1 Age

The positive association between age and job satisfaction appears to be quite well established. Older workers are more satisfied than younger worker (Rhodes, 1983). Evidence indicate that people who perceive themselves as having fewer work alternatives are more satisfied with their job (Hulin, Roznowski, & Hachiya, 1985).

Both De La Mare and Sergeant (1961) and Cooper and Payne (1965) investigated the relationship between degree of job satisfaction and age. The latter is measured in terms of frequency, and duration of absence. The results indicate that age among blue –collar workers was positive related to both of the variables.

Gibson and Klein (1970) found similar results in their study of blue-collar employees and suggested that there was a positive relationship between overall job satisfaction and age. The findings were claimed valid as effect of tenure was controlled so that I could not distort the results. Gibson and Klein suggested that there

are three reasons for the positive relationship. Firstly, older people seem to have a different relationship to authority than younger people. Secondly, they have higher needs to be directed and to accept orders, and thirdly, cognitive structures are different from those of younger people.

Herzberg, Mausner, Peterson and Capwell (1957) stated that overall job satisfaction is related to age with a U-shaped relationship, and explained that this relationship is due to the newness of the job. Satisfaction dropped when job expectations are not met. However, increasing maturity and work experience finally cause the employee to adjust his/her work expectations to a more realistic level. When these new adjusted expectations are met, job satisfaction begins to rise.

2.7.2 Length of employment

An employee's satisfaction with an organization is closely related to length of service. Smith, Gregory and Canon (1996) stated that there was significant difference in overall job satisfaction based on tenure in companies in the hospitality industry. Higher satisfaction levels of new employees with less than six months of employment were found which might be related to pleasure of obtaining a new job. Overall satisfaction drops for employees of more than six months, and the greatest level of job turnover occurs during this period. Gibson and Kellin (1970) reported a negative and linear relationship between satisfaction and company tenure where by the degree of job satisfaction decreases as length of service increased. Hulin and Smith (1965) reported positive, monotonic relationships between satisfaction with the work itself, and pay and company tenure.

2.7.3 Marital Status

Shea, Paines and Spitz (1970) found that marital status seems to have little influence on job satisfaction. Both married and non-married women in both black and white groups expressed the same degree of satisfaction with their jobs when occupational category was controlled. Having said that, Wild (1970) studied job satisfaction of 2159 female workers and 236 female ex-workers of electronic companies, and reported that job dissatisfaction was more prevalent among single workers. Research has consistently showed that married employees are more satisfied with their jobs than their unmarried co-workers (Keller, 1983; Federico, Federico & Lundquist, 1976). It may be that conscientious and satisfied employees are more likely to be married or that marriage changes employees' expectations of work. However, status other than single or married have rarely been studied. It is not clear whether the divorced, widowed, or couples who live together without being married, have an impact on an employee's performance and satisfaction.

2.7.4 Education

Voller and Kinney (1955) found that the higher an employee's education level, the more likely these were to be dissatisfaction. This was explain on the basis that employees with a higher education background would expect more in terms of financial compensation, benefits, and supervision than the ones with a lower educational background. However, Sinha and Sarma (1962) studied the relationship between attitude towards union membership and job satisfaction on a sample of 100 workers in India, and found that there was no relationship between job satisfaction

and education level. Although there are different arguments about the influence of education levels on job satisfaction, it appears that employees with higher education have higher expectations of salary, incentives, and recognition. Higher expectations generate higher tension to perform. If the higher expectations can be fulfilled, higher job satisfaction will result.

2.7.5 Gender

More and more women have entered the workforce in jobs that have been traditionally held by men. It has become important to understand how men and women might differ in their job attitudes. Most studies that have compared men and women in their global job satisfaction have found few differences. Job satisfaction depends as much on what one expects as on what one receives. Perhaps women are satisfied with their jobs because they expect little. Workingwomen as a group receive less from their jobs. If they do not expect much, then their satisfaction would be high (Murry & Atkinson, 1981).

Meta-analytic studies involving multiple samples and thousands of employees have failed to find gender differences (Brush, et al., 1987; Witt & Nye, 1992). Greenhaus, Parasuraman, and Wornley (1990) found no significant gender in their study, even though the distribution of jobs was not the same in their sample for both genders—males were more likely to have managerial/professional jobs and females were more likely to have clerical jobs.

Women and men are equally satisfied with jobs. Even though, they differ what they consider to be important at work. By this reasoning, women are satisfied because what they consider valuable is available to them through their jobs. It has been

suggested that men value self-direction or autonomy and extrinsic rewards (such as pay and promotions) whereas women value interesting work and social towards (such as good coworker and supervisor relationships) (Mottaz, 1986).

2.8 Other related researches

Ruby S. Morrison, DSN, RN and LaDon Jones, PhD, RN and Bryan Fuller, MBA¹ (1997) The authors explored the relation between leadership style and empowerment and its effect on job satisfaction among the nursing staff of a regional medical center.

Several empirical studies on transformational leadership found that transformational leadership behaviors were positively related to work team success and leadership effectiveness. Transformational leadership processes have also been suggested to enhance followers' work-oriented values and shape the self-efficacies of followers. Employee empowerment may be influenced by the perception that the organization cares about its employees' well being and that their work is valued. Empowering nurses may increase job satisfaction and improve patient care. Leadership style and empowerment influence job satisfaction among workers.

All the nursing department staffs were invited to complete a self-report questionnaire with no identifying information. Leadership style was measured using Bass's Multifactor Leadership Questionnaire, empowerment was measured with items form Spreitzer's Psychological Empowerment instrument, and job satisfaction was measured by Warr, Cook, and Wall's job satisfaction questionnaire.

¹ Ruby S. Morrison, DSN, RN, LaDon Jones, PhD, RN, & Bryan Fuller, MBA. (1997). The relation between leadership style and empowerment on job satisfaction of nurses. *Jona*, 27(5), 27-34.

Both transformational and transactional leadership were positively related to job satisfaction, as was empowerment differences in the contributions of empowerment and leadership style in predicting job satisfaction for licensed and unlicensed workers was evident.

Designing interventions that allow for the relative influence of leadership style as well as empowerment on varying classifications of nursing personnel may be more effective strategy and have a greater effect on staff attitudes and behaviors.

Diane M. Irvine & Mting G. Evans² (1995) A meta-analytic study investigated the causal relationships among job satisfaction, behavioral intentions, and nurse turnover behavioral. A theoretical model was proposed in which behavioral intentions were viewed as direct antecedent to turnover behavioral. Job satisfaction was expected to be indirectly related to turnover by virtue of the mediating role of behavioral intention. Consistent with these expectations, a strong positive relationship was indicated between behavioral intentions and turnover; a strong negative relationship between job satisfaction and behavioral intentions; and a small negative relationship between job satisfaction and turnover. The results of the modifier analysis suggested that effect sizes are fairly robust to differences in study designs, response rates, and methods of measuring job satisfaction, but the manner in which behavioral intentions were operationalized appeared to moderate the relationship between behavioral intentions and turnover and job satisfaction. Of variables related to nursing job satisfaction, work content and work environment had a stronger relationship with job satisfaction than economic or individual difference variables.

² Diane M. Irvine & Martin G. Evans. (1995) Job satisfaction and turnover among nurses: Integrating research finding across studies. *Nursing Research*, 44(4), 246-252.

Nitiya Sawatdirat³ (1988) The purpose of this research was to study the level range of job satisfaction of non-formal education coordinators at district level. applying the variables of sex, duration of being official, level of education, length of time spent in the area, working condition and region and to make comparison among variables.

The result of the study revealed that the non-formal education coordinators expressed high job satisfaction on 4 aspects comprising the job nature, the job success, policy and administration and relationship among colleagues. They had moderate degree of job satisfaction on 8 aspects, namely the responsibility, safety of working condition, social status recognition, relationship with senior officials, security of the civil servant career, working condition, promotion of job position, and salary with fringe benefits.

The male coordinators had more job satisfaction than female ones. The non-formal education coordinators working in districts with volunteer teacher had more job satisfaction than those working in districts without volunteer teachers. The coordinators with longer duration of being official had more job satisfaction than the ones with less time serving for the government service. The coordinators with either bachelor degree or higher level of education had more job satisfaction than the ones with level of education lower than the bachelor degree. The coordinators with longer working time in the field service had more job satisfaction than the ones with less working time in the field. The coordinators holding responsibility of 2 districts had more job satisfaction than those who were responsible for one district. The coordinators who worked just in the district area had more job satisfaction than those

³ Nitiya Sawatdirat (1988). Job satisfaction of non-normal education¹ coordinators at district level. Master's thesis, faculty of education Management, Chulalongkorn University.

working at the provincial NFE centers but had some field trips occasionally. The coordinators working in southern region had more job satisfaction, in terms of their responsibility, than the ones working in northeastern and central regions. Regarding the job satisfaction deriving from the relationship with senior officials, the coordinators working in northeastern, central, southern and eastern regions had more job satisfaction than those working in northern area.

Ampai Intraprasert⁴ (1989) the purpose of this study was to assess job satisfaction of the personnel working in the Office of the Teacher Civil Service Commission (OTSC), particularly to identify the levels of job satisfaction from the highest to the lowest levels, by using the Motivation-Hygiene Theory or the Two-Factor Theory developed by Frederick Herzberg.

Based on the mentioned theory, thirteen factors relating to motivation of personnel to work and working conditions reflecting hygiene of the organization were covered in this study. The thirteen factors included achievement, recognition, work itself, responsibility, advancement, policy and administration, supervision, interpersonal relationships, working condition, status, salary, personal life, and welfare respectively.

The result, of the study revealed that the level of job satisfaction, as expressed by the personnel, was high. The levels of job satisfaction can be ranked at level 1, 2 and 3 as follows: achievement, interpersonal relationships and personal life, However, the less satisfaction factors about salary, working condition and advancement are ranked at level 11, 12 and 13 respectively.

⁴ Ampai Intraprasert. (1993). A study of job satisfaction of personnel in the office of the teacher civil service commission. Master's thesis, faculty of education Management, Chulalongkorn University.

Woranat Sangmanee⁵(1993) This study was to establish a baseline of information about public and private business administration faculty members' job satisfaction in Bangkok and its suburbs in Thailand.

The population consisted of two groups, public and private business administration faculty members of higher education institutions in Bangkok and its suburbs in Thailand. Data from 184 responses of public business administration faculty members and 241 responses of private business administration faculty members were analyzed.

The Minnesota Satisfaction Questionnaire (MSQ) and a demographic questionnaire were utilized to obtain the data for this study. Descriptive statistics and two-way analysis of variance were used to analyze the data.

The results revealed that female and male faculty members differed significantly on the job satisfaction variable. Male business administration faculty in private institutions has the highest job satisfaction; female business administration faculty in private institutions has the lowest job satisfaction. In addition, there was an interaction between the number of years employed and the types of institutions. Public and private business administration faculty members who were employed less than six months have the highest job satisfaction in both types of institutions. Private business administration faculty members who worked 10 to 20 years have the lowest job satisfaction. However, the results showed the faculty salary levels, age levels, and types of institutions did not differ significantly on the job satisfaction variable.

Results form the open-ended questions concerning what business administration faculty members most liked and disliked about their jobs indicated that

⁵Woranut Sangmanee (1993). Job satisfaction of full-time business administration faculty of higher education institutions in Bangkok and suburban area, Thailand. Doctor's Thesis, Doctor of Philosophy, University of Missouri-Columbia.

both public and private faculty members enjoyed teaching and transmitting knowledge to help students succeed and develop into function citizens both groups desired to utilize their abilities and academic freedom to the fullest extent. In addition, compensation and university policies and practice were the most disliked aspects of the job by both public and private business administration faculty members.



CHAPTER 3

THEORETICAL FRAMEWORK

3.1 Conceptual Framework

The conceptual framework is useful for the study that portrays the relationship between independent variable and dependent variable. This framework contains one key independent variable and one key dependent variable. The sub-variables of the independent variable are then selected to determine the relationship to the sub-variables of the dependent variable. It is presented in figure 3.1.

The dependent variable determined by five job aspects: work itself, supervisor, co-worker, pay, and promotion. The sub-independent variables are used in an attempt to explain the variance in life insurance agents' job satisfaction. These sub-independent variables are age, gender, education level, employment period, marital status, and working status (part-time or full-time).

Job satisfaction is a pleasurable or positive emotional state resulting from the appraisal of one's job or job experiences (Locke, 1976). To understand of job satisfaction, we need to consider the components of the job. A job can be defined as an interacting set of tasks, roles, and relationships with others. People are likely to have attitudes about all these aspects of the job, as well as, about the job as a whole. The components of job satisfaction are in the following sections (1) the work itself; (2) work interaction, such as supervisor and co-worker; and (3) the incentives and rewards of the job, such as pay and promotion.

Work itself refers to the work, attributes that have been found to be related to work interest and satisfaction including opportunity to use one's value skills and

abilities, opportunity for new learning, creativity, variety, difficulty, amount of work, and etc. Supervisor refers to the act or function of supervising to oversee workers. Co-worker refers to the majority of the people that you work with now or the people you meet in connection with your work. Pay refers to the compensations that employee received. And promotion refers to the chances for further advancement.

The demographic variables in this study were age, gender, education level, length of employment, marital status, and working status (part-time or full-time).

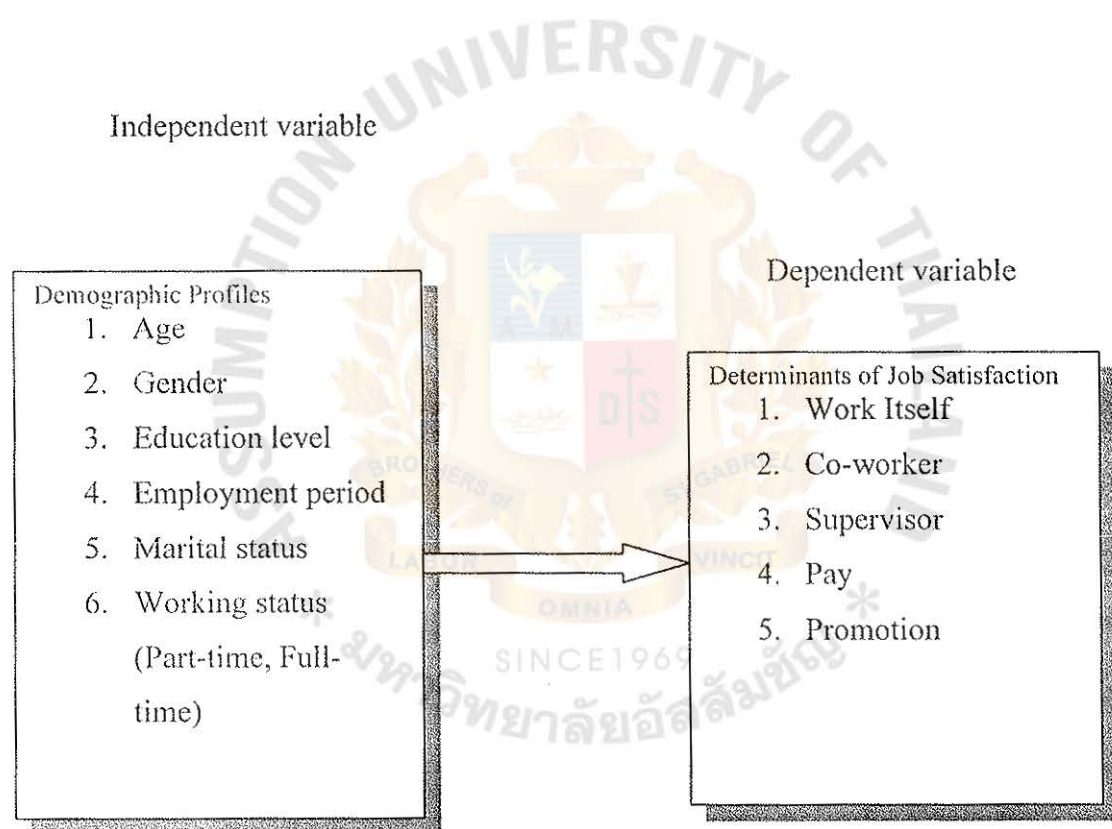


Figure 3.1 Conceptual Framework

3.2 Research Hypothesis

From the viewpoint of the research, following hypothesis are built up to test the different relationship among variables.

Ha₁ : There is significant difference between age groups and the five job aspects of job satisfaction.

Ha₂ : There is significant difference between marital status and the five job aspects of job satisfaction.

Ha₃ : There is significant difference between gender and the five job aspects of job satisfaction.

Ha₄ : There is significant difference between education levels and the five job aspects of job satisfaction.

Ha₅ : There is significant difference between length of employment and the five job aspects of job satisfaction.

Ha₆ : There is significant difference between status (part-time and full-time) and the five job aspects of job satisfaction.

3.3 Operational of Variables

Concept	Operational Definition	Operational Components	Level of Measurement
Job Satisfaction	A pleasurable or positive emotional state resulting from the appraisal of one’s job or job experiences (Locke, 1976).	Work Itself	Numerical
		Co-worker	Numerical
		Supervisor	Numerical
		Pay	Numerical
		Promotion	Numerical
Demographic Profile	The study of information in figures (statistics) about the population’s description.	Age	Nominal
		Gender	Nominal
		Education level	Nominal
		Employment period	Nominal
		Marital status	Nominal
		Working status (Part-time, Full-time)	Nominal

CHAPTER 4

RESEARCH METHODOLOGY

The method and procedures used in this study are described in the following sections: Research Design, Sample design, Research Instrument, Collection of the Data, and Statistical Measure.

4.1 Research Design

The research design of this study was descriptive. This study approached to assess job satisfaction of life insurance agent and describe the relationship between demographic profiles of life insurance agents and job satisfaction. The instrument was used in this study to measure job satisfaction perceived by life insurance agents in relation to the five aspects: work Itself, Supervisor, Co-worker, Pay, and Promotion.

The independent variable for this study was the demographic data: age, marital status, gender, education level, length of employment working, and status (part time or full time). The section three of questionnaire measured these variables, and the questionnaire is designed in adapting nominal scales.

The dependent variable of this study was job satisfaction. According the definition of job satisfaction in chapter 2, the concept was divided into five dimensions: satisfaction with work, satisfaction with supervisor, satisfaction with co-workers, satisfaction with pay, and satisfaction with promotion. The instrument used to measure job satisfaction was in section one of questionnaire is designed by Courtesy of Professors J. Wysocki and G.M. Kromm. The questionnaire is design in adapting numerical scales.

4.2 Sample Design

The population for this study comprised life insurance agents in the various life insurance companies. In Thailand, there are 26 life insurance companies (www.SiamInsure.Com) (Appendix B). According to market share of policies in life insurance business in 1999; the first seven ranking of life insurance company in insurance business is American International Assurance Company limited (AIA), Thai Life Assurance, Ayudhya CMG Life Assurance Public Company limited, Muang Thai Life Assurance Company limited, Ocean Life Insurance Company limited, Bangkok Life Assurance, and South East Life Insurance Company limited (Table 4.1). AIA is the market leader in Thailand with market share of more than 50 percent and AIA has been assigned a triple-A rating by standard & Poor's for four consecutive years as the only Asian-based insurance company in the region with this status (Thainews, January 2001). Therefore, this study is classified into 2 categories according market ranking. The first category is two market leaders (AIA and Thai Life Assurance), and the second category is the left number of insurance companies in this business. A convenient sampling method and quota sampling method are applied for the selection of sampling units. The number of respondents in each life insurance company has shown in table 4.2.

The sample size for this study was 384 respondents. Data were collected form life insurance agents in life insurance companies in Bangkok.

To determine sample size, the researcher has made a judgment about confidence level and the maximum allowance for random sampling error. To calculate sample size, the researcher has determined:

- The confidence level is 95% which $Z = 1.96$
- The estimates proportion of success is 50% or 0.5 because it has the least bias in the survey research
- The allowance for sampling error is not greater than 0.5%

Where

n	=	Sample size
Z	=	Confidence interval in standard error units
P	=	Estimated proportion of success
Q	=	Estimated proportion of failure (1-P)
E	=	Maximum allowance for error

The formula for calculating sample size (n) is as follows:

$$\begin{aligned}
 n &= \frac{Z^2(PQ)}{E^2} \\
 &= \frac{(1.96)^2 (0.5) (0.5)}{0.05^2} \\
 &= \frac{(3.8416)(0.025)}{0.0025} \\
 &= 384.15 \text{ respondents}
 \end{aligned}$$

Table 4.1: Market Share of Life Insurance Company in 2000

Ordinary life policy

Company's name	Market Share
American International Assurance Co., Ltd	54%
Thai Life Insurance Co., Ltd.	25%
Ayudhya CMG Life Insurance Public Co., Ltd.	6%
Muang Thai Life Assurance Co., Ltd.	6%
Bangkok Life Assurance Co., Ltd.	3%
South East Life Insurance Co., Ltd.	2%
Others	4%

Ordinary life policy, Individual life policy, and group life policy

Company's name	Market Share
American International Assurance Co., Ltd	47%
Thai Life Insurance Co., Ltd.	24%
Ocean Life Insurance Co., Ltd.	9%
Ayudhya CMG Life Assurance Public Co., Ltd.	6%
Muang Thai Life Assurance Co., Ltd.	6%
Bangkok Life Assurance Co., Ltd.	3%
Others	6%

Source: The Thai Life Assurance Association

Table 4.2: Number of respondents in each life insurance companies

Name of Life Insurance Company	Number of Respondent
Thai Life Insurance Co., Ltd.	103
Thai Prasit Nationwide Co., Ltd.	2
Siam Commercial New York Life Insurance Public Co., Ltd.	3
Prudential TS Life Assurance Public Co., Ltd.	7
Ocean Life Insurance Co., Ltd.	5
Muang Thai Life Assurance Co., Ltd.	47
Interlife John Hancock Assurance Public Co., Ltd.	3
American International Assurance Co., Ltd.	89
Zurich National Life Assurance Co., Ltd.	4
CGU Life Assurance (Thai) Co., Ltd.	16
Siam SamSung Life Insurance Co., Ltd.	29
Krungthai-AXA Life Assurance Co., Ltd.	41
Bangkok Metropolitan Life Assurance Co., Ltd.	12
Ace Life Assurance Co., Ltd	15
Allianz C.P. Life Assurance Co., Ltd.	8
Total	384

4.3 Research Instrument

In this study, the questionnaires were used to collect the primary data comprised of three sections. The first section of questionnaires concerned about the job satisfaction scale designed by Courtesy of Professors J. Wysocki and G.M. Kromm. The second section was about ranking importance of each of the five job aspects and the last section was about personal information items. The second and the last section of questionnaire developed by the researcher.

Section one of questionnaire was designed to measure actual job satisfaction/dissatisfaction perceived by the respondents. The first section consisted of 40 items, of which ten items came under the category of work, supervisor, and co-workers and five items under category for pay and promotion factors. Respondents were asked to circle the number that indicates the nearest appropriate adjective. From left to right, the numerical scale has five response positions, so it is called a 5-point numerical scales. The score are 5, 4, 3, 2, and 1.

The scale measures five different aspects of job. To arrive at the score, sum the items within each category and divide by the number of items within that category. Thus, the possible range of scores on each of the five job aspects is from one to five. The higher scores of category, the higher degree of the job satisfaction was perceived by life insurance agent towards that category.

Average weighted mean score of each category used to measure the perception of the respondents on the each aspect of job. The average weighted mean would assign the categories of ratings as follows:

Descriptive rating	Arbitrary Level
Very Satisfied	4.20-5.00
Satisfied	3.40-4.19
Neutral	2.60-3.39
Dissatisfied	1.80-2.59
Very Dissatisfied	1.00-1.79

The second section of the questionnaire measure the relative importance of each of the five job aspect components using the following 5 point scale: most importance (1), importance (2), average (3), less importance (4), and least importance (5). Respondents were asked to write the number 1, 2, 3, 4, or 5 according to their feeling about the level of importance within each of the five job aspects in their job.

The last section of the questionnaire consisted of demographic data about the respondents. It gathered information on gender, age, marital status, education level, working status (part-time or full-time), and length of employment. Respondents were asked to answer according their demographic.

4.4 Procedure

To maintain the meaning of the questionnaire, and the appropriateness of translated items. The translation had to be done with great care. The translation procedure included back-translation (Brislin, 1976). The researcher translated the instrument form English into Thai: and another Thai master student then made a blind translation of Thai version into English. The procedure was repeated so that it was done for two rounds. The final translated Thai version was then compare to the original source to ensure that the source and the final translated Thai version had the

same meaning. In addition, the advisor checked the questionnaire that translated into Thai language.

The pretest of questionnaire (Thai version) was done on other employee before distributing the questionnaires to the sample group. After the respondents had finished filling it out. The researcher was asked what they thought about the questionnaire and degree of their understanding about questionnaire.

4.5 Collection of the Data

The questionnaires were distributed through the unit managers. The researcher sent the letter to the unit managers bearing signatures of the advisor from Assumption University that explained the purpose and importance of the study requesting permission and cooperating in collecting the data for this study.

The other way, the researcher distributed the questionnaires directly to respondents at the life insurance companies and at the insurance agent convention of each insurance company; for example, the Lica Club meeting of American International Assurance Company Limited (AIA).

Each questionnaire was accompanied by a letter requesting the respondent's cooperation and a copy of questionnaire which contained of three sections. The questionnaires were collected directly by the researcher or the respondents send back via mail by the researcher provided the envelope with researcher's address and stamp to provide convenience for respondents.

4.6 Statistical Measure

Statistical package for the social sciences (SPSS) was used to analyze the data. An absolute frequency (N) and adjusted frequency (percent) were computed for the demographic items, and the relative importance of the job aspects. One-way analysis of variance (ANOVA) and Independent-sample *t*-test that determine the relationship between the job satisfaction scores and demographic characteristics were used to assess for significant difference of job aspect mean scores among demographic variables. Least Significant Difference (LSD) test was used to find outstanding groups for nature of each demographic item to further identify which group indeed differs from others. Lastly, the independent-sample *t*-test was used to investigate the mean job satisfaction score differences between part time insurance agents and full time insurance agents. Significance level that used for this study was set at 0.05 for the ANOVA and *t*-test.

CHAPTER 5

ANALYSIS OF THE DATA

The results and analysis of data from the research are presented in this chapter. It consists of analysis of the data obtained from questionnaires on job satisfaction scores, relative ranking the important of five job aspects and demographic. The findings are organized into two sections. The first section is about the profile of the study sample and the second section concerned about research objectives and hypothesis testing.

5.1 Demographic data

This section consists of demographic data of life insurance agents (respondents). The demographic data obtained from the last section of the questionnaires. It gathers information about gender, age, marital status, education level, working status (part-time or full-time), and length of employment of the respondents.

Table 5.1: Profile of study sample (working status)

work status of respondents					
		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	part-time	73	19.0	19.0	19.0
	full-time	311	81.0	81.0	100.0
Total		384	100.0	100.0	

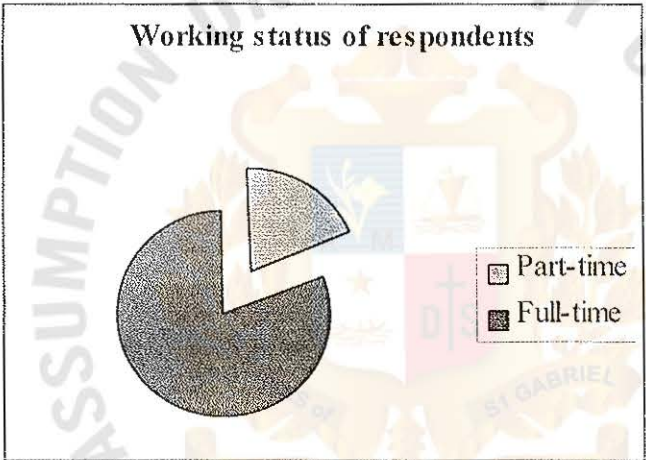


Figure 5.1: Working status of respondents

According to table 5.1, 81 percent of respondents are full-time life insurance agent, and 19 percent of respondents are part-time life insurance agent.

Table 5.2: Profile of study sample (Gender)

sex of respondents

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	male	157	40.9	40.9	40.9
	female	227	59.1	59.1	100.0
	Total	384	100.0	100.0	

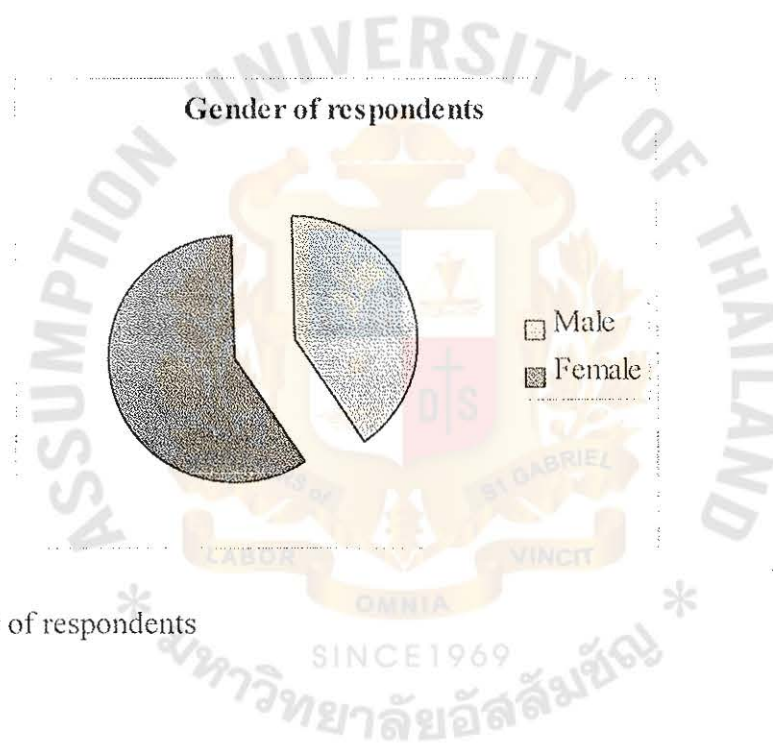


Figure 5.2 Gender of respondents

According to table 5.2, 40.9 percent or 157 respondents are male and 59.1 percent or 227 respondents are female.

Table 5.3: Profile of study sample (Age)

age of respondents					
		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	25 and below	118	30.7	30.7	30.7
	26-35	172	44.8	44.8	75.5
	36-45	67	17.4	17.4	93.0
	46-55	23	6.0	6.0	99.0
	56 and above	4	1.0	1.0	100.0
	Total	384	100.0	100.0	

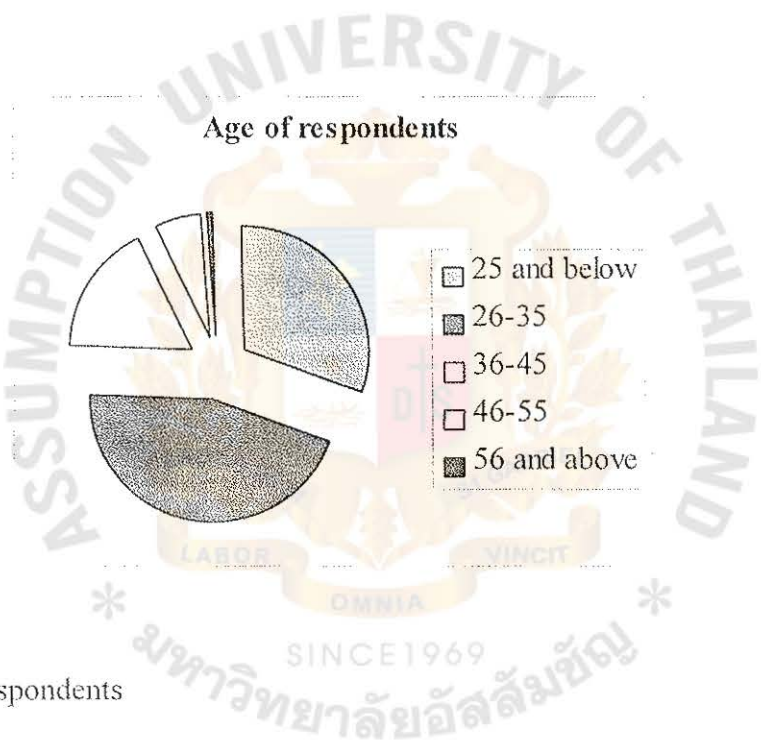


Figure 5.3: Age of respondents

About 75 percent of respondents are below 35 years of age, 30.7 percent of respondents are below 25 years of age, 44.8 percent of respondents are between 26-35 years of age, 17.4 percent of respondents are between 36-45 years of age, 6 percent of respondents are between 46-55 years of age, and 1 percent of respondents are above 56 years of age.

Table 5.4: Profile of study sample (Marital status)

marital status of respondents					
		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	single	254	66.1	66.1	66.1
	married	130	33.9	33.9	100.0
	Total	384	100.0	100.0	

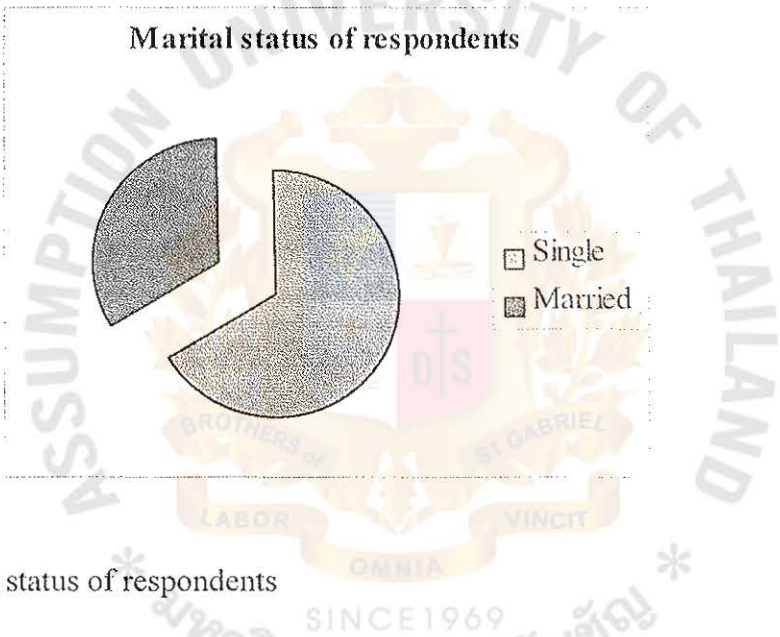


Figure 5.4: Marital status of respondents

According to table 5.4, over 66 percent of respondents are single, and 33.8 percent of respondents are married.

Table 5.5: Profile of study sample (Education level)

education level of respondents					
		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	below junior high school	7	1.8	1.8	1.8
	a junior high school	10	2.6	2.6	4.4
	a senior high school	69	18.0	18.0	22.4
	bachelor's degree	260	67.7	67.7	90.1
	higher bachelor's degree	38	9.9	9.9	100.0
	Total	384	100.0	100.0	

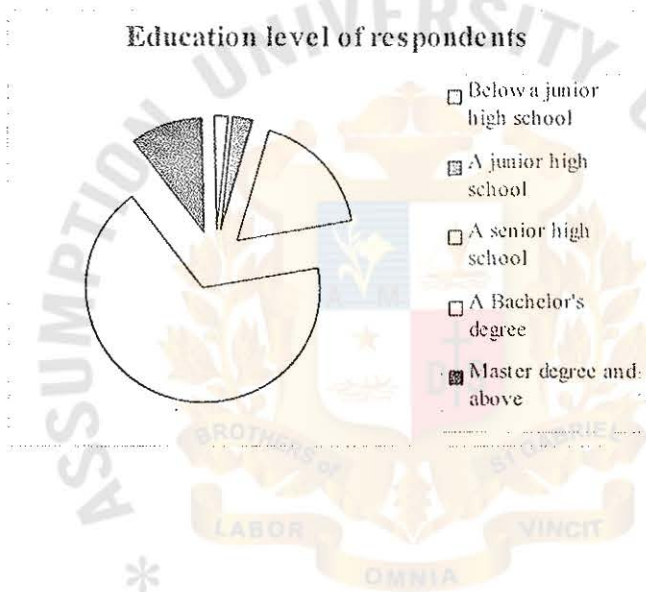


Figure 5.5: Education level of respondents

Over 77 percent of respondents had completed bachelor’s degree or above, indicating that a large number of the sample are well educated. There are only 1.8 percent of respondents had completed below a junior high school, 2.6 percent of respondents had completed a junior high school, and 18 percent of respondents had completed a senior high school. A large proportion of the sample (67.7 percent) had completed a bachelor’s degree, and 9.9 percent of respondents had completed master’s degree and above.

Table 5.6: Profile of study sample (Number of year in organizations)

number of years in the organization					
		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	6 months or less	130	33.9	33.9	33.9
	over 6 months to 2 years	105	27.3	27.3	61.2
	over 2 years to 5 years	88	22.9	22.9	84.1
	more than 5 years	61	15.9	15.9	100.0
	Total	384	100.0	100.0	

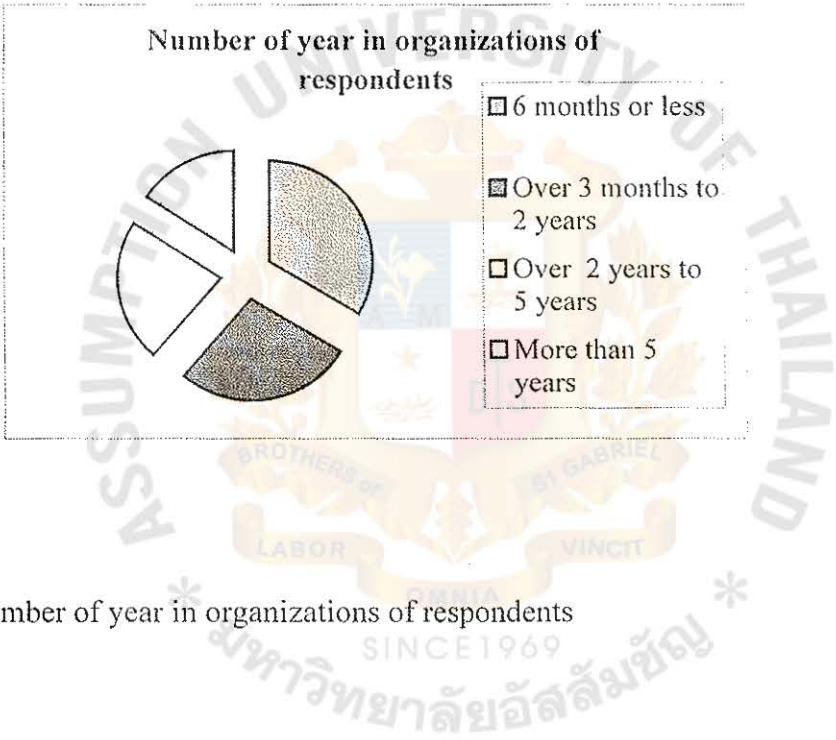


Figure 5.6: Number of year in organizations of respondents

Over 51 percent of respondents had worked in organizations (life insurance companies) for less than 2 years. There are 33.9 percent of respondents had worked in organizations for less than 6 months, 27.3 percent of respondents had worked in organizations between 6 months - 2 years, 22.9 percent of respondents had worked in organizations between 2 years – 5 years, and 15.9 percent of respondents had worked in organizations for more than 5 years.

5.2 Relative importance of the five job aspects

The section contains the data about the relative importance of the five job aspects of job satisfaction as perceived by life insurance agents. The data obtained from the second section of the questionnaires.

Table 5.7: Relative rankings of each of the job aspects

work it-self					
		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	most important	131	34.1	34.1	34.1
	important	100	26.0	26.0	60.2
	average	72	18.8	18.8	78.9
	less important	45	11.7	11.7	90.6
	least important	36	9.4	9.4	100.0
	Total	384	100.0	100.0	

pay					
		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	most important	120	31.3	31.3	31.3
	important	116	30.2	30.2	61.5
	average	83	21.6	21.6	83.1
	less important	36	9.4	9.4	92.4
	least important	29	7.6	7.6	100.0
	Total	384	100.0	100.0	

promotion					
		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	most important	55	14.3	14.3	14.3
	important	64	16.7	16.7	31.0
	average	105	27.3	27.3	58.3
	less important	82	21.4	21.4	79.7
	least important	78	20.3	20.3	100.0
	Total	384	100.0	100.0	

supervisor

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	most important	53	13.8	13.8	13.8
	important	62	16.1	16.1	29.9
	average	76	19.8	19.8	49.7
	less important	124	32.3	32.3	82.0
	least important	69	18.0	18.0	100.0
	Total	384	100.0	100.0	

co-worker

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	most important	25	6.5	6.5	6.5
	important	42	10.9	10.9	17.4
	average	48	12.5	12.5	29.9
	less important	97	25.3	25.3	55.2
	least important	172	44.8	44.8	100.0
	Total	384	100.0	100.0	

Table 5.7 shows that 61.5 percent of respondents considered that pay is more than average category contributing to job satisfaction in life insurance companies; and 60.2 percent of the respondents considered that work itself is more than average category contributing to job satisfaction in life insurance companies.

About 34.1 percent of respondents indicate that work itself is the most important job aspect among the five categories of the five job aspects in this study which contributing to job satisfaction in life insurance companies.

About 70.1 percent of respondents considered that co-workers is less than average category contributing to job satisfaction in life insurance companies. The least important job aspect contributing to job satisfaction for a respondent is co-worker, it equals to 44.8 percent of respondents.

According to the above, it can be concluded that the most important job aspect as perceived by respondents is work-itself. The important job aspect as perceived by

respondent is pay. The average job aspect as perceived by respondent is promotion opportunity. The less important job aspect as perceived by respondents is supervisor. And the least important job aspect as perceived by respondent is a co-worker.

5.3 Comparison of mean job satisfaction scores by demographic profiles

This section consists of the data about the life insurance agents' job satisfaction level towards the job aspects. The data obtained from questionnaire in section one.

Table 5.8 Comparison of mean job satisfaction scores by demographic profiles.

Demographic variables	Work	Pay	Promotion	Supervision	Co-workers
Working status					
Part-time	3.93455101	3.61369863	4.14246575	4.15982737	4.09132423
Full-time	4.14176493	3.87104323	4.20978921	4.17184710	4.03922826
Gender					
Male	4.23340411	4.02721160	4.32356689	4.30148620	4.04953994
Female	4.01174745	3.68027400	4.10944689	4.07831621	4.04884972
Age					
25 and below	3.88135591	3.51982108	4.04952919	4.17608293	4.05630883
26-35	4.14328166	3.91834624	4.24302326	4.12855297	3.98772609
36-45	4.30182431	3.97611940	4.25671645	4.18242115	4.11608622
46-55	4.30434791	4.17391304	4.42608696	4.33333330	4.25120752
56 and above	4.36111100	4.00000000	4.25000000	4.58333350	4.19444450
Marital status					
Single	4.04846894	3.74682851	4.18836395	4.16447948	4.04024498
Married	4.20769235	3.96923077	4.21384615	4.17948712	4.06649565
Education level					
Below a junior high school	4.34920629	4.22857143	4.48571429	4.66666686	4.53968257
A junior high school	4.38888890	3.70000000	4.14000000	4.38888890	4.35555550
A senior high school	4.03381652	3.65024154	4.00933977	4.05152991	3.94975839
Bachelor's degree	4.07128203	3.81010683	4.12692308	4.16794890	4.03547008
Master degree and above	4.31871358	4.17368421	4.36315789	4.24561700	4.15204677
Number of year in organizations					
6 months or less	3.89230772	3.54337435	4.13384615	4.23333338	4.07504271
over 6 months to 2 years	4.00613752	3.63259258	4.06328042	4.07619048	4.00211640
Over 2 years to 5 years	4.32828288	4.25788827	4.42272727	4.28661612	4.11616160
More than 5 years	4.38979967	4.11256830	4.23606557	4.02550093	3.97814202

Note: The higher the scores of a category of job aspects, the higher degree of the satisfaction is perceived by a life insurance agent toward that category.

The results in table 5.8 shows that there are no mean job satisfaction scores less than 3.4. The finding indicated that life insurance agents are satisfied and very satisfied with their job.

Life insurance agents who had worked as a part-time are satisfied with their job less than a full-time life insurance agent especially work-itself and pay, but not with co-workers.

Male life insurance agents are very satisfied with work-itself, promotion, and supervisor, but not with pay and co-workers. They are only satisfied with pay and co-worker. Male life insurance agents are more satisfied with their job compared to female life insurance agent; especially with pay.

Life insurance agents in the age group 46-55 and the group of age over 56 are more satisfied with their job compared to other group of age. And this group of age is very satisfied with work-itself, promotion, supervisor, and co-workers, but not with pay. They are satisfied with pay. And live insurance agents in the group of older are more satisfied with their job, but not with co-worker in the age group of age below 25.

Life insurance agents who are single are less satisfied with their job compared to life insurance agents who are married. Life insurance agents who are single are less satisfied with pay compared with the other aspects of job (work-itself, promotion, co-workers, and supervisor). Life insurance agents who are married are very satisfied with work-itself and promotion.

Life insurance agents with primary school level are more satisfied with their job compared to the other groups, except work-itself. Life insurance agents with a junior high

school and a senior high school are less satisfied with their job compared to life insurance agents with bachelor's degree level and master's degree and above.

Lower satisfaction with pay, promotion, supervisor, and co-worker are found among life insurance agents who had worked for more than 5 years compared with who had worked for 2 years to 5 years. Life insurance agents who had worked in life insurance companies for over 2 years to 5 years are more satisfied with their job compared to the other groups, but not with work-itself. Life insurance agents who had worked in life insurance companies for over 5 years are more satisfied with work compared to the other groups, but this group are least satisfied with their co-workers compared to the other groups. Life insurance agents who had worked in life insurance companies for less than 6 months are least satisfied with pay compared to the other groups.

5.4 Hypothesis testing

This section consists of data about the relationship between life insurance agents' demographic profiles and job satisfaction, which consists of five job aspects. One-way analysis of variance (ANOVA) and Independent-sample *t*-test was used to assess for significant difference of job satisfaction mean scores among demographic variables. Least significant difference tests (LSD) was used to find outstanding groups for nature of each demographic item.

Hypothesis 1

Ho₁ : There is no significant difference between age group and the five job aspects of job satisfaction.

Ha₁ : There is significant difference between age group and the five job aspects of job satisfaction.

It consists of hypothesis 1a through hypothesis 1e

Hypothesis 1a

Ho_{1a} : There is no significant difference between age group and satisfaction score in work-itself.

Ha_{1a} : There is significant difference between age group and satisfaction score in work-itself.

Table 5.9: ANOVA (Hypothesis 1a)

Work-itself

	n	Mean	S.D.	F	P
25 and below	118	3.88135591	0.79232487	4.442	0.002
26-35	172	4.14328166	0.78145522		
36-45	67	4.30182431	0.62340132		
46-55	23	4.30434791	0.57950159		
56 and above	4	4.361111	0.50816372		
Total	384	4.1023727	0.76066945		

If the P-value (significant value) is greater than 0.05, the null hypothesis will be accepted; otherwise, the null hypothesis will be rejected.

The result from testing of hypothesis 1a shows the value of analysis of variance and comparison of work-itself score of the five group of age, and it is statistically significant at 95% confidence level (alpha value is 0.05). Significant Value (2-tailed) is 0.002 that less than 0.05. So, we should reject the null hypothesis (H_0), meaning that there is a significant difference between age group and satisfaction score in work-itself.

(At least one pair $\mu_i \neq \mu_j$)

Table 5.9.1: Post Hoc tests (Hypothesis 1a)

Multiple Comparisons

Dependent Variable: satisfaction score in work-itself
LSD

(I) age of respondents	(J) age of respondents	Mean Difference (I-J)	Std. Error	Sig.	95% Confidence Interval	
					Lower Bound	Upper Bound
25 and below	26-35	-.26192575*	8.933E-02	.004	-.43758006	-.862714E-02
	36-45	-.42046841*	.11432345	.000	-.64525609	-.19568072
	46-55	-.42299201*	.17034622	.013	-.75793406	-.8.80499E-02
	56 and above	-.47975509	.37995904	.207	-1.22684689	.26733670
26-35	25 and below	.26192575*	8.933E-02	.004	8.6271E-02	.43758006
	36-45	-.15854266	.10762798	.142	-.37016542	5.30801E-02
	46-55	-.16106626	.16592699	.332	-.48731903	.16518652
	56 and above	-.21782934	.37799842	.565	-.96106608	.52540739
36-45	25 and below	.42046841*	.11432345	.000	.19568072	.64525609
	26-35	.15854266	.10762798	.142	-5.3080E-02	.37016542
	46-55	-2.5235996E-03	.18061250	.989	-.35765166	.35260446
	56 and above	-5.9286687E-02	.38467118	.878	-.81564368	.69707031
46-55	25 and below	.42299201*	.17034622	.013	8.8050E-02	.75793406
	26-35	.16106626	.16592699	.332	-.16518652	.48731903
	36-45	2.5235996E-03	.18061250	.989	-.35260446	.35765166
	56 and above	-5.6763087E-02	.40487022	.889	-.85283632	.73931014
56 and above	25 and below	.47975509	.37995904	.207	-.26733670	1.22684689
	26-35	.21782934	.37799842	.565	-.52540739	.96106608
	36-45	5.9286687E-02	.38467118	.878	-.69707031	.81564368
	46-55	5.6763087E-02	.40487022	.889	-.73931014	.85283632

*. The mean difference is significant at the .05 level.

This table design to test assumption of which pairs of age groups are difference.

Pair 1

Ho: There is no significant difference between work-itself scores of age group 25 and below and work-itself scores of age group 26-35.

Ha: There is significant difference between work-itself scores of age group 25 and below and work-itself scores of age group 26-35.

If the P-value (significant value) is greater than 0.05, the null hypothesis will be accepted; otherwise, the null hypothesis will be rejected.

The result from testing of assumption shows significant value (2-tailed) equals to 0.004 that less than 0.05. So, reject the null hypothesis (Ho), meaning that there is significant difference between work-itself scores of age group 25 and below and work-itself scores of age group 26-35.

Pair 2

Ho: There is no significant difference between work-itself scores of age group 25 and below and work-itself scores of age group 36-45.

Ha: There is significant difference between work-itself scores of age group 25 and below and work-itself scores of age group 36-45.

If the P-value (significant value) is greater than 0.05, the null hypothesis will be accepted; otherwise, the null hypothesis will be rejected.

The result from testing of assumption shows significant value (2-tailed) equals to 0.000 that less than 0.05. So, reject the null hypothesis (H_0), meaning that there is significant difference between work-itself scores of age group 25 and below and work-itself scores of age group 36-45.

Pair 3

H_0 : There is no significant difference between work-itself scores of age group 25 and below and work-itself scores of age group 46-55.

H_a : There is significant difference between work-itself scores of age group 25 and below and work-itself scores of age group 46-55.

If the P-value (significant value) is greater than 0.05, the null hypothesis will be accepted; otherwise, the null hypothesis will be rejected.

The result from testing of assumption shows significant value (2-tailed) equals to 0.013 that less than 0.05. So, reject the null hypothesis (H_0), meaning that there is significant difference between work-itself scores of age group 25 and below and work-itself scores of age group 46-55.

Pair 4

H_0 : There is no significant difference between work-itself scores of age group 25 and below and work-itself scores of age group 56 and above.

H_a : There is significant difference between work-itself scores of age group 25 and below and work-itself scores of age group 56 and above.

If the P-value (significant value) is greater than 0.05, the null hypothesis will be accepted; otherwise, the null hypothesis will be rejected.

The result from testing of assumption shows significant value (2-tailed) equals to 0.207 that greater than 0.05. So, accept the null hypothesis (H_0), meaning that there is no significant difference between work-itself scores of age group 25 and below and work-itself scores of age group 56 and above.

Pair 5

H_0 : There is no significant difference between work-itself scores of age group 26-35 and work-itself scores of age group 36-45.

H_a : There is significant difference between work-itself scores of age group 26-35 and work-itself scores of age group 36-45.

If the P-value (significant value) is greater than 0.05, the null hypothesis will be accepted; otherwise, the null hypothesis will be rejected.

The result from testing of assumption shows significant value (2-tailed) equals to 0.412 that greater than 0.05. So, accept the null hypothesis (H_0), meaning that there is no significant difference between work-itself scores of age group 26-35 and work-itself scores of age group 36-45.

Pair 6

Ho: There is no significant difference between work-itself scores of age group 26-35 and work-itself scores of age group 46-55.

Ha: There is significant difference between work-itself scores of age group 26-35 and work-itself scores of age group 46-55.

If the P-value (significant value) is greater than 0.05, the null hypothesis will be accepted; otherwise, the null hypothesis will be rejected.

The result from testing of assumption shows significant value (2-tailed) equals to 0.332 that greater than 0.05. So, accept the null hypothesis (Ho), meaning that there is no significant difference between work-itself scores of age group 26-35 and work-itself scores of age group 46-55.

Pair 7

Ho: There is no significant difference between work-itself scores of age group 26-35 and work-itself scores of age group 56 and above.

Ha: There is significant difference between work-itself scores of age group 26-35 and work-itself scores of age group 56 and above.

If the P-value (significant value) is greater than 0.05, the null hypothesis will be accepted; otherwise, the null hypothesis will be rejected.

The result from testing of assumption shows significant value (2-tailed) equals to 0.565 that greater than 0.05. So, accept the null hypothesis (Ho), meaning that there is no

significant difference between work-itself scores of age group 26-35 and work-itself scores of age group 56 and above.

Pair 8

Ho: There is no significant difference between work-itself scores of age group 36-45 and work-itself scores of age group 46-55.

Ha: There is significant difference between work-itself scores of age group 36-45 and work-itself scores of age group 46-55.

If the P-value (significant value) is greater than 0.05, the null hypothesis will be accepted; otherwise, the null hypothesis will be rejected.

The result from testing of assumption shows significant value (2-tailed) equals to 0.989 that greater than 0.05. So, accept the null hypothesis (Ho), meaning that there is no significant difference between work-itself scores of age group 36-45 and work-itself scores of age group 46-55.

Pair 9

Ho: There is no significant difference between work-itself scores of age group 36-45 and work-itself scores of age group 56 and above.

Ha: There is significant difference between work-itself scores of age group 36-45 and work-itself scores of age group 56 and above.

If the P-value (significant value) is greater than 0.05, the null hypothesis will be accepted; otherwise, the null hypothesis will be rejected.

The result from testing of assumption shows significant value (2-tailed) equals to 0.878 that greater than 0.05. So, accept the null hypothesis (H_0), meaning that there is no significant difference between work-itself scores of age group 36-45 and work-itself scores of age group 56 and above.

Pair 10

H_0 : There is no significant difference between work-itself scores of age group 46-55 and work-itself scores of age group 56 and above.

H_a : There is significant difference between work-itself scores of age group 46-55 and work-itself scores of age group 56 and above.

If the P-value (significant value) is greater than 0.05, the null hypothesis will be accepted; otherwise, the null hypothesis will be rejected.

The result from testing of assumption shows significant value (2-tailed) equals to 0.889 that greater than 0.05. So, accept the null hypothesis (H_0), meaning that there is no significant difference between work-itself scores of age group 46-55 and work-itself scores of age group 56 and above.

Hypothesis 1b

H_{0b} : There is no significant difference between age group and satisfaction score in pay.

H_{ab} : There is significant difference between age group and satisfaction score in pay.

Table 5.10: ANOVA (Hypothesis 1b)

Pay

	n	Mean	S.D.	F	P
25 and below	118	3.51982108	0.93912514	5.844	0.000
26-35	172	3.91834624	0.79422464		
36-45	67	3.97611940	0.83812373		
46-55	23	4.17391304	0.85770168		
56 and above	4	4.00000000	0.58878406		
Total	384	3.82212094	0.87252604		

If the P-value (significant value) is greater than 0.05, the null hypothesis will be accepted; otherwise, the null hypothesis will be rejected.

The result from testing of hypothesis 1b shows the value of analysis of variance and comparison of pay score of the five group of age, and it is statistically significant at 95% confidence level (alpha value is 0.05). Significant Value (2-tailed) is 0.000 that less than 0.05. So, the null hypothesis will be rejected, meaning that there is a significant difference between age group and satisfaction score in pay. (At least one pair $\mu_i \neq \mu_j$)

Table 5.10.1: Post hoc tests (Hypothesis 1b)

Multiple Comparisons

Dependent Variable: satisfaction score in pay

LSD

(I) age of respondents	(J) age of respondents	Mean Difference (I-J)	Std. Error	Sig.	95% Confidence Interval	
					Lower Bound	Upper Bound
25 and below	26-35	-.39852516*	.10175517	.000	-.59860055	-.19844976
	36-45	-.45629832*	.13021775	.001	-.71233806	-.20025858
	46-55	-.65409196*	.19402932	.001	-1.03560075	-.27258317
	56 and above	-.48017892	.43278445	.268	-1.33113830	.37078047
26-35	25 and below	.39852516*	.10175517	.000	.19844976	.59860055
	36-45	-5.7773161E-02	.12259142	.638	-.29881767	.18327135
	46-55	-.25556680	.18899569	.177	-.62717825	.11604464
	56 and above	-8.1653758E-02	.43055124	.850	-.92822211	.76491460
36-45	25 and below	.45629832*	.13021775	.001	.20025858	.71233806
	26-35	5.7773161E-02	.12259142	.638	-.18327135	.29881767
	46-55	-.19779364	.20572291	.337	-.60229488	.20670759
	56 and above	-2.3880597E-02	.43815171	.957	-.88539332	.83763212
46-55	25 and below	.65409196*	.19402932	.001	.27258317	1.03560075
	26-35	.25556680	.18899569	.177	-.11604464	.62717825
	36-45	.19779364	.20572291	.337	-.20670759	.60229488
	56 and above	.17391304	.46115901	.706	-.73283763	1.08066371
56 and above	25 and below	.48017892	.43278445	.268	-.37078047	1.33113830
	26-35	8.1653758E-02	.43055124	.850	-.76491460	.92822211
	36-45	2.3880597E-02	.43815171	.957	-.83763212	.88539332
	46-55	-.17391304	.46115901	.706	-1.08066371	.73283763

* The mean difference is significant at the .05 level.

This table design to test assumption of which pairs of age groups are difference.

Pair 1

Ho: There is no significant difference between pay scores of age group 25 and below and pay scores of age group 26-35.

Ha: There is significant difference between pay scores of age group 25 and below and pay scores of age group 26-35.

If the P-value (significant value) is greater than 0.05, the null hypothesis will be accepted; otherwise, the null hypothesis will be rejected.

The result from testing of assumption shows significant value (2-tailed) equals to 0.000 that less than 0.05. So, reject the null hypothesis (H_0), meaning that there is significant difference between pay scores of age group 25 and below and pay scores of age group 26-35.

Pair 2

H_0 : There is no significant difference between pay scores of age group 25 and below and pay scores of age group 36-45.

H_a : There is significant difference between pay scores of age group 25 and below and pay scores of age group 36-45.

If the P-value (significant value) is greater than 0.05, the null hypothesis will be accepted; otherwise, the null hypothesis will be rejected.

The result from testing of assumption shows significant value (2-tailed) equals to 0.001 that less than 0.05. So, reject the null hypothesis (H_0), meaning that there is significant difference between pay scores of age group 25 and below and pay scores of age group 36-45.

Pair 3

H_0 : There is no significant difference between pay scores of age group 25 and below and pay scores of age group 46-55.

Ha: There is significant difference between pay scores of age group 25 and below and pay scores of age group 46-55.

If the P-value (significant value) is greater than 0.05, the null hypothesis will be accepted; otherwise, the null hypothesis will be rejected.

The result from testing of assumption shows significant value (2-tailed) equals to 0.001 that less than 0.05. So, reject the null hypothesis (H_0), meaning that there is significant difference between pay scores of age group 25 and below and pay scores of age group 46-55.

Pair 4

H_0 : There is no significant difference between pay scores of age group 25 and below and pay scores of age group 56 and above.

Ha: There is significant difference between pay scores of age group 25 and below and pay scores of age group 56 and above.

If the P-value (significant value) is greater than 0.05, the null hypothesis will be accepted; otherwise, the null hypothesis will be rejected.

The result from testing of assumption shows significant value (2-tailed) equals to 0.268 that greater than 0.05. So, accept the null hypothesis (H_0), meaning that there is no significant difference between pay scores of age group 25 and below and pay scores of age group 56 and above.

Pair 5

Ho: There is no significant difference between pay scores of age group 26-35 and pay scores of age group 36-45.

Ha: There is significant difference between pay scores of age group 26-35 and pay scores of age group 36-45.

If the P-value (significant value) is greater than 0.05, the null hypothesis will be accepted; otherwise, the null hypothesis will be rejected.

The result from testing of assumption shows significant value (2-tailed) equals to 0.638 that greater than 0.05. So, accept the null hypothesis (Ho), meaning that there is no significant difference between pay scores of age group 26-35 and pay scores of age group 36-45.

Pair 6

Ho: There is no significant difference between pay scores of age group 26-35 and pay scores of age group 46-55.

Ha: There is significant difference between pay scores of age group 26-35 and pay scores of age group 46-55.

If the P-value (significant value) is greater than 0.05, the null hypothesis will be accepted; otherwise, the null hypothesis will be rejected.

The result from testing of assumption shows significant value (2-tailed) equals to 0.177 that greater than 0.05. So, accept the null hypothesis (Ho), meaning that there is no

significant difference between pay scores of age group 26-35 and pay scores of age group 46-55.

Pair 7

Ho: There is no significant difference between pay scores of age group 26-35 and pay scores of age group 56 and above.

Ha: There is significant difference between pay scores of age group 26-35 and pay scores of age group 56 and above.

If the P-value (significant value) is greater than 0.05, the null hypothesis will be accepted; otherwise, the null hypothesis will be rejected.

The result from testing of assumption shows significant value (2-tailed) equals to 0.850 that greater than 0.05. So, accept the null hypothesis (Ho), meaning that there is no significant difference between work-itself scores of age group 26-35 and work-itself scores of age group 56 and above.

Pair 8

Ho: There is no significant difference between pay scores of age group 36-45 and pay scores of age group 46-55.

Ha: There is significant difference between pay scores of age group 36-45 and pay scores of age group 46-55.

If the P-value (significant value) is greater than 0.05, the null hypothesis will be accepted; otherwise, the null hypothesis will be rejected.

The result from testing of assumption shows significant value (2-tailed) equals to 0.337 that greater than 0.05. So, accept the null hypothesis (H_0), meaning that there is no significant difference between pay scores of age group 36-45 and pay scores of age group 46-55.

Pair 9

H_0 : There is no significant difference between pay scores of age group 36-45 and pay scores of age group 56 and above.

H_a : There is significant difference between pay scores of age group 36-45 and pay scores of age group 56 and above.

If the P-value (significant value) is greater than 0.05, the null hypothesis will be accepted; otherwise, the null hypothesis will be rejected.

The result from testing of assumption shows significant value (2-tailed) equals to 0.957 that greater than 0.05. So, accept the null hypothesis (H_0), meaning that there is no significant difference between pay scores of age group 36-45 and pay scores of age group 56 and above.

Pair 10

H_0 : There is no significant difference between pay scores of age group 46-55 and pay scores of age group 56 and above.

Ha: There is significant difference between pay scores of age group 46-55 and pay scores of age group 56 and above.

If the P-value (significant value) is greater than 0.05, the null hypothesis will be accepted; otherwise, the null hypothesis will be rejected.

The result from testing of assumption shows significant value (2-tailed) equals to 0.706 that greater than 0.05. So, accept the null hypothesis (H_0), meaning that there is no significant difference between work-itself scores of age group 46-55 and work-itself scores of age group 56 and above.

Hypothesis 1c

$H_{0_{1c}}$: There is no significant difference between age group and satisfaction score in supervisor.

$H_{a_{1c}}$: There is significant difference between age group and satisfaction score in supervisor.

Table 5.11: ANOVA (Hypothesis 1c)

Supervisor

	n	Mean	S.D.	F	P
25 and below	118	4.17608293	0.18450845	0.684	0.604
26-35	172	4.12855297	0.79083817		
36-45	67	4.18242115	0.72749989		
46-55	23	4.33333330	0.62135586		
56 and above	4	4.58333350	0.31914254		
Total	384	4.16956019	0.76525921		

If the P-value (significant value) is greater than 0.05, the null hypothesis will be accepted; otherwise, the null hypothesis will be rejected.

The result from testing of hypothesis 1c shows the value of analysis of variance and comparison of supervisor score of the five group of age, and it is statistically significant at 95% confidence level (alpha value is 0.05). Significant Value (2-tailed) is 0.604 that greater than 0.05. So, the null hypothesis will be accepted, meaning that there is no significant difference between age group and satisfaction score in supervisor.

Hypothesis 1d

H_{01d} : There is no significant difference between age group and satisfaction score in promotion.

H_{a1d} : There is significant difference between age group and satisfaction score in promotion.

Table 5.12: ANOVA (Hypothesis 1d)

Promotion

	n	Mean	S.D.	F	P
25 and below	118	4.04952919	0.85308921	1.821	0.124
26-35	172	4.24302326	0.77911942		
36-45	67	4.25671642	0.68649833		
46-55	23	4.42608696	0.59788250		
56 and above	4	4.25000000	0.34156503		
Total	384	4.19699074	0.77939569		

If the P-value (significant value) is greater than 0.05, the null hypothesis will be accepted; otherwise, the null hypothesis will be rejected.

The result from testing of hypothesis 1d shows the value of analysis of variance and comparison of promotion score of the five group of age, and it is statistically significant at 95% confidence level (alpha value is 0.05). Significant Value (2-tailed) is 0.124 that greater than 0.05. So, the null hypothesis will be accepted, meaning that there is no significant difference between age group and satisfaction score in promotion.

Hypothesis 1e

$H_{0_{1e}}$: There is no significant difference between age group and satisfaction score in co-workers.

$H_{a_{1e}}$: There is significant difference between age group and satisfaction score in co-workers.

Table 5.13: ANOVA (Hypothesis 1e)

Co-workers

	n	Mean	S.D.	F	P
25 and below	118	4.05630883	0.74006628	0.931	0.446
26-35	172	3.98772609	0.75945661		
36-45	67	4.11608622	0.65002603		
46-55	23	4.25120752	0.64893697		
56 and above	4	4.19444450	0.73352990		
Total	384	4.09131920	0.72884219		

If the P-value (significant value) is greater than 0.05, the null hypothesis will be accepted; otherwise, the null hypothesis will be rejected.

The result from testing of hypothesis 1e shows the value of analysis of variance and comparison of co-workers score of the five group of age, and it is statistically

significant at 95% confidence level (alpha value is 0.05). Significant Value (2-tailed) is 0.446 that greater than 0.05. So, the null hypothesis will be accepted, meaning that there is no significant difference between age group and satisfaction score in co-workers.

Hypothesis 2

Ha₂ : There is no significant difference between marital status and the five job aspects of job satisfaction.

Ho₂ : There is significant difference between marital status and the five job aspects of job satisfaction.

It consists of hypothesis 2a through hypothesis 2e

Hypothesis 2a

Ho_{2a} : There is no significant difference between marital status and satisfaction score in work-itself.

Ha_{2a} : There is significant difference between marital status and satisfaction score in work-itself.

Table 5.14: T-test (Hypothesis 2a)

Work-itself

	n	Mean	S.D.	t	p
Single	254	4.04846894	0.77027906	-1.948	0.052
Married	130	4.20769235	0.73304207		
Total	384	4.1023727	0.76066945		

If the P-value (significant value) is greater than 0.05, the null hypothesis will be accepted; otherwise, the null hypothesis will be rejected.

The result from testing of hypothesis 2a shows the value of Independent sample *t*-test, and it is statistically significant at 95% confidence level (alpha value is 0.05). Significant Value (2-tailed) is 0.052 that greater than 0.05. So, the null hypothesis will be accepted, meaning that there is no significant difference between marital status and satisfaction score in work-itself.

Hypothesis 2b

H_{0b} : There is no significant difference between marital status and satisfaction score in pay.

H_{a2b} : There is significant difference between marital status and satisfaction score in pay.

Table 5.15: T-test (Hypothesis 2b)

Pay

	n	Mean	S.D.	t	p
Single	254	3.74682851	0.86971064	-2.378	0.018
Married	130	3.96923077	0.86246862		
Total	384	3.82212094	0.87252604		

If the P-value (significant value) is greater than 0.05, the null hypothesis will be accepted; otherwise, the null hypothesis will be rejected.

The result from testing of hypothesis 2b shows the value of Independent sample *t*-test, and it is statistically significant at 95% confidence level (alpha value is 0.05).

Significant Value (2-tailed) is 0.018 that less than 0.05. So, the null hypothesis will be rejected, meaning that there is a significant difference between marital status and satisfaction score in pay.

Hypothesis 2c

Ho_{2c} : There is no significant difference between marital status and satisfaction score in supervisor.

Ha_{2c} : There is significant difference between marital status and satisfaction score in supervisor.

Table 5.16: T-test (Hypothesis 2c)

supervisor

	n	Mean	S.D.	t	p
Single	254	4.16447984	0.76946438	-0.182	0.856
Married	130	4.17948712	0.75983800		
Total	384	4.16956019	0.76525921		

If the P-value (significant value) is greater than 0.05, the null hypothesis will be accepted; otherwise, the null hypothesis will be rejected.

The result from testing of hypothesis 2c shows the value of Independent sample *t*-test, and it is statistically significant at 95% confidence level (alpha value is 0.05). Significant Value (2-tailed) is 0.856 that greater than 0.05. So, the null hypothesis will be accepted, meaning that there is no significant difference between marital status and satisfaction score in supervisor.

Hypothesis 2d

Ho_{2d} : There is no significant difference between marital status and satisfaction score in promotion.

Ha_{2d} : There is significant difference between marital status and satisfaction score in promotion.

Table 5.17: T-test (Hypothesis 2d)

Promotion

	n	Mean	S.D.	t	p
Single	254	4.18836395	0.79590196	-0.303	0.762
Married	130	4.21384615	0.74882376		
Total	384	4.19699074	0.77939569		

If the P-value (significant value) is greater than 0.05, the null hypothesis will be accepted; otherwise, the null hypothesis will be rejected.

The result from testing of hypothesis 2d shows the value of Independent sample *t*-test, and it is statistically significant at 95% confidence level (alpha value is 0.05). Significant Value (2-tailed) is 0.762 that greater than 0.05. So, the null hypothesis will be accepted, meaning that there is no significant difference between marital status and satisfaction score in promotion.

Hypothesis 2e

$H_{0_{2e}}$: There is no significant difference between marital status and satisfaction score in co-workers.

$H_{a_{2e}}$: There is significant difference between marital status and satisfaction score in Co-workers.

Table 5.18: T-test (Hypothesis 2e)

Co-workers

	n	Mean	S.D.	t	p
Single	254	4.04024498	0.71963076	-0.334	0.739
Married	130	4.06649565	0.74902428		
Total	384	4.0913792	0.72884219		

If the P-value (significant value) is greater than 0.05, the null hypothesis will be accepted; otherwise, the null hypothesis will be rejected.

The result from testing of hypothesis 2e shows the value of Independent sample *t*-test, and it is statistically significant at 95% confidence level (alpha value is 0.05). Significant Value (2-tailed) is 0.739 that greater than 0.05. So, the null hypothesis will be accepted, meaning that there is no significant difference between marital status and satisfaction score in co-workers.

Hypothesis 3

Ho₃ : There is no significant difference between gender and the five job aspects of job satisfaction.

Ha₃ : There is significant difference between gender and the five job aspects of job satisfaction.

It consists of hypothesis 3a through hypothesis 3e

Hypothesis 3a

Ho_{3a} : There is no significant difference between gender and satisfaction score in work-itself.

Ha_{3a} : There is significant difference between gender and satisfaction score in work-itself.

Table 5.19: T-test (Hypothesis 3a)

Work-itself

	n	Mean	S.D.	t	p
Male	157	4.23340411	0.71399274	2.833	0.005
Female	227	4.01174745	0.78007328		
Total	384	4.1023727	0.76066945		

If the P-value (significant value) is greater than 0.05, the null hypothesis will be accepted; otherwise, the null hypothesis will be rejected.

The result from testing of hypothesis 3a shows the value of Independent sample *t*-test, and it is statistically significant at 95% confidence level (alpha value is 0.05).

Significant Value (2-tailed) is 0.005 that less than 0.05. So, the null hypothesis will be rejected, meaning that there is a significant difference between gender and satisfaction score in work-itself.

Hypothesis 3b

Ho_{3b}: There is no significant difference between gender and satisfaction score in pay.

Ha_{3b}: There is significant difference between gender and satisfaction score in pay.

Table 5.20: T-test (Hypothesis 3b)

Pay

	n	Mean	S.D.	t	p
Male	157	4.02721160	0.74473811	3.907	0.000
Female	227	3.68027410	0.92622650		
Total	384	3.82212094	0.87252604		

If the P-value (significant value) is greater than 0.05, the null hypothesis will be accepted; otherwise, the null hypothesis will be rejected.

The result from testing of hypothesis 3b shows the value of Independent sample *t*-test, and it is statistically significant at 95% confidence level (alpha value is 0.05). Significant Value (2-tailed) is 0.000 that less than 0.05. So, the null hypothesis will be rejected, meaning that there is a significant difference between gender and satisfaction score in pay.

Hypothesis 3c

$H_{0_{3c}}$: There is no significant difference between gender and satisfaction score in supervisor.

$H_{a_{3c}}$: There is significant difference between gender and satisfaction score in supervisor.

Table 5.21: T-test (Hypothesis 3c)

Supervisor

	n	Mean	S.D.	t	p
Male	157	4.30148620	0.67633671	2.835	0.005
Female	227	4.07831621	0.81008964		
Total	384	4.16956019	0.76525921		

If the P-value (significant value) is greater than 0.05, the null hypothesis will be accepted; otherwise, the null hypothesis will be rejected.

The result from testing of hypothesis 3c shows the value of Independent sample *t*-test, and it is statistically significant at 95% confidence level (alpha value is 0.05). Significant Value (2-tailed) is 0.005 that less than 0.05. So, the null hypothesis will be rejected, meaning that there is a significant difference between gender and satisfaction score in supervisor.

Hypothesis 3d

$H_{0_{3d}}$: There is no significant difference between gender and satisfaction score in promotion.

$H_{a_{3d}}$: There is significant difference between gender and satisfaction score in promotion.

Table 5.22: T-test (Hypothesis 3d)

Promotion

	n	Mean	S.D.	t	p
Male	157	4.32356688	0.64868112	2.668	0.008
Female	227	4.10944689	0.84862821		
Total	384	4.19699074	0.77939564		

If the P-value (significant value) is greater than 0.05, the null hypothesis will be accepted; otherwise, the null hypothesis will be rejected.

The result from testing of hypothesis 3d shows the value of Independent sample *t*-test, and it is statistically significant at 95% confidence level (alpha value is 0.05). Significant Value (2-tailed) is 0.008 that less than 0.05. So, the null hypothesis will be rejected, meaning that there is a significant difference between gender and satisfaction score in promotion.

Hypothesis 3e

Ho_{3e} : There is no significant difference between gender and satisfaction score in co-workers.

Ha_{3e} : There is significant difference between gender and satisfaction score in co-workers.

Table 5.23: T-test (Hypothesis 3e)

Co-workers

	n	Mean	S.D.	t	p
Male	157	4.04953994	0.76716353	0.009	0.993
Female	227	4.04884972	0.70284354		
Total	384	4.09131920	0.72884219		

If the P-value (significant value) is greater than 0.05, the null hypothesis will be accepted; otherwise, the null hypothesis will be rejected.

The result from testing of hypothesis 3e shows the value of Independent sample *t*-test, and it is statistically significant at 95% confidence level (alpha value is 0.05). Significant Value (2-tailed) is 0.993 that greater than 0.05. So, the null hypothesis will be accepted, meaning that there is no significant difference between gender and satisfaction score in co-workers.

Hypothesis 4

H_{0_4} : There is no significant difference between education level and the five job aspects of job satisfaction.

H_{a_4} : There is significant difference between education level and the five job aspects of job satisfaction.

It consists of hypothesis 4a through hypothesis 4e

Hypothesis 4a

$H_{0_{4a}}$: There is no significant difference between education level and satisfaction score in work-itself.

$H_{a_{4a}}$: There is significant difference between education level and satisfaction score in work-itself.

Table 5.24: ANOVA (Hypothesis 4a)

Work-itself

	n	Mean	S.D.	F	P
Below junior high school	7	4.34920929	0.64606626	1.565	0.183
A junior high school	10	4.3888889	0.65682029		
A senior high school	69	4.03381652	0.7613352		
Bachelor's degree	260	4.07128203	0.77179264		
Master degree and above	38	4.31871358	0.69613122		
Total	384	4.1023727	0.76066945		

If the P-value (significant value) is greater than 0.05, the null hypothesis will be accepted; otherwise, the null hypothesis will be rejected.

The result from testing of hypothesis 4a shows the value of analysis of variance and comparison of work-itself score of the five group of education level, and it is statistically significant at 95% confidence level (alpha value is 0.05). Significant Value (2-tailed) is 0.183 that greater than 0.05. So, we should accept the null hypothesis (Ho), meaning that there is no significant difference between education level and satisfaction score in work-itself.

Hypothesis 4b

Ho_{4b}: There is no significant difference between education level and satisfaction score in pay.

Ha_{4b}: There is significant difference between education level and satisfaction score in pay.

Table 5.25: ANOVA (Hypothesis 4b)

Pay

	n	Mean	S.D.	F	P
Below junior high school	7	4.22857143	0.65755681	2.7	0.030
A junior high school	10	3.70000000	1.22292909		
A senior high school	69	3.65024154	0.84299541		
Bachelor's degree	260	3.81010683	0.88310785		
Master degree and above	38	4.17368421	0.68049434		
Total	384	3.82212094	0.87252604		

If the P-value (significant value) is greater than 0.05, the null hypothesis will be accepted; otherwise, the null hypothesis will be rejected.

The result from testing of hypothesis 4b shows the value of analysis of variance and comparison of pay score of the five group of education level, and it is statistically significant at 95% confidence level (alpha value is 0.05). Significant Value (2-tailed) is 0.030 that less than 0.05. So, we should reject the null hypothesis (H_0), meaning that there is a significant difference between education level and satisfaction score in pay. (At least one pair $\mu_i \neq \mu_j$)

Table 5.25.1: Post Hoc tests (Hypothesis 4b)

Multiple Comparisons

Dependent Variable: satisfaction score in pay
LSD

(I) education level of respondents	(J) education level of respondents	Mean Difference (I-J)	Std. Error	Sig.	95% Confidence Interval	
					Lower Bound	Upper Bound
below junior high school	a junior high school	.52857143	.42621884	.216	-.30947837	1.36662123
	a senior high school	.57832989	.34307607	.093	-.96241E-02	1.25290081
	bachelor's degree	.41846460	.33126621	.207	-.23288526	1.06981445
	higher bachelor's degree	5.4887218E-02	.35573176	.877	-.64456785	.75434229
a junior high school	below junior high school	-.52857143	.42621884	.216	-1.36662123	.30947837
	a senior high school	4.9758464E-02	.29264843	.865	-.52565946	.62517639
	bachelor's degree	-.11010683	.27870991	.693	-.65811823	.43790457
	higher bachelor's degree	-.47368421	.30738737	.124	-1.07808247	.13071405
a senior high school	below junior high school	-.57832989	.34307607	.093	-1.25290081	9.62410E-02
	a junior high school	4.9758464E-02	.29264843	.865	-.62517639	.52565946
	bachelor's degree	-.15986529	.11712347	.173	-.39015849	7.04279E-02
	higher bachelor's degree	-.52344267*	.17471603	.003	-.86697684	-.17990851
bachelor's degree	below junior high school	-.41846460	.33126621	.207	-1.06981445	.23288526
	a junior high school	.11010683	.27870991	.693	-.43790457	.65811823
	a senior high school	.15986529	.11712347	.173	-7.0428E-02	.39015849
	higher bachelor's degree	-.36357738*	.15020585	.016	-.65891859	-6.82362E-02
higher bachelor's degree	below junior high school	5.4887218E-02	.35573176	.877	-.75434229	.64456785
	a junior high school	.47368421	.30738737	.124	-.13071405	1.07808247
	a senior high school	.52344267*	.17471603	.003	.17990851	.86697684
	bachelor's degree	.36357738*	.15020585	.016	6.8236E-02	.65891859

*. The mean difference is significant at the .05 level.

This table design to test assumption of which pairs of education level are difference.

Pair 1

Ho: There is no significant difference between pay scores of below junior high school and pay scores of a junior high school.

Ha: There is significant difference between pay scores of below junior high school and pay scores of a junior high school.

If the P-value (significant value) is greater than 0.05, the null hypothesis will be accepted; otherwise, the null hypothesis will be rejected.

The result from testing of assumption shows significant value (2-tailed) equals to 0.216 that greater than 0.05. So, accept the null hypothesis (H_0), meaning that there is no significant difference between pay scores of life insurance agents with a below junior high school and pay scores of life insurance agents with a junior high school.

Pair 2

H_0 : There is no significant difference between pay scores of below junior high school and pay scores of a senior high school.

H_a : There is significant difference between pay scores of below junior high school and pay scores of a senior high school.

If the P-value (significant value) is greater than 0.05, the null hypothesis will be accepted; otherwise, the null hypothesis will be rejected.

The result from testing of assumption shows significant value (2-tailed) equals to 0.093 that greater than 0.05. So, accept the null hypothesis (H_0), meaning that there is no significant difference between pay scores of life insurance agents with a below junior high school and pay scores of life insurance agents with a senior high school.

Pair 3

Ho: There is no significant difference between pay scores of below junior high school and pay scores of bachelor's degree.

Ha: There is significant difference between pay scores of below junior high school and pay scores of bachelor's degree.

If the P-value (significant value) is greater than 0.05, the null hypothesis will be accepted; otherwise, the null hypothesis will be rejected.

The result from testing of assumption shows significant value (2-tailed) equals to 0.207 that greater than 0.05. So, accept the null hypothesis (Ho), meaning that there is no significant difference between pay scores of life insurance agents with a below junior high school and pay scores of life insurance agents with a bachelor's degree.

Pair 4

Ho: There is no significant difference between pay scores of below junior high school and pay scores of master degree and above.

Ha: There is significant difference between pay scores of below junior high school and pay scores of master degree and above.

If the P-value (significant value) is greater than 0.05, the null hypothesis will be accepted; otherwise, the null hypothesis will be rejected.

The result from testing of assumption shows significant value (2-tailed) equals to 0.877 that greater than 0.05. So, accept the null hypothesis (Ho), meaning that there is no

significant difference between pay scores of life insurance agents with a below junior high school and pay scores of life insurance agents with master degree and above.

Pair 5

Ho: There is no significant difference between pay scores of a junior high school and pay scores of a senior high school.

Ha: There is significant difference between pay scores of a junior high school and pay scores of a senior high school.

If the P-value (significant value) is greater than 0.05, the null hypothesis will be accepted; otherwise, the null hypothesis will be rejected.

The result from testing of assumption shows significant value (2-tailed) equals to 0.865 that greater than 0.05. So, accept the null hypothesis (Ho), meaning that there is no significant difference between pay scores of life insurance agents with a junior high school and pay scores of life insurance agents with a senior high school.

Pair 6

Ho: There is no significant difference between pay scores of a junior high school and pay scores of bachelor's degree.

Ha: There is significant difference between pay scores of a junior high school and pay scores of bachelor's degree.

If the P-value (significant value) is greater than 0.05, the null hypothesis will be accepted; otherwise, the null hypothesis will be rejected.

The result from testing of assumption shows significant value (2-tailed) equals to 0.693 that greater than 0.05. So, accept the null hypothesis (Ho), meaning that there is no significant difference between pay scores of life insurance agents with a junior high school and pay scores of life insurance agents with a bachelor's degree.

Pair 7

Ho: There is no significant difference between pay scores of junior high school and pay scores of master degree and above.

Ha: There is significant difference between pay scores of junior high school and pay scores of master degree and above.

If the P-value (significant value) is greater than 0.05, the null hypothesis will be accepted; otherwise, the null hypothesis will be rejected.

The result from testing of assumption shows significant value (2-tailed) equals to 0.124 that greater than 0.05. So, accept the null hypothesis (H_0), meaning that there is no significant difference between pay scores of life insurance agents with a junior high school and pay scores of life insurance agents with a master degree and above.

Pair 8

H_0 : There is no significant difference between pay scores of senior high school and pay scores of bachelor's degree.

H_a : There is significant difference between pay scores of senior high school and pay scores of bachelor's degree.

If the P-value (significant value) is greater than 0.05, the null hypothesis will be accepted; otherwise, the null hypothesis will be rejected.

The result from testing of assumption shows significant value (2-tailed) equals to 0.173 that greater than 0.05. So, accept the null hypothesis (H_0), meaning that there is no significant difference between pay scores of life insurance agents with a senior high school and pay scores of life insurance agents with a bachelor's degree.

Pair 9

H_0 : There is no significant difference between pay scores of a senior high school and pay scores of master degree and above.

H_a : There is significant difference between pay scores of a senior high school and pay scores of master degree and above.

If the P-value (significant value) is greater than 0.05, the null hypothesis will be accepted; otherwise, the null hypothesis will be rejected.

The result from testing of assumption shows significant value (2-tailed) equals to 0.003 that less than 0.05. So, reject the null hypothesis (H_0), meaning that there is a significant difference between pay scores of life insurance agents with a senior high school and pay scores of life insurance agents with a master degree and above.

Pair 10

H_0 : There is no significant difference between pay scores of a bachelor's degree and pay scores of master degree and above.

H_a : There is significant difference between pay scores of a bachelor's degree and pay scores of master degree and above.

If the P-value (significant value) is greater than 0.05, the null hypothesis will be accepted; otherwise, the null hypothesis will be rejected.

The result from testing of assumption shows significant value (2-tailed) equals to 0.016 that less than 0.05. So, reject the null hypothesis (H_0), meaning that there is a significant difference between pay scores of life insurance agents with a bachelor's degree and pay scores of life insurance agents with a master degree and above.

Hypothesis 4c

$H_{0_{4c}}$: There is no significant difference between education level and satisfaction score in supervisor.

$H_{a_{4c}}$: There is significant difference between education level and satisfaction score in supervisor.

Table 5.26: ANOVA (Hypothesis 4c)

Supervisor

	n	Mean	S.D.	F	P
Below junior high school	7	4.66666686	0.32710227	1.455	0.215
A junior high school	10	4.3888889	0.50579626		
A senior high school	69	4.05152991	0.77907912		
Bachelor's degree	260	4.1679487	0.77501398		
Master degree and above	38	4.245614	0.75543101		
Total	384	4.16956019	0.7652591		

If the P-value (significant value) is greater than 0.05, the null hypothesis will be accepted; otherwise, the null hypothesis will be rejected.

The result from testing of hypothesis 4c shows the value of analysis of variance and comparison of supervisor score of the five group of education level, and it is statistically significant at 95% confidence level (alpha value is 0.05). Significant Value (2-tailed) is 0.215 that greater than 0.05. So, we should accept the null hypothesis (H_0), meaning that there is no significant difference between education level and satisfaction score in supervisor.

Hypothesis 4d

Ho_{4d} : There is no significant difference between education level and satisfaction score in promotion.

Ha_{4d} : There is significant difference between education level and satisfaction score in promotion.

Table 5.27: ANOVA (Hypothesis 4d)

Promotion

	n	Mean	S.D.	F	P
Below junior high school	7	4.48571429	0.39761192	1.741	0.140
A junior high school	10	4.14000000	1.09969693		
A senior high school	69	4.00933977	0.80869822		
Bachelor's degree	260	4.21692308	0.78422068		
Master degree and above	38	4.36315789	0.58974161		
Total	384	4.19599074	0.77939569		

If the P-value (significant value) is greater than 0.05, the null hypothesis will be accepted; otherwise, the null hypothesis will be rejected.

The result from testing of hypothesis 4d shows the value of analysis of variance and comparison of promotion score of the five group of education level, and it is statistically significant at 95% confidence level (alpha value is 0.05). Significant Value (2-tailed) is 0.140 that greater than 0.05. So, we should accept the null hypothesis (Ho), meaning that there is no significant difference between education level and satisfaction score in promotion.

Hypothesis 4e

Ho_{4e} : There is no significant difference between education level and satisfaction score in co-workers.

Ha_{4e} : There is significant difference between education level and satisfaction score in co-workers.

Table 5.27: ANOVA (Hypothesis 4e)

Co-workers

	n	Mean	S.D.	F	P
Below junior high school	7	4.53968257	0.42275103	1.782	0.132
A junior high school	10	4.35555550	0.57089927		
A senior high school	69	3.94975839	0.66744672		
Bachelor's degree	260	4.03547008	0.76090994		
Master degree and above	38	4.15204677	0.64603778		
Total	384	4.04913192	0.72884219		

If the P-value (significant value) is greater than 0.05, the null hypothesis will be accepted; otherwise, the null hypothesis will be rejected.

The result from testing of hypothesis 4e shows the value of analysis of variance and comparison of promotion score of the five group of education level, and it is statistically significant at 95% confidence level (alpha value is 0.05). Significant Value (2-tailed) is 0.132 that greater than 0.05. So, we should accept the null hypothesis (Ho), meaning that there is no significant difference between education level and satisfaction score in co-workers.

Hypothesis 5

H_{0_5} : There is no significant difference between length of employment and the five job aspects of job satisfaction.

H_{a_5} : There is significant difference between length of employment and the five job aspects of job satisfaction.

It consists of hypothesis 5a through hypothesis 5e

Hypothesis 5a

$H_{0_{5a}}$: There is no significant difference between length of employment and satisfaction score in work-itself.

$H_{a_{5a}}$: There is significant difference between length of employment and satisfaction score in work-itself.

Table 5.29: ANOVA (Hypothesis 5a)

Work-itself

	n	Mean	S.D.	F	p
6 months or less	130	3.8923077	0.7429689	10.016	0.000
Over 6 months - 2 years	105	4.0061375	0.8211445		
Over 2 years - 5 years	88	4.3282829	0.6294213		
More than 5 years	61	4.3897997	0.7020321		
Total	384	4.1023727	0.7686695		

If the P-value (significant value) is greater than 0.05, the null hypothesis will be accepted; otherwise, the null hypothesis will be rejected.

The result from testing of hypothesis 5a shows the value of analysis of variance and comparison of work-itself score of the four groups of length of employment, and it is statistically significant at 95% confidence level (alpha value is 0.05). Significant Value (2-tailed) is 0.000 that less than 0.05. So, we should reject the null hypothesis (H_0), meaning that there is a significant difference between length of employment and satisfaction score in work-itself. (At least one pair $\mu_i \neq \mu_j$)

Table 5.29.1 Post Hoc tests (Hypothesis 5a)

Multiple Comparisons						
Dependent Variable: satisfaction score in work-itself						
LSD						
(I) number of years in the organization	(J) number of years in the organization	Mean Difference (I-J)	Std. Error	Sig.	95% Confidence Interval	
					Lower Bound	Upper Bound
6 months or less	over 6 months to 2 years	-.11382980	9.646E-02	.239	-.30349124	.758316E-02
	over 2 years to 5 years	-.43597515*	.10148296	.000	-.63551363	-.23643667
	more than 5 years	-.49749195*	.11409274	.000	-.72182410	-.27315980
over 6 months to 2 years	6 months or less	.11382980	9.646E-02	.239	-.75832E-02	.30349124
	over 2 years to 5 years	-.32214535*	.10624795	.003	-.53105288	-.11323782
	more than 5 years	-.38366215*	.11835112	.001	-.61636725	-.15095705
over 2 years to 5 years	6 months or less	.43597515*	.10148296	.000	.23643667	.63551363
	over 6 months to 2 years	.32214535*	.10624795	.003	.11323782	.53105288
	more than 5 years	.61516797E-02	.12247989	.616	-.30233999	.17930640
more than 5 years	6 months or less	.49749195*	.11409274	.000	.27315980	.72182410
	over 6 months to 2 years	.38366215*	.11835112	.001	.15095705	.61636725
	over 2 years to 5 years	.61516797E-02	.12247989	.616	-.17930640	.30233999

*. The mean difference is significant at the .05 level.

This table design to test assumption of which pairs of length of employment groups are difference.

Pair 1

Ho: There is no significant difference between work-itself scores of 6 months or less and work-itself scores of over 6 months to 2 years.

Ha: There is significant difference between work-itself scores of 6 month or less and work-itself scores of 6 months to 2 years.

If the P-value (significant value) is greater than 0.05, the null hypothesis will be accepted; otherwise, the null hypothesis will be rejected.

The result from testing of assumption shows significant value (2-tailed) equals to 0.239 that greater than 0.05. So, accept the null hypothesis (Ho), meaning that there is no significant difference between work-itself scores of 6 months or less and work-itself scores of over 6 months to 2 year

Pair 2

Ho: There is no significant difference between work-itself scores of 6 months or less and below and work-itself scores of over 2 years to 5 years.

Ha: There is significant difference between work-itself scores of 6 months or less and below and work-itself scores of over 2 years to 5 years.

If the P-value (significant value) is greater than 0.05, the null hypothesis will be accepted; otherwise, the null hypothesis will be rejected.

The result from testing of assumption shows significant value (2-tailed) equals to 0.000 that less than 0.05. So, reject the null hypothesis (Ho), meaning that there is

significant difference between work-itself scores of 6 months or less and work-itself scores of over 2 years to 5 years.

Pair 3

Ho: There is no significant difference between work-itself scores of 6 months or less and work-itself scores of more than 5 years.

Ha: There is significant difference between work-itself scores of 6 months or less and work-itself scores of more than 5 years.

If the P-value (significant value) is greater than 0.05, the null hypothesis will be accepted; otherwise, the null hypothesis will be rejected.

The result from testing of assumption shows significant value (2-tailed) equals to 0.000 that less than 0.05. So, reject the null hypothesis (Ho), meaning that there is significant difference between work-itself scores of 6 months or less and work-itself scores of more than 5 years.

Pair 4

Ho: There is no significant difference between work-itself scores of over 6 months to 2 years and work-itself scores of over 2 years to 5 years.

Ha: There is significant difference between work-itself scores of over 6 months to 2 years and work-itself scores of over 2 years to 5 years.

If the P-value (significant value) is greater than 0.05, the null hypothesis will be accepted; otherwise, the null hypothesis will be rejected.

The result from testing of assumption shows significant value (2-tailed) equals to 0.003 that less than 0.05. So, reject the null hypothesis (H_0), meaning that there is significant difference between work-itself scores of over 6 months to 2 years and work-itself scores of over 2 years to 5 years.

Pair 5

H_0 : There is no significant difference between work-itself scores of over 6 months to 2 years and work-itself scores of more than 5 years.

H_a : There is significant difference between work-itself scores of over 6 months to 2 years and work-itself scores of more than 5 years.

If the P-value (significant value) is greater than 0.05, the null hypothesis will be accepted; otherwise, the null hypothesis will be rejected.

The result from testing of assumption shows significant value (2-tailed) equals to 0.001 that less than 0.05. So, reject the null hypothesis (H_0), meaning that there is significant difference between work-itself scores of over 6 months to 2 years and work-itself scores of more than 5 years.

Pair 6

H_0 : There is no significant difference between work-itself scores of over 2 years to 5 years and work-itself scores of more than 5 years.

Ha: There is significant difference between work-itself scores of over 2 years to 5 years and work-itself scores of more than 5 years.

If the P-value (significant value) is greater than 0.05, the null hypothesis will be accepted; otherwise, the null hypothesis will be rejected.

The result from testing of assumption shows significant value (2-tailed) equals to 0.616 that greater than 0.05. So, accept the null hypothesis (Ho), meaning that there is no significant difference between work-itself scores of 2 years to 5 years and work-itself scores of more than 5 years.

Hypothesis 5b

Ho_{5b} : There is no significant difference between length of employment and satisfaction score in pay.

Ha_{5b} : There is significant difference between length of employment and satisfaction score in pay.

Table 5.30: ANOVA (Hypothesis 5b)

Pay

	n	Mean	S.D.	F	p
6 months or less	130	3.54397435	0.74711621	17.662	0.000
Over 6 months - 2 years	105	3.63259280	0.95938937		
Over 2 years - 5 years	88	4.25782827	0.64685365		
More than 5 years	61	4.11256830	0.92884165		
Total	384	3.82212094	0.87256040		

If the P-value (significant value) is greater than 0.05, the null hypothesis will be accepted; otherwise, the null hypothesis will be rejected.

The result from testing of hypothesis 5b shows the value of analysis of variance and comparison of pay score of the four group of length of employment, and it is statistically significant at 95% confidence level (alpha value is 0.05). Significant Value (2-tailed) is 0.000 that less than 0.05. So, the null hypothesis (H_0) will be rejected, meaning that there is a significant difference between length of employment and satisfaction score in pay. (At least one pair $\mu_i \neq \mu_j$)

Table 5.30.1: Post Hoc tests (Hypothesis 5b)

Multiple Comparisons						
Dependent Variable: satisfaction score in pay						
LSD						
(I) number of years in the organization	(J) number of years in the organization	Mean Difference (I-J)	Std. Error	Sig.	95% Confidence Interval	
6 months or less	over 6 months to 2 year	8.8618227E-02	.10767348	.411	-.30032866	.12309220
	over 2 years to 5 years	-.71385392*	.11328081	.000	-.93658965	-.49111819
	more than 5 years	-.56859395*	.12735653	.000	-.81900572	-.31818218
over 6 months to 2 year	6 months or less	8.8618227E-02	.10767348	.411	-.12309220	.30032866
	over 2 years to 5 years	-.62523569*	.11859976	.000	-.85842966	-.39204172
	more than 5 years	-.47997572*	.13210997	.000	-.73973384	-.22021761
over 2 years to 5 years	6 months or less	.71385392*	.11328081	.000	.49111819	.93658965
	over 6 months to 2 year	.62523569*	.11859976	.000	.39204172	.85842966
	more than 5 years	.14525997	.13671873	.289	-.12356000	.41407994
more than 5 years	6 months or less	.56859395*	.12735653	.000	.31818218	.81900572
	over 6 months to 2 year	.47997572*	.13210997	.000	.22021761	.73973384
	over 2 years to 5 years	-.14525997	.13671873	.289	-.41407994	.12356000

*. The mean difference is significant at the .05 level.

This table design to test assumption of which pairs of length of employment groups are difference.

Pair 1

Ho: There is no significant difference between pay scores of 6 months or less and pay scores of over 6 months to 2 years.

Ha: There is significant difference between pay scores of 6 month or less and pay scores of 6 months to 2 years.

If the P-value (significant value) is greater than 0.05, the null hypothesis will be accepted; otherwise, the null hypothesis will be rejected.

The result from testing of assumption shows significant value (2-tailed) equals to 0.411 that greater than 0.05. So, accept the null hypothesis (Ho), meaning that there is no significant difference between pay scores of 6 months or less and pay scores of over 6 months to 2 year

Pair 2

Ho: There is no significant difference between pay scores of 6 months or less and below and pay scores of over 2 years to 5 years.

Ha: There is significant difference between pay scores of 6 months or less and below and pay scores of over 2 years to 5 years.

If the P-value (significant value) is greater than 0.05, the null hypothesis will be accepted; otherwise, the null hypothesis will be rejected.

The result from testing of assumption shows significant value (2-tailed) equals to 0.000 that less than 0.05. So, reject the null hypothesis (H_0), meaning that there is significant difference between pay scores of 6 months or less and pay scores of over 2 years to 5 years.

Pair 3

H_0 : There is no significant difference between pay scores of 6 months or less and pay scores of more than 5 years.

H_a : There is significant difference between pay scores of 6 months or less and pay scores of more than 5 years.

If the P-value (significant value) is greater than 0.05, the null hypothesis will be accepted; otherwise, the null hypothesis will be rejected.

The result from testing of assumption shows significant value (2-tailed) equals to 0.000 that less than 0.05. So, reject the null hypothesis (H_0), meaning that there is significant difference between pay scores of 6 months or less and pay scores of more than 5 years.

Pair 4

H_0 : There is no significant difference between pay scores of over 6 months to 2 years and pay scores of over 2 years to 5 years.

H_a : There is significant difference between pay scores of over 6 months to 2 years and pay scores of over 2 years to 5 years.

If the P-value (significant value) is greater than 0.05, the null hypothesis will be accepted; otherwise, the null hypothesis will be rejected.

The result from testing of assumption shows significant value (2-tailed) equals to 0.000 that less than 0.05. So, reject the null hypothesis (H_0), meaning that there is significant difference between pay scores of over 6 months to 2 years and pay scores of over 2 years to 5 years.

Pair 5

H_0 : There is no significant difference between pay scores of over 6 months to 2 years and pay scores of more than 5 years.

H_a : There is significant difference between pay scores of over 6 months to 2 years and pay scores of more than 5 years.

If the P-value (significant value) is greater than 0.05, the null hypothesis will be accepted; otherwise, the null hypothesis will be rejected.

The result from testing of assumption shows significant value (2-tailed) equals to 0.000 that less than 0.05. So, reject the null hypothesis (H_0), meaning that there is significant difference between pay scores of over 6 months to 2 years and pay scores of more than 5 years.

Pair 6

H_0 : There is no significant difference between pay scores of over 2 years to 5 years and pay scores of more than 5 years.

Ha: There is significant difference between pay scores of over 2 years to 5 years and pay scores of more than 5 years.

If the P-value (significant value) is greater than 0.05, the null hypothesis will be accepted; otherwise, the null hypothesis will be rejected.

The result from testing of assumption shows significant value (2-tailed) equals to 0.289 that greater than 0.05. So, accept the null hypothesis (H_0), meaning that there is no significant difference between pay scores of 2 years to 5 years and pay scores of more than 5 years.

Hypothesis 5c

$H_{0_{5c}}$: There is no significant difference between length of employment and satisfaction score in supervisor.

$H_{a_{5c}}$: There is significant difference between length of employment and satisfaction score in supervisor.

Table 5.31: ANOVA (Hypothesis 5c)

Supervisor

	n	Mean	S.D.	F	p
6 months or less	130	4.23333338	0.66578323	2.251	0.082
Over 6 months - 2 years	105	4.07619048	0.82262557		
Over 2 years - 5 years	88	4.28661612	0.74634946		
More than 5 years	61	4.02550093	0.85980034		
Total	384	4.16956019	0.76525921		

If the P-value (significant value) is greater than 0.05, the null hypothesis will be accepted; otherwise, the null hypothesis will be rejected.

The result from testing of hypothesis 5c shows the value of analysis of variance and comparison of supervisor score of the four group of length of employment, and it is statistically significant at 95% confidence level (alpha value is 0.05). Significant Value (2-tailed) is 0.082 that greater than 0.05. So, accept the null hypothesis (Ho), meaning that there is no significant difference between length of employment and satisfaction score in supervisor.

Hypothesis 5d

Ho_{5d} : There is no significant difference between length of employment and satisfaction score in promotion.

Ha_{5d} : There is significant difference between length of employment and satisfaction score in promotion.

Table 5.32: ANOVA (Hypothesis 5d)

Promotion

	n	Mean	S.D.	F	p
6 months or less	130	4.13384615	0.65338164	3.914	0.009
Over 6 months - 2 years	105	4.06328042	0.93796561		
Over 2 years - 5 years	88	4.42272727	0.65420431		
More than 5 years	61	4.23606557	0.83547048		
Total	384	4.19699074	0.77939569		

If the P-value (significant value) is greater than 0.05, the null hypothesis will be accepted; otherwise, the null hypothesis will be rejected.

The result from testing of hypothesis 5d shows the value of analysis of variance and comparison of promotion score of the four group of length of employment, and it is statistically significant at 95% confidence level (alpha value is 0.05). Significant Value (2-tailed) is 0.009 that less than 0.05. So, we should reject the null hypothesis (H_0), meaning that there is a significant difference between length of employment and satisfaction score in promotion. (At least one pair $\mu_i \neq \mu_j$)

Table 5.32.1: Post Hoc tests (Hypothesis 5d)

Multiple Comparisons						
Dependent Variable: satisfaction score in promotion opportunity						
LSD						
(I) number of years in the organization	(J) number of years in the organization	Mean Difference (I-J)	Std. Error	Sig.	95% Confidence Interval	
					Lower Bound	Upper Bound
6 months or less	over 6 months to 2 years	7.0565735E-02	.10111732	.486	-.12825381	.26938528
	over 2 years to 5 years	-.28888112*	.10638323	.007	-.49805464	-.797076E-02
	more than 5 years	-.10221942	.11960189	.393	-.33738382	.13294498
over 6 months to 2 years	6 months or less	7.0565735E-02	.10111732	.486	-.26938528	.12825381
	over 2 years to 5 years	-.35944685*	.11137831	.001	-.57844183	-.14045188
	more than 5 years	-.17278515	.12406590	.165	-.41672680	7.11565E-02
over 2 years to 5 years	6 months or less	.28888112*	.10638323	.007	7.9708E-02	.49805464
	over 6 months to 2 years	.35944685*	.11137831	.001	.14045188	.57844183
	more than 5 years	.18666170	.12839403	.147	-6.5790E-02	.43911343
more than 5 years	6 months or less	.10221942	.11960189	.393	-.13294498	.33738382
	over 6 months to 2 years	.17278515	.12406590	.165	-7.1156E-02	.41672680
	over 2 years to 5 years	-.18666170	.12839403	.147	-.43911343	6.57900E-02

*. The mean difference is significant at the .05 level.

This table design to test assumption of which pairs of length of employment are difference.

Pair 1

Ho: There is no significant difference between length of employment scores of 6 months or less and length of employment scores of over 6 months to 2 years.

Ha: There is significant difference between length of employment scores of 6 month or less and length of employment scores of 6 months to 2 years.

If the P-value (significant value) is greater than 0.05, the null hypothesis will be accepted; otherwise, the null hypothesis will be rejected.

The result from testing of assumption shows significant value (2-tailed) equals to 0.486 that greater than 0.05. So, accept the null hypothesis (Ho), meaning that there is no significant difference between length of employment scores of 6 months or less and length of employment scores of over 6 months to 2 year

Pair 2

Ho: There is no significant difference between length of employment scores of 6 months or less and below and length of employment scores of over 2 years to 5 years.

Ha: There is significant difference between length of employment scores of 6 months or less and below and length of employment scores of over 2 years to 5 years.

If the P-value (significant value) is greater than 0.05, the null hypothesis will be accepted; otherwise, the null hypothesis will be rejected.

The result from testing of assumption shows significant value (2-tailed) equals to 0.007 that less than 0.05. So, reject the null hypothesis (Ho), meaning that there is

significant difference between length of employment scores of 6 months or less and length of employment scores of over 2 years to 5 years.

Pair 3

Ho: There is no significant difference between length of employment scores of 6 months or less and length of employment scores of more than 5 years.

Ha: There is significant difference between length of employment scores of 6 months or less and length of employment scores of more than 5 years.

If the P-value (significant value) is greater than 0.05, the null hypothesis will be accepted; otherwise, the null hypothesis will be rejected.

The result from testing of assumption shows significant value (2-tailed) equals to 0.393 that greater than 0.05. So, accept the null hypothesis (Ho), meaning that there is no significant difference between length of employment scores of 6 months or less and length of employment scores of more than 5 years.

Pair 4

Ho: There is no significant difference between length of employment scores of over 6 months to 2 years and length of employment scores of over 2 years to 5 years.

Ha: There is significant difference between length of employment scores of over 6 months to 2 years and length of employment scores of over 2 years to 5 years.

If the P-value (significant value) is greater than 0.05, the null hypothesis will be accepted; otherwise, the null hypothesis will be rejected.

The result from testing of assumption shows significant value (2-tailed) equals to 0.001 that less than 0.05. So, reject the null hypothesis (H_0), meaning that there is significant difference between length of employment scores of over 6 months to 2 years and length of employment scores of over 2 years to 5 years.

Pair 5

H_0 : There is no significant difference between length of employment scores of over 6 months to 2 years and length of employment scores of more than 5 years.

H_a : There is significant difference between length of employment scores of over 6 months to 2 years and length of employment scores of more than 5 years.

If the P-value (significant value) is greater than 0.05, the null hypothesis will be accepted; otherwise, the null hypothesis will be rejected.

The result from testing of assumption shows significant value (2-tailed) equals to 0.165 that greater than 0.05. So, accept the null hypothesis (H_0), meaning that there is no significant difference between length of employment scores of over 6 months to 2 years and length of employment scores of more than 5 years.

Pair 6

H_0 : There is no significant difference between length of employment scores of over 2 years to 5 years and length of employment scores of more than 5 years.

Ha: There is significant difference between length of employment scores of over 2 years to 5 years and length of employment scores of more than 5 years.

If the P-value (significant value) is greater than 0.05, the null hypothesis will be accepted; otherwise, the null hypothesis will be rejected.

The result from testing of assumption shows significant value (2-tailed) equals to 0.147 that greater than 0.05. So, accept the null hypothesis (H_0), meaning that there is no significant difference between length of employment scores of 2 years to 5 years and length of employment scores of more than 5 years.

Hypothesis 5e

$H_{0_{5e}}$: There is no significant difference between length of employment and satisfaction score in co-workers.

$H_{a_{5e}}$: There is significant difference between length of employment and satisfaction score in co-workers.

Table 5.33: ANOVA (Hypothesis 5e)

Co-workers

	n	Mean	S.D.	F	p
6 months or less	130	4.07504271	0.67689123	0.640	0.590
Over 6 months - 2 years	105	4.00211640	0.75043215		
Over 2 years - 5 years	88	4.11316160	0.71789338		
More than 5 years	61	3.97814202	0.81569468		
Total	384	4.04913192	0.72884219		

If the P-value (significant value) is greater than 0.05, the null hypothesis will be accepted; otherwise, the null hypothesis will be rejected.

The result from testing of hypothesis 5e shows the value of analysis of variance and comparison of co-workers score of the four group of length of employment, and it is statistically significant at 95% confidence level (alpha value is 0.05). Significant Value (2-tailed) is 0.590 that greater than 0.05. So, accept the null hypothesis (H_0), meaning that there is no significant difference between length of employment and satisfaction score in co-works.



Hypothesis 6

H_{o_6} : There is no significant difference between working status and the five job aspects of job satisfaction.

H_{a_6} : There is significant difference between working status and the five job aspects of job satisfaction.

It consists of hypothesis 6a through hypothesis 6e

Hypothesis 6a

$H_{o_{6a}}$: There is no significant difference between working status and satisfaction score in work-itself.

$H_{a_{6a}}$: There is significant difference between working status and satisfaction score in work-itself.

Table 5.34: T-test (Hypothesis 6a)

Work-itself

	n	Mean	S.D.	t	p
Part-time	73	3.93455101	0.80397584	-2.104	0.036
Full-time	311	4.14176493	0.74602813		
Total	384	4.1023727	0.76066945		

If the P-value (significant value) is greater than 0.05, the null hypothesis will be accepted; otherwise, the null hypothesis will be rejected.

The result from testing of hypothesis 6a shows the value of Independent sample *t*-test, and it is statistically significant at 95% confidence level (alpha value is 0.05).

Significant Value (2-tailed) is 0.036 that less than 0.05. So, the null hypothesis will be rejected, meaning that there is a significant difference between working status and satisfaction score in work-itself.

Hypothesis 6b

H_{0b} : There is no significant difference between working status and satisfaction score in pay.

H_{ab} : There is significant difference between working status and satisfaction score in pay.

Table 5.35: T-test (Hypothesis 6b)

Pay

	n	Mean	S.D.	t	p
Part-time	73	3.61369863	0.77123909	-2.280	0.023
Full-time	311	3.87104322	0.88870473		
Total	384	3.82212094	0.87252604		

If the P-value (significant value) is greater than 0.05, the null hypothesis will be accepted; otherwise, the null hypothesis will be rejected.

The result from testing of hypothesis 6b shows the value of Independent sample *t*-test, and it is statistically significant at 95% confidence level (alpha value is 0.05). Significant Value (2-tailed) is 0.023 that less than 0.05. So, the null hypothesis will be rejected, meaning that there is a significant difference between working status and satisfaction score in pay.

Hypothesis 6c

$H_{o_{6c}}$: There is no significant difference between working status and satisfaction score in supervisor.

$H_{a_{6c}}$: There is significant difference between working status and satisfaction score in supervisor.

Table 5.36: T-test (Hypothesis 6c)

Supervisor

	n	Mean	S.D.	t	p
Part-time	73	4.15981737	0.67076580	-0.121	0.904
Full-time	311	4.17184710	0.78676514		
Total	384	4.16956019	0.76525921		

If the P-value (significant value) is greater than 0.05, the null hypothesis will be accepted; otherwise, the null hypothesis will be rejected.

The result from testing of hypothesis 6c shows the value of Independent sample *t*-test, and it is statistically significant at 95% confidence level (alpha value is 0.05). Significant Value (2-tailed) is 0.904 that greater than 0.05. So, the null hypothesis will be accepted, meaning that there is no significant difference between working status and satisfaction score in supervisor.

Hypothesis 6d

H_{0d} : There is no significant difference between working status and satisfaction score in promotion.

H_{ad} : There is significant difference between working status and satisfaction score in promotion.

Table 5.37: T-test (Hypothesis 6d)

Promotion

	n	Mean	S.D.	t	p
Part-time	73	4.14246575	0.72837677	-0.664	0.507
Full-time	311	4.20978921	0.79146648		
Total	384	4.19699074	0.77939569		

If the P-value (significant value) is greater than 0.05, the null hypothesis will be accepted; otherwise, the null hypothesis will be rejected.

The result from testing of hypothesis 6d shows the value of Independent sample *t*-test, and it is statistically significant at 95% confidence level (alpha value is 0.05). Significant Value (2-tailed) is 0.507 that greater than 0.05. So, the null hypothesis will be accepted, meaning that there is no significant difference between working status and satisfaction score in promotion.

Hypothesis 6e

$H_{0_{6e}}$: There is no significant difference between working status and satisfaction score in co-workers.

$H_{a_{6e}}$: There is significant difference between working status and satisfaction score in Co-workers.

Table 5.38: T-test (Hypothesis 6e)

Co-workers

	n	Mean	S.D.	t	p
Part-time	73	4.09132423	0.75344260	0.549	0.583
Full-time	311	4.03922826	0.72383539		
Total	384	4.09131920	0.72884219		

If the P-value (significant value) is greater than 0.05, the null hypothesis will be accepted; otherwise, the null hypothesis will be rejected.

The result from testing of hypothesis 6e shows the value of Independent sample *t*-test, and it is statistically significant at 95% confidence level (alpha value is 0.05). Significant Value (2-tailed) is 0.583 that greater than 0.05. So, the null hypothesis will be accepted, meaning that there is no significant difference between working status and satisfaction score in co-workers.

5.5 Summary of hypothesis testing

Table 5.39 : Summary result of hypothesis 1

H_{a1} : There is significant difference between age group and the five job aspects of job satisfaction.

Hypothesis	Result
H_{a1a} : There is significant difference between age group and satisfaction score in work-itself.	Reject H_0
Pair 1: H_a : There is significant difference between work-itself scores of age group 25 and below and work-itself scores of age group 26-35.	Reject H_0
Pair 2: H_a : There is significant difference between work-itself scores of age group 25 and below and work-itself scores of age group 36-45.	Reject H_0
Pair 3: H_a : There is significant difference between work-itself scores of age group 25 and below and work-itself scores of age group 46-55.	Reject H_0
Pair 4: H_a : There is significant difference between work-itself scores of age group 25 and below and work-itself scores of age group 56 and above.	Accept H_0
Pair 5: H_a : There is significant difference between work-itself scores of age group 26-35 and work-itself scores of age group 36-45.	Accept H_0
Pair 6: H_a : There is significant difference between work-itself scores of age group 26-35 and work-itself scores of age group 46-55.	Accept H_0
Pair 7: H_a : There is significant difference between work-itself scores of age group 26-35 and work-itself scores of age group 56 and above.	Accept H_0
Pair 8: H_a : There is significant difference between work-itself scores of age group 36-45 and work-itself scores of age group 46-55.	Accept H_0
Pair 9: H_a : There is significant difference between work-itself scores of age group 36-45 and work-itself scores of age group 56 and above.	Accept H_0
Pair 10: H_a : There is significant difference between work-itself scores of age group 46-55 and work-itself scores of age group 56 and above.	Accept H_0
H_{a1b} : There is significant difference between age group and	Reject H_0

Table 5.40 : Summary result of hypothesis 2

H_{a_2} : There is significant difference between marital status and the five job aspects of job satisfaction.

Hypothesis	Result
$H_{a_{2a}}$: There is significant difference between marital status and satisfaction score in work-itself.	Accept H_0
$H_{a_{2b}}$: There is significant difference between marital status and satisfaction score in pay.	Reject H_0
$H_{a_{2c}}$: There is significant difference between marital status and satisfaction score in supervisor.	Accept H_0
$H_{a_{2d}}$: There is significant difference between marital status and satisfaction score in promotion.	Accept H_0
$H_{a_{2e}}$: There is significant difference between marital status and satisfaction score in Co-workers.	Accept H_0

Table 5.41 : Summary result of hypothesis 3

H_{a_3} : There is significant difference between gender and the five job aspects of job satisfaction.

Hypothesis	Result
$H_{a_{3a}}$: There is significant difference between gender and satisfaction score in work-itself.	Reject H_0
$H_{a_{3b}}$: There is significant difference between gender and satisfaction score in pay.	Reject H_0
$H_{a_{3c}}$: There is significant difference between gender and satisfaction score in supervisor	Reject H_0
$H_{a_{3d}}$: There is significant difference between gender and satisfaction score in promotion.	Reject H_0
$H_{a_{3e}}$: There is significant difference between gender and satisfaction score in co-workers.	Accept H_0

Table 5.42 Summary result of hypothesis 4

H_{a_4} : There is significant difference between education level and the five job aspects of job satisfaction.

Hypothesis	Result
$H_{a_{4a}}$: There is significant difference between education level and satisfaction score in work-itself.	Accept H_0
$H_{a_{4b}}$: There is significant difference between education level and satisfaction score in pay.	Reject H_0
Pair 1: H_a : There is significant difference between pay scores of below junior high school and pay scores of junior high school.	Accept H_0
Pair 2: H_a : There is significant difference between pay scores of below junior high school and pay scores of senior high school.	Accept H_0
Pair 3: H_a : There is significant difference between pay scores of below junior high school and pay scores of bachelor's degree.	Accept H_0
Pair 4: H_a : There is significant difference between pay scores of below junior high school and pay scores of master degree and above.	Accept H_0
Pair 5: H_a : There is significant difference between pay scores of junior high school and pay scores of senior high school.	Accept H_0
Pair 6: H_a : There is significant difference between pay scores of junior high school and pay scores of bachelor's degree.	Accept H_0
Pair 7: H_a : There is significant difference between pay scores of junior high school and pay scores of master degree and above.	Accept H_0
Pair 8: H_a : There is significant difference between pay scores of senior high school and pay scores of bachelor's degree.	Accept H_0
Pair 9: H_a : There is significant difference between pay scores of senior high school and pay scores of master degree and above.	Reject H_0
Pair 10: H_a : There is significant difference between pay scores of bachelor's degree and pay scores of master degree and above.	Reject H_0
$H_{a_{4c}}$: There is significant difference between education level and satisfaction score in supervisor.	Accept H_0

Ha _{4d} : There is significant difference between education level and satisfaction score in promotion.	Accept Ho
Ha _{4e} : There is significant difference between education level and satisfaction score in co-workers.	Accept Ho



Table 5. 43: Summary of hypothesis 5

H_{a_5} : There is significant difference between length of employment and the five job aspects of job satisfaction.

Hypothesis	Result
$H_{a_{5a}}$: There is significant difference between length of employment and satisfaction score in work-itself.	Reject H_0
Pair 1: H_a : There is significant difference between work-itself scores of 6 month or less and work-itself scores of 6 months to 2 years.	Accept H_0
Pair 2: H_a : There is significant difference between work-itself scores of 6 months or less and below and work-itself scores of over 2 years to 5 years.	Reject H_0
Pair 3: H_a : There is significant difference between work-itself scores of 6 months or less and work-itself scores of more than 5 years.	Reject H_0
Pair 4: H_a : There is significant difference between work-itself scores of over 6 months to 2 years and work-itself scores of over 2 years to 5 years.	Reject H_0
Pair 5: H_a : There is significant difference between work-itself scores of over 6 months to 2 years and work-itself scores of more than 5 years.	Reject H_0
Pair 6: H_a : There is significant difference between work-itself scores of over 2 years to 5 years and work-itself scores of more than 5 years.	Accept H_0
$H_{a_{5b}}$: There is significant difference between length of employment and satisfaction score in pay.	Reject H_0
Pair 1: H_a : There is significant difference between pay scores of 6 month or less and pay scores of 6 months to 2 years.	Accept H_0
Pair 2: H_a : There is significant difference between pay scores of 6 months or less and below and pay scores of over 2 years to 5 years.	Reject H_0
Pair 3: H_a : There is significant difference between pay scores of 6 months or less and pay scores of more than 5 years.	Reject H_0
Pair 4: H_a : There is significant difference between pay scores of over 6 months to 2 years and pay scores of over 2 years to 5 years.	Reject H_0
Pair 5: H_a : There is significant difference between pay scores of over 6 months to 2 years and pay scores of more than 5 years.	Reject H_0
Pair 6: H_a : There is significant difference between pay scores of over 2 years to 5	Accept H_0

years and pay scores of more than 5 years.	
Ha _{5c} : There is significant difference between length of employment and satisfaction score in supervisor.	Accept Ho
Ha _{5d} : There is significant difference between length of employment and satisfaction score in promotion.	Accept Ho
Pair 1: Ha: There is significant difference between length of employment scores of 6 month or less and length of employment scores of 6 months to 2 years.	Accept Ho
Pair 2: Ha: There is significant difference between length of employment scores of 6 months or less and below and length of employment scores of over 2 years to 5 years.	Reject Ho
Pair 3: Ha: There is significant difference between length of employment scores of 6 months or less and length of employment scores of more than 5 years.	Accept Ho
Pair 4: Ha: There is significant difference between length of employment scores of over 6 months to 2 years and length of employment scores of over 2 years to 5 years.	Reject Ho
Pair 5: Ha: There is significant difference between length of employment scores of over 6 months to 2 years and length of employment scores of more than 5 years.	Accept Ho
Pair 6: Ha: There is significant difference between length of employment scores of over 2 years to 5 years and length of employment scores of more than 5 years.	Accept Ho
Ha _{5e} : There is significant difference between length of employment and satisfaction score in co-workers.	Accept Ho

Table 5.44: Summary of hypothesis 6

H_{a_6} : There is significant difference between working status and the five job aspects of job satisfaction.

Hypothesis	Result
$H_{a_{6a}}$: There is significant difference between working status and satisfaction score in work-itself.	Reject H_0
$H_{a_{6b}}$: There is significant difference between working status and satisfaction score in pay.	Reject H_0
$H_{a_{6c}}$: There is significant difference between working status and satisfaction score in supervisor.	Accept H_0
$H_{a_{6d}}$: There is significant difference between working status and satisfaction score in promotion.	Accept H_0
$H_{a_{6e}}$: There is significant difference between working status and satisfaction score in Co-workers.	Accept H_0

CHAPTER 6

SUMMARY, CONCLUSIONS, AND RECOMMENDATIONS

6.1 Summary of the results

According to analysis of the data that collected from questionnaires and analysis part of this study, it can be summarized that there are five components of job satisfaction.

1. Work-itself
2. Pay
3. Promotion
4. Supervisor
5. Co-workers

The orders of importance of job aspect as perceived by life insurance agents are work-itself, pay, promotion, supervisor, and co-workers

The job satisfaction mean score used to measure the perception of the respondents on the each aspect of job. The higher scores of a category of job feeling scale, the higher degree of the satisfaction is perceived by an employee towards that category. Table 5.8 shows that life insurance agents are satisfied with their job in all five job aspects. And the findings show that there are significant differences between demographic profiles of life insurance agents and the five job aspects.

The older life insurance agents are more satisfied with all aspects of their job compared with the younger ones, but the group of life insurance agents who over 55 years of age is less satisfied with promotion and co-worker compared with the age group of life

insurance agents between 46-55. By employing the ANOVA, the findings indicate that there is significant difference between age groups of life insurance agents and the two job aspects (work-itself and pay) while there is no significant differences between age groups of life insurance agents and the other three job aspects (promotion, supervisor, and co-workers). According to the multiple comparison tables (LSD test), the results show that there is significant difference between work-itself score and pay score of life insurance agents who are age below 26 and life insurance agents who are age between 26-35. There is significant difference between work-itself score and pay score of life insurance agents who are age below 26 and life insurance agents who are age between 36-45. There is significant difference between work-itself score and pay score of life insurance agents who are age below 26 and life insurance agents who are age between 46-55.

Life insurance agents who are single are less satisfied with all aspect of their job compared with life insurance agents who are married. By employing T-test, the results show that there is significant difference between marital status of life insurance agents and pay, but not founds significant difference between marital status of life insurance agents and the other four job aspects (work-itself, promotion, supervisor, and co-workers).

Male life insurance agents are more satisfied with their job compared with female life insurance agents. By using T-test, the results show that there is significant difference between gender of life insurance agents and the four job aspects (work-itself, pay, promotion, and supervisor) while there is no significant difference between gender of life insurance agents and co-workers.

There are five categories of education level in this study. The life insurance agents with primary school (lowest education level) are more satisfied in their pay, promotion, supervisor, and co-workers, but not with work-itself compared with the other education level. Work-itself mean score of life insurance agents with primary school are a little bit lower than life insurance agents with a junior high school. This may imply that life insurance agents with primary school are less satisfied with work-itself compared with life insurance agents with a junior high school. It can be concluded that the lowest education level is more satisfied with their job, and job satisfaction scores are improved after the senior education level to master degree. By employing ANOVA, the results show that there is significant differences between difference education levels of life insurance agents and pay while there is no significant difference between education levels of life insurance agents and the other four job aspect (work-itself, promotion, supervisor, and co-workers). According to the multiple comparison table (LSD test), the results show that there is significant difference between pay score of life insurance agent with a senior high school and life insurance agents with higher than bachelor's degree; and there is significant difference between pay score of life insurance agents with bachelor's degree and life insurance agents with higher than bachelor's degree.

Life insurance agents who had worked in life insurance companies for over 2 years to 5 years are more satisfied with pay, promotion, supervisor, and co-workers, but not with work-itself. Life insurance agents who had worked in life insurance companies for more than 5 years are more satisfied with work-itself compared with other groups. By using ANOVA, the results show that there is significant differences between three job aspects (work-itself, pay and promotion) and different lengths of employment in life

insurance companies while there is no significant differences between different lengths of employment in life insurance companies and the other two job aspects (supervisor, and co-workers). According to the multiple comparison tables (LSD test), the results show that there is significant difference between work-itself score and pay score of life insurance agents who had worked for 6 months or less and life insurance agents who had worked for over 2 years to 5 years, there is significant difference between work-itself score and pay score of life insurance agents who had worked for 6 months or less and life insurance agents who worked for more than 5 years, there is significant difference between work-itself score and pay score between life insurance agents who worked for over 6 months to 2 years and life insurance agents who worked for over 2 years to 5 years, there is significant difference between work-itself score and pay score of life insurance agents who had worked for over 6 months to 2 years and life insurance agents who had worked for more than 5 years, there is significant difference between promotion score of life insurance agents who had worked for 6 months or less and life insurance agents who had worked for over 2 years to 5 years, and there is significant difference between promotion score of life insurance agents who had worked for over 6 months to 2 years and life insurance agents who had worked for over 2 years to 5 years.

Part-time life insurance agents are less satisfied with their job compared with full-time life insurance agents. By using T-test, there is significant difference between working status of life insurance agents and two job aspects (work-itself and pay) while there is no significant differences between working status of life insurance agents and the other three job aspects (promotion, supervisor, and co-workers).

6.2 Conclusions and implications

The study findings show that there is a significant difference between demographic profiles of life insurance agents and the five job aspects. It is important that life insurance management understands the impact of the demographic profiles on life insurance agents' job satisfaction. This study may have provided the relevant information for life insurance management to consider.

Firstly, finding from this study show that life insurance agents are satisfied with their job in all aspects. But life insurance agents are less satisfied with their pay compared with the other four job aspect; while pay is considered as the important category attributing to job satisfaction. The payment for this occupation is depended on their sale ability or a number of policies that they can sale. However, it is suggested that life insurance companies should revise their agent's commission packages and make them more competitive. So life insurance agents will become more satisfied, loyal and committed to their life insurance companies. Productivity will be enhanced and that will provide monetary payoffs for the life insurance company in the long-term.

Secondly, life insurance agents who had worked in life insurance companies for more than 5 years are less satisfied with pay, promotion, supervisor, and co-workers compared with life insurance agents who had work in life insurance companies for over 2 to 5 years. Life insurance agents who had worked in life insurance companies for more than 5 years are more satisfied with work-itself compare with other groups. Lower satisfaction with pay, promotion, supervisor, and co-workers is found among life insurance agents who had worked in life insurance companies for more than 5 year

compared with life insurance agents who had worked for over 2 years to 5 years. It may be a cause of switching the companies of life insurance agents. If the other life insurance companies offer the better payment and promotion to this life insurance agents group, they may switch to the other life insurance companies. Life insurance agents who had worked more than 5 years in this business will possess high skill and experience, so life insurance companies may lose their good life insurance agents. Therefore, it is suggested that life insurance companies should improve their promotional prospects.

Third, the relationship of job satisfaction scores and the length of employment in life insurance companies is reported in Table 5.29 – 5.33. Only work-itself, pay, and promotion showed significant differences in the relationship with job satisfaction between different lengths of employment of life insurance agents groups. Table 5.29.1 and 5.32.1 show that there are significant difference between lengths of employment of life insurance agents and three job aspects (work-itself, pay, and promotion). It can be concluded that there are significant difference between life insurance agents who had worked less than 2 years and life insurance agents who had worked over 2 years. Life insurance agents who had worked for less than 2 years are less satisfied with work-itself, pay, and promotion compared with life insurance agents who had worked for more than 2 years. It may imply that the life insurance agents' less satisfaction towards work-itself, pay, and promotion may lead to life insurance agents' turnover in life insurance companies. The result appears to be compatible with Coy Eklund (1979) reports that over 70 percent of all new agents have either changed their company or left the business within the first 2 years. On the other hand, those that complete their first four development years exhibit remarkable staying power. This group seems to stay with their company as

well as salaried people. So life insurance companies should pay more attention to this group of agents.

Fourth, part-time life insurance agents are less satisfaction with their job compared with full-time life insurance agents, especially with work-itself and pay. Lower satisfaction of part-time insurance agents may occur from having limited time to do their duty because they spend a lot of time for their full-time job. But there is no significant differences in the relationship with job satisfaction between part-time and full-time in promotion, supervisor, and co-workers. Therefore, life insurance companies should try to motivate part-time life insurance agents to work. If part-time life insurance agents are alerted to sell policies, they will have more chance to sell and get more payment. Therefore, part-time insurance agents will satisfied with payment.

6.3 Recommendation

Based on the findings and conclusions of this study, the following recommendations are made.

1. Future study should include life insurance agents in the other provinces.
2. It is suggested that similar study can be conducted in the future when the economic recession in Thailand has been reversed so that possible impacts of economic factors on life insurance agents' job satisfaction can be measured.
3. Further study should included organizational characteristic such as organizational culture, departmental functions, size and age of life insurance company as the

variable. Most of the demographic variables show different effects on job satisfaction. This may imply that the organizational characteristic may be show different relationship too.

4. Further research should include life insurance agent employment status (resigned life insurance agents and current life insurance agents). The results of significant difference in the relationship with job satisfaction between resigned and current life insurance agents may imply that the life insurance agents' low satisfaction towards what job aspects may lead to turnover in life insurance companies.
5. Further study could be conducted to determine the relationship between job satisfaction of life insurance agents and sale performance of life insurance agents.
6. Life insurance companies should revise their agent's commission packages and make them more competitive because life insurance agents are less satisfied with their pay.
7. Life insurance companies should improve their promotional prospects, especially for life insurance agent who had work for more than 5 years because this group of life insurance agents less satisfied with promotion.
8. Life insurance companies should pay more attention to life insurance agents who had work for less than 2 years because this group is less satisfied with work-itself, pay, and promotion compared with life insurance agents who had worked for more than 2 years. It may be the cause of new agent is changed their company or left the business.

9. Life insurance companies should try to motivate and training part-time life insurance agents to work because they feel less satisfied with their job compared with full-time life insurance agents.



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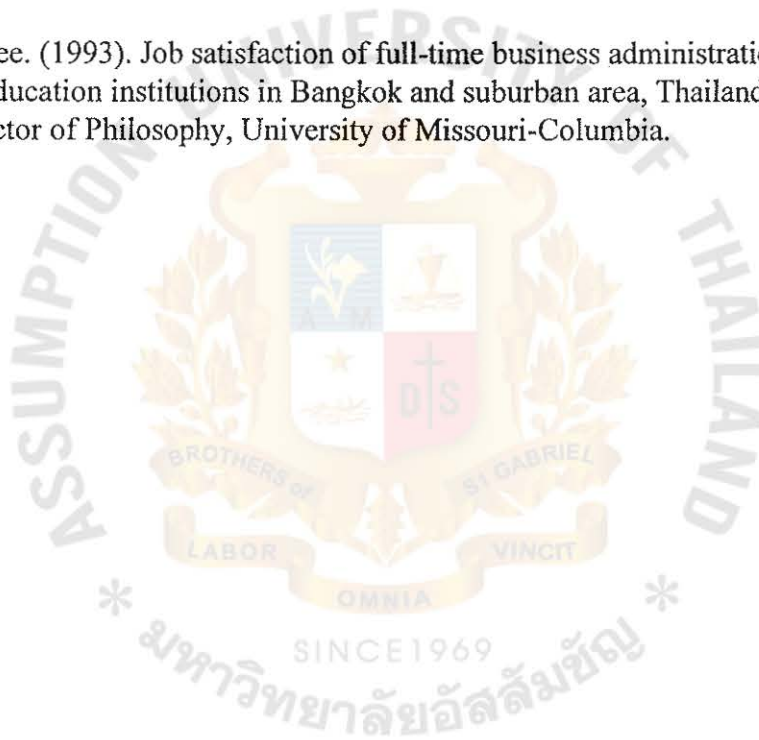
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APPENDIX A



July 9, 2001

Dear Insurance Agents:

My name is Thitiporn Saksobhavit. I am studying a Master degree in Master Business Administration at the Assumption University. I am conducting a research of thesis entitled "The study of the relationship between demographic profile of insurance agents and job satisfaction". As a part of my thesis, I would like to ask for your participation in this study. I want to assure you, however, that this survey is an independent project for my study and that no individual is identified. All of your responses to this questionnaire will be strictly confidential.

The purpose of this study is to explore and determine job satisfaction of insurance agents in Bangkok and to identify what demographic profile related to job satisfaction. The finding from this study will be useful as baseline of information for other studies and administrators in insurance company and other organizations.

Your participation is very important to the success of this study. Please spare a few minutes of your busy schedule to complete this questionnaire.

Your participation and cooperation will be greatly appreciated.

Sincerely Yours,

Thitiporn Saksobhavit

Questionnaire

Section 1

This questionnaire has a list of five different aspects of your job. For each aspect there are a number of scales for you to indicate you feelings about you job. Indicate you response by circling the number that best represents your feelings on the dimension given.

WORK						
Creative	5	4	3	2	1	Routine
Fascinating	5	4	3	2	1	Boring
Good	5	4	3	2	1	Bad
Satisfying	5	4	3	2	1	Unsatisfying
Respected	5	4	3	2	1	Not respected
Useful	5	4	3	2	1	Worthless
Pleasant	5	4	3	2	1	Unpleasant
Healthful	5	4	3	2	1	Tiresome
Gives sense of accomplishment	5	4	3	2	1	Endless

PAY						
Good	5	4	3	2	1	Bad
Secure	5	4	3	2	1	Insecure
Highly paid	5	4	3	2	1	Underpaid
What I deserve	5	4	3	2	1	Less than I deserve
Income provides luxuries	5	4	3	2	1	Income provides necessities only

PROMOTIONS

Fair	5	4	3	2	1	Unfair
Regular	5	4	3	2	1	Intermittent
Frequent	5	4	3	2	1	Infrequent
Promotion on ability	5	4	3	2	1	Arbitrary
Good oppourtun- ity for advancement	5	4	3	2	1	Limited opportun- ity for advancement

SUPERVISOR

Competent	5	4	3	2	1	Incompetent
Around when needed	5	4	3	2	1	Doesn't supervise enough
Tactful	5	4	3	2	1	Impolite
Praises good work	5	4	3	2	1	Hard to please
Even-tempered	5	4	3	2	1	Quick-tempered
Flexible	5	4	3	2	1	Stubborn
Good	5	4	3	2	1	Bad
Leaves me on my own	5	4	3	2	1	Meddlesome
Tells me where I stand	5	4	3	2	1	Gives no feedback

COWORKERS

Loyal	5	4	3	2	1	Treacherous
Fast	5	4	3	2	1	Slow
Responsible	5	4	3	2	1	Irresponsible
Smart	5	4	3	2	1	Stupid
Active	5	4	3	2	1	Lazy
Respect my Privacy	5	4	3	2	1	Give no privacy
Pleasant	5	4	3	2	1	Unpleasant
Friendly	5	4	3	2	1	Hard to meet
Broad interests	5	4	3	2	1	Narrow interests



Section 2

Rank the following five aspects in a job in term of how important they are for you. You should rank the most important item as 1, the second most important as 2, and so on, until you have given each of the five items a rank of 1, 2, 3, 4, or 5.

- 1 = Most important
- 2 = Important
- 3 = Average
- 4 = Less important
- 5 = Least important

Work _____
Supervisor _____
Coworker _____
Promotion _____
Pay _____



Personal Data

1 Working Status

☐ Part time☐ Full time

2 Gender

☐ Male☐ Female

3 Age

☐ 25 and below☐ 26-35☐ 36-45☐ 46-55☐ 56 and above

4 Marital status

☐ Single☐ Married

5 Education Level

☐ Below junior high school☐ A junior high school☐ A senior high school☐ Bachelor's degree☐ Master degree and above

6 Number of years in this organization

☐ 6 months or less☐ Over 2 years to 5 years☐ Over 6 month to 2 years☐ More than 5 year

วันที่ 9 เดือน กรกฎาคม พ.ศ. 2544

เรียน ตัวแทนขายประกัน

เรื่อง ขอความร่วมมือตอบแบบสอบถามเพื่อประกอบการทำวิทยานิพนธ์

ดิฉัน นางสาว ชิตพร ศักดิ์โสภาวิวัฒน์ เป็นนักศึกษาระดับปริญญาโท สาขาบริหารธุรกิจของมหาวิทยาลัยอัสสัมชัญ

กำลังทำวิทยานิพนธ์เรื่อง “ความพึงพอใจในการปฏิบัติงานของตัวแทนขายประกันในเขตกรุงเทพฯ”

เพื่อเป็นส่วนหนึ่งของการศึกษาตามหลักสูตร การวิจัยครั้งนี้เพื่อวัตถุประสงค์ของการวิจัยสำหรับวิทยานิพนธ์
ของดิฉันเท่านั้น ดิฉันจะไม่ระบุนามผู้ตอบและคำตอบทุกข้อจะถือเป็นความลับที่ไม่แพร่กระจายแก่ผู้ใดทั้งสิ้น

เพื่อให้การทำวิจัยเป็นไปอย่างสมบูรณ์ ดิฉันจึงใคร่ขอความกรุณาความร่วมมือจากท่าน โปรดกรุณาตอบแบบสอบถาม
ทั้งสามตอน ขอขอบพระคุณในความกรุณาของท่านที่สละเวลาให้ความร่วมมือมา ณ โอกาสนี้

ขอแสดงความนับถือ

(น.ศ. ชิตพร ศักดิ์โสภาวิวัฒน์)

แบบสอบถาม

ตอนที่ 1 ความพอใจในงานด้านต่างๆของท่าน

คำชี้แจง: แบบสอบถามในตอนที่ 1 นี้ประกอบด้วย 5 หัวข้อ ได้แก่ (1) งานที่ทำอยู่ปัจจุบัน (2) เงินเดือนปัจจุบัน (3) โอกาสที่จะได้
รับการเลื่อนตำแหน่ง (4) ผู้บังคับบัญชา (5) เพื่อนร่วมงาน ในแต่ละหัวข้อจะประกอบด้วยคำหรือ วลีความ ซึ่งอธิบายถึงหัวข้อนั้นๆ

โปรดพิจารณาาคำหรือ วลีความต่อไปนี้ และวงกลมตัวเลขตามความรู้สึกของท่าน

<u>งานที่ทำอยู่ปัจจุบัน</u>						
สร้างสรรค์	5	4	3	2	1	จำใจ
น่าสนใจ	5	4	3	2	1	น่าเบื่อ
ดี	5	4	3	2	1	ไม่ดี
เป็นที่น่าพอใจ	5	4	3	2	1	ไม่เป็นที่น่าพอใจ
มีเกียรติ	5	4	3	2	1	ไม่มีเกียรติ
มีประโยชน์	5	4	3	2	1	ไม่มีประโยชน์
สบายใจ	5	4	3	2	1	ทำให้คับข้องใจ
ส่งเสริมสุขภาพจิต	5	4	3	2	1	เหน็ดเหนื่อย
ให้ความรู้สึกกว่าทำงาน	5	4	3	2	1	ให้ความรู้สึกว่างงานไม่มีที่ สัน
เสร็จ	5	4	3	2	1	สุด

ผู้บังคับบัญชา

เหมาะสม	5	4	3	2	1	ไม่เหมาะสม
ได้พบเมื่อต้องการ	5	4	3	2	1	ไม่ได้พบเมื่อต้องการ, ไม่อยู่,
สุภาพเรียบร้อย	5	4	3	2	1	หาด้วยยาก
ชมเชยเมื่อมีผลงานดี	5	4	3	2	1	ไม่สุภาพเรียบร้อย
ควบคุมอารมณ์ได้ดี	5	4	3	2	1	ไม่ค่อยเห็นความดี เอาจใจ
ยึดหยุ่น	5	4	3	2	1	ยาก
ดี	5	4	3	2	1	ควบคุมอารมณ์ไม่ได้
ให้มีอิสระในการทำงาน	5	4	3	2	1	ดีอยู่แล้ว
ให้ผลสนองตอบรับเพื่อทราบ	5	4	3	2	1	ไม่ดี
สถานภาพในปัจจุบัน	5	4	3	2	1	ก้าวก้าชในการทำงาน
						ไม่ให้ผลสนองตอบรับ

เพื่อนร่วมงาน

ซื่อสัตย์	5	4	3	2	1	ทุจริต
ว่องไว	5	4	3	2	1	เชื่องช้า
รับผิดชอบ	5	4	3	2	1	ไม่รับผิดชอบ
เจตียวฉลาด	5	4	3	2	1	โง่
กระตือรือร้น	5	4	3	2	1	เฉื่อยคร้าน
เคารพความเป็นส่วนตัว	5	4	3	2	1	ไม่เคารพความเป็นส่วนตัว
น่าคบหา	5	4	3	2	1	ไม่น่าคบหา
เป็นมิตร	5	4	3	2	1	ไม่เป็นมิตร
มีทัศนะกว้าง	5	4	3	2	1	มีทัศนะแคบ

เงินเดือนปัจจุบัน

ดี	5	4	3	2	1	ไม่ดี
ได้รับแน่นอน	5	4	3	2	1	ไม่มั่นคง
สูงกว่าเกณฑ์มาตราฐานมาก	5	4	3	2	1	ต่ำกว่าเกณฑ์มาตราฐานมาก
ยุติธรรม	5	4	3	2	1	ไม่ยุติธรรม
มีพอสำหรับใช้จ่ายอย่าง						
ฟุ่มเฟือย	5	4	3	2	1	มีเพียงพอให้ใช้จ่ายแค่พอดี

โอกาสที่จะได้รับการเลื่อนตำแหน่ง

ยุติธรรม	5	4	3	2	1	ไม่ยุติธรรม
มีความสม่ำเสมอเป็นประจำ	5	4	3	2	1	ไม่มีความสม่ำเสมอเป็นประจำ
มีบ่อยบ่อย	5	4	3	2	1	ไม่บ่อย
ขึ้นอยู่กับความสามารถ	5	4	3	2	1	กำหนดเองตามใจชอบ
มีโอกาสดี	5	4	3	2	1	มีโอกาสดำกิด

ตอนที่ 2 ความสำคัญในงานด้านต่างๆ ของท่าน

คำชี้แจง: แบบสอบถามในตอนที่ 2 นี้ เป็นแบบสอบถามที่ประกอบด้วย 5 ด้านของงาน โปรดเรียงลำดับความสำคัญของงาน

ด้านต่างๆ ที่มีผลต่อความพึงพอใจในงานของท่าน ลงในช่องว่างที่เว้นไว้

1 = สำคัญมากที่สุด

2 = สำคัญ

3 = ปานกลาง

4 = ไม่สำคัญ

5 = ไม่สำคัญที่สุด

_____ งานที่ทำอยู่ปัจจุบัน

_____ เงินเดือนปัจจุบัน

_____ โอกาสที่จะได้รับการเลื่อนตำแหน่ง

_____ ผู้บังคับบัญชา

_____ เพื่อนร่วมงาน



ตอนที่ 3 ข้อมูลส่วนตัว

คำชี้แจง: คำถามต่อไปนี้ เป็นรายละเอียดเกี่ยวกับตัวท่าน โปรดทำเครื่องหมาย x ลงในช่องว่างที่เว้นไว้

1. สถานภาพการทำงาน

_____ อาชีพเสริม

_____ อาชีพหลัก

2. เพศ

_____ ชาย

_____ หญิง

3. อายุ

_____ ต่ำกว่า 26

_____ 26-35

_____ 36-45

_____ 46-55

_____ มากกว่า 55

4. สถานภาพ

_____ โสด

_____ แต่งงาน

5. วุฒิกการศึกษา

_____ ต่ำกว่ามัธยมศึกษาตอนต้น

_____ มัธยมศึกษาตอนต้น

_____ มัธยมศึกษาตอนปลาย

_____ ปริญญาตรี

_____ ตั้งแต่ปริญญาตรีขึ้นไป

6. อายุการทำงานในองค์กรแห่งนี้

_____ ต่ำกว่า 6 เดือน

_____ มากกว่า 2 ปี - 5 ปี

_____ 6 เดือน - 2 ปี

_____ มากกว่า 5 ปีขึ้นไป

APPENDIX B



List of Life Insurance Companies in 2001

1. Bangkok Life Assurance Co., Ltd.
2. Thai Life Insurance Co., Ltd.
3. Thai Prasit Nationwide Co., Ltd.
4. Siam Commercial New York Life Insurance Public Co., Ltd.*
5. Prudential TS Life Assurance Public Co., Ltd.
6. Ocean Life Insurance Co., Ltd.
7. Ayudhya CMG Life Assurance Public Co., Ltd.
8. Muang Thai Life Assurance Co., Ltd.
9. Siam Life Insurance Co., Ltd.
10. South East Life Insurance Co., Ltd.
11. Interlife John Hancock Assurance Public Co., Ltd.
12. Thaire Life Assurance Co., Ltd.
13. Saha Life Insurance Co., Ltd.
14. American International Assurance Co., Ltd.
15. Zurich National Life Assurance Co., Ltd.*
16. CGU Life Assurance (Thai) Co., Ltd.
17. Siam SamSung Life Insurance Co., Ltd.*
18. Krungthai-AXA Life Assurance Co., Ltd.*
19. Bangkok Metropolitan Life Assurance Co., Ltd.*
20. Thai Charoen Assurance Public Co., Ltd.*
21. Aetna Oaotspa Life Assurance Co., Ltd.*
22. Pornpat Life Assurance Co., Ltd.*
23. Ace Life Assurance Co., Ltd.*
24. TPI Life Insurance Co., Ltd.*

25. Advance MLC Assurance Co., Ltd.*

26. Allianz C.P. Life Assurance Co., Ltd.*

* A new life insurance company opened in 1997.



