

Saimaa University of Applied Sciences
Business Administration, Lappeenranta
International Business

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Measuring Job Satisfaction Levels at a Russian Insurance Company

Thesis 2018

Abstract

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The purpose of the study was to identify the current state of employee satisfaction in the case company and to design solutions for the shortcomings. The study contains suggestions for the Company X that were developed based on the author's academic knowledge and are expected to improve job satisfaction.

The literature review outlined the main theories that highlight the meaning of job satisfaction to the organisational performance. The empirical study was carried out by distributing an online survey containing twenty statements of Minnesota Satisfaction Questionnaire that required respondents to rate their satisfaction with each of the survey items. Based on the responses received from 45 employees among different departments of the company, conclusions were drawn.

Contrary to presumptions, the results indicated the average levels of job satisfaction in the Company X to be rather high. Half of the factors scored enough not to require any changes. The solutions were developed for the other half of the items. General suggestions for the Company X include organising of training sessions with focus on specific areas in need of development, as well as other actions that would improve the flow of feedback in the organisation.

Keywords: job satisfaction, employee motivation, insurance

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1 Introduction

The topic of job satisfaction has been looked at from different perspectives starting from the first half of the last century. The main reason why it caught the attention of researchers in the field was the prospect of its direct relation to employee productivity. Nowadays, the existence of this correlation is still being questioned by Industrial-Organisational (further addressed as I-O) psychologists. The focus of I-O psychology is placed upon investigating ways of increasing organisational productivity through ensuring well-being of employees (Cherry 2017).

It is believed that an employee who thinks positively about the job is more likely to show higher performance results. Many of the authors known and respected in the field shared the belief that levels of employee motivation are directly correlated with employee performance. For example, Morris Viteles, who is claimed to be one of the fathers of I-O psychology, in his book "Motivation and morale in industry", published in 1953, put an equation sign between motivation and performance of an individual. (Latham 2012, pp 30-31.)

Job satisfaction is one of those concepts that are important to be studied from the perspectives of both an employee and an employer. The obvious benefit for the former is general happiness. According to Andrew Naber, an average person spends 90 000 hours at work, which amounts to about a third of a lifetime (Naber, A. 2017). It is in our interest to make that time more than simply bearable. As from an employer's point of view, creating a favourable working environment promotes positive attitudes among workforce and leads to an increase in motivation and, therefore, higher productivity. Such opinion will be further grounded with respectable theories.

1.1 Thesis topic and the case company

The topic idea emerged from the author's own experience in the country of origin. Through personal conversation it can be generally observed that the majority of population treat work solely as a necessity to provide for their families. There is no doubt that the purpose of a job is to generate money, but people in

Russia seem to remain highly sceptical that the job can bring joy in addition to financial benefits.

It appears to the author, and should be treated as a personal assumption, that Russian workers are mostly unaware of existing employee management practices, the aim of which is to promote wellbeing at the work place. Obviously, some of the internationally oriented organisations tend to be more concerned with programmes of enhancing employee well-being. However, it seems that management tends to overlook the connection between job satisfaction and productivity of an employee. For instance, when reading this text, one may object that the happiness of workers is not of management's concern, as the most important thing is the productivity. A knowledge gap can be seen from such statement, because job satisfaction is one of the answers to the question of achieving higher productivity.

Company X operates in the insurance sector and offers more than a hundred various insurance services to its corporate and individual clients. Some of the insurance kinds that the company issues include voluntarily medical insurance, travel insurance, as well as insurance of property (cars, houses and other). The company's client base, which includes both corporate and individual customers, exceeds ten million people.

1.2 Research questions

The empirical study aims to evaluate the current level of job satisfaction among employees of the Company X. The main research question is "How can the employee satisfaction levels be improved?" The sub-questions that will allow answering the main one are the following:

- How do employees evaluate their current job satisfaction?
- According to employees' beliefs, what are the most valuable aspects that have an effect on their job satisfaction?
- What kind of difference, if any, exists in the job satisfaction levels between departments?

1.3 Objectives and Delimitations

The topic of employee satisfaction in the workplace is a broad concept that encompasses other terms and falls under the influence of various factors. Therefore, when conducting a study on the topic, it is necessary to stay focused on a handful of chosen theories and limit the use of related terminology to a necessary yet sufficient minimum.

The author is curious to see whether her personal assumptions can be grounded. The study will show if the employees of the case company feel the need for improvement in any areas (e.g. work environment, management techniques, fairness of compensation or other).

Therefore, the purpose of the thesis is to evaluate the current levels of job satisfaction in the insurance company in Saint-Petersburg. The researcher's task is to conduct the employee satisfaction survey among middle-level employees and propose possible improvements for the management based on the results.

The study is expected to have several delimitations. To start with, Company X operates around entire Russian Federation. Due to its size, only one branch in Saint-Petersburg is to be surveyed. The questionnaire was distributed among particular departments that gave consent to participate.

As to an empirical part of the study, the main section of the questionnaire consists of twenty pre-defined statements that respondents are asked to rate according to the presence in their workplace. This question type makes it possible to analyse the results easier. However, the employees are limited in expressing their attitudes regarding issues eliminated from the questionnaire itself. An additional comment box concludes the questionnaire so the respondents could state which factors are most valuable for their personal job satisfaction.

The survey was designed in the USA and is used to study the job satisfaction in a Russian company. Therefore, applicability of techniques is also being tested. The same study may lead to other results when conducted in a different country.

Finally, it seems important to emphasize that the purpose of the study is to look mostly for solutions to and not causes for possible problems. Unless the respondents' answers give a clear picture of what has to be improved, the suggestions are drawn based on the author's interpretation of results with the help of academic knowledge and experience.

2 Motivation and satisfaction at work

As to be expected, numerous theories have been proposed and experiments conducted by the present time. Out of existing theories and models only some are discussed in the thesis - those that have the most support in the field and, at the same time, specifically interest the thesis author.

Job satisfaction and employee motivation are two separate terms, but they are closely connected to one another. Hence, both concepts are discussed in a combined analysis in order to create a clearer picture.

2.1 Employee motivation theories

Employee motivation is defined as a psychological force *that determines the direction of a person's behaviour in an organisation, a person's level of effort and a person's level of persistence* (Jones & George 2012, p. 157). The concept of motivation can be further split into intrinsic and extrinsic motivation.

Intrinsic motivation arises when a person performs a task for the satisfaction of the task alone (Ryan & Deci 2000, p. 56). Such motivation is caused by individual attitudes and is triggered by personal drivers.

Extrinsic motivation comes from an expectation to receive particular benefits upon task completion (Ryan & Deci 2000, p. 58). This kind of motivation is enhanced through promise of monetary or other rewards desired by the performer of the task.

First studies of the meaning of both motivation types and their efficiency were performed already in the second half of the 20th century (Latham 2012, pp.3-4).

Maslow's need hierarchy

When discussing either job satisfaction or employee motivation, one cannot ignore the contribution of Abraham Maslow, whose Hierarchy of needs has triggered the development of several later theories. After the book “Motivation and personality” that Maslow published in 1954, his theory of five basic needs became well-known. Despite heated discussions concerning the need hierarchy theory, it is still referred to when further studying human motivation at the work place.

Maslow argued that an individual’s actions are initiated by five main need categories: physiological, safety, love, esteem and self-actualization. In the need hierarchy pyramid, needs are placed in the mentioned order from the bottom to the top. Therefore, the main idea of the model is that an individual cannot focus on a higher need in the pyramid until the lower one has been fulfilled. (Maslow 1954, pp. 374-382.) (Figure 1.) One of the examples in organisational settings can be a need for a lunch break at work (physiological need for food) in order to prepare a presentation for the meeting (esteem need for approval of others).

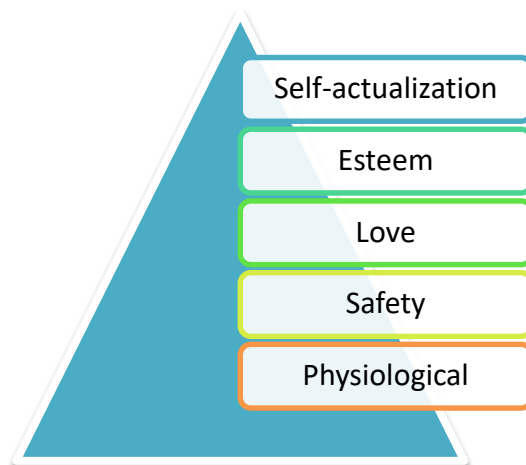


Figure 1. Maslow’s Hierarchy of Needs (Maslow 1954, pp. 374-382)

Some I-O psychologists argued that Maslow’s need hierarchy theory is too simplified to describe motives behind actions of an individual. Gary Latham (2012, p.34), for instance, stated that the main flaw of the theory is that it does not consider the meaning of values that also have a significant effect on how individuals set their priorities.

Theory X and Theory Y

Further noteworthy theory on employee motivation was developed in 1957 by Douglas McGregor who was greatly influenced by Maslow's work.

Managers who believe in continuous intervention with employees' job in order to keep them productive are following Theory X, which, according to McGregor's belief, only leads to short-term results, and can, therefore, be considered improper. Theory Y, on the other hand, highlights self-directing and self-control. The management position in this case is to create the favourable environment for individuals to keep themselves productive. (McGregor 1957, pp. 22-28.)

Expectancy Theory

Developed by Victor Vroom, expectancy theory claims that motivation is a sum of three components: expectancy, instrumentality and valence.

Expectancy refers to the outcome that employees expect from the effort they have put in. Instrumentality refers to the individually perceived relation between employee's abilities and the desired result. Finally, attitude towards acquired rewards differs from a person to a person, that describes a final component of the theory – valence. (Mulder 2018.)

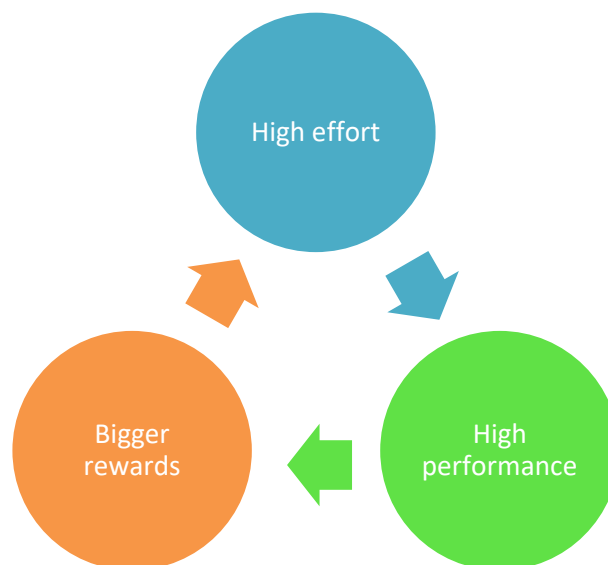


Figure 2. Application of Expectancy Theory

Through this theory the meaning of motivation can be seen most vividly. As illustrated in the Figure 2, high employee's efforts lead to better performance.

Higher performance means great rewards, which, consequently, lead to job satisfaction, and a happy employee is more likely to contribute greater to the workplace (Mulder 2018).

2.2 Job satisfaction theories

Job satisfaction is defined as the feeling of joy and fulfilment connected to one's work, which appears with an individual realizing that their job has meaning (Cambridge Dictionary 2018).

There is no particular set of factors contributing to job satisfaction that I-O psychology would agree on. However, various concepts are being proposed for this role, and the main ones that repeat from one author to another are the following five suggested by Emily Holland, who is a health coach and psychologist.

Engagement

Employees who are engaged in their work can see clearly how their skills and abilities are being applied. An individual feels engaged in the process when the personal contribution to a greater final result is obvious. An employee's job should align with the organisational vision and goals in order to become meaningful. (Holland 2018.)

Respect and appreciation

The second factor refers to the amount of praise and respect that employees get when they perform well. Unfortunately, it is common in the workplace that workers get criticized for mistakes whereas successful efforts are more easily overlooked. In order to be satisfied with the job, one must realize that he or she is valued and respected as an individual by both colleagues and higher management. (Holland 2018.)

Fair compensation

The meaning of financial rewards cannot be neglected. As was explained previously in the Expectancy Theory, rewards that are desired lead to higher levels of effort and performance. Despite salary ranking at the top of various studies conducted in order to identify factors influencing employee well-being, financial compensation alone is not sufficient to create job satisfaction. (Holland 2018.)

Factors such as Engagement and Respect and appreciation discussed earlier have great influence, nonetheless.

Motivation

The evidence that motivation is an irreplaceable component of job satisfaction is obvious. An employee with a high intrinsic motivation can to some extent adjust his or her own attitude towards the job and, therefore, increase his or her satisfaction (Holland 2018). Some motivators are more influential, others are less, but the strength of motivation is highly dependent upon an individual's set of priorities.

Life satisfaction

According to an article published by British Psychological Society, employees who are generally unhappy in life are unlikely to reach job satisfaction (British Psychological Society 2010).

Two-factor theory (motivational-hygiene theory)

Frederick Herzberg in 1959 proposed the motivational-hygiene theory, in which he argued against concepts of satisfaction and dissatisfaction being viewed as antonyms. Herzberg introduced two factors: hygiene and motivational. (Management Study Guide 2018.)

Hygiene factors can be described as the ones necessary for employee motivation to simply exist. They do not grant permanent satisfaction. However, absence of such factors results in dissatisfaction. Therefore, hygiene factors can simply eliminate dissatisfaction but do not lead to satisfaction at the workplace. The examples are salaries, organisational policies and working conditions. (Management Study Guide 2018.)

Motivational factors, on the other hand, can create satisfaction with one's work. These are the factors that have potential to raise motivation to the levels of ensuring outstanding performance. These factors are linked with intrinsic benefits, and can include, for instance, recognition, feeling of achievement and responsibility. (Management Study Guide 2018.)

According to Herzberg, the opposite of job satisfaction is “no job satisfaction” (and not dissatisfaction as thought earlier) (Latham 2012, p.41). To sum up, long-term job satisfaction and commitment can be achieved with management paying special attention to motivational factors as opposed to hygiene. The work conditions must aim at increasing satisfaction rather than decreasing dissatisfaction. A fulfilment from one’s work does not come from a comfortable physical environment alone, but appears when individuals have confidence that what they do is valuable.

Job characteristic theory

Job satisfaction can be increased through the job design techniques. Adding variety to the day-to-day tasks and adding more value to one’s work creates the feeling of accomplishment, importance and satisfaction. There are three general techniques that can be adapted in the organisation that help make jobs more appealing and exciting.

Job rotation is one of them. It allows employee transfers between units and requires plenty of training aimed at developing multiple skills in employees. As a result, workers get an opportunity to engage in different tasks and projects. (YourArticleLibrary 2017.) Job rotation grants the feeling of continuous development and makes it easier for management to make certain structural changes within the company.

Another technique is job enlargement. It involves expanding the scope of one’s work. Job enlargement leads to higher satisfaction due to bigger responsibility, grants the feeling of autonomy and significance of the job. (YourArticleLibrary 2017.) For the organisation, it is also an efficient way to achieve cost reductions, as one employee is now able to perform the work that used to be done by many. However, job enlargement must be done with the employee’s consent, as it can create undesirable effects when forced upon the worker who already feels plenty of pressure.

The final technique to be used in job design is job enrichment, which stands against boredom and monotony at work. The basics of job enrichment practices were developed by Richard Hackman and Greg Oldham in their Job Character-

istics model. (YourArticleLibrary 2017.) They have closer investigated job design and suggested ways to enrich working process by making it more engaging and, therefore, increasing employee job satisfaction and productivity. The focus of this theory is on non-financial benefits, it does not take into account the effect of monetary incentives on motivation and job satisfaction of employees. (Market Business News 2018.)

The authors have identified five characteristics of a fulfilling job. Management can ensure their employees' happiness at work by considering modification according to the following characteristics (Market Business News 2018):

Skill variety

This characteristic takes into account the need to eliminate routine in one's working process. The job, which requires application of several skills, feels less monotonous and more meaningful.

Task identity

The characteristic refers to an ability of an employee to perform a task from its beginning to an end. This way, a person may proudly take credit for an entire outcome of their work. Being a part of the whole process feels significantly better than partial contribution.

Task significance

Depending on how the job affects other people's lives inside or outside the organisation, employees feel that they are making an impact. Task significance also adds meaning to one's work.

Autonomy

Freedom to make work-related choices is highly valued. When the managers trust their employees and let them make decisions, people can think of creative ways to solve problems.

Feedback

Clear feedback is always desirable. Employees should know if their job performance was good or bad, then they can remember what works well for them and what actions should be avoided.



Figure 3. Five job characteristics (WordPress 2011)

The Figure above presents all five job characteristics and their brief description. (Figure 3.) All of the characteristics can be represented at a work place to a different extent. Their effectiveness depends on each employee individually, because the values of people vary greatly. Therefore, highest job satisfaction and job performance can be achieved through an open dialog between parties in order to find out what is expected from each.

Equity theory

In contrast with the Job Characteristic Model, this theory discusses the effect of money on job satisfaction. Jean Adams, the creator of the theory, claimed that people measure their inputs in respect to the outcomes, and then compare the results with those of others. The inputs are mainly individual effort and level of expertise, whereas output consists of expected rewards such as money and praise. (Latham 2012, pp. 45-46.)

Inequity creates dissatisfaction that requires a change in either one of the variables. An employee can change his or her input (increase or decrease the effort, for example), or demand a change in outputs. (Latham 2012, pp. 45-46.)

People have different perceptions of fairness and equity. What management considers overpaying, employee may see as an insufficient compensation for the scope of work. Once again, issues should be resolved through clear communication between the involved parties.

Goal-setting theory

The last theory to be discussed in the thesis is goal-setting theory. It can be summed up to only three main statements. Firstly, setting specific goals is more efficient than simply encouraging employees to “do their best”. The latter goal is too abstract and does not provide clear directions on what needs to be achieved. Secondly, higher goals require greater employee commitment, which subsequently leads to a higher performance. Lastly, monetary rewards, autonomy and feedback also increase commitment. (Latham 2012, p. 56.)

Particular goals allow to create a structure to monitor, evaluate and change on the job behaviour to reach the goal (Latham 2012, p. 56). However, goals must be set in a way that they are both challenging and realistic.

2.3 Relationships between employee motivation and satisfaction

Undoubtedly, employee motivation and job satisfaction go hand in hand. Motivation, either intrinsic or extrinsic, is one of the determinants of job satisfaction. The employer should be concerned with creating such company policies that ensure comfortable working environment and encourage employees to work harder to help reach organisational goals.

Job satisfaction cannot be achieved by offering financial compensation alone. It is a highly personal aspect of work; therefore, the effectiveness is determined by personalising it (Chamberlain 2017). What is meant by this is that there must always be an open discussion between an employee and an employer in order to find ways for such cooperation to be efficient. An employer should state from the very beginning what the organisational vision and goals are, and what is expected from the workers. At the same time, an employee should also acknowledge what they are ready to bring into the company, and what they expect to get in return (Urschel n.d.). Obviously, there are people that value mon-

ey most, and that will always remain their main reason to choose a particular job. Others are more concerned with their well-being and the “emotional” benefits of the workplace. (Chamberlain 2017.) Depending on individual priorities, a reward system can be developed to promote highly motivational environment that satisfies the needs of the majority of employees.

Intrinsic motivation is the strongest aspect for better productivity and outstanding performance. From an employer’s perspective, affecting intrinsic motivation can be challenging, but highly rewarding in the end.

3 Research method

Research methodology is the process of acquiring data to be used for making decisions (Business Dictionary 2018a). The methods used for that purpose can be either qualitative or quantitative. Quantitative research is perfect for identifying trends among larger samples, while the main use of qualitative research is to get a deeper understanding of phenomena through examining a relatively small population. The qualitative data collection methods include group discussions, interviews and observations. Whereas quantitative research can be performed through all kinds of surveys: online, mobile or paper questionnaires. (DeFranzo 2011.)

The empirical data was acquired with the use of a quantitative research method of surveying the sample population. A questionnaire consisting of twenty items was distributed among middle-level employees of the insurance company in Saint-Petersburg. As a base for the questionnaire, Minnesota Satisfaction Questionnaire (MSQ) was used.

The questionnaire was chosen as a data collection tool due to the researcher and the sample population currently residing in different countries (Finland and Russia respectively). The online questionnaire was the best option to acquire the necessary data. Additionally, it appeared to be the quickest way to collect the responses. The point of the study was to receive an overview on job satisfaction at Company X, therefore quantitative research method proved to best suit the purpose.

MSQ has been developed by Minnesota University in order to measure employee satisfaction. The usage of MSQ is free for the purpose of research as long as the primary source is acknowledged. (University of Minnesota 2018.) The Short Form of MSQ was translated to Russian and used to gather the empirical data for this thesis.

The survey was opened on October 10, 2018 and closed after two weeks on October 24, 2018. The time is believed to be sufficient for the respondents to submit their contribution. In total, 45 full replies were received over the identified period of time.

Each questionnaire item consists of a statement, and respondents are asked to evaluate to what extent their job aligns with idea presented in the statement. Each item corresponds with the satisfaction indicator. For evaluation, Likert's scale is used. Respondents are presented with five possible answers numbered from 5 to 1, where:

- 5 indicates the respondent is very satisfied
- 4 indicates the respondent is satisfied
- 3 indicates the respondent is neither satisfied nor dissatisfied
- 2 indicates the respondent is dissatisfied
- 1 indicates the respondent is very dissatisfied

Each of the twenty statements corresponds to one of the aspects of satisfaction: intrinsic, extrinsic or general; all of the respondents' scores are then used to evaluate general satisfaction. Further grouping of each of the questionnaire items can be found in the next chapter.

The survey was compiled through a web-based service "SmartSurvey" and then processed with the data-analysing tools available on the platform. Additionally, Microsoft Excel was used as an analysing tool to test the relations between the factors.

The answers of respondents were gathered, and the conclusion on average employee satisfaction levels was drawn upon the medium score. Additionally, the respondents were asked to specify their gender, age category, organisational department, number of employment years in the company and whether they have an intention to stay in the company for the next two years. All signifi-

cant difference between departments is noted in the Results and analysis chapter.

Each question was examined separately with a connection to a particular aspect of job satisfaction that it represents. The most distinguishable findings, both positive and negative, are identified and highlighted in the conclusion of the thesis.

3.1 Reliability

Reliability determines how dependable the research results are. The concept refers to consistency of both internal and external factors. It regards the consistency of results between different sections of the same test and also the extent of variability from one use of the test to the next. (McLeod 2013.)

The Company X operates in the insurance field that is highly specific. Different results can be expected from the same study conducted in a company that belongs to a different business area.

Additionally, business cultures are greatly influenced by national culture. Geert Hofstede's 6D of national culture reveals an outstanding result of Russia in the dimension of Power Distance. The country scores 93 out of a hundred, such result shows that the distribution of power in the workplace is extremely uneven. In the workplace there is a huge gap between bosses and their subordinates when it comes to making decisions. (Hofstede Insights 2018.) Power Distance is a crucial factor for job satisfaction. Therefore, the survey results can be influenced by a cultural aspect.

3.2 Validity

Validity of research refers to the accuracy of the test results. The research cannot be considered valid if it contains errors, which consequently lead to false conclusions. (Statistics Solutions 2018.)

Due to the email distribution that eliminated all kind of personal contacts and assured full confidentiality, the possible pressure on respondents has been min-

imized. The results are assumed to be honest and reflect on real attitudes of employees.

The questionnaire to be used was originally designed by Minnesota University and contains questions in English language. Russian version does not exist among approved translations of the questionnaire, therefore the author herself created an equivalent to the MSQ to be distributed among employees of the Company X in the chosen branch. The statements were translated as close to the original as possible with the slight adaptation to the Russian understanding of concepts.

4 Results and analysis

In the following chapter, results of the survey are being discussed in detail. First, we take a look at each of the twenty statements that the respondents were asked to evaluate according to how satisfied they feel. Each of the statements represents one factor that positively affects job satisfaction. The results are presented and discussed one by one, the departmental differences discovered are also noted down.

4.1 Demographics

In the current chapter, the respondents' demographics are discussed. In the figures presented further in this report the language of responses have been changed from Russian to English to ensure clear understanding of results for a broader audience.

Out of 45 replies gathered, 37 were given by women and the remaining 8 belonged to men (82.2% and 17.8% respectively). As to the employees' age, there were no respondents younger than 21 years. The major group consisting of 31 to 35 year olds amounted to 29%, whereas the second biggest group was represented by people of 41 to 45 years of age and included 22% of total respondents. The gap between the abovementioned groups formed the smallest part of total respondents: employees aged between 36 and 40 accounted for only 4%

of the total respondents. The age distribution data is presented fully in the chart below. (Figure 4.)

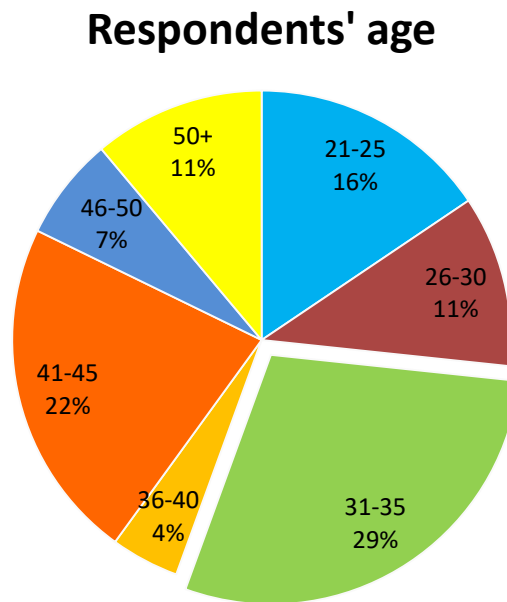


Figure 4. Age distribution among respondents

The respondents were asked to identify which department they belong to. The major participating departments included Voluntary Medical Health Insurance, Accounting, Administrative Accounting and Archive. Four more departments (Touristic Insurance Directorate, Human Resources, Maintenance and IT department) due to the small size provided insufficient number of responses for individual analysis, and were summed up into a separate category that will further be addressed as "Other" for the data analysing purposes. The nominal and percentage distribution can be seen in the chart below. (Figure 5.)

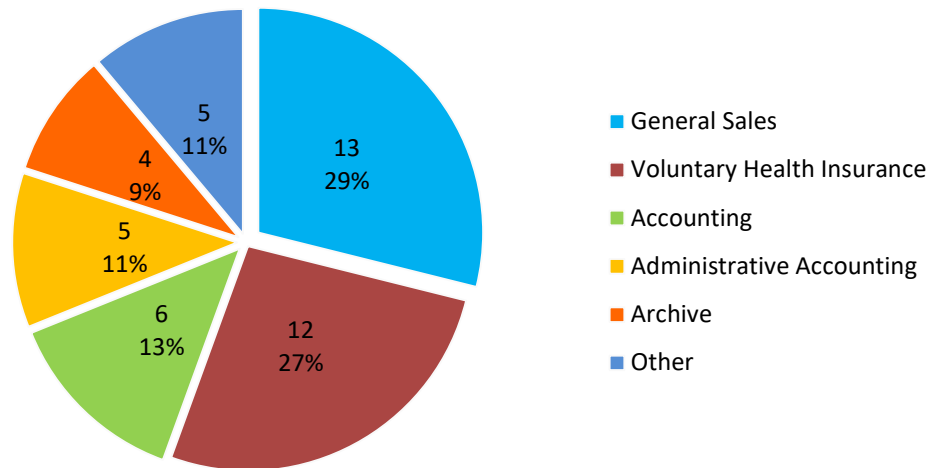


Figure 5. Response distribution among departments

4.2 Intrinsic satisfaction

The following questionnaire items are aimed at encouraging respondents to examine their job more closely. Thus, the responses provide an insight on employees' current intrinsic satisfaction. The factors of intrinsic satisfaction correspond with Herzberg's motivational factors and are primarily related to the quality of the job itself, as well as the direct benefits that an individual is expecting to attain upon its completion.

- Being able to keep busy all the time. (Item number 1) – Activity

Current statement regards a factor of activity. An ability to be occupied at most times while on the job, either by doing or planning, contributes to deeper engagement in the process. It also eliminates boredom and creates excitement.

Activity

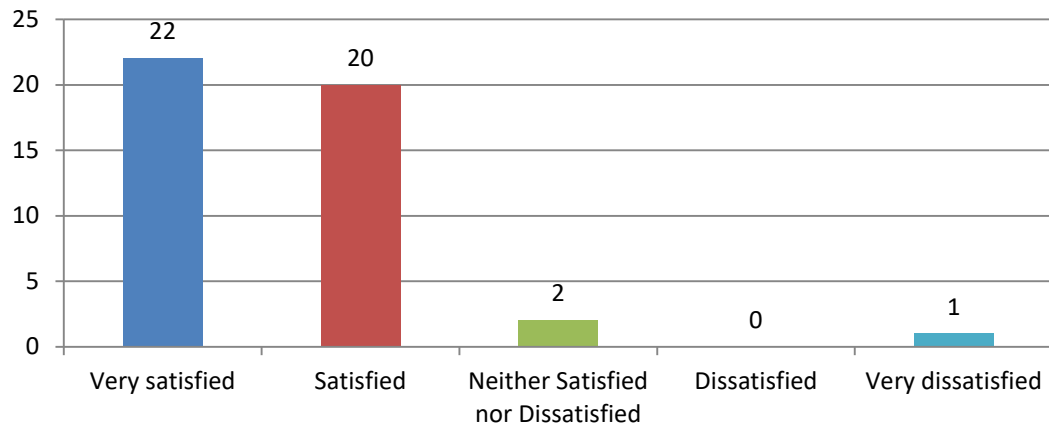


Figure 6. Activity

The response distribution for this factor is presented in the Figure 6. The number of respondents whose work grants them an ability to keep busy most of the time amounts to 42 out of 45 responses in total. It means that more than 93 percent of surveyed employees are either satisfied or very satisfied with high level of activity at work. According to the survey results, Activity is an independent factor for the Company X employees.

- The chance to work alone on the job. (Item number 2) – Independence

Independence is an important factor of job satisfaction. As was discussed earlier when presenting the Job Characteristics theory, allowing autonomy in the workplace leads to an increase in employee's confidence. It also encourages employees to exploit their own creative ways of completing tasks. Having creative people in the team is always advantageous, as they are a great source of brilliant ideas and effective business solutions.

As the graph below illustrates, the majority of respondents, 62 percent, are currently satisfied or very satisfied with the opportunities to work independently. The result shows that most of the time employees are able to concentrate on their tasks in peace and quiet. (Figure 7.)

Independence

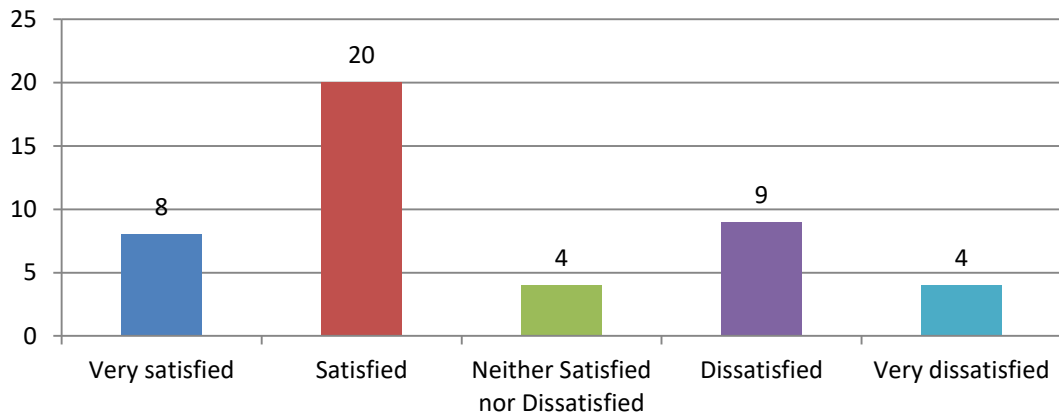


Figure 7. Independence

Out of total of thirteen negative responses, seven belonged to the employees responsible for issuing Voluntary Health Insurances, which is more than a half of respondents from that department. The results are likely to be linked with the organisation of the workplace. In the department, employees are working in partially open cubicles, which allow clear communication flow within the office. Verbal communication is less time-consuming compared to corporate emails when the problem can be solved with a quick question. At the same time, such information exchange in the office may disturb those workers who need absolute quiet to focus.

- The chance to do different things from time to time. (Item number 3) – Variety

The statement addresses another job characteristic that is skill variety. The sweet feeling of greater responsibility appears when an individual can execute a wide spectre of skills and abilities. Routine work may also negatively affect one's health. A person might begin to experience such symptoms as fatigue, headaches and muscular pain. Moreover, performing monotonous tasks for a long period of time can lead to problems with mental health, such as anxiety and depression.

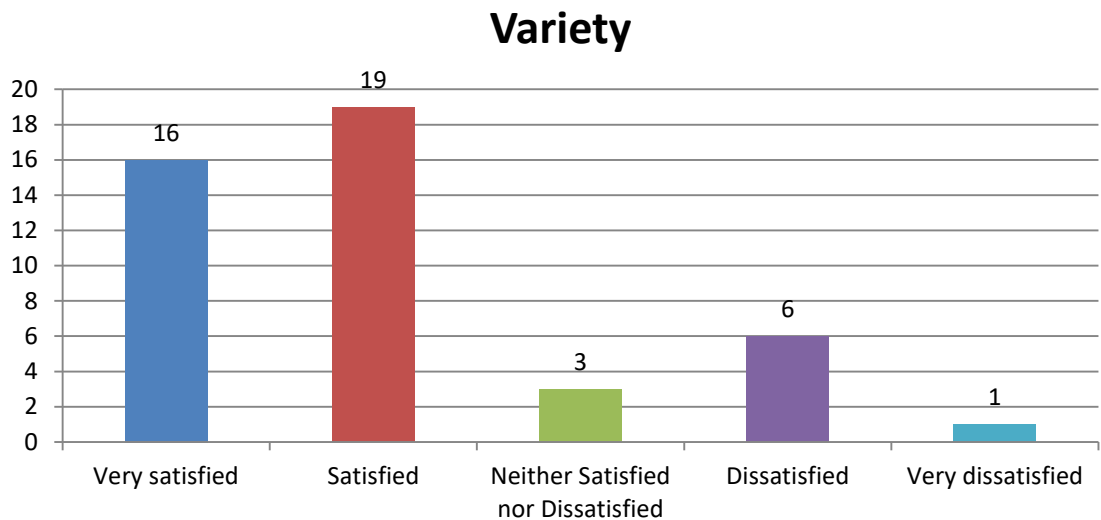


Figure 8. Variety

With 35 positive responses, it can be seen that most of the employees have the possibility to change the nature of tasks they are doing. (Figure 8.) Once again, about 70 percent of negative responses belong to employees from Voluntary Health Department. The task distribution is predefined: each employee is assigned one or several sectors that she is responsible for. However, the fact that a bigger number of respondents from the same department are rather satisfied with their task variety means that a general conclusion cannot be drawn upon the results. Thus, there seems to be a personal aspect that defines how people feel about this factor. For some employees the same level of task variety is sufficient, while those who tend to multitask feel the lack of it.

- The chance to be “somebody” in the community. (Item number 4) – Social status

Humans are social beings that seek recognition and approval of others. Maslow talked about the esteem need, and later Herzberg also highlighted the importance of recognition as one of the motivational factors in the Two-factor theory.

When choosing a profession, people also consider the social position that comes with the job. For instance, when comparing a bank worker and a waiter, it can be noted that despite both jobs being needed in the society, the attitudes towards them are very different. Most of the people would speak about bank

workers in high words, assuming they are smart and well-educated, and seeing them as examples of a successful career. Waiting, on the other hand, is generally considered either a student job or a temporary way of earning money while looking for something better. Therefore, social status is another aspect of intrinsic satisfaction.

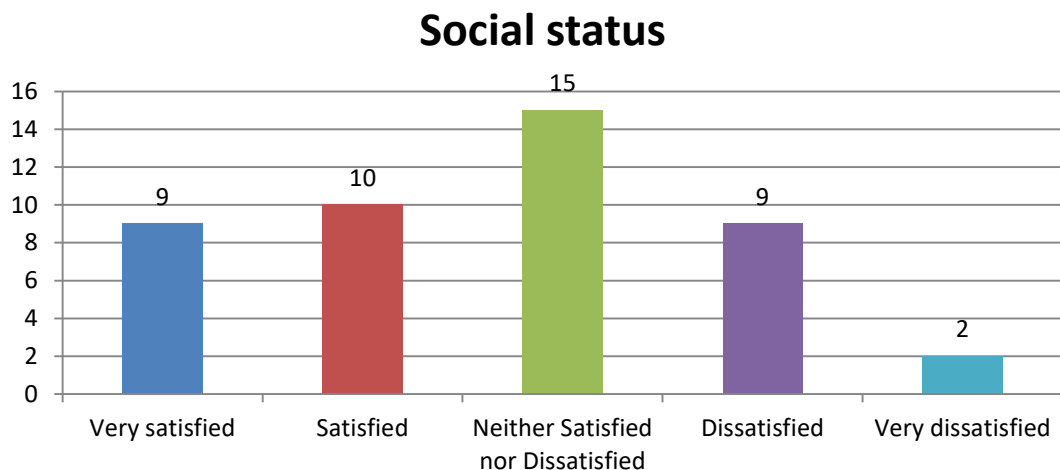


Figure 9. Social Status

The distribution of responses to the statement number 4 is extremely uneven, as presented in the Figure 9. Whereas 19 out of 45 respondents maintain a positive view, one third of the respondents found it challenging to determine whether their current position grants them high position in the society. No tendency among departments could be identified.

All of the respondents belong to the middle-level employees - their positions do not generally offer outstanding career benefits. While the workers consider their workplace highly secure (further shown in analysis of Item number 8), it does not contribute to a rapid change in social status.

- Being able to do things that do not go against my conscience. (Item number 7) – Moral values

In order to create a strong and thriving relationship between an employee and a company, an individual's moral values must align with organisational values, and vice versa. A work environment must undoubtedly promote integrity, honesty and respect. Mistakes are unavoidable, but they can always be fixed as long

as employees are not scared to voice the problem and discuss it with management, rather than hide it. Being unable to perform a job without having a constant argument with one's own conscience can obviously be stressful and even dangerous in the long run.

Moral Values

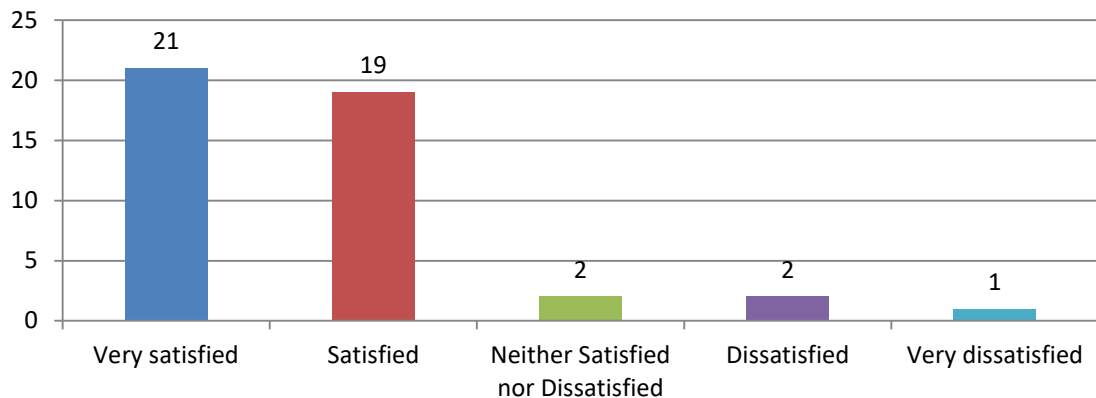


Figure 10. Moral values

The striking 89 percent of employees are able to successfully perform their job without being forced to make choices that question their moral values. This means that the environment in Company X is organised in a transparent way. The number of respondents who are dissatisfied with the current state of events is insufficient to recognize a problem regarding this factor of job satisfaction. The factor appears to be independent of other variables.

- The way my job provides for steady employment. (Item number 8) – Security

Security is also included in the need hierarchy pyramid. Feeling safe and certain about the next day to come is a necessity. People differ, and some tend to be less worried about what their future holds. However, even those who are rather comfortable with uncertainty wish to have an idea regarding, at least, their nearest future. Workers depend on their job. There are bills to pay and things to buy, so a part of salary spending is usually planned ahead. Secured employment grants comfort, whereas unsteady work environment creates anxiety and stress.

In Russia, where uncertainty avoidance is extremely high: the country scores 95 out of 100 according to Hofstede's Six-Dimensional Model (Hofstede Insights 2018), the importance of a steady workplace cannot be emphasized enough. In the modern world, where the environment is extremely fast-paced, many people are looking to find stability in their day-to-day life.

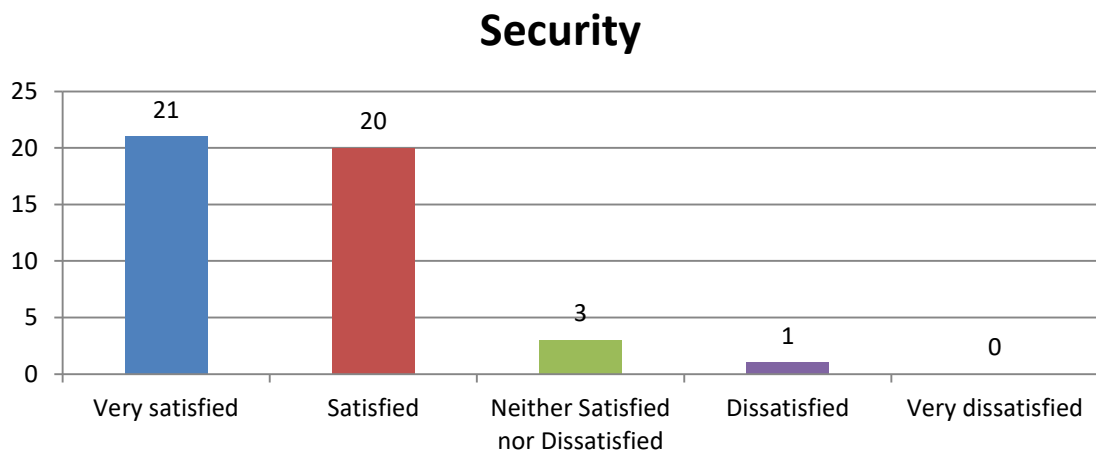


Figure 11. Security

When it comes to stable employment, more than ninety percent of respondents consider their positions to be highly secure. Almost the same number of respondents has chosen *very satisfied* or *satisfied* as their reply to this statement (20 and 21 employees respectively). Three people remained undecided and only one was dissatisfied with the stability of their professional position. (Figure 11.) It appears that the Company X has established a strong vision of security that is associated with its name, and workers' positions are not being threatened. This explains why so many employees that took part in the survey stay in the company for a long period of time.

- The chance to do things for other people. (Item number 9) – Social service

Being helpful to others is one of the aspects of job significance discussed earlier. The feeling of one's importance always appears when people turn to us for advice or guidance. That is how one realizes their opinion is valued within their field of expertise.

The questionnaire statement regards to both internal and external relationships. In customer service, for instance, job significance is the most obvious because we can get feedback immediately by observing the emotions of people who we communicate with. When it comes to the employees who do not directly interact with customers, they can always be helpful to other members of the team.

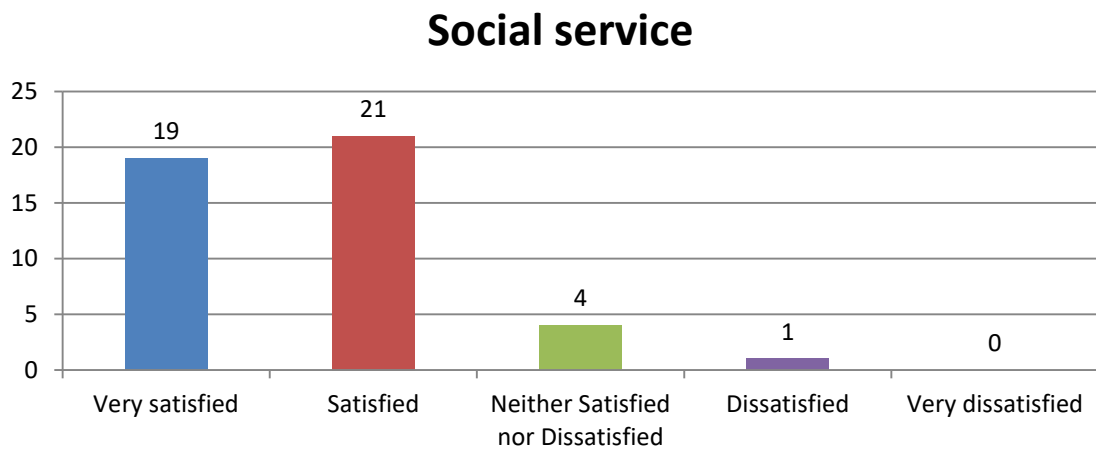


Figure 12. Social service

The graph presented above shows that the extent to which employees feel helpful to other people is remarkably high: 40 out of 45 responses received have been either *very satisfied* or *satisfied*. (Figure 12.) At the job, they are generally given a chance to provide advice and support to others. This factor is especially crucial for jobs that do not include direct interaction with customers. As shown by the acquired results to the statement number 18, the communication between colleagues flows rather smoothly. Based on the results, the author assumes that the employees are likely to turn to one another for advice and get satisfaction when they are able to resolve problems together. The correlation analysis did not identify any relationship of this factor with other variables.

- The chance to tell people what to do. (Item number 10) – Authority

One more aspect of job significance is authority. Possession of power affects self-esteem, because with the authority comes respect. It has already been mentioned several times that higher responsibility improves employee engagement, affects productivity in a positive way and, therefore, supplies benefits to both sides of an organisation – workers and management. Granting authority to

the right people can have a crucial impact on company's perspectives and growth.

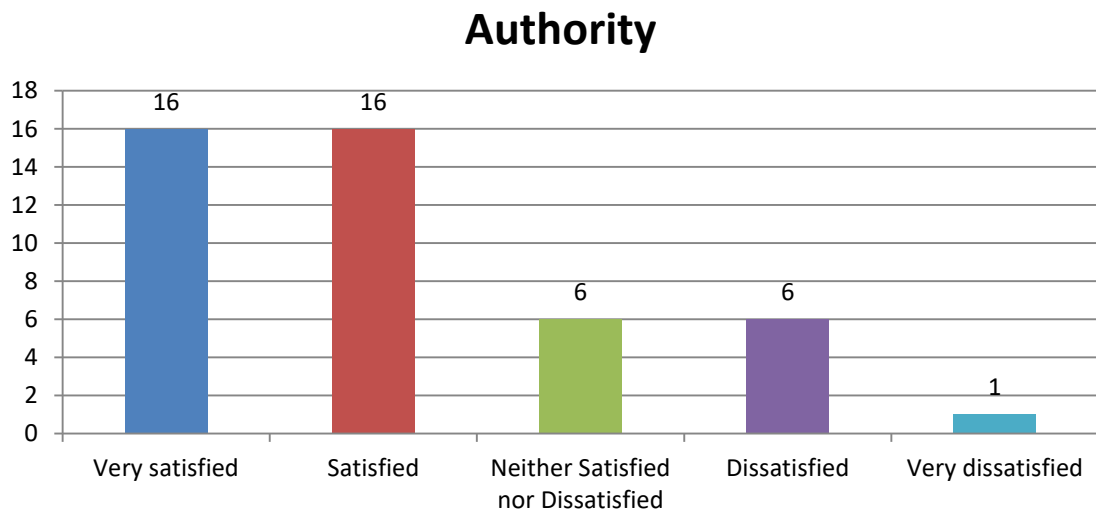


Figure 13. Authority

When it comes to exercising authority, 32 respondents are happy with the representation of this factor in their workplace with the answers being split half-and-half between high and general levels of satisfaction. (Figure 13.) The negative responses come from several departments: Voluntary Health Insurance, IT, General Sales and Archive. Therefore, no assumptions can be created based on results, except for the one that the extents of authority depend on individual positions. Even between middle-level employees, there are slight differences in power. Sometimes authority is granted automatically due to employee's professional seniority, it usually comes with trust and respect from the newer employees. Levels of Authority also remain independent of employees' age or numbers of years in the company.

- The chance to do something that makes use of my abilities. (Item number 11) – Ability utilization

People should know that their potential is exercised at the workplace. It feels depressing for employees to realize that their talents and capabilities are undervalued and used inefficiently. High utilization of one's abilities contributes to the fulfilment of the highest need in Maslow's hierarchy namely self-actualization.

Ability utilization

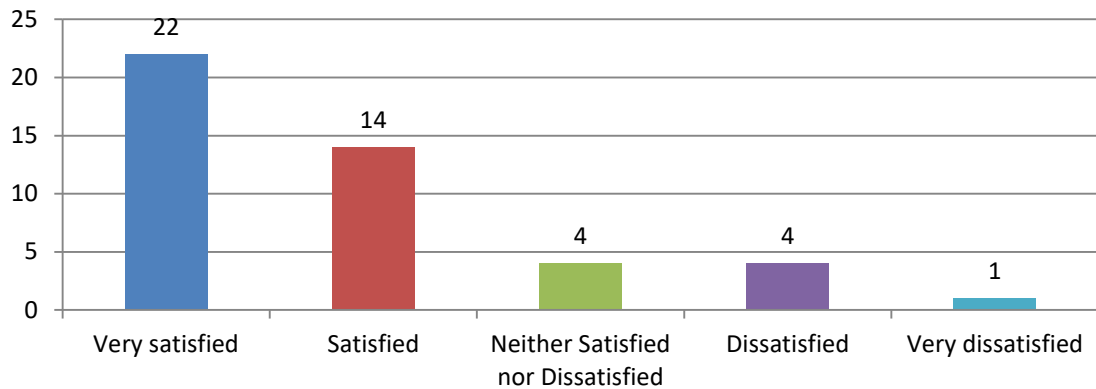


Figure 14. Ability utilization

As the figure above shows, the number of employees that are *very satisfied* or *satisfied* with the way they utilize their potential is 36, which amounts to 80 per cent of the surveyed population. (Figure 14.) Such outcome can undoubtedly be considered successful for the Company X.

Human Resources department is responsible for finding the right people for the job. Therefore, it can be praised for the outstanding results on the current factor. Another contributor to high levels on this scale is job design in respect to workers' potential utilization.

- The freedom to use my own judgement. (Item number 15) – Responsibility

This item on the questionnaire once again addresses autonomy as one of the factors of job design. As has been established, higher responsibility is a significant part of job satisfaction. Employees should be encouraged to do their job in the way that works for them, as well as the company. Each worker is an expert at the particular job they do. Therefore, management must have trust in their employees. As long as the job is done in full and on time, the choice of how it is being done should be left to the workers themselves.

Responsibility

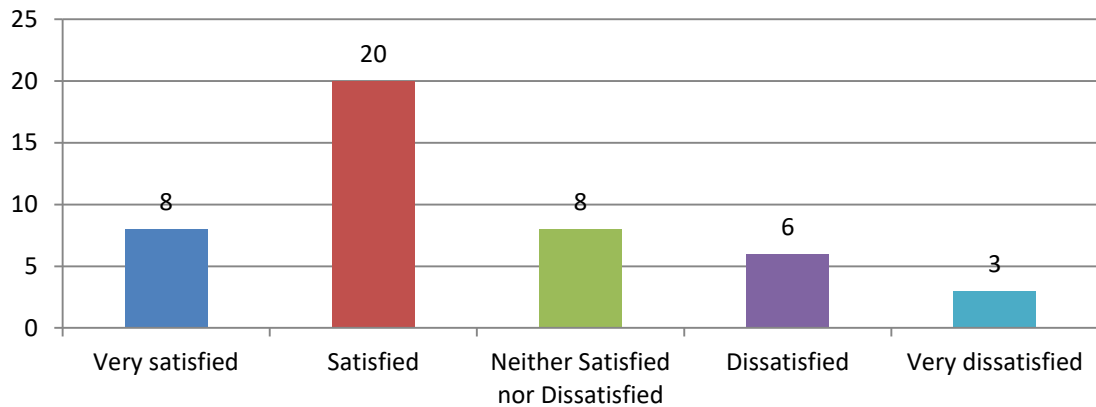


Figure 15. Responsibility

Responsibility (item number 15) is interrelated with Authority (Item number 10), as both factors of job satisfaction regard workplace autonomy. As shown in the figure above the paragraph, 20 respondents claimed to be satisfied with the conditions and 8 employees evaluated their satisfaction with the factor as greater than average, which sums up to the total of 28 positive responses. As to the negative side, six people were dissatisfied with the conditions of responsibility and three expressed higher extent of dissatisfaction, with almost one-fifth of respondents remaining undecided. (Figure 15.) No correlations were identified between the levels of Responsibility and other factors and characteristics of respondents.

- The chance to try my own methods of doing the job. (Item number 16) – Creativity

Once again, the statement regards autonomy. Creativity is obviously a great contributor to job satisfaction, whether the profession itself requires creative approach, or only some part of it. People need the freedom of expressing themselves, and it is rather fortunate to have such an opportunity at the workplace, as well.

Creativity

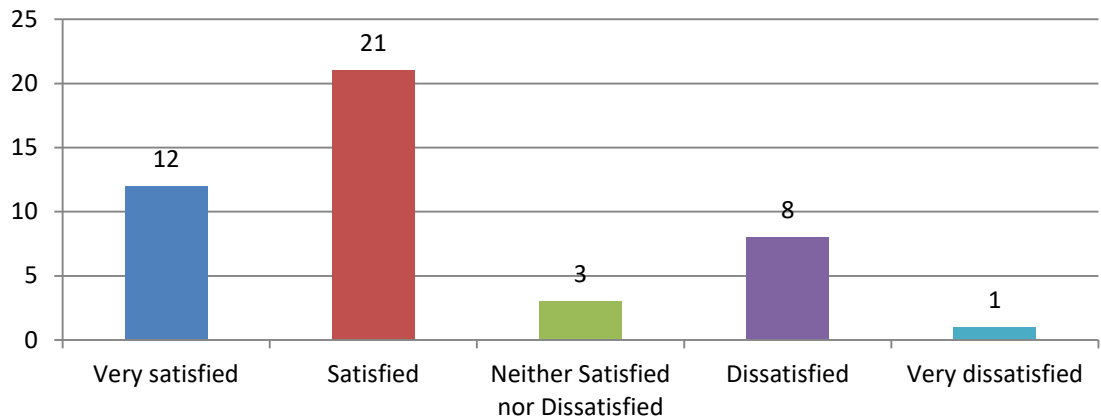


Figure 16. Creativity

As can be seen from the figure above, the factor of creativity in the Company X is well present. A total of thirty-three respondents are satisfied with the factor representation at their current position, and twelve of them possess a higher level of satisfaction. Regarding the extent to which employees are able to apply their own methods to the job, no differences were identified between the departments. (Figure 16.)

- The feeling of accomplishment I get from the job. (Item number 20) – Achievement

Commonly, better performance is expected from employees whose abilities and competencies fit their job responsibilities. It is rather obvious that a person who is competent in their area is more likely to work on the tasks independently and reach the set goals effectively. However, when it comes to job satisfaction, a certain level of challenge is required.

The job that is too simple and does not raise any questions in the process quickly turns into routine and, therefore, may negatively affect job satisfaction. In a perfect case scenario, employees face various difficulties as they progress with their tasks. By finding solutions to the problems one by one, they are later on able to recognize their strength and experience the feeling of accomplishment.

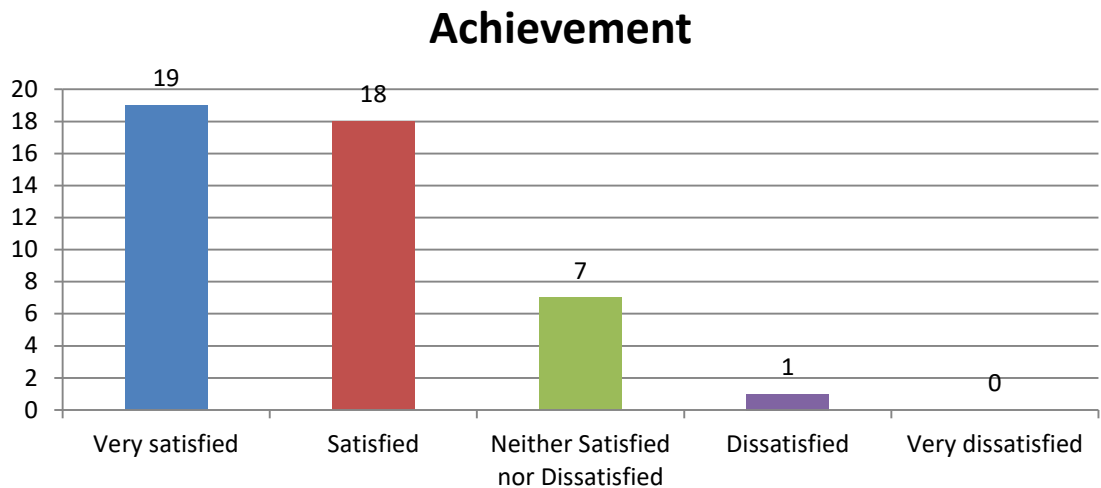


Figure 17. Achievement

The responses to this questionnaire item show that jobs of employees are challenging enough to allow them to experience the feeling of achievement when they succeed. In the Company X, thirty-seven employees are either *very satisfied* or *satisfied* with the extent to which their position allows them to feel accomplished. This makes up for more than 80 percent of the total surveyed population. From the remaining respondents, only one has chosen *dissatisfied* as the answer, with the remaining seven employees having abstained from voting either positive or negative. (Figure 17.) Therefore, the situation in the organisation in regards to achievement is excellent.

4.3 Extrinsic satisfaction

The purpose of the following items in the questionnaire was to ask the respondents to take a closer look at their direct working environment. Extrinsic factors were previously addressed as hygiene factors in motivational-hygiene theory. They regard such aspects of one's work as managerial actions, organisational culture and fairness of compensation.

- The way my boss handles his/her workers. (Item number 5) – Supervision/human relations

The item requires the respondents to reflect their view on direct management. It is crucial for an organisation of such scale that the head of the office promotes same values to his or her subordinates as the top management initially intend-

ed. A significant difference may exist between departments in the same company due to the managerial style of their direct executive. Personal relations have a great impact on the general atmosphere in the office. Moreover, an employee that has strong negative opinions regarding the work of management is expected to experience difficulties with cooperation, may be unable to reach job satisfaction and even cause damage to team morale.

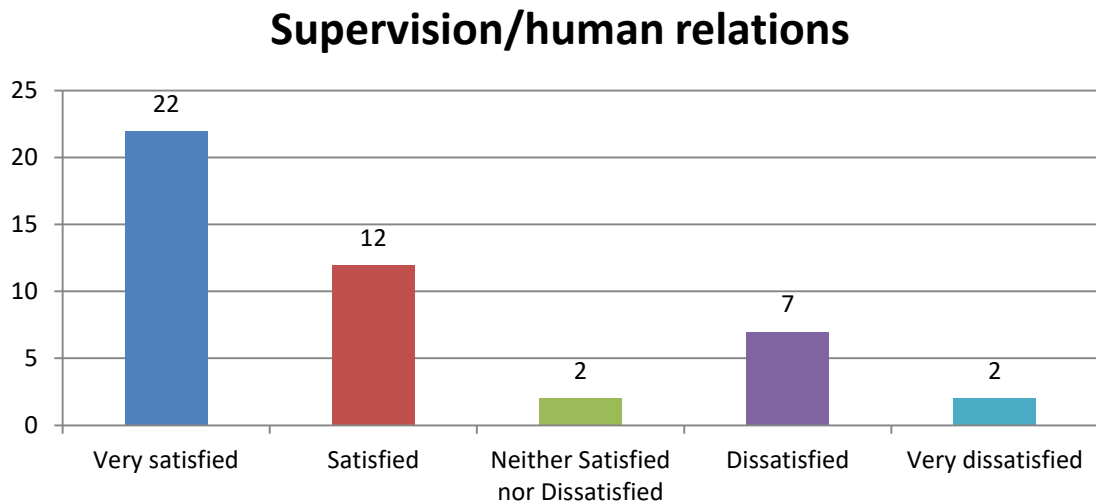


Figure 18. Supervision/Human Relations

Nearly a half of the respondents are very satisfied with their supervisor's management style and actions. Additionally, twelve more employees expressed general levels of satisfaction with the factor. The fact that the dissatisfied respondents belong to four different departments does not allow to make any generalization. Negative responses take one-fifth of total number that was collected. (Figure 18.) Even though some room for improvements in managerial actions has been identified, the average satisfaction within the surveyed population is still high.

- The competence of my supervisor in making decisions. (Item number 6)
 - Supervision/technical

Respondents are asked to state their view on direct management once again. The extent to which one's supervisor is competent at the job determines whether an employee would prefer to address him or her for advice. Often it is more relevant to solve possible questions with the help of closer colleagues. None-

theless, the trust that the team has in their leader is a crucial factor not only to job satisfaction, but also team productivity and success with job-related tasks.

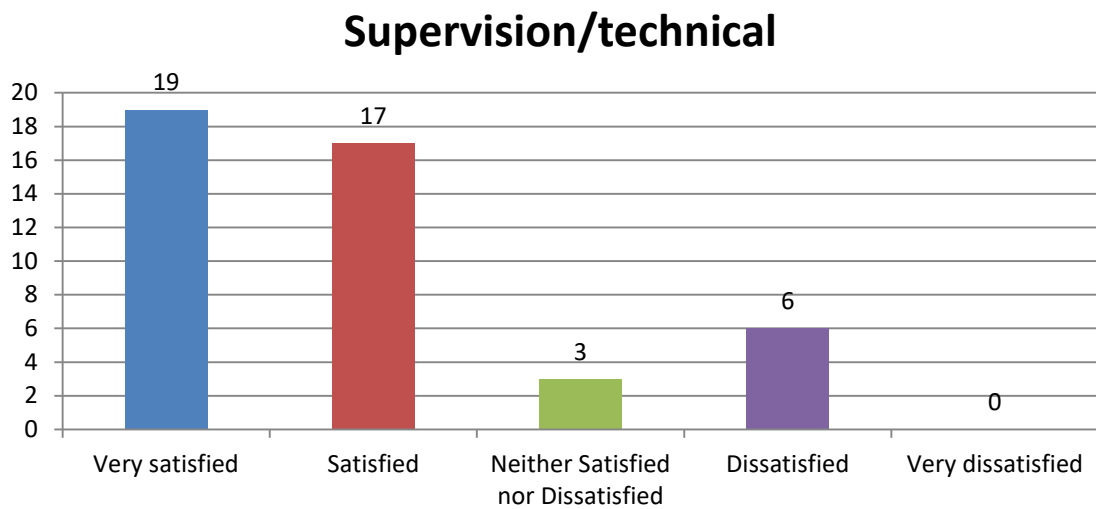


Figure 19. Supervision/technical

As shown in the figure above, the total number of positive responses is even larger for this factor than for the previous one: 19 *very satisfied* and 17 *satisfied* summing up to 36, which is 80% of the population of the survey. (Figure 19.) A strong positive correlation (0.8) was identified between the factors of Technical and HR-related Supervision. This means that the higher the competence of management, the better they handle the subordinates, and vice versa. It can be said that in the Company X if employees are unhappy about the work of their supervisor, it usually concerns more than only one aspect of his or her job.

- The way company policies are put into practice. (Item number 12) – Company policies and practices

Every organisation has a set of rules and regulations that its employees are required and expected to follow. Usually, the most significant company policies are stated in the work contract. It highly depends on the management to what extent they prefer to regulate employees' behaviour at work. However, each company should have some policies and practices stated. Another important issue is to make sure that employees are aware of the rules and have the willingness to comply with them.

Therefore, the replies to the current item show if the company policies are being executed properly. The statement asks for a general opinion, which includes compliance with rules that respondent's colleagues, management and other employees display.

Company policies and practices

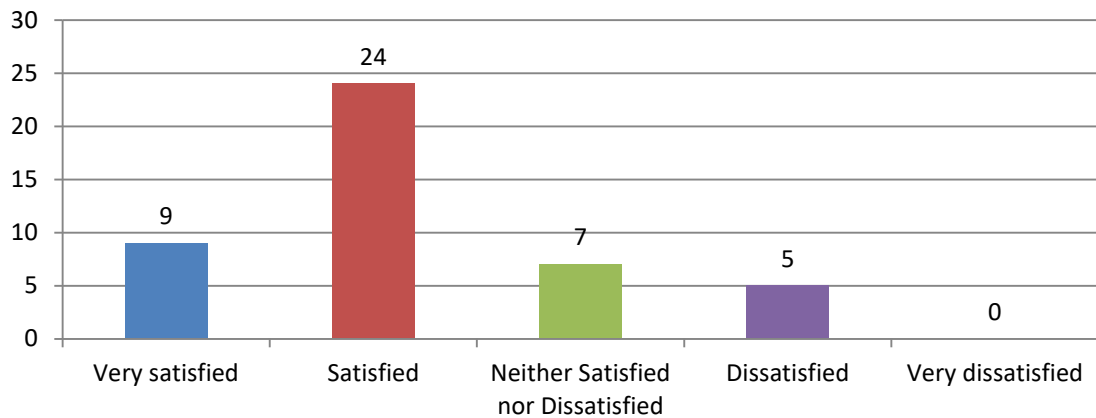


Figure 20. Company policies and practices

Despite the general assumption that a big number of companies in Russia have particular problems regarding their compliance with organisational policies, that does not seem to be the case for the Company X. The results presented above show 33 respondents expressing their high or average satisfaction with the factor, 7 having abstained from answering the questionnaire item and only 5 responding negatively. (Figure 20.) What is necessary to know for accurate assessment of the statement is whether or not employees are well informed of the policies in the first place. A deeper research on the subject was purposefully left out of the study to limit the scope; therefore, the author assumes that company policies are clearly communicated throughout the departments.

- My pay and the amount of work I do. (Item number 13) – Compensation

Fair pay is one of the most important contributors to extrinsic job satisfaction. Herzberg (1959) referred to money as a hygiene factor: he claimed that compensation only affects satisfaction in the short-term. Later, Adams discussed ways in which inequity of compensation leads to job dissatisfaction.

Employees expect financial rewards in return for their investment of such resources as labour, personal time and effort. Even when the workplace offers a perfectly comfortable physical environment, promotes and attains high levels of trust and communication efficiency in the team, the damage that underpaying does to job satisfaction can still be crucial. Compensation is one of the many ways of employee recognition. This is another example of how complex the concept of job satisfaction really is. Both physical and emotional factors have impact on it, forcing the reward system to include both monetary and non-monetary benefits to encourage employees.

Compensation

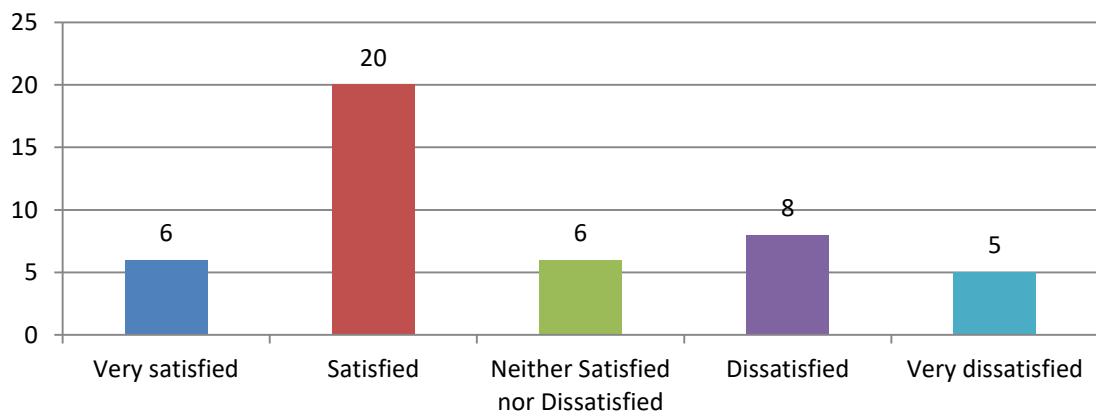


Figure 21. Compensation

As to the financial factor of job satisfaction, the responses have spread among the dimensions. Twenty respondents, nearly 45%, expressed average level of satisfaction, and six more positive responses (a little over 13%) belonged to very satisfied employees. The number of negative responses totalled 13, which is nearly 30% of the survey population, and was divided between *dissatisfied* and *very dissatisfied* in a proportion 8 to 5. (Figure 21.)

Moreover, in an open question concluding the survey, where respondents were asked to identify their most important personal determinant to job satisfaction, compensation was the most popular factor. The question was optional, and therefore a smaller number of 34 responses were collected. Around 45% of employees who answered the last question complained about insufficient salaries.

A strong positive correlation (0.7) exists between the factor of Compensation and HR-related Supervision. The interpretation is that those respondents who are satisfied with how their supervisor deals with issues concerning employees are generally satisfied with their pay, as well. Similarly, workers who feel underpaid usually have some complaints regarding the HR activities of their supervisor.

- The chances for advancement on this job. (Item number 14) – Advancement

For some people, expected career growth is an important factor for job satisfaction. For an ambitious individual, high prospects of professional advancement are necessary when making career choices. Advancement may include promotion, or responsibility increase by means of job design, for example job enlargement or job enrichment.

Opportunity for advancement is crucial, as people have the tendency to question their current position and further direction in life quite frequently. A chance to look positively into the future is of a great value when it comes to achieving job satisfaction.

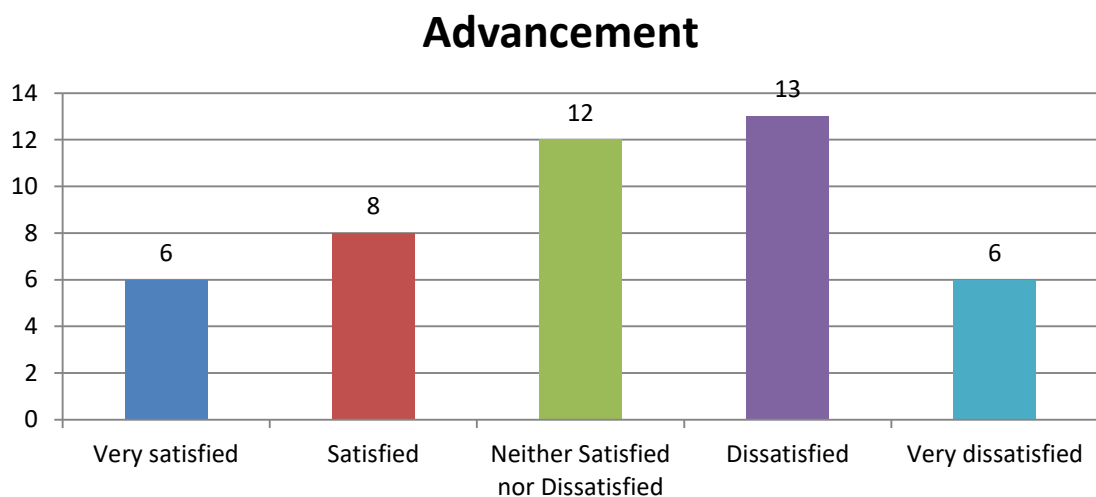


Figure 22. Advancement

As for the factor of advancement, employees seem to express rather pessimistic views regarding their potential career growth. Less than a third of respondents remained positive about their career prospects, while more than 40% stat-

ed dissatisfaction. A number of 12 undecided responses can also be considered a negative result, as it also indicates employee uncertainty in regards to their career path. (Figure 22.)

As the discussion of the factor of Security (Item number 8) suggested, the job positions are highly stable which has positive as well as negative outcomes. While the employees do not need to be afraid of losing their jobs instantly, the positions are fixated for them to an extent when it becomes problematic to move forward.

However, the cross tabulation analysis has failed to identify a pattern between the factors of Security and Advancement. Among those who evaluated their satisfaction with Advancement as general or high, the distribution of responses to the factor of Security varied from *very dissatisfied* to *very satisfied*.

- The praise I get for doing a good job. (Item number 19) – Recognition

As stated before, individual or team recognition possesses great power to motivate employees for further accomplishments. Pointing out the mistakes and failures does not appear to be problematic due to how obvious they usually are. However, the situation is different when it comes to delivering praise. Feedback, either positive or negative, is one of the most effective ways to shape employee behaviour to better suit the company.

Obviously, part of the job that an employee does is always taken for granted, as it forms the basis of their responsibilities. Despite that, such things as outstanding performance or success with a challenging project must be properly acknowledged. That is how an individual or the team knows that their contribution to the organisation is being valued.

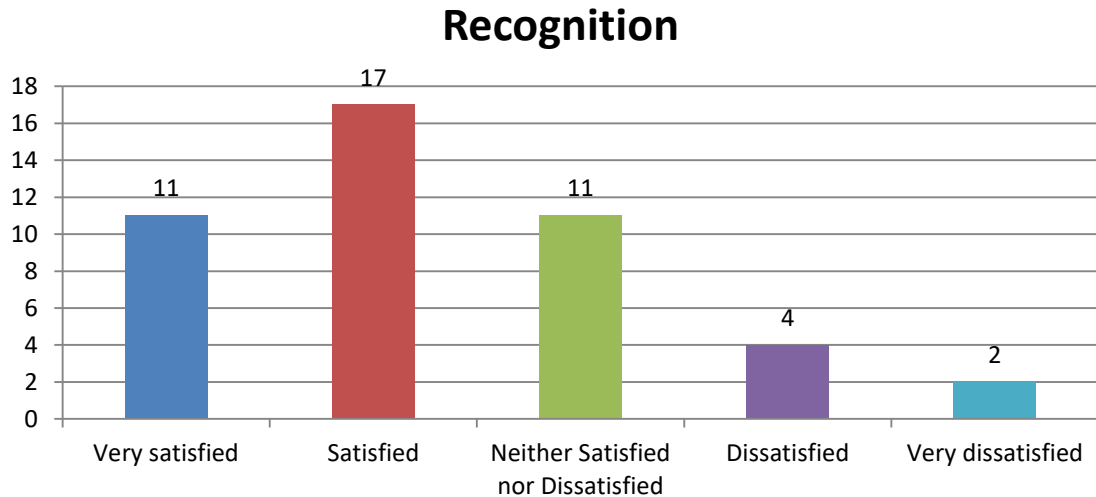


Figure 23. Recognition

The recognition of the job well-done seems average in the Company X. More than 60% of employees (nominal number of 38) expressed satisfaction with the amount of praise they get for performing well. Almost a fourth has abstained from expressing either positive or negative attitudes towards the extent of recognition that they receive. The six responses indicating dissatisfaction form around 13 percent of the total respondents. (Figure 23.) The Recognition factor demonstrated a moderate correlation (0.5) with the HR related Supervision, and a moderate correlation (0.6) with the Technical Supervision factor.

4.4 General satisfaction

The remaining two of the questionnaire statements targeted employee attitudes to the working environment in a more general sense. Each of the previously discussed items combined allow to draw conclusions on general job satisfaction in the Company X. The following two items, however, cannot be classified as neither intrinsic nor extrinsic factors, and are viewed as the general satisfaction variables.

- The working conditions. (Item number 17) – Working conditions

The statement addresses the question of how satisfied the respondents are with their working conditions. The concept is rather broad and may include various

aspects starting from the physical environment and ending with the amount of stress an employee is exposed to on a daily basis (Business Dictionary 2018b).

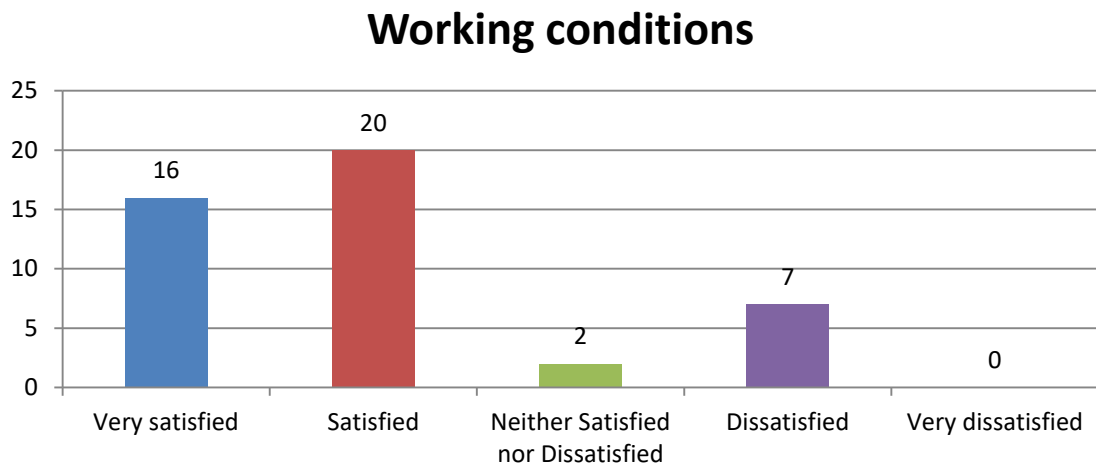


Figure 24. Working conditions

As much as 80% of the responses received were positive being rather evenly divided between high and general levels of satisfaction. Only seven respondents were dissatisfied with their working conditions. (Figure 24.) Some of their comments included inconvenient facilities that do not quite fit the needs of the employees and an attitude that the management has towards employees. These opinions should be treated as personal, while, hopefully, triggering a proactive response from the higher management.

One of the respondents has specified comfortable air temperature and the workplace location as personally significant conditions. Whereas job location undoubtedly has a particular effect on employee satisfaction, it is not relevant for the Company X due to inability to influence this factor.

- The way my co-workers get along with each other. (Item number 18) – Co-workers

Human relationships form the basis of life satisfaction, so it certainly does not come as a surprise that interpersonal communication matters largely at the workplace. Conflicts negatively affect the work atmosphere and cause stress. In the long run, unsuccessful communication may destroy the employee motivation altogether. Strong relationships with colleagues based on trust and mutual

responsiveness to each other's requests, on the other hand, contributes to positive attitudes towards work. One does not generally choose co-workers, but he or she can put effort into making it possible to communicate comfortably, if not create long-lasting friendships. Management may influence internal team interactions by organising corporate events or arranging team-building activities that are designed to bring people together. The working processes tend to flow more smoothly in a team that is truly willing to cooperate.

Co-workers

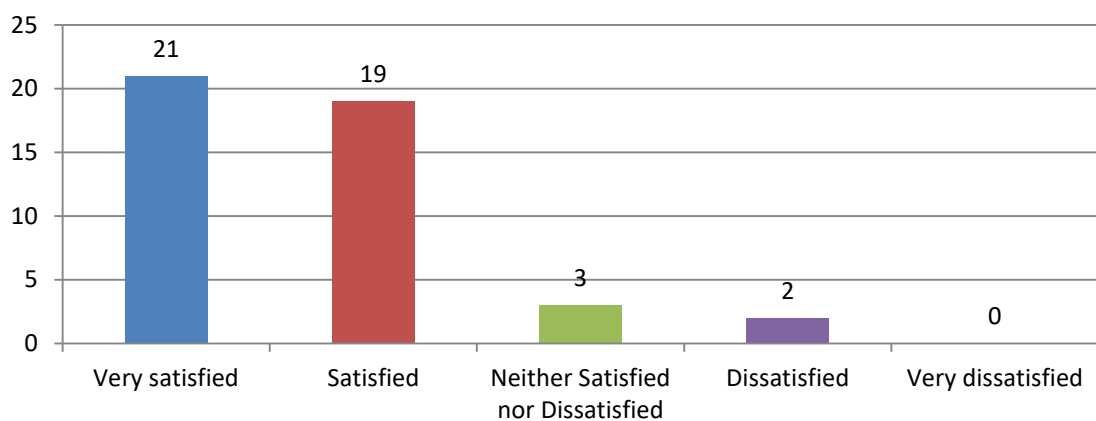


Figure 25. Co-workers

Forty employees, that is nearly ninety percent of total respondents, are satisfied with the communication within their departments. This outstanding result is a sign of strong team spirit. Employees tend to turn to one another for guidance and support if they need it. High score on this factor is extremely important. If trust between the colleagues is present, even when workers are unhappy with other aspects of the job, they can simply share their dissatisfaction and, therefore, reduce the tension in the team without involvement of the management.

5 Conclusion and suggestions to Company X

In this final chapter, the study findings are summarized. It also highlights which areas of job satisfaction are most successfully represented in the Company X. Those factors that have scores lower than satisfactory are identified in the descriptive table in the end of the chapter. (Figure 26.)

5.1 Interesting discoveries

More than half of respondents claimed to work for the organisation for the period longer than six years (26 out of 45 respondents). When asked if they are planning to stay in the company in the following two years, the majority of employees surveyed have answered affirmatively: 76 percent as opposed to 9 percent of negative responses, with the remaining 15 percent not possessing a definite answer. The data is not sufficient to call this phenomenon employee loyalty, as the measurement of engagement levels was not one of the primary aims of the study. Despite that, the tendency for long-term employee-employer cooperation is clear.

The effect of national culture that has been identified as one of the research delimitations (High Uncertainty Avoidance in Russia) is believed to have significant impact upon long-term employment around the country. As the study has shown, the respondents majorly believe that their current job provides steady employment. Therefore, employees of Company X feel secure about their positions and see themselves working for the same company in the nearest future, despite existing factors of dissatisfaction.

Finally, a correlation appeared between the employee attitudes regarding compensation and their view on their supervisor's HR actions.

5.2 Means of factors' scores calculation

The total scores were calculated for each of the twenty factors (MSQ questionnaire items) by adding up the points for each of the responses received: each answer *very satisfied* is worth 5 points, *satisfied* – 4 points and so on. The calculated total was further divided by 45 – the total number of respondents. Based on the average score found from the calculation, the factors were sorted from highest to lowest. Suggestions for the factors which were rated lower than 4 were designed and presented in the Comments and suggestions section of the table. (Figure 26.)

5.3 Summary of the study

The decision was made by the author to offer solutions for the factors scoring below 4, with those above the identified level to be considered sufficient results. This will allow the Company X to see which areas are in a bigger need for improvement at the moment. It will also put focus on issues that are more urgent. The results have shown that the satisfaction levels for exactly a half of all the factors are sufficient, based on the decision made. The average scores of the factors and the solutions for existing shortcomings are summed up in the table below.

Factor/item number	Average score	Comments and suggestions
Ability utilization/11	4.38	Sufficient result
Activity/1	4.38	Sufficient result
Security/8	4.36	Sufficient result
Co-workers/18	4.31	Sufficient result
Social service/9	4.29	Sufficient result
Moral values/7	4.27	Sufficient result
Achievement/20	4.22	Sufficient result
Supervision – technical/6	4.09	Sufficient result
Supervision - human relations/5	4	Sufficient result
Working conditions/17	4	Sufficient result
Authority/10	3.96	Authority levels can be increased with trainings offered by the Company X that would aim at promoting personal and professional development of employees. It should lead to an increase in professional confidence among the middle-level workers.

Variety/3	3.96	Implementing job rotation technique is one of the best suggestions for the Company X. Some employees have expressed the desire to participate in such practices already. This would allow employees to experience a wider range of responsibilities and make them more universal, which is an obvious benefit for the company.
Company policies and practices/12	3.82	The efficiency of communication of company policies should be checked within the organisation. It can be done through questionnaire targeting policy awareness, specifically. Another way would be to arrange discussions with department leads regarding the subject and make it their responsibility to communicate the information further down.
Creativity/16	3.78	Among the long-term employees of the company, levels of control can be lowered. For those workers that have already proven to be capable of doing their job, less instruction can be given. When assigning the task, the emphasis should be placed upon the goal rather than a set of rules on how to approach the problem. However, that does not mean refusing them guidance.
Recognition/19	3.69	As was mentioned earlier, negative feedback usually comes more naturally than positive. To increase levels of recognition in the Company X, management can implement evaluation strategy that would include Key Performance Indicators. That would make employee achievement tracking process easy. Furthermore, the reward system can be developed more and should include frequent financial bonuses.
Responsibility/15	3.53	The actions to be taken in order to increase Authority should positively affect the factor of Responsibility, as well. Monitoring and control of employees should be subtle and non-pressuring.
Independence/2	3.42	For this factor, some re-arrangements of the workplace organisation are advisable. It could be beneficial to offer the employees additional space where they could work on their own on tasks that require high level of focus. Probably, some already existing facilities could be re-assembled for such purposes.

Social status/4	3.33	As to the social status, which is a highly personal factor, there is no particular solution that could be implemented in a short-term. As the company develops further, it can enlarge its operations in the sector of Public Relations. The Company X can increase its desirability as an employer by increasing awareness about the organisation. For example, the Company X can improve its Corporate Social Responsibility by giving back to the society. A better corporate image in combination with more competitive salaries is likely to positively affect how employees think about the company.
Compensation/13	3.31	An obvious answer to the question of insufficient compensation would be to increase it. The news of the salary increase is always well-received among the workforce and lead to temporarily improvement in job satisfaction levels. However, if the Company X is unable to increase that part of costs that goes to salary raise, designing a bonus-programme would be another option. Particular groups of employees, such as sales agents, get commissions from sales already. Thus, frequent (if not larger) bonuses based on performance would increase the motivation levels within those departments that do not receive commissions.
Advancement/14	2.89	Advancement, as the factor that has acquired the lowest score, subsequently requires more radical solutions. When it comes to lack of career growth opportunities in the Company X, the organisational structure itself needs to undergo some changes. If employees do not have any possibility to climb higher along the career ladder, that leads to decrease in morale. On a smaller scale, job rotation can enhance employee development in case structural changes that would allow actual career growth are not possible.

Figure 26. Summary of the survey

The study results give answers to each of the research questions. It discusses employees' attitudes towards all factors of job satisfaction according to the Minnesota Satisfaction Questionnaire. In the open question section of the survey, the respondents were able to express what the most valuable aspects for their job satisfaction were. The most frequently repeated answers were financial

compensation, working conditions and attitude of direct management. No drastic interdepartmental differences were identified from the survey, except for the factor of Independence that has been discussed in the analysis chapter. As to the main question, detailed solutions were presented for ten factors that scored less than 4 out of 5 points on the average satisfaction scale.

5.4 Suggestions for further research

Some of the areas that were left out of this study can be investigated further with the help of qualitative research methods. For example, the job design of particular positions can be studied further, as the study has shown some serious shortcomings in several questionnaires. Moreover, Voluntary Health Department and the department of General Sales could be studied on a deeper scale as the proportion of negative responses among them was higher than for other departments. Another idea for further research is to conduct the same study within other large-scale organisations in Russia that operate in the insurance field to identify business-area specifics in regard to job satisfaction and to give more validity to the current study.

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