A STUDY ON EMPLOYEE'S ABILITY ON PRODUCTIVITY OF INSURANCE COMPANIES WITH SPECIAL REFERENCE IN BATTICALOA.

1060

SINTHU SIVASUPRAMANIYAM



DEPARTMENT OF MANAGEMENT FACULTY OF COMMERCE & MANAGEMENT EASTERN UNIVERSITY, SRI LANKA 2009

ABSTRACT

Intensive competition in many service sectors pushes firms to continually seek ways to improve their productivity. In these sectors productivity improvement mainly depend on labour productivity. With in these services insurance service is a very important one. Nowadays the insurance companies are contributing to the growth and development of the nation. The insurance company income is derived by field officers who are main income derivers as collecting policies from different customers so the field officers productivity determines the success of the company as well as survival of company.

Objective of this research study was to identify the field officers ability levels of insurance companies in Batticaloa and to suggest the ways to improve the level of employee ability. Seven dimensions have been used to identify the factors influence the levels on employee's ability in insurance companies' employees in Batticaloa. Such as education, experience, interest, intelligent, aptitude, personality and training.

This study involves mainly primary and secondary data. The primary data was collected through questionnaire form 100 field officers in insurance companies. The secondary data collected from the organizations.

The collected data have been analyzed by SPSS (computer package) and EXCEL 2003 MS office package, with descriptive statistics and the research findings employees in insurance companies have ability in moderate level. Therefore the management should take action to improve the field officers ability. I hope this research will help to increase the ability level of field officers in insurance companies and its betterment.

TABLES OF CONTENTS

Page no

Title

1. ACKNOWLEDGMENT	1
2. ABSTRACT	П
3. TABLES OF CONTENTS	Ш
4. LIST OF TABLES	VIII
LIST OF CONTENTS	
CHAPTER 1 INTRODUCTION	01-06
1.1 Background of the study	01
1.2 Problem statement	03
1.3 Research questions	04
1.4 Objectives of the research	04
1.5 Significance of the research	05
1.6 Limitations of the study	05
1.7 Assumptions of the study	06
CHAPTER II LITERATURE REVIEW	6 07-30
2.1 Introduction	07
2.2 Productivity	07
2.2.1 Labor productivity	08
2.2.2 The Modern Definition of Productivity	09
2.2.4 Increases in productivity	09
2.3 Employee job performance	10

2.4 Employee ability 2.4.1 Intellectual Abilities 2.4.2 Physical Abilities 2.4.3 Nine basic Physical Abilities 2.5 Aptitude 2.6 Personality 2.6.2 Personality 16 2.6.3 The Big Five factors personality 2.7 Training 2.7 Training 2.7.1 Definitions 2.7.2 Aim of Training 2.7.3 Methods of Training 19 2.7.3 Methods of Training 19 2.7.4 Types/Contents of training 2.8 Interest 2.8.1 Job interest and employee activity 2.8.2 The factor that determine the interest in job 2.9 Experience 2.9.1 Work Experience 2.9.2 Types of work experience 2.10 Education 2.10.1 Defining of education 2.10.2 Concept & types of Education 2.11.1 Intelligence has been define as 2.11.2 The Seven Types of Intelligence		
2.4.1 Intellectual Abilities 2.4.2 Physical Abilities 2.4.3 Nine basic Physical Abilities 2.5 Aptitude 2.6 Personality 2.6.2 Personality Determinants 2.6.3 The Big Five factors personality 2.7 Training 2.7.1 Definitions 2.7.2 Aim of Training 2.7.3 Methods of Training and development 2.7.3.1 On-the-job method 2.7.3.2 Off the job method 2.7.4 Types/Contents of training 2.8 Interest 2.8.1 Job interest and employee activity 2.8.2 The factor that determine the interest in job 2.9 Experience 2.9.1 Work Experience 2.9.2 Types of work experience 2.10 Education 2.10.1 Defining of education 2.10.2 Concept & types of Education 2.11.1 Intelligence has been define as 2.11.2 The Seven Types of Intelligence	2.3.1 Performance	11
2.4.2 Physical Abilities 2.4.3 Nine basic Physical Abilities 2.5 Aptitude 2.6 Personality 2.6.2 Personality Determinants 2.6.3 The Big Five factors personality 2.7 Training 2.7.1 Definitions 2.7.2 Aim of Training 2.7.3 Methods of Training and development 2.7.3.1 On-the-job method 2.7.3.2 Off the job method 2.7.4 Types/Contents of training 2.8 Interest 2.8.1 Job interest and employee activity 2.8.2 The factor that determine the interest in job 2.9 Experience 2.9.1 Work Experience 2.9.2 Types of work experience 2.10 Education 2.10.1 Defining of education 2.10.2 Concept & types of Education 2.11.1 Intelligence has been define as 2.11.2 The Seven Types of Intelligence	2.4 Employee ability	12
2.4.3 Nine basic Physical Abilities 2.5 Aptitude 2.6 Personality 2.6.2 Personality Determinants 2.6.3 The Big Five factors personality 2.7 Training 2.7.1 Definitions 2.7.2 Aim of Training 2.7.3 Methods of Training and development 2.7.3.1 On-the-job method 2.7.3.2 Off the job method 2.7.4 Types/Contents of training 2.8 Interest 2.8.1 Job interest and employee activity 2.8.2 The factor that determine the interest in job 2.9 Experience 2.9.1 Work Experience 2.9.2 Types of work experience 2.9.2 Types of work experience 2.10.1 Defining of education 2.10.2 Concept & types of Education 2.11.1 Intelligent 2.11.2 The Seven Types of Intelligence	2.4.1 Intellectual Abilities	12
2.5 Aptitude 2.6 Personality 2.6.2 Personality Determinants 2.6.3 The Big Five factors personality 2.7 Training 2.7.1 Definitions 2.7.2 Aim of Training 2.7.3 Methods of Training and development 2.7.3.1 On-the-job method 2.7.3.2 Off the job method 2.7.4 Types/Contents of training 2.8 Interest 2.8.1 Job interest and employee activity 2.8.2 The factor that determine the interest in job 2.9 Experience 2.9.1 Work Experience 2.9.2 Types of work experience 2.10 Education 2.10.1 Defining of education 2.10.2 Concept & types of Education 2.11 Intelligent 2.11.1 Intelligence has been define as 2.11.2 The Seven Types of Intelligence	2.4.2 Physical Abilities	14
2.6 Personality 2.6.2 Personality Determinants 2.6.3 The Big Five factors personality 2.7 Training 2.7.1 Definitions 2.7.2 Aim of Training 2.7.3 Methods of Training and development 2.7.3.1 On-the-job method 2.7.3.2 Off the job method 2.7.4 Types/Contents of training 2.8 Interest 2.8.1 Job interest and employee activity 2.8.2 The factor that determine the interest in job 2.9 Experience 2.9.1 Work Experience 2.9.2 Types of work experience 2.10 Education 2.10.1 Defining of education 2.10.2 Concept & types of Education 2.11 Intelligent 2.11.1 Intelligence has been define as 2.11.2 The Seven Types of Intelligence	2.4.3 Nine basic Physical Abilities	14
2.6.2 Personality Determinants 2.6.3 The Big Five factors personality 2.7 Training 2.7.1 Definitions 2.7.2 Aim of Training 2.7.3 Methods of Training and development 2.7.3.1 On-the-job method 2.7.3.2 Off the job method 2.7.4 Types/Contents of training 2.8 Interest 2.8.1 Job interest and employee activity 2.8.2 The factor that determine the interest in job 2.9 Experience 2.9.1 Work Experience 2.9.2 Types of work experience 2.10 Education 2.10.1 Defining of education 2.10.2 Concept & types of Education 2.11 Intelligent 2.11.1 Intelligence has been define as 2.11.2 The Seven Types of Intelligence	2.5 Aptitude	15
2.6.3 The Big Five factors personality 2.7 Training 2.7.1 Definitions 2.7.2 Aim of Training 2.7.3 Methods of Training and development 2.7.3.1 On-the-job method 2.7.3.2 Off the job method 2.7.4 Types/Contents of training 2.8 Interest 2.8.1 Job interest and employee activity 2.8.2 The factor that determine the interest in job 2.9 Experience 2.9.1 Work Experience 2.9.2 Types of work experience 2.10 Education 2.10.1 Defining of education 2.10.2 Concept & types of Education 2.11 Intelligent 2.11.1 Intelligence has been define as 2.11.2 The Seven Types of Intelligence	2.6 Personality	16
2.7 Training 2.7.1 Definitions 19 2.7.2 Aim of Training 19 2.7.3 Methods of Training and development 2.7.3.1 On-the-job method 2.7.3.2 Off the job method 2.7.4 Types/Contents of training 2.8 Interest 2.8.1 Job interest and employee activity 2.8.2 The factor that determine the interest in job 2.9 Experience 2.9.1 Work Experience 2.9.2 Types of work experience 2.10 Education 2.10.1 Defining of education 2.10.2 Concept & types of Education 2.11 Intelligent 2.11.1 Intelligence has been define as 2.11.2 The Seven Types of Intelligence	2.6.2 Personality Determinants	17
2.7.1 Definitions 2.7.2 Aim of Training 2.7.3 Methods of Training and development 2.7.3.1 On-the-job method 2.7.3.2 Off the job method 2.7.4 Types/Contents of training 2.8 Interest 2.8.1 Job interest and employee activity 2.8.2 The factor that determine the interest in job 2.9 Experience 2.9.1 Work Experience 2.9.2 Types of work experience 2.10 Education 2.10.1 Defining of education 2.11 Intelligent 2.11.1 Intelligence has been define as 2.11.2 The Seven Types of Intelligence	2.6.3 The Big Five factors personality	17
2.7.2 Aim of Training 2.7.3 Methods of Training and development 2.7.3.1 On-the-job method 2.7.3.2 Off the job method 2.7.4 Types/Contents of training 2.8 Interest 2.8.1 Job interest and employee activity 2.8.2 The factor that determine the interest in job 2.9 Experience 2.9.1 Work Experience 2.9.2 Types of work experience 2.10 Education 2.10.1 Defining of education 2.10.2 Concept & types of Education 2.11 Intelligent 2.11.1 Intelligence has been define as 2.11.2 The Seven Types of Intelligence	2.7 Training	19
2.7.3 Methods of Training and development 2.7.3.1 On-the-job method 2.7.3.2 Off the job method 2.7.4 Types/Contents of training 2.8 Interest 2.8.1 Job interest and employee activity 2.8.2 The factor that determine the interest in job 2.9 Experience 2.9.1 Work Experience 2.9.2 Types of work experience 2.10 Education 2.10.2 Concept & types of Education 2.11 Intelligent 2.11.1 Intelligence has been define as 2.11.2 The Seven Types of Intelligence	2.7.1 Definitions	19
2.7.3.1 On-the-job method 2.7.3.2 Off the job method 2.7.4 Types/Contents of training 2.8 Interest 2.8.1 Job interest and employee activity 2.8.2 The factor that determine the interest in job 2.9 Experience 2.9.1 Work Experience 2.9.2 Types of work experience 2.10 Education 2.10.1 Defining of education 2.10.2 Concept & types of Education 2.11 Intelligent 2.11.1 Intelligence has been define as 2.11.2 The Seven Types of Intelligence	2.7.2 Aim of Training	19
2.7.3.2 Off the job method 2.7.4 Types/Contents of training 2.8 Interest 2.8.1 Job interest and employee activity 2.8.2 The factor that determine the interest in job 2.9 Experience 2.9.1 Work Experience 2.9.2 Types of work experience 2.10 Education 2.10.1 Defining of education 2.10.2 Concept & types of Education 2.11 Intelligent 2.11.1 Intelligence has been define as 2.11.2 The Seven Types of Intelligence	2.7.3 Methods of Training and development	20
2.7.4 Types/Contents of training 2.8 Interest 2.8.1 Job interest and employee activity 2.8.2 The factor that determine the interest in job 2.9 Experience 2.9.1 Work Experience 2.9.2 Types of work experience 2.10 Education 2.10.1 Defining of education 2.10.2 Concept & types of Education 2.11 Intelligent 2.11.1 Intelligence has been define as 2.11.2 The Seven Types of Intelligence	2.7.3.1 On-the-job method	20
2.8 Interest 2.8.1 Job interest and employee activity 2.8.2 The factor that determine the interest in job 2.9 Experience 2.9.1 Work Experience 2.9.2 Types of work experience 2.10 Education 2.10.1 Defining of education 2.10.2 Concept & types of Education 2.11 Intelligent 2.11.1 Intelligence has been define as 2.11.2 The Seven Types of Intelligence	2.7.3.2 Off the job method	21
2.8.1 Job interest and employee activity 2.8.2 The factor that determine the interest in job 2.9 Experience 2.9.1 Work Experience 2.9.2 Types of work experience 2.10 Education 2.10.1 Defining of education 2.10.2 Concept & types of Education 2.11 Intelligent 2.11.1 Intelligence has been define as 2.11.2 The Seven Types of Intelligence	2.7.4 Types/Contents of training	22
2.8.2 The factor that determine the interest in job 2.9 Experience 2.9.1 Work Experience 2.9.2 Types of work experience 2.10 Education 2.10.1 Defining of education 2.10.2 Concept & types of Education 2.11 Intelligent 2.11.1 Intelligence has been define as 2.11.2 The Seven Types of Intelligence	2.8 Interest	23
2.9 Experience 2.9.1 Work Experience 2.9.2 Types of work experience 2.10 Education 2.10.1 Defining of education 2.10.2 Concept & types of Education 2.11 Intelligent 2.11.1 Intelligence has been define as 2.11.2 The Seven Types of Intelligence 2.5	2.8.1 Job interest and employee activity	24
2.9.1 Work Experience 2.9.2 Types of work experience 2.10 Education 2.10.1 Defining of education 2.10.2 Concept & types of Education 2.11 Intelligent 2.11.1 Intelligence has been define as 2.11.2 The Seven Types of Intelligence	2.8.2 The factor that determine the interest in job	24
2.9.2 Types of work experience 2.10 Education 2.10.1 Defining of education 2.10.2 Concept & types of Education 2.11 Intelligent 2.11.1 Intelligence has been define as 2.11.2 The Seven Types of Intelligence	2.9 Experience	25
2.10 Education 2.10.1 Defining of education 2.10.2 Concept & types of Education 2.11 Intelligent 2.11.1 Intelligence has been define as 2.11.2 The Seven Types of Intelligence	2.9.1 Work Experience	25
2.10.1 Defining of education 2.10.2 Concept & types of Education 2.11 Intelligent 2.11.1 Intelligence has been define as 2.11.2 The Seven Types of Intelligence 2.22	2.9.2 Types of work experience	26
2.10.2 Concept & types of Education 2.11 Intelligent 2.11.1 Intelligence has been define as 2.11.2 The Seven Types of Intelligence 2.22	2.10 Education	26
2.11 Intelligent 27 2.11.1 Intelligence has been define as 27 2.11.2 The Seven Types of Intelligence 28	2.10.1 Defining of education	26
2.11.1 Intelligence has been define as 2.11.2 The Seven Types of Intelligence 28	2.10.2 Concept & types of Education	27
2.11.2 The Seven Types of Intelligence	2.11 Intelligent	27
	2.11.1 Intelligence has been define as	27
2.12 Summary 30	2.11.2 The Seven Types of Intelligence	28
	2.12 Summary	30

CHAPTED III CONCEDTIALIZATION AND ODED ATIONALIZATION 21	
CHAPTER III CONCEPTUALIZATION AND OPERATIONALIZATION 31	1-36

3.1 Introduction	31
3.2 Conceptualization	31
3.2.1 Employee ability	32
3.2.2 Aptitude	33
3.2.3 Experience	33
3.2.4 Personality	33
3.2.5 Education	33
3.2.6 Interest	33
3.2.7 Intelligence	34
3.2.8 Training	34
3.3 Operationalization	34
3.4 Summary	36
CHAPTER IV RESEARCH METHODOLOGY	37-44
4.1 Introduction	37
4.2 Study setting, design, and method of survey.	38
4.3 Population and sample •	38
4.3.1 Sample size	39
4.4 Methods of data collection and measures	39
4.4.1 Primary data	39
4.4.2 Secondary data	42
4. 5 Data analysis and presentation	42
4. 6 Method of Data Evaluation	43
4.7 Summary	44
CHAPTER V DATA PRESENTATION AND ANALYSIS	45-60
5.1 Introduction	45

5.2 Analysis number of respondents	55
5.3 Personal information	46
5.3.1 Age	46
5,3.2 Gender	46
5.3.3 Civil Status	47
5.3,4 Income	47
5.4 Research information	48
5.4.1.1 Educational Qualification	48
5.4.1.2 Education level	48
5.4.2 Experience	49
5.4.2.1 Years of experience	49
5.4.2.2 Job related experience	49
5.4.3 Interest	52
5.4.4 Intelligent	53
5.4.5 Aptitude	54
5.4.6 Personality	55
5.4.7 Training	56
5.4.8 Overall ability	57
5.5 Cross tab analysis (personal information with total ability)	58
5.5.1 Age	68
5.5.2 Gender	59
5.5.3 Civil status	59
5.5.4 Income level	60
5.6 Summary	60
CHAPTER VI DISCUSSION ON FINDINGS	61-69
6.1 Introduction	61
6.2 Discussion on Personal Information	61
6.2.1 Age	61
6.2.2 Gender	62

	6.2.3	Civil status	63
	6.2.4	Income level	63
6.3	Discussi	on on research information	64
	6.3.1	Education	64
	6.3.2	Experience	65
	6.3.3	Interest	66
	6.3.4	Intelligent	66
	6.3.5	Aptitude	67
	6.3.61	Personality	68
	6.3.7	Training	68
6.4	Summar	ry	69
		R-VII CONCLUSION AND RECOMMENDATI	ONS 71-7
7.1 I	ntroducti	ons	71
7.2 (onclusio	ons	- 71
7.3 F	tecomme	endations	72
	7.3.1	Education	72
-	7.3.2	Experience	73
	7.3.3	Interest	, , 73
	7.3.4	Intelligent	S_ 2 74
	7.3.5	Aptitude .	h 75
	7.3.6	Personality	7.5
	7.3.7	Training	76
7.4 I	mplicatio	ons of the study	76