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MANAGEMENT | RESEARCH ARTICLE

Factors affecting employee job satisfaction: A comparative study of conventional and Islamic insurance

Khalil-Ur Rahman¹, Waheed Akhter^{1*} and Saad Ullah Khan¹

Abstract: This paper attempts to investigate the factors that affect job satisfaction of sales agents from Islamic (Hereafter; *Takāful*) and conventional insurance of Pakistan using Herzberg two-factor motivation theory. Using multi-stage stratified random sampling, we received a total of 318 usable responses (185 from family *Takāful* and 133 from life insurance). A multiple regression and hierarchal regression model including 11 hygiene–motivational factors were used to examine job satisfaction in the presence of moderating factor *Shari’ah* perception. The outcomes regarding Herzberg two-factor theory were entirely distinctive between those two direct sales groups with the presence of moderating variable *Shari’ah* perception. Without moderating the effect of *Shari’ah* perception, family *Takāful* and conventional life insurance full-time direct sales agents demonstrated that hygiene factors and motivational factors were both more effective indicators of job satisfaction in Pakistani context. While checking the moderating effect in the presence of moderating variable *Shari’ah* perception, family *Takāful* sales agents are satisfied with hygiene factors where the motivators are not significantly affected by *Shari’ah* perception. On the other hand, conventional life insurance sales agents have no concern with *Shari’ah* perception.

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PUBLIC INTEREST STATEMENT

This paper attempts to investigate the factors that affect job satisfaction of sales agents from Islamic and conventional insurance of Pakistan. We surveyed 185 sales agents from family *Takāful* and 133 from life insurance through questionnaires to assess the factors that might affect their job satisfaction. The outcomes regarding Herzberg two-factor theory were entirely distinctive between those two direct sales groups with the presence of moderating variable *Shari’ah* perception. Family *Takāful* and conventional life insurance full-time direct sales agents demonstrated that hygiene factors and motivational factors were both more effective indicators of job satisfaction in Pakistani context. While checking the moderating effect in the presence of moderating variable *Shari’ah* perception, family *Takāful* sales agents are satisfied with hygiene factors where the motivators are not significantly affected by *Shari’ah* perception. On the other hand, conventional life insurance sales agents have no concern with *Shari’ah* perception.

Subjects: Employment Relations; Human Resource Development; Financial Services Industry

Keywords: Shari'ah perception; Takāful; insurance; job satisfaction; Herzberg; hygiene; motivators; Pakistan

JEL classification: G22; J28

1. Introduction

Customer satisfaction is most essential part for any service providing organization but if your employees are not satisfy then you cannot satisfy your external customers". (George, 1986)

In the insurance industry, workers have an immediate obligation on the client relationship, and this relationship is a strong contributor in an organization's prosperity (Hoppock, 1935). Sales force deals directly with their clients, so their states of mind, practices, and conduct toward their clients will reveal if clients will get to be dedicated toward the insurers (Salleh & Kamaruddin, 2011). Organizations have been spending millions consistently in enlisting, preparing, and repaying their business staff with the goal that they would be profoundly urged and revived to accomplish sound, and subsequently expanded levels of benefits for the organization (Leach & Westbrook, 2000). Organizations can play a pivotal role in their employees' job satisfaction and enhancing their productivities to gain profit by paying careful attention, energy, and time to the working environment. Human interactions and their inter-organizational relationship with peers or supervisors are key to job satisfaction (Chandrasekar, 2011). If employees are satisfied with their jobs, the performance result will be increased though employees would like to stay with the organization, ultimately, lower turnover results in decreased hiring cost which will directly impact the profitability of the organization. So organizations are most concerned with their workforce to enhance the productivity and profitability (Chambers, 1989; Deeter-Schmelz & Sojka, 2003).

Oppose to it, if workers are disappointed with their jobs, they are thought to be not so much profitable but rather more inclined to turnover. Supervisor and peer relationships are the major role-players in shaping job satisfaction as in many organizations, employees' issues especially with their supervisor are found. These clashes between them make them uncomfortable and hesitant to share good as well as innovative ideas with their supervisors or management as top management limits them to their tasks besides creating a sense of responsibility across employees by encouraging team works to attain high performance (Arnetz, 1999; Lane, Esser, Holte, & McCusker, 2010; Raziq & Maulabakhsh, 2015). Common, unsatisfied, and de-motivated sales force causes organization higher amount of sales force administration expenses, absenteeism, and turnover rates. Eventually, organizations are encountering the worker retention issues so it's among the Human Resources (HR) divisions' fundamental duties to guarantee that workers are adequately satisfied by their employments (Kaplan & Norton, 1996; Szekeres, 2006).

Sales force of insurance industry is considered the role-player in marketing and selling its products (Salleh & Kamaruddin, 2011) so the sales force must be satisfied and motivated with their jobs in order to be competitive and achieve organizational goals. Insurance sales force faces a number of problems regarding job satisfaction (Aqil, Munir, Ahmed, & Qadeer, 2014). Religious beliefs, job itself, working conditions, and career growth path also play an important role in job satisfaction as they strongly influence their perceptions and results in satisfaction (retention) or turnover. These problems lead to turnover causing major issues in overall insurance industry of Pakistan. Insurance industry sales force turnover remained high as previously observed (Business Recorder, 21st May 2014). Besides working environment issues, religious beliefs and perceptions regarding their jobs result in higher turnover, especially with the rise of *Shari'ah* compliant product in the form of Islamic Insurance (Here after *Takāful*).¹ As evidenced in Pakistani scenario, religiosity and conventional

banking employees' switching intention depicted positive relation as conventional banking includes interest factor which is strictly prohibited in Islam (Zafar et al., n.d.). *Shari'ah* perception with working environment regarding their jobs can play a pivotal role for sales force of insurance industry in order to be satisfied with the jobs as Muslims strongly believe in religious laws.

In Pakistan, as a Muslim country, the majority of its inhabitants follow Islam teachings according to which Riba and non-*Shari'ah* compliant activities are not lawful so those must be avoided. Now the question is if either our workforce is well-aware with the concept or not and up to what extent the workforce considers the phenomenon. Either job satisfaction affected by *Shari'ah* perception of employees across both *Takāful* and conventional insurance or not in the presence of working environment factors (Motivator and Hygiene factors) was proposed by Herzberg (1966). This study will also evaluate the impact of the level of *Shari'ah* perception on *Takāful* and Insurance employees' job satisfaction. So here we focus on worker job satisfaction and analyze the relationships between these three variables (hygiene factors, motivators, and *Shari'ah* perception). The foremost purpose of the study was to explore the level of direct sales force satisfaction in *Takāful* and conventional insurance, and to find out possible aspects for improvements. The analysis of the study results is based on (Herzberg, 1966) two-factor theory in the field of Human Resource Management. The secondary purpose is to investigate the influence of hygiene factors and motivators on work fulfillment in the presence of moderating effect of *Shari'ah* perception in insurance industry of Pakistan. This study is particularly important since it allows government industry-level policy-makers to suggest different guidelines to develop the *Shari'ah* perception in order to achieve job satisfaction in *Takāful* and conventional insurance of Pakistan. Moreover, this research work will help enhance and maintain human capital development for *Takāful* industry of Pakistan. This paper also contributes to the literature as there are limited studies regarding sales force job satisfaction across insurance sector, especially *Takāful* sales force in the context of Pakistan.

This paper consists of five sections and brief introduction is presented in Section 1. In Section 2, we will briefly review and discuss the Herzberg (motivation/hygiene factors) theory, job satisfaction, and *Shari'ah* perception. Section 3 is regarding research methodology describing about sample, data collection, models, and techniques used to get the required results. Next section focuses on discussion regarding research findings based on these results and in Section 4, we conclude based on our findings and discussions.

2. Literature review

Better-quality services need better performance by employees for enhanced productivity and for improved life style. This study will evaluate job satisfaction of family *Takāful* and life insurance sales agents of Pakistan. It will focus on the important factors of job satisfaction considered by Herzberg in his motivational theory as there is no sufficient literature available in this concern in this industry and more specifically in Pakistan.

2.1. Job satisfaction

Job satisfaction is any blend of mental, physiological, and natural circumstances that bring about a man honestly to say I am satisfied by my job (Hoppock, 1935). Job satisfaction is characterized as "it is the distinction between the measure of prizes workers get and the sum they trust they ought to get" (Robbins & Judge, 2003). A standout among the frequently referred definitions on job satisfaction is that job satisfaction needs to do with the way how individuals feel about their job and its different perspectives. It needs to do with the degree to which individuals like or abhorrence their job. That is the reason job satisfaction and job dissatisfaction can show up in any given work circumstance (Aziri, 2011).

According to Schneider and Bowen (1985), employees can deliver excellent customer services by utilizing the logistics, equipment, management (organizational structure), and the hierarchical

infrastructure; eventually this will lead to competitive edge so their satisfaction plays a vital role in organizational performance. Business pioneers have analyzed the relationship of numerous components (e.g. budgetary ramifications, director contribution, affiliation to collaborators, pay, the work itself, and opportunity for progression) to job satisfaction (Healy, Lehman, & McDaniel, 1995). Worker job satisfaction is not just an issue in commercial enterprises; services like insurance, health care, and the higher education industry have likewise examined worker job satisfaction (Chambers, 1989; Deeter-Schmelz & Sojka, 2003). There are factors that bring about a sentiment of satisfaction. Job satisfaction is the part of worker at work. In this manner, he characterizes job satisfaction as emotional introductions with respect to people toward job which they are currently involved in Vroom (1964).

An examination of previous studies in this framework uncovers that various analysts have highlighted the significance of factors influencing job satisfaction. Job satisfaction includes a few distinct areas, for example, satisfaction with pay, advancement opportunities, incidental advantages, job security, and the significance of the job (Nguyen, Taylor, & Bradley, 2003). Past researches for the most part found that job satisfaction is connected with pay, work-related anxiety, strengthening, organization and company policy, accomplishment, self-awareness, association with others, and the general working state. It has been claimed that an expansion in work fulfillment expands productivity of member of staff (Shikdar & Das, 2003; Wright & Cropanzano, 1997). The variables that are primary drivers for job satisfaction are expensive to an institution, as they could prompt low assurance, poor execution, lower efficiency, and higher expenses of procuring, maintenance, and training (Okpara, 2004). Factors such as salary, the labor itself, administration, associations with colleagues, and prospects for advancements have been found to add to job satisfaction (Okpara, 2004).

Locke (1976) proposed that job satisfaction among the workers can be achieved by empowering and permitting people enough obligation to develop their mental level rationally; work contentment is a pleasant or encouraging expressive state inside work skills. Job satisfaction can likewise be surveyed utilizing diverse sorts of estimation assessment hypothesis (i.e. single-thing, general, or aspect-particular) (Smith, Kendall, & Hulin, 1969; Spector, 1997; Weiss, Dawis, & England, 1967).

2.2. Herzberg motivational theory and Shari'ah perception

Herzberg's two-factor theory isolates motivation and job satisfaction into two clusters of factors known as the motivational factors and hygiene factors. As indicated by Frederick Herzberg, motivating factors comprise six job content-related factors that include incorporate accomplishment, job acknowledgment, work or job itself, obligation, progression, and growth opportunities. Hygiene factors related to job context include "organization arrangement, supervision, association with supervision, work conditions, association with companions, compensation, individual life, association with subordinates, status, and job security" (Ruthankoon & Olu Ogunlana, 2003). Fundamentally, the hypothesis separates the factors between intrinsic motivators and extrinsic motivators. The intrinsic motivators, known as the job content factors, characterize things that the general population really do in their work; their obligation and accomplishments. These factors are the ones that can contribute an awesome arrangement to the level of job satisfaction a worker feels at work. The job context factors, then again, are the external factors that somebody as a representative does not have much control over; they relate more to the atmosphere in which individuals work than to the way of the work itself (Barringer & Harrison, 2000).

Four motivators (advancement, work itself, undertaking obligation, and opportunity for accomplishment) contribute altogether to general satisfaction as contrast with hygiene (supervision, company policy, working condition, and interpersonal relations) factors (Halpern, 1966). Winer and Schiff (1980) in their research retail setting research utilizing Herzberg's two-element philosophy found accomplishment was the most astounding evaluated influence. In like manner, making money got the most noteworthy rating after accomplishment in the study, trailed by "chances of promotion" and "acknowledgment". Lucas (1988) found that the "administrator-worker relationship" was a

noteworthy element affecting worker satisfaction in an investigation of U.S. retail shops, and two hygiene factors were accounted for as huge, specifically “organization strategy” and “association with fellows”. As far as job-related attributes, pay is likely the most generally explored associate. Clark (1997) and Shields and Price (2002) discovered that salary is an essential factor of both work fulfillment and pleasure with salary. And also salary or wage and hours of work have been found to effect job satisfaction. Steyn and Schulze (2003) insisted that keeping in mind the results to comprehend individuals’ conduct at work, administrators or bosses must know about the idea of necessities or intentions, which will “move” their workers to act. Robbins and Judge (2003) stated that inspiration is a requirements fulfilling process, which implies that when a man’s needs are fulfilled by definite reasons, the individual will apply extraordinary effort toward achieving organizational objectives.

Baah and Amoako (2011) stated that motivational factors regarding organization such as work itself, achievement sensation, sense of responsibility, recognition, career growth, advancement, and development opportunities help employees recognize their value and worth within organization. They consider that motivators are a source of internal (inner) satisfaction which leads to higher satisfaction while the hygiene factors cause external happiness but much powerful as compared to the motivational factors. But still the presence of hygiene factors is quite important for the job satisfaction of employees as Herzberg proposed that these motivational and hygiene factors are interlinked. They described that hygiene factors remove the dissatisfaction element among the employees while the motivational factors ultimately lead to satisfaction. To check the relationships between the work environment risk and their job satisfaction, Sell and Cleal (2011) found that work environment and psychological factors such as work place itself, reward, and social security have a direct relationship with the job satisfaction. Bakotic and Babic (2013) supported these findings by suggesting that difficult working conditions can cause job dissatisfaction. So to satisfy and increase the performance of these employees, improving working conditions, management support, and better reward system can play a key role. Tariq, Ramzan, and Riaz (2013) stated that work load, wages, stress at jobs, and family conflicts arise due to job dissatisfaction among the employees and results in higher turnover within organization. Raziq and Maulabakhsh (2015) also determined that these working conditions, career growth opportunities, and developments are the key players in the job satisfaction and motivation of employees.

Research suggests that a large number of Muslim population are still not aware with *Takāful* services (Johnsrud, 2002; Maysami & Williams, 2006). Hamid and Nordin (2001) described in their study regarding knowing and understanding of Islamic banking practices, in that 60% of the respondents couldn’t separate between Islamic banking products and conventional banking products. *Shari’ah* perception is a significant criterion in choosing the Islamic financial products (Othman & Owen, 2001). Regarding *Takāful* industry, the role of *Shari’ah* perception is an important factor affecting satisfaction in the *Takāful* industry (Janjua & Akmal, 2014).

Taking into account the arguments above, there are two examination questions for this paper. The primary exploration inquiry is to decide job satisfaction of sales staff by utilizing Herzberg’s two-component assumption. The second research inquiry is to survey whether *Shari’ah* perception directs the relationship between job satisfaction and Herzberg’s hygiene variables and inspirations. Based on it, four research hypotheses guided this study of professional sales agents. The research frame work and relevant hypotheses are given below (Figure 1):

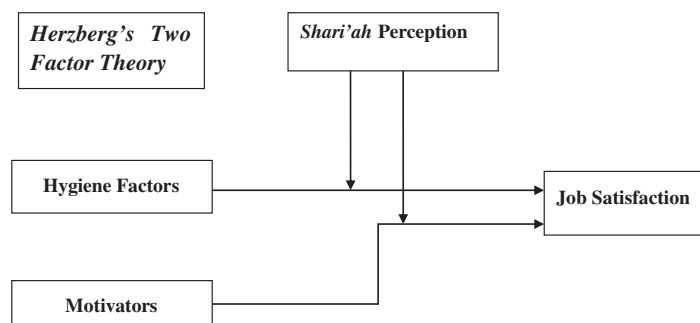
H_A : There is a significant relationship between Hygiene factors and job satisfaction

H_B : There is a significant relationship between motivators and job satisfaction

H_C : *Shari’ah* perception has moderating effect in the relationship between Hygiene factors and job satisfaction

H_D : *Shari’ah* perception has moderating effect in the relationship between motivators and job satisfaction.

Figure 1. Research model.



3. Research methodology

This research has focused to examine, estimate, and investigate the factors affecting job satisfaction using Herzberg's motivation theory with the moderating effect of *Shari'ah* perception of *Takāful* and conventional insurance industry in Pakistan. This study has been conducted upon the direct sales agents from the companies offering family *Takāful* (Pak Qatar Family *Takāful* Limited and Dawood Family *Takāful* Limited) and life insurance (State life Corporation Pakistan, EFU life insurance, and Jubilee life insurance). The survey questionnaire was developed and distributed personally in Lahore, Islamabad, and Karachi offices. A total of 400 questionnaires were floated on the bases of multi-stage stratified random sampling out of which 318 were usable, 185 from *Takāful* operators and 133 from life insurance operators. At first, target sales force for both *Takāful* and conventional insurance groups was identified. Later on, these sales forces are segregated into both temporary (on contract basis) and permanent employees. Here, we ignored contract-based temporary sales force and focus was given only to permanent sales force teams. As it was a self-administered survey, most of the respondents were able to answer the questions in English; any ambiguity was clarified on the spot by verbally translating the questionnaire in local language.

The theoretical realm of job satisfaction is excessively wide since it includes the job and its background features. In this way, with a specific broadness to deal with the broadness and get measures of job satisfaction, two methodologies have been produced: global scale and facet scale. While the previous endeavors to join a representative's response to various parts of his job, coordinated reaction, the last tries to cover each of the main extents independently inside the general satisfaction area. With respect to these two methodologies, a few scientists offer diverse estimation instruments for measuring job satisfaction (Rast & Tourani, 2012). To estimate job satisfaction level among direct sales agents from the said industry, a questionnaire was distributed to the participants. Job satisfaction will be measured through four items from Klassen and Chiu (2010) in order to examine the relevance of their model in this context. The items regarding *Shari'ah* perception, the moderating variable, were not available in their study so self-developed six items were incorporated in the questionnaire as to achieve the required results. Herzberg's two-factor theory was measured by the adaption of the questionnaire based on Tan and Waheed (2011) which was further established by Ewen et al. (1966), Graen (1966), House and Wigdor (1967), Marks and Gorlow (1967), Maidani (1991), Pizam and Ellis (1999), and Sergiovanni (1966).

4. Data analysis

The study responses were analyzed through hierarchical multiple regression. Hierarchical multiple regression is used as the preferred analysis due to the presence of large number of independent variables in the model. This type of analysis supports the researcher to enter the factors into the analysis as groups (personal characteristics, *Shari'ah* perception, motivators, and hygiene factors).

All predictors were standardized to remove multi-colinearity among various groups of predictors. Before the execution of hierarchical multiple regression, an analysis of internal reliability of each factor’s scale was examined through Cronbach’s α . The items used to examine each motivator, hygiene factor, and the dependent variable job satisfaction were analyzed using the reliability analysis feature within SPSS. The items for each factor were entered as a group in SPSS which produced an overall alpha level for the group of items as well as the corrected item total correlation and Cronbach’s α .

Using hierarchical multiple regression endorsed the researcher to see the variation in R^2 (the amount of variability in the dependent variable made by the independent variables) as each of these groups of factors were added to the model. The F -values from the associated ANOVA analysis were used to determine statistical significance.

4.1. Descriptive analysis

Table 1 portrays the demographic descriptive regarding data collection sample. First, distribution is regarding the gender distribution of the respondents of the sample for both conventional insurance and *Takāful*. Survey results depicted that in conventional insurance case, 75.2% of the respondents are male while 24.8% are women, while 85.9 and 14.1%, respectively, in *Takāful*. Participant’s education level descriptive statistics shows majority of respondents are above matriculation and most of them lie in graduation category. Majority (approximately 3/4) of the sample comprises 21–40-year-old sales force employees for both conventional insurance and *Takāful*.

Table 2 illustrates the descriptive statistics regarding the study variables for both *Takāful* and conventional insurance models. Here, both conventional insurance and *Takāful* results revealed the mean values and standard deviations of all study variables with acceptable range of skewness and kurtosis. First, in *Takāful*, the mean values of motivators, hygiene factors, *Shari’ah* perception, and job satisfaction are 3.693, 3.561, 4.148, and 3.529, respectively. Their standard deviation values are 0.558, 0.551, 0.517, and 0.943, respectively. Conventional insurance results revealed the mean values of motivators, hygiene factors, *Shari’ah* perception, and job satisfaction as 4.012, 3.855, 3.423, and 3.947, respectively. Their standard deviation values are 0.727, 0.788, 0.574, and 0.874, respectively, while their skewness and kurtosis values lie in acceptable range. Munro (2005) described that

Table 1. Demographic statistics

| | Conventional insurance | | | <i>Takāful</i> | | |
|------------------|------------------------|-------|-----------|----------------|-------|----------|
| | Frequency | % Age | Cum F (%) | Frequency | % Age | C. F (%) |
| <i>Gender</i> | | | | | | |
| Male | 100 | 75.2 | 75.2 | 159 | 85.9 | 85.9 |
| Female | 33 | 24.8 | 100 | 26 | 14.1 | 100 |
| <i>Education</i> | | | | | | |
| Matriculation | 15 | 11.3 | 11.3 | 1 | 0.5 | 0.5 |
| Intermediate | 33 | 24.8 | 36.1 | 27 | 14.6 | 19.6 |
| Graduation | 58 | 43.6 | 79.7 | 97 | 52.4 | 67.5 |
| Postgraduate | 27 | 20.3 | 100 | 60 | 32.5 | 100 |
| <i>Age group</i> | | | | | | |
| 20 or Less | 5 | 3.8 | 3.8 | 4 | 2.2 | 2.2 |
| 21–30 Y | 58 | 43.6 | 47.4 | 70 | 37.8 | 40.0 |
| 31–40 Y | 44 | 33.1 | 80.5 | 70 | 37.8 | 77.8 |
| 41–50 Y | 18 | 13.5 | 94 | 38 | 20.5 | 98.4 |
| Above 50 Y | 8 | 6 | 100 | 3 | 1.6 | 100 |

Table 2. Descriptive statistics

| Variable | Takāful | | | | Conventional insurance | | | |
|---------------------|---------|----------------|----------|----------|------------------------|----------------|----------|----------|
| | Mean | Std. deviation | Skewness | Kurtosis | Mean | Std. deviation | Skewness | Kurtosis |
| Job satisfaction | 3.529 | 0.943 | -0.410 | -0.491 | 3.947 | 0.874 | -0.391 | -0.843 |
| Motivators | 3.693 | 0.558 | 0.551 | -0.105 | 4.012 | 0.727 | -1.011 | 1.373 |
| Hygiene factors | 3.561 | 0.551 | 0.733 | 0.982 | 3.855 | 0.788 | -0.495 | -0.036 |
| Shari'ah perception | 4.148 | 0.517 | -0.231 | 0.057 | 3.424 | 0.574 | 0.165 | -0.581 |

Notes: Here we present the mean, standard deviation, skewness, and kurtosis result for both insurance and *Takāful*. Mean values represent the central tendencies of all variable. Standard deviation represents dispersion from mean values while skewness and kurtosis represent the normality of distributions.

skewness, kurtosis, and histograms are used to examine normality. George and Mallery (2003) suggested that skewness and kurtosis values for the variables should be between -2 and +2 for the acceptability as normal distribution. Scores of motivators, hygiene factors, *Shari'ah* perception, and job satisfaction were normally distributed as their score was well in the range -2 to +2.

4.2. Scale validity for conventional insurance and Takāful

Scale validity determines the level at which the quantification procedure is considered error free randomly and systematic. To check the scale validity, we here focused on two types of validities;

- (1) Content validity
- (2) Divergent validity

For content validity, Nunnally (1978) stated that content validity demonstrates the process to examine that instrument developed to measure if a concept is adequate or not. Boudreau, Gefen, and Straub (2001) stated that it refers to the degree to which scale and instrument can be generalized as items of scale containing the universal contents. It's difficult to measure the content validity by adopting certain statistical methods in the absence of any duly developed criteria. Previous studies considered the procedure of construction of the scale fit and this criteria recommended by theory as the appropriate method to measure survey instrument's content validity. Its measurement is based on judgmental perceptions of aligning the scale with earlier studies. Herzberg's two-factor theory was measured by the adaption of the questionnaire from Tan and Waheed (2011) which was further developed by Ewen, Smith, and Hulin (1966), Graen (1966), House and Wigdor (1967), Marks and Gorlow (1967), Maidani (1991), Pizam and Ellis (1999), Armstrong and Murlis (2007), and Sergiovanni (1966). job satisfaction will be measured through four items from Klassen and Chiu (2010) in order to examine the relevance of their model in this context. In a recent study, Jamil and Akhter (2016) investigated the *Shari'ah* perception of customers of *Takāful* and conventional insurance. The study uses *Shari'ah* perception as a moderating variable from Jamil and Akhter's (2016) study and adjusts it according to the requirement of sales force employees of *Takāful* and conventional insurance.

4.3. Divergent validity in life insurance and family Takāful

The constructs which we believe aren't supposed to be related shouldn't be related. Constructs considered to be unrelated must be independent with a distinct identity. For construct validity, divergent validity must be ensured. So for this purpose, pairwise correlation method was utilized to measure and ensure the divergent validity in this study.

Correlation determines the direction of the relationship and movement of direction between two variables. Correlation values lie from 1 to -1. Correlation value 1 determined that variables are highly

correlated and move in the same direction positively, while -1 value determined that variables are highly correlated but move in the opposite direction. Correlation value 0 determines no correlation or indifferent from the motion. Tables 3 and 4 determined the correlation existing between the motivators, hygiene factors, *Shari'ah* perception, and job satisfaction. We found all these variables have significant correlation with the job satisfaction in both conventional insurance and *Takāful* cases. As constructs significantly correlated well below proposed criteria by Dimovski and Reimann (1994), Leech, Barrett, and Morgan (2005) and Garson (2009) so we suggest there exists divergent validity. These result findings depicted that constructs are independent, different from each other, and their relationship directions were similar to the proposed empirical and theoretical evidences.

4.4. Instrumental reliability (Cronbach's α)

Cronbach's α is calculated to check the variables' reliability in accordance to the related items presented in questionnaire; Cronbach's α used for the measurement of internal consistency of the variables constructed from questionnaire items determines how close these related set of items are as a group to build a variable.

Table 5 revealed the Cronbach's α for the reliability value of the variables. In case of conventional insurance, job satisfaction has α with the value of 0.878, motivators with 0.802, hygiene factors with 0.950, and *Shari'ah* perception has α of 0.602. These Cronbach's α results suggested that these instruments are reliable and consistent in case of conventional insurance. In case of *Takāful*, job satisfaction has a Cronbach's α value of 0.871, motivators have value of 0.948, hygiene factor has value 0.939, and *Shari'ah* perception has α value of 0.698. These Cronbach's α results suggested that these instruments are reliable and consistent in case of *Takāful*.

4.5. Regression analysis for conventional insurance and *Takāful*

The positive correlation existence between motivators, hygiene factors, and *Shari'ah* perception with job satisfaction for both conventional insurance and *Takāful* indicates their positive impact on job satisfaction of the employees. To analyze the impact of these factors on job satisfaction, we applied multiple regression analysis.

Table 3. *Takāful* correlations

| | Job satisfaction | Motivators | Hygiene factors | <i>Shari'ah</i> perception |
|----------------------------|------------------|------------|-----------------|----------------------------|
| Job satisfaction | 1.000 | | | |
| Motivators | 0.393*** | 1.000 | | |
| Hygiene factors | 0.423*** | 0.571*** | 1.000 | |
| <i>Shari'ah</i> perception | 0.103*** | 0.157*** | 0.016*** | 1.000 |

***Correlation is significant at the 0.01 level (two-tailed).

Table 4. Conventional insurance correlations

| | Job satisfaction | Motivators | Hygiene factors | <i>Shari'ah</i> perception |
|----------------------------|------------------|------------|-----------------|----------------------------|
| Job satisfaction | 1.000 | | | |
| Motivators | 0.634*** | 1.000 | | |
| Hygiene factors | 0.661*** | 0.653*** | 1.000 | |
| <i>Shari'ah</i> perception | 0.111*** | 0.169*** | 0.143*** | 1.000 |

***Correlation is significant at the 0.01 level (two-tailed).

Table 5. Reliability statistics

| Construct | Cronbach's α (Insurance) | Cronbach's α (Takāful) | No. of items |
|---------------------|---------------------------------|-------------------------------|--------------|
| Jobs satisfaction | 0.878 | 0.871 | 4 |
| Motivators | 0.802 | 0.948 | 14 |
| Hygiene factors | 0.950 | 0.939 | 17 |
| Shari'ah perception | 0.602 | 0.698 | 6 |

Table 6 reveals the hierarchical regression analysis model summaries for both *Takāful* and conventional insurance. Here, in model 1 regarding *Takāful*, R^2 value ($R^2 = 0.238$) determined that these predictors (motivators, hygiene factors, and their relative interaction terms with *Shari'ah* perception and *Shari'ah* perception) explained the 21.7 and 23.8% variation in the dependent variable (job satisfaction) in both multiple and moderation regressions. In model 2 regarding conventional insurance, R^2 value ($R^2 = 0.508$ and $R^2 = 0.509$) determined that these predictors (motivators, hygiene factors, and their relative interaction terms with *Shari'ah* perception and *Shari'ah* perception) explained the 50.8 and 50.9% variation in the dependent variable (job satisfaction) across both multiple and moderation analyses.

On the basis of the F -values, we accepted our hypothesis regarding selection of model to predict the relationship between predictors and dependent variables in *Takāful* and conventional insurance cases. Durbin-Watson values also determined that there is no auto correlation among all models.

At last, we check R^2 change and F -change and found they were significant to check the moderating impact of *Shari'ah* perception. We found that R^2 change (0.022) and F -change (2.347) are significant (as p -value < 0.10) in case of *Takāful*. But in case of conventional insurance, R^2 change (0.022) and F -change (2.347) are insignificant (as p -value > 0.10) and reveal that moderation impact of *Shari'ah* perception didn't happen. So from here we suggest that there is moderating impact of *Shari'ah* perception on *Takāful* employee's job satisfaction but moderating impact in case of conventional insurance is not found.

Now here we focused on checking the relationship between predictors (motivators and hygiene factors, and their relative interaction terms with *Shari'ah* perception) and job satisfaction (dependent variable). In both simple and multiple regression analyses, we found the significant positive relationship between the motivators and job satisfaction across both *Takāful* and insurance indicating that motivators (achievement, career growth, work itself, advancement, and recognition) increase positively and trigger job satisfaction. Next, we found the significant positive relationship between hygiene factors and job satisfaction across both indicating that hygiene factors (salary, company

Table 6. Model summaries

| Model | R | R^2 | Adjusted R^2 | F -value | Change statistics | | | Durbin-Watson |
|-------------------|-------|-------|----------------|------------|-------------------|-------------|------------------|---------------|
| | | | | | R^2 change | F -change | Sig. F -change | |
| 1. <i>Takāful</i> | 0.465 | 0.217 | 0.203 | 15.391*** | | | | 1.747 |
| | 0.488 | 0.238 | 0.215 | 10.322*** | 0.022 | 2.347 | 0.099* | 1.793 |
| 2. Insurance | 0.713 | 0.508 | 0.496 | 42.677*** | | | | 1.984 |
| | 0.714 | 0.509 | 0.489 | 25.311*** | 0.001 | 0.144 | 0.866 | 1.985 |

Notes: Model 1 represents the both multiple and moderation regression models' summaries for *Takāful*. Model 2 represents the both multiple and moderation regression models' summaries for conventional insurance. We used standardized variable (motivators, hygiene factors, *Shari'ah* perception, and job satisfaction) to avoid the multicollinearity issue.

*Significant at 10%.

***Significant at 1%.

policy, relationship with peers, relationship with supervisor, work conditions, and work security) increase positively and trigger job satisfaction. In regard to relationship between the *Shari'ah* perception and job satisfaction, we found a positive but insignificant relation across both insurance and *Takāful* indicating that *Shari'ah* perception although triggers job satisfaction, but not significantly.

At last, we check the moderation impact of *Shari'ah* perception through its interaction term with motivators and hygiene factors. We found *Shari'ah* perception's moderating role exists in case of hygiene factors to trigger the job satisfaction of *Takāful* employees as ($SP*HF^2 = 0.205$, p -value < 0.05). *Shari'ah* perception's moderating role didn't exist in case of hygiene factors to trigger the job satisfaction of conventional insurance employees as ($SP*HF = 0.022$, p -value > 0.10). In case of motivators, *Shari'ah* perception's moderating role didn't exist in case of motivators to trigger the job satisfaction of *Takāful* employees as ($SP*Mot^3 = -0.132$, p -value > 0.10). Similarly, *Shari'ah* perception's moderating role didn't exist in case of conventional employees as ($SP*Mot = 0.018$, p -value > 0.10). This indicated that *Shari'ah* perception regarding working at Shariah compliant job with better hygiene factors will trigger their job satisfaction in case of *Takāful*. This indicated that *Shari'ah* perception didn't have a moderating affect on job satisfaction on both motivators and hygiene factors in conventional insurance.

These research findings reveal that job satisfaction of both *Takāful* and conventional insurance sales force triggered by motivators and hygiene factors independently while *Shari'ah* perception was not found to have any significant effect on job satisfaction of both *Takāful* and conventional insurance sales force. These findings show that employees' relationship at work with supervisors/peer, acknowledgment of their work, career development, career growth, rewards, working conditions, and organizational environment (work policies) have significant impact on job satisfaction of the employees. These findings are consistent with the previous studies (Bakotic & Babic, 2013; Raziq & Maulabakhsh, 2015; Sell & Cleal, 2011). *Shari'ah* perception is not significantly affecting individually across both conventional insurance and *Takāful* indicating that although *Shari'ah* perception is an important factor for satisfaction, sales force focused more on getting more earnings. This phenomenon is evidenced as these sales force members shift to other companies more quickly due to lower job security, higher target burdens, lower market saturation, and lower general public awareness (Akhter & Khan, 2015) and interest toward these risk mitigating products. This can be explained as *Takāful* is recently emerging in the Pakistan so their tough working conditions (as it is quite difficult to grab the market for *Takāful* operators in the presence of strong conventional insurance), lower pays⁴, and lower work security.

The moderation affect of the *Shari'ah* perception with hygiene factors was found in case of *Takāful* affecting job satisfaction. This moderating role affect in case of hygiene factors for *Takāful* revealed that the sales force is motivated as they are selling a *Shari'ah* compliant product but they need more reinforcement in the form of extrinsic rewards such as job security, working hours, targets flexibility, acknowledgment, career growth, rewards, management support, and advancement opportunities to increase their job satisfaction. Rafiq et al. (2012) also suggested that these extrinsic rewards play a key role in motivating employees and increasing their job satisfaction (Table 7).

Table 8 depicts the summary of our hypothesis tested revealing that hygiene and motivators have significant effect on job satisfaction across both insurance and *Takāful*. But moderating role of *Shari'ah* perception is found only in case of hygiene factors in *Takāful* sales force.

Table 7. Hierarchical regression analysis

| Models | Takāful | | Conventional insurance | |
|---------|---------------------------------|-------------------------------|---------------------------------|-------------------------------|
| | Unstandardized coefficients (B) | Standardized coefficients (β) | Unstandardized coefficients (B) | Standardized coefficients (β) |
| Model 1 | Constant | 0.016 | 0.006 | |
| | Motivators | 0.242** | 0.210** | 0.350*** |
| | Hygiene factors | 0.324*** | 0.301*** | 0.436*** |
| | Shari'ah perception | 0.066 | 0.065 | -0.010 |
| Model 2 | Constant | 0.033 | 0.001 | |
| | Motivators | 0.253** | 0.220** | 0.349*** |
| | Hygiene factors | 0.332*** | 0.309*** | 0.442*** |
| | Shari'ah perception | 0.014 | 0.014 | -0.019 |
| | SP* <i>Mot</i> | -0.174 | -0.132 | 0.021 |
| | SP* <i>HF</i> | 0.218** | 0.205** | 0.025 |

Notes: Model 1 represents multiple regression analysis and Model 2 represents moderation analysis. Here, dependent variable is job satisfaction. SP**HF* represents the interaction term between hygiene factors and *Shari'ah* perception. SP**Mot* represents the interaction term between motivators and *Shari'ah* perception in both conventional insurance and *Takāful* cases. We used standardized variable (motivators, hygiene factors, *Shari'ah* perception, and job satisfaction) to avoid the multi-collinearity issue.

*Significant at 10%.

**Significant at 5%.

***Significant at 1%.

Table 8. Hypotheses results summary

| S. No | Hypothesis | Decision |
|-------|---|----------|
| 1 | H _{A1} : There is a positive relationship between hygiene factors and job satisfaction in conventional Insurance | Accepted |
| 2 | H _{A2} : There is a positive relationship between hygiene factors and job satisfaction in <i>Takāful</i> | Accepted |
| 3 | H _{B1} : There is a positive relationship between motivators and job satisfaction in conventional insurance | Accepted |
| 4 | H _{B2} : There is a positive relationship between motivators and job satisfaction in <i>Takāful</i> | Accepted |
| 5 | H _{C1} : <i>Shari'ah</i> perception acts as a moderator between the relationship of hygiene factors and job satisfaction in <i>Takāful</i> | Accepted |
| 6 | H _{C2} : <i>Shari'ah</i> perception acts as a moderator between the relationship of hygiene factors and job satisfaction in conventional insurance | Rejected |
| 7 | H _{D1} : <i>Shari'ah</i> perception acts as a moderator between the relationship of motivators and job satisfaction in <i>Takāful</i> | Rejected |
| 8 | H _{D2} : <i>Shari'ah</i> perception acts as a moderator between the relationship of motivators and job satisfaction in conventional insurance | Rejected |

5. Conclusion and research implications

The job satisfaction levels of full-time direct sales agents of *Takāful* and insurance industry matter and have higher levels of job satisfaction associated with greater ranked efficiency, effectiveness, productivity and profitability, increases in job satisfaction have been linked to more positive work environments, improved culture, higher rate of worker retention, and finally with institutions identified as “Great Places to Work For”. The importance of job satisfaction in the insurance industry was the motivation for this examination of Herzberg’s two-factor theory with the moderating effects of *Shari'ah* perception.

The full-time direct sales agents of *Takāful* and insurance industry from the five organizations that participated in this study were satisfied on the whole with their jobs by both the hygiene factors and motivators. However, several factors identified as either “motivators” or “hygiene factors” in Herzberg’s model did account for significant amounts of variance within employee levels of job satisfaction in the presence of moderating variable *Shari’ah* perception.

In *Takāful* sales agents, both the factors of Herzberg theory are significant with job satisfaction. Further hygiene factors trigger positively in the presence of *Shari’ah* perception while motivators have negative impact on job satisfaction in the presence of *Shari’ah* perception. In insurance sales agents, both hygiene–motivational factors are also highly significant with job satisfaction but as far as *Shari’ah* perception moderates the relationship in the model, both the factors become insignificant.

This study contributes to the literature on job satisfaction in important ways, identifying those factors accounting for the greatest amount of variability in levels of job satisfaction across insurance industry sales employees. The results of this study suggest there are opportunities for organizational leadership to improve employee levels of *Shari’ah* perception, especially in conventional insurance which can enhance the performance of the organization.

By identifying new ways to give employees responsibility for their work, opportunities to create interest in the work itself, by training supervisors to be more effective, today’s leaders in insurance industry have the opportunity to make a positive difference in the work lives of their employees. Although in this study future research opportunities exist, the outcomes of this research are motivating today’s organizational leaders and provide them with a clear road map for improving employee levels of *Shari’ah* perception to retain or enhance job satisfaction in the workplace.

This study has focused on the broader categories of motivators and hygiene factors proposed by the Herzberg theory. However, future researchers might focus on the individual components of these broader categories.

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Notes

1. For Muslims, it is considered as an alternative to the conventional insurance due to its *Shari’ah* compliance.
2. SP*HF indicates the interaction term between *Shari’ah* perception and hygiene Factors.
3. SP*Mot indicates the interaction term between *Shari’ah* perception and motivators.

4. As they are paid mostly on commissions basis so they have to struggle a lot to earn due to lower awareness of these *Takāful*on.

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