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Organizational Culture Resilience and Subjective Happiness among Insurance Employees

Samarth Koppala[1], Sharmili Chatterjee[2]
Kristu Jayanti College (Autonomous), India

Abstract: ***The Study of organizational culture looks at how people or groups interacts inside a company and how it affects how well the company performs in relation to its goals. It includes how different elements affect how an organization behaves, emphasizing the dynamics that shape the environment and how well it works to accomplish objectives. The ability to adjust to difficult situations in life by exhibiting mental, emotional, and behavioral flexibility is referred to as Resilience. It includes the capacity to adapt to demands from both the inside and the outside, which eventually enables one to successfully navigate trying circumstances and produce favorable results. Subjective happiness is the termed used to describe joy and fulfilment in life that is derived from self-report surveys and is impacted by both external and internal elements, including social interactions and the surrounding society and personality qualities. Businesses that offer financial safeguards against risk through a range of products such as property, casualty, health, and life insurance, are included in the Insurance industry. These organizations evaluate risks, gather premiums, and disburse claims in the case of insured occurrences. They are vital in preventing monetary losses for people, corporations, and other organizations. Understanding these factors informs how important insurance sector plays an role in the organizational world. The present study aims to determine the relationship of organizational culture on Resilience and Subjective Happiness of it employees. Sample of 164 employees who are working in the insurance sector was taken from Hyderabad, Kolkata and Bangalore. Organizational Culture Scale by Ghost and Srivastava, Brief Resilience Scale by Smith, B. W., Dalen, J., Wiggins, K., Tooley, E., Christopher, P., & Bernard, J, Subjective Happiness Scale by Lyubomirsky, S., & Lepper, H. S were used. The data were analysed using different statistical tools such Descriptive Statistics and Spearman Correlation. Findings revealed no significant relationship between organizational culture and Resilience, Organizational culture and Subjective happiness.***

Keywords: Organizational Culture, Resilience, Subjective Happiness, Insurance sector

I. INTRODUCTION

According to the APA Dictionary, an organisation is an organised entity made up of several components working together to achieve different goals. It is impossible to overestimate the importance of psychology in the workplace, since it helps managers choose, assist, inspire, and develop staff members at all organisational levels. It also helps businesses with office design, product design, and encouraging healthy habits. Through scientific research, psychologists are always coming up with new ways to improve productivity, pinpoint learning and developmental requirements, and implement practices that draw and keep top talent.

According to the APA Dictionary (2007), culture is the set of unique ideas and behaviours that characterise a certain group in society, such as an age group or profession. There isn't a single recipe that works for all cultures, good or bad. Only when culture is in line with business objectives, employee demands, and market conditions can it be advantageous. A happy work environment improves the work experience for employees, which affects retention. Through corporate principles, internal messaging, communication methods, and leadership behaviours, every employee contributes to the culture of the company. Many adjectives, such as proactive, customer-focused, and ethical, are employed to characterise culture because of its complexity.

According to Southwick et al. (2014), resilience is the ability to adjust well to difficult situations, such trauma or hardship. Resilient people are able to handle adversities with mental toughness. They can face challenges head-on without giving in to them because to their talent. Being resilient is being able to handle stressful events with grace by exhibiting adaptability in one's thoughts, feelings, and actions. According to APA (2022), it entails responding to both internal and external pressures, expressing the process and result of skilfully handling life's challenges and tensions. As examined by Coan (1977), pleasure has been measured by external norms such as morality or holiness throughout history and throughout cultures. According to Coan, normative descriptions of happiness characterise it as having desirable qualities as opposed to being a subjective condition. Eudaimonia, or thriving, as defined by Aristotle, emphasises virtue above subjective enjoyment as the yardstick for evaluating one's existence. Success and pleasure, according to Tatarkiewicz (1976), should be measured in accordance with predefined criteria that represent the observer's system of values rather than the subjective opinion of the individual.

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The insurance industry includes businesses that provide risk management through insurance contracts, in which an insurer guarantees payment in the case of unanticipated future occurrences. Strong ethics and a hierarchical structure define it and shape its organisational culture. Employees are immediately impacted by the industry's focus on managing risks, underwriting, market dynamics, technology impact, laws, and compliance. These factors have the potential to have both favourable and unfavourable impacts on the workforce, which reflects the complexity of the sector and the range of ways that its operational dynamics affect workers.

II. REVIEW OF RELATED LITERATURE

"Organisational culture in Indian organisations: an empirical study" is a research paper done by R. Agrawal and Archana Tyagi. Using the OCTAPACE profile, this study investigates the type of organizational ethos that is common in several Indian economic sectors. Organizational cultures in the consulting, manufacturing, services, and IT/ITES sectors differ significantly, according to an analysis of data gathered from employees of 16 different organizations. In the consulting industry, authenticity and autonomy are regarded more highly than in the manufacturing and services sectors. While collaboration is higher in the manufacturing sector, openness and confrontation are more prevalent in the IT/ITES sectors. Comparatively speaking to the public sector, the private sector has an open and trustworthy culture. According to the results, employees with professional qualifications also give confrontation, authenticity, and autonomy higher ratings than employees without professional qualifications. On the other hand, there is no discernible difference in how men and women assess organizational culture.

"Organizational Resilience: the role of organizational culture from an organizational life cycle perspective" is a research paper done by S. Su, K.Baird and Rahat Munir. The purpose of this study examines the influence of organizational culture on organizational resilience from an organizational life cycle perspective. An online survey questionnaire was used to collect data from 410 middle level managers in Australian business organization using Qualtrics, a well-known international data collection organization. The findings reveal that the respect for people/teamwork cultural dimension is positively associated with organizational resilience across all OLC stages. In addition, the outcome-oriented (innovation) culture dimension enhances organizational resilience in the growth and revival (maturity) stages. The findings contribute to the limited literature by providing empirical evidence on how specific organizational cultural dimensions can enhance organizational resilience across different development stages of organization.

"The Role of Happiness in organizational research: Past, Present and future directions" is a study done by Thomas A. Wright. The impact of employee happiness on a variety of workplace outcomes has long piqued the curiosity of organizational scholars as well as practitioners. Many people have been particularly intrigued by the happy/productive worker hypothesis. This hypothesis states that happier workers show greater levels of job-related performance behaviors than dissatisfied workers. However, despite decades of research, the happy/productive worker theory is still not completely supported. These contradictory results are largely due to the many ways that happiness has been operationalized. Happiness has traditionally been operationalized by organizational theorists as psychological health, positive affect, the presence of positive affect, the absence of negative affect, and work satisfaction. The circumplex framework will serve as the taxonomic framework for my analysis of this material. also suggest Fredrickson's (1998, 2001, 2003) broaden-and-build theory of positive emotions as a method particularly well-suited for future study to better understand the happy/productive worker thesis, relying on the inspiration of the "positive psychology" movement.

Limited research on the Insurance industry as it is known for being one of the premium sectors experiencing upgrowth. This upgrowth is attributed to growing income and increasing awareness in the industry. India is the fifth largest insurance market in the world as it growths reached 32-34% each year. The insurance industry has undergone numerous transformations in terms of new development and modified regulations. So due to these changes the employees have faced sudden changes in Organizational Culture which can have an effect in the resilience of the employee along with the subjective well-being.

III. METHOD

A. *Objectives*

1) To study if there is a significant difference between Organizational culture and Resilience among insurance employees
2) To study if there is a significant difference between Organizational culture and Subjective happiness among insurance employees

B. *Hypotheses*

$H_0$1: There is no significant difference between Organizational culture and Resilience among insurance employees.

$H_0$2: There is no significant difference between Organizational culture and Subjective happiness among insurance employees.

C. Inclusion Criteria

1) Employees aged between 30-60.
2) Employee who was having more than 5 years of experience
3) Employee who was working full time.

D. Exclusion Criteria

1) Employees aged younger than 30.
2) Employee who was having less than 5 years of experience
3) Employee who was working part time.

E. Sample

The study involved 164 employees with working experience from 5 years and above. Employing a quantitative correlational research approach, data were collected through survey methodology utilizing Google Forms. Participants, aged 30-60, hailed from Bangalore, Hyderabad and Kolkata.

Prior to participation, informed consent, debriefing, and voluntary involvement were assured, with emphasis placed on the confidentiality of responses provided. Participants were instructed to select the most applicable response options andany inquiries were addressed promptly. Completion of the questionnaire typically required 5-10 minutes.

F. Tools of the Study

1) Organizational Culture Scale developed by Ghosh & Srivastava, 2014. 23 items scale which is divided into seven factors such as participation, respect for individuals, attitude to risk, action orientation, trust, openness and power distance. The scale was constructed using the Indian population. It was based on a 5-point Likert scale, with 1 as 'strongly disagree' and 5 as 'strongly agree'. The Cronbach alpha measure was 0.862. This shows a fair degree of internal consistency amongst the items and exploratory factor analysis provides construct validity of the scale.
2) Brief Resilience Scale developed by Smith, B et al, 2008. 6 items scale which assess the perceived ability to bounce back or recover from stress. The scale assesses a unitary construct of resilience, including both positively and negatively worded items. Few items mentioned are having negative scoring. It is based on a 5-point Likert scale, with 1 as "Low resilience" and 5 as "High Resilience" for positive scoring. 1 as "High Resilience" and 5 as "Low resilience" for negative scoring. The Cronbach alpha measure was 0.71. This shows a fair degree of internal consistency amongst the items and exploratory factor analysis provides construct validity of the scale.
3) Subjective Happiness Scale developed by Lyubomirsky & Lepper,1999. 4 items scale which assess whether a person is happy or unhappy. It is based on a 7-point Likert scale ranging from 1" not a very happy person" and 7 as "a very happy person". The Cronbach alpha was 0.72. This shows a fair degree of internal consistency amongst the items and exploratory factor analysis provides construct validity of the scale.

G. Statistical Analysis

The data collected was analyzed using different statistical tests. The inferential statistics used were descriptive statistics and Spearmen correlation. The software used for analysis was SPSS-25.

H. Procedure

The objective of this study is to examine the relationship between Organizational culture and Resilience. The second objective of this study is to examine the relationship between Organizational culture and Subjective Happiness among the employees working in the insurance industry.

The study involved 164 employees with working experiences from 5 years and above. Employing a quantitative correlational research approach, data were collected through survey methodology utilizing Google Forms. Participants, aged 30-60, hailed from Bangalore, Hyderabad and Kolkata.

Prior to participation, informed consent, debriefing, and voluntary involvement were assured, with emphasis placed on the confidentiality of responses provided. Participants were instructed to select the most applicable response options andany inquiries were addressed promptly. Completion of the questionnaire typically required 5-10 minutes.

IV. RESULTS AND DISCUSSION

Table 1
Descriptive Statistics of Organisational Culture and Resilience.

	Mean	Std. Deviation	N
Organisational Culture	74.64	10.345	164
Resilience	3.245	.5946	164

Table 1 shows the descriptive statistics of Organizational culture and Resilience. The average resilience score, according to the data in the table, is 3.245. As to the manual, this number is associated with a categorization of "Normal Resilience." Therefore, it may be concluded that the study's participants usually display traits linked to typical resilience levels. This result implies that the research participants, taken as a whole, have a resilience level that is within the usual range. As a result, it suggests that individuals have the capacity to adjust to and manage the different stresses and obstacles they face in their life, demonstrating a sound psychological reaction to misfortune.

Table 2
Correlation Between Organizational Culture and Resilience

Variables		Organisational Culture	Resilience
	Organisational Culture	-	.082*
	Resilience	.082*	-

*. *p<0.05*

Table 2 shows that there is a negative correlation between Organisational Culture and Resilience. Hence my hypothesis is Accepted.The current analysis finds no evidence of a relationship between organisational culture and resilience, despite earlier studies by Liu (2018) and Su et al. (2022) showing such a relationship. This divergence from earlier results emphasises the necessity of more research and comprehension. Since the current research does not clearly show a relationship between organisational culture and resilience, the validity of the findings of previous studies is called into question. This suggests that an individual's resilience levels may be greatly influenced by variables other than organisational culture. Therefore, more research into these issues will be necessary in order to fully comprehend the complicated link between organisational culture and resilience. Researchers can gain a deeper understanding of the complex relationship between organisational culture and resilience by delving into more subtle aspects of the organisational context. This can improve our understanding and guide the development of effective interventions aimed at fostering employee resilience.

Table 3
Descriptive Statistics of Organisational Culture and Subjective Happiness.

	Mean	Std. Deviation	N
Organisational Culture	74.64	10.345	164
Subjective Happiness	4.966	1.1020	164

Table 3 shows the descriptive statistics of Organizational culture and Subjective Happiness. It is clear from the data in the table that the mean Subjective Happiness score is 4.966. This result indicates that, on average, individuals could be less happy than the overall population, according to the manual. This result indicates that the research participants had subjective happiness levels that are lower than usual. It implies that, taken as a whole, the participants may have a propensity to be less happy. This realization underlines how crucial it is to look into the elements influencing their reported levels of happiness more thoroughly and to put interventions into place in order to possibly improve their general well-being.

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Table 4
Correlation Between Organizational Culture and Subjective Happiness

Variables	Organisational Culture	Resilience
Organisational Culture	-	.082*
Subjective Happiness	.082*	-

**. $p<0.05$*

Table 4 shows that there is a negative correlation between Organizational Culture and Subjective Happiness. Hence my hypothesis is Accepted. A link between organisational culture and well-being was first suggested in 1994 by Lindström's ground breaking research. Though they don't offer compelling evidence to back up this relationship, recent research casts doubt on this claim. As an example, the 2016 study by Sharma and Joshi discovered no connection between subjective satisfaction and organisational culture. On the other hand, Butt et al. (2018) contend that successful living should go beyond organisational culture in a holistic view of well-being. Furthermore, Kuntz et al. (2017) offer doable tactics for enhancing individual well-being and imply that interventions can be successful independent of corporate culture. The elaborate relationships between social capital, organisational culture, employee well-being, and information sharing in organisational settings are further elucidated by Chumg et al. (2016).

It is clear from the data in the table that the mean Subjective Happiness score is 4.966. This result indicates that, on average, individuals could be less happy than the overall population, according to the manual. This result indicates that the research participants had subjective happiness levels that are lower than usual. It implies that, taken as a whole, the participants may have a propensity to be less happy. This realization underlines how crucial it is to look into the elements influencing their reported levels of happiness more thoroughly and to put interventions into place in order to possibly improve their general well-being. Notably, the discovered resilience levels falling within the normal range and the comparatively low subjective satisfaction level pose intriguing concerns that warrant more research. Further investigation may be necessary to fully understand the underlying causes of these results and how they affect organisational dynamics and employee well-being. In conclusion, our research indicates that although organisational culture could influence specific employee outcomes, it does not seem to have a major impact on participants' perceptions of resilience or subjective happiness.

V. CONCLUSION

For this study, Spearman correlation analysis was employed due to the non-parametric character of the acquired data. The findings show that there is no connection between organisational culture and employee resilience that is noteworthy. The initial hypothesis was accepted when it was discovered that there was an unexpected negative association between these variables. Likewise, the second hypothesis was bolstered by a negative correlation between the characteristics, revealing no noteworthy linkage between the organisational culture and the subjective contentment of employees. The results of the data analysis showed that the mean scores for organisational culture, resilience, and subjective happiness were, in order, 3.245, 4.966, and 74.6. According to these numbers, participants' subjective happiness was somewhat lower than that of the general population, even if their resilience levels were typically normal. This emphasises how crucial it is to look into factors that affect workers' well-being in the workplace. In order to improve workplace satisfaction and productivity generally, efforts might need to concentrate on addressing the possible causes of workers' lower pleasure levels. Organisations may create a more pleasant work environment that supports increased employee performance and well-being by recognising and addressing these aspects.

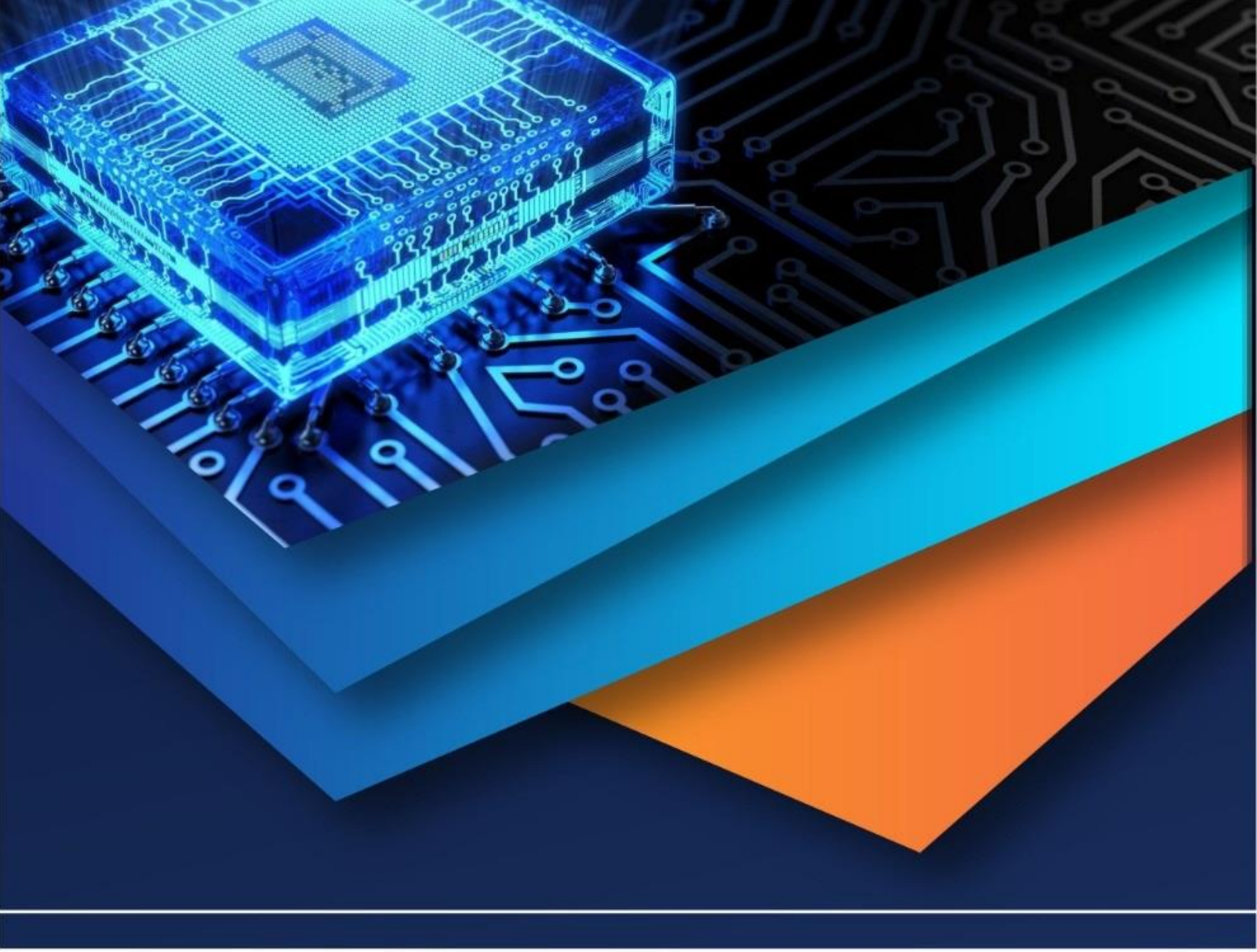
The findings of this research shows that there is a negative correlation between organizational culture and resilience, also shows that there is negative correlation between organizational culture and subjective happiness. It was observed that participants were having low resilience and low subjective happiness.

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