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### Research Article

## Level of Commitment and Occupational Gratification of Aging Workers in Philippine Crop Insurance Corporation

\*<sup>1</sup>Gaudencio P. Tangalin

### About Article

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#### About Author

<sup>1</sup> Faculty of the Central Graduate School,  
Isabela State University, Echague,  
Isabela, Philippines

Contact @ Gaudencio P. Tangalin  
[tangalinginarose05@gmail.com](mailto:tangalinginarose05@gmail.com)

### ABSTRACT

This study examined the job satisfaction and level of work commitment among senior employees of the Philippine Crop Insurance Corporation (PCIC), focusing on individuals aged 40 to 54 years who have served the organization for over a decade. Using a descriptive-correlational research design, the study aimed to describe the demographic profile of the respondents in terms of age, sex, years in service, monthly salary, and position, as well as assess their levels of commitment and satisfaction. A total of 77 rank-and-file employees, including job order workers, were surveyed using standardized instruments. The data revealed that the majority of PCIC employees are in non-permanent roles and earn modest monthly salaries despite their long tenures. The findings showed that respondents exhibited a high level of work commitment, particularly in affective commitment, work value, and professional development, suggesting strong emotional attachment and dedication to their roles. Their active continuance and normative commitment levels were also high, indicating career-driven motivation and organizational loyalty. In terms of job satisfaction, employees reported very high satisfaction with wages and benefits, and high satisfaction with supervision, interpersonal relationships, and the nature of work. However, only moderate satisfaction was observed in areas such as job security and contingent rewards. The study concludes that while PCIC's senior workforce is generally committed and satisfied, there are critical areas—particularly employment stability and performance incentives—that warrant improvement to enhance long-term motivation and organizational performance.

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## 1. INTRODUCTION

One of the major wealth-producing sectors of an economy are the government organizations, as they employ a large share of the labor force in a country. The labor force helps the industries to get the work done; their skills keep business processes running toward the achievement of organizational goals and objectives. Management invests in training to develop, strengthen, and improve employee skills. Retaining these employees is essential for the growth and development of the company. Employees who are committed and satisfied with their jobs are expected to stay. Studies suggest age is positively associated with job satisfaction, while others use length of service, or tenure, as a predictor of job satisfaction (Imingan, 2017). Employees' work performance can be analyzed by gauging their level of commitment and the satisfaction they derive from their job.

### 1.1. Background of the study

Employee commitment has been defined in numerous ways. Many studies have established relationships between work commitment, attitudes, and behaviors in the workplace (Bodla & Danish, 2009; Bodla & Naeem, 2019a; Bodla & Naeem, 2019b; Parker *et al.*, 2020; Allen & Meyer, 2021). Work commitment and attitude are related to employee behavior and performance efficiency. The study of behaviors within organizational settings has highlighted critical variables that either support or hinder workforce performance. This holds especially true when focusing on the quality of human resources as a major factor contributing significantly to organizational success (Pohlman & Gardiner, 2021).

Hence, organizational commitment and job satisfaction are widely studied factors in management literature and are seen as precursors of employee performance. Employee commitment is multidimensional in nature, encompassing worker loyalty, willingness to exert more effort for the organization, adherence to organizational values, and a desire to remain in the organization.

### 1.2. Statement of the problem

This study aimed to describe the job satisfaction and level of commitment of senior workers in Philippine Crop Insurance Company. Specifically, this study sought to answer the following questions:

What is the profile of respondents in terms of:

1. age;
2. sex;
3. number of years in service;
4. monthly salary; and
5. position?

What is the level of work commitment of the respondents along the following:

1. affective;
2. active and passive continuance;
3. normative;
4. value; and
5. professional development?

What is the level of job satisfaction of respondents in terms of the following:

1. wages and benefits;
2. security of tenure;

3. supervision;
4. fringe benefits;
5. contingent rewards;
6. operating system;
7. interpersonal relationship;
8. nature of work; and
9. communication?

### 1.3. Research gap and significance

While many studies have been conducted on job satisfaction and employee commitment, limited research focuses on senior workers in the Philippines. Most have explored the general workforce or specific industries such as healthcare and education. There is a distinct lack of research on the senior workforce in the agricultural sector, a key industry in the Philippine economy. Moreover, no studies specifically address job satisfaction and commitment among senior workers at the Philippine Crop Insurance Corporation (PCIC).

Existing studies have identified factors influencing job satisfaction and commitment such as job characteristics, organizational culture, and employee benefits. However, these may not be entirely applicable to senior workers who have unique priorities and motivations. Thus, a research gap remains in understanding these variables for senior employees, particularly within PCIC.

This study is significant as it provides empirical data on job satisfaction and work commitment among senior rank-and-file employees aged 40–54, particularly within the Philippine Crop Insurance Corporation (PCIC). It serves multiple stakeholders by guiding employers in developing supportive workplace policies, helping employees reflect on their satisfaction and commitment levels, encouraging families to provide moral support, informing government policy development for senior workers, and contributing to academic literature while paving the way for future research.

### 1.4. Scope and delimitation

This study will utilize a standardized survey questionnaire to examine job satisfaction and work commitment among senior PCIC rank-and-file employees aged 40 to 54, who have been in service for over a decade. It will focus on respondents from Luzon, particularly Regions 1, 2, 3, 3A, and 4. The scope includes selected demographic variables and assesses commitment through multiple dimensions, as well as job satisfaction across various organizational factors.

### 1.5. Context of the study

The Philippine Crop Insurance Corporation (PCIC) has a workforce of over 8,000 employees, with 5,742 categorized as rank-and-file. Among them, 29% are aged 40 to 54 (Generation X) and are considered senior workers in this study. The Philippine Statistics Authority (PSA) defines the working-age population as individuals aged 15 to 64. At PCIC, optimal ages for production roles range from 25 to 45, while supervisory roles are best handled by those aged 45 to 60. This diverse workforce necessitates age-inclusive management approaches to address differences in work expectations, communication styles, and motivation.



Rank-and-file employees—responsible for physical, production-related tasks—must be strong and physically fit. Those aged 40 to 54, while still considered productive, may face increasing physical demands. This study aims to describe and examine their job satisfaction and organizational commitment, especially as these factors influence their productivity and overall contribution to PCIC.

### 1.6. Related studies

Kooij *et al.* (2010) found that age moderates the relationship between HR practices and employee attitudes. Their study showed that training and development have a greater impact on senior workers' job satisfaction than on younger workers. Similarly, Smith and Hoy (1992) observed that age and management status affect job satisfaction and commitment, emphasizing the importance of age-sensitive management strategies, especially in small business settings.

These findings suggest that organizations should adapt HR policies to accommodate the needs of senior workers. However, no similar studies have been conducted within the Philippine agricultural sector, particularly at PCIC. This research aims to fill that gap.

## 2. LITERATURE REVIEW

### 2.1. Employee profile

Employees are the heart of every organisation. Their dedication and work also have a valid impact on the efficiency and productivity of any given organization. Understanding the employee as a profile is critical to discovering their employee's needs, drivers and blockers at work. This study is conducted to closely analyze the demographic profile of the employees in the Philippine Crop Insurance Corporation (PCIC) in terms of age, gender, tenure, salary and job position.

Several studies have reported mixed findings regarding the association between job satisfaction and organizational and demographic variables, such as age, sex, seniority, income, and job position. For example, although Safdar *et al.* (2018) indicated that there was no significant connection in the banking sector. Gender-wise, although men historically held higher-paying roles, studies like Zhang and Gray (2014) found no significant differences in job satisfaction and commitment between sexes. According to Sultana *et al.* (2019), there are still gaps in some areas. In terms of tenure, Gamyi *et al.* (2020) found greater satisfaction among long-serving employees, while Ramzah and Shamsuddin (2019) found a negative correlation because of burnout and lack of advancement. According to Kazmi (2017) and Sarwar and Khalid (2018), salary is important and has been associated with higher levels of commitment and job satisfaction; however, Nisar *et al.* (2018) also highlighted the significance of non-monetary factors.

Lastly, even though it's widely accepted that higher-ranking jobs typically offer more job satisfaction because of their greater authority and benefits. Rashid *et al.* (2016) found no significant relationship between job position and job satisfaction in the banking industry, emphasizing the importance of other important elements like job design and work environment.

### 2.2. Level of commitment of senior workers as to productivity, interpersonal relationship, and professional development

The dedication of senior workers, especially in agricultural production, is critical in the provision of productivity, good interpersonal relationships, and ongoing professional growth. The average age of Filipino farmers, as cited by the FAO (2018), is 57 years old, and most of them continue to work beyond retirement age. Research shows that commitment generally increases with age due to factors like job security, career investment, and emotional attachment to one's work (Lee & Yom, 2017). For instance, studies in the Philippines by Ng (2021) and Remetilla (2017) found that senior employees had higher job satisfaction and organizational commitment due to job stability and long years of service. Similar findings were observed internationally—in Finland (Petava *et al.*, 2018), the European construction industry (Struyven *et al.*, 2016), and the agricultural sectors of Denmark and Nigeria (Nielsen *et al.*, 2017; Banjo *et al.*, 2020)—highlighting that senior workers often show stronger work ethic and deeper emotional ties to their roles. Nevertheless, there are exceptions, like the healthcare industry in Italy, where Sarti *et al.* (2020) observed decreased satisfaction among older workers attributed to stress and burnout.

In Philippine agriculture, Mariano *et al.* (2019) indicated a strong dedication among senior sugarcane workers because of their profound connection to their livelihood. Regarding productivity, dedicated employees tend to be more effective and driven, as evidenced by research from Ramlall (2016), Jiang *et al.* (2017), and Salim *et al.* (2015), which connects commitment to higher output and performance.

Commitment also impacts interpersonal relationships. Studies by Jennings and Shockley (2018) and Khan and Khan (2014) revealed that dedicated employees foster supportive and collaborative workplaces, which subsequently enhance teamwork and satisfaction.

Commitment is also crucial in the area of professional growth. Dedicated employees exhibit greater involvement in learning and skill development activities, as highlighted by Kiilakoski *et al.* (2017) and Rai *et al.* (2020). Nonetheless, senior employees might encounter difficulties such as perceived limited advancement chances or age bias (Elias & Whiteside, 2015), which may adversely impact their involvement in professional development. In a swiftly changing agricultural industry, overcoming these obstacles is crucial to uphold the dedication and significance of senior employees.

Job satisfaction is an important factor often measured by organizations, and there exist theories, e.g., Frederick Herzberg's Two-Factor Theory, through which it is understood. In this theory, motivators (which create satisfaction) and hygiene factors (which lead to dissatisfaction) are distinguished, and it highlights the impact of demographic transition. A study in Germany found that an aging workforce positively contributes to manufacturing quality due to traits like discipline, quality awareness, and reliability. These findings are supported who noted that older workers positively affect productivity, quality, and innovativeness due to their experience and length of service.



While earlier research indicates a positive link between age and job satisfaction, others use tenure as a predictor. Spector (2018) observed that older employees tend to be more content because of higher wages and more achievable expectations, whereas Saleh and Otis (2020) found that satisfaction diminishes before retirement because of health and mental health issues. The aging workforce presents both challenges and opportunities, as research by Sattelmayer *et al.* (2014) suggests that older employees are generally more experienced, knowledgeable, committed, and content compared to their younger counterparts

### 2.3. Wages and benefits

Wage is a crucial determinant of job satisfaction (Judge *et al.*, 2017), as it captures the value of employees to the company (Armstrong & Taylor, 2014). For senior workers, it is most consequential for reasons such as retirement and healthcare (Lam, 2016). Judge *et al.* (2017) discovered a significant positive relationship between salary and job satisfaction, which reinforces social exchange theory. Lam (2016) observed that financial stress rises with age, leading to decreased satisfaction. Banai *et al.* (2016) support this, revealing a negative correlation between financial stress and job satisfaction in older employees.

### 2.4. Advancement

Opportunities for promotion are essential for job satisfaction since they indicate career advancement (Judge *et al.*, 2017). Insufficient access to these opportunities may cause frustration among older workers (Banai *et al.*, 2016). Gacutan and Gonzales (2016) along with Bautista and Roldan (2017) discovered in the Philippines that promotion has a significant effect on job satisfaction within the agricultural sector.

### 2.5. Supervision

Supportive supervision increases job satisfaction and commitment (Klein *et al.*, 2018), and is especially important for senior workers (Lam, 2016). Roldan *et al.* (2016) reported that effective supervision raises job satisfaction in the agricultural sector. Ocampo *et al.* (2018) added that benefits like retirement plans also play a role in satisfaction for government workers.

### 2.6. Fringe Perks

Fringe benefits such as retirement plans and health insurance have a major impact on job happiness and dedication (Judge *et al.*, 2017). Given their retirement and healthcare needs, senior employees find these advantages particularly beneficial (Banai *et al.*, 2016).

### 2.7. Rewards based on contingency

Especially for older employees nearing the end of their careers, bonuses and recognition have a major influence on job satisfaction and commitment (Kalleberg, 2011; Lam, 2016). Lam and Spreitzer (2017) underlined these benefits as incentives for senior employees. While Gacutan *et al.* (2018) underlined the significance of colleague interactions, Roldan *et al.* (2018) validated their relevance in farming.

### 2.8. Operating conditions

Operating conditions—workload, work-life balance, and job

security—are key to satisfaction (Judge *et al.*, 2017), with greater impact on older workers due to physical limitations or caregiving roles (Banai *et al.*, 2016). Job security is also more important for aging employees, as finding new work becomes harder.

### 2.9. Interpersonal relationships

Interpersonal relationships affect satisfaction and commitment (Kalleberg, 2011). Senior workers may feel isolated from younger colleagues (Lam, 2016), but positive coworker relationships improve satisfaction (Banai *et al.*, 2016), especially in multigenerational workplaces.

### 2.10. Nature of work

The type of work affects job satisfaction (Judge *et al.*, 2017), and older workers may prefer routine over dynamic tasks (Banai *et al.*, 2016). Roldan *et al.* (2019) found that meaningful tasks improve satisfaction in government agencies. Ocampo *et al.* (2019) linked communication from superiors to increased satisfaction.

### 2.11. Effective communication

Effective communication is critical for job satisfaction and participation (Kalleberg, 2011). For senior workers, precise communication from superiors creates value and participation (Lam, 2016), whereas failed communication leads to disengagement.

### 2.12. Level of satisfaction

Level of satisfaction refers to how content or happy a person is with something, and it can be measured using various types of scales. Unipolar scales measure only one direction, such as from “Not at all satisfied” to “Very satisfied.” They are simple but may miss nuanced opinions. Bipolar scales measure both satisfaction and dissatisfaction, like a scale from “Very satisfied” to “Very dissatisfied.” These provide a more balanced view but can be more complex for respondents. Performance scales assess how well someone did something, e.g., from “Poor” to “Excellent,” and are good for outcomes but not subjective feelings. Disconfirmation scales measure agreement or disagreement with a statement, such as “Strongly agree” to “Strongly disagree,” and are useful for gauging opinions but may not capture response intensity or frequency.

## 3. METHODOLOGY

### 3.1. Research Design

This study utilized the descriptive- correlational design. According to Creswell (2014), a descriptive- correlational design is a quantitative research method that focuses on the relationship between two or more variables. In this study, the variables of interest are level of work commitment and job satisfaction among aging workers in PCIC. This design is appropriate as it allows for the collection of data from a large number of respondents and the analysis of correlations between the variables.

### 3.2. Respondents of the study

The respondents of this study were the rank-and-file





employees, including job orders, who have been working with the Philippine Crop Insurance Corporation (PCIC) for more than a decade and belong to the age bracket of 40 to 54 years old only. This age group is considered as Generation X and is the target respondents for this study. The reason for choosing this age group is that they are in the middle of their careers and have a considerable amount of experience in their respective roles. This experience can provide valuable insights into job satisfaction and commitment levels, which can contribute to the understanding of the overall performance of the organization. Because of the inclusion- exclusion criteria which was applied. A total of 77 respondents were considered as respondents of the study.

### 3.3. Data gathering procedure

- *Preliminary:* Permission was obtained from the Regional Manager, and respondents were informed about the study's objectives and how to complete the survey.

- *Implementation:* The researcher obtained written consent from respondents and administered the survey. Completed questionnaires were collected for analysis.

- *Post-Implementation:* Data was gathered from randomly selected senior employees. The researcher explained the study's objectives, allowed participants to respond independently, and provided assistance for any questions or clarifications.

### 3.4. Statistical treatment

- *Frequency and percent:* were used to describe the demographic profile of the respondents which includes the age, sex, number of years in service, monthly salary, and position which are related factors in workforce level of commitment and job satisfaction.

- *Ethical consideration:* the study followed ethical guidelines from Bryman and Bell (2007), ensuring informed consent from all respondents, maintaining privacy, and respecting voluntary participation. Respondents could withdraw at any time. The researcher ensured confidentiality, objectivity, and transparency in presenting findings, and disclosed any affiliations, funding sources, and conflicts of interest.

## 4. RESULTS AND DISCUSSION

### 4.1. Profile of the respondents

**Table 1.** Personal Profile of the respondents.

Variables	Categories	Frequency (n= 77)	Percent
Age	40 to 49 years	44	57.1
	50 to 59 years	24	23.4
	60 to 65 years	9	7.8
	Mean = 48.2 years,	SD = 8.5 years	
Sex	Male	50	64.9
	Female	27	35.1

Table 1 presents the personal profile of the respondents. It can be gleaned from the table that the majority of the respondents are males and have an age range of 40 to 49 years. Although, it can also be noted that the respondents have an average age of 48 years. This suggests a workforce that has accumulated

significant experience and tenure in the organization. Additionally, the male dominance could reflect historical gender disparities in career progression within the organization or the broader agricultural insurance sector.

**Table 2.** Work- related Profile of the respondents

Variables	Categories	Frequency (n= 77)	Percent
Number of years of in Service	15 years and below	18	23.4
	16 to 25 years	41	53.2
	26 years and above	18	23.4
	Mean = 20.1 years	SD = 6.8 years	
Monthly Salary	Php20,000 to Php29,900	18	23.4
	Php30,000 to Php39,900	41	53.2
	Php40,000 to Php49,900	10	13.0
	Php50,000 and above	8	10.4
	Mean = Php37,355.22	SD = PhP 12,667.81	



Employment Position	Service Contract/Job Order	34	44.2
	JC	17	22.1
	Teller	8	10.4
	AI	7	9.1
	Others (AEO, IU, CP)	11	14.3

As gleaned from Table 2, majority have been employed for around 16 to 25 years with an average year of employment which is 20 years. Also, majority have monthly salary that range from Php30,000 to Php39,900 with an average salary of Php37,355.22. It can also be noted that only 8 among the 77 respondents receive a monthly salary that is Php50,000 and above. Finally, most (f= 34, 44.4%) of the respondents are under Service Contract (SC)/Job Order (JO) employment status with very few (f= 7, 9.1%) are Appointment Issuance (AI).

The findings indicate that the majority of employees in the Philippine Crop Insurance Corporation (PCIC) have been with the organization for a considerable period, averaging 20 years of employment. This suggests a stable workforce with accumulated expertise and institutional knowledge, which can be beneficial for organizational efficiency and continuity.

However, despite their long tenure, most employees earn between Php30,000 to Php39,900 per month, with only a small fraction (8 out of 77) earning Php50,000 and above. This salary distribution may reflect slow wage progression or limited promotional opportunities within the organization. Additionally, the high proportion of employees under SC/JO compared to the few with AI status suggests a prevalence of contractual or non-permanent employment arrangements. This could indicate job insecurity for many workers, potentially affecting motivation and job satisfaction, as previous research has linked employment status to employee engagement and commitment (De Cuyper & De Witte, 2015).

#### 4.2. Level of work commitment of the respondents

**Table 3.** Level of affective work commitment of the respondents.

Indicators	Mean	Descriptive Value
I am extremely glad that I chose this organization to work for over the others that I was considering at the time I joined.	4.69	Very High
I talk of this organization to my friends as a great place to work for.	4.57	Very High
I talk of this organization to my friends as a great place to work for.	4.57	Very High
<b>Category Mean</b>	<b>4.60</b>	<b>Very High</b>

As reflected in Table 3, the respondents have very high level of affective work commitment as based on the mean equal to 4.60. These indicators reflect a strong sense of affective commitment, where employees express pride, satisfaction, and a positive attachment to the organization. A high level of affective commitment among employees suggests a positive organizational culture where workers feel valued and aligned with the company's goals. Employees who are proud of their

organization and willingly advocate for it tend to exhibit higher levels of engagement, productivity, and retention. This commitment is crucial for fostering a motivated workforce, as it enhances job satisfaction and reduces turnover intentions. However, if such commitment is not widespread across all employment levels, the organization may need to address disparities in job security, career growth, or compensation to sustain long-term employee loyalty (Meyer *et al.*, 2012).

**Table 4.** The level of active continuance work commitment of the respondents.

Indicators	Mean	Descriptive Value
I work for the organization because it provides me with many on- the- job training.	4.32	High
I work for the organization because it is a good chance to realize my goals.	4.38	High
I work for the organization because I can make full use of what I have learned here.	4.51	Very High
I work for the organization because of the challenging job.	4.48	High
I work for the organization because there are many opportunities for promotion.	3.23	High
<b>Category Mean</b>	<b>4.18</b>	<b>High</b>

As seen in Table 4, the respondents have high level of active continuance work commitment having gained a mean of 4.18. Particularly, a very high level was displayed along the

statement, I work for the organization because I can make full use of what I have learned here. This means that senior workers in the Philippine Crop Insurance Corporation (PCIC)



exhibit a high level of continuance commitment, as they remain with the organization due to valuable job-related benefits, such as training, career growth, and opportunities for advancement. Their commitment is driven by the perception that staying with the organization allows them to fully utilize their skills, achieve professional goals, and engage in challenging work that fosters career development.

Employees with strong continuance commitment are less likely to leave voluntarily, as they recognize the tangible benefits of remaining with the organization. However, while this form of commitment helps retain experienced employees, it may not necessarily translate to high motivation or engagement if workers feel obligated to stay rather than being intrinsically motivated (Meyer *et al.*, 2012).

**Table 5.** The level of passive continuance work commitment of the respondents

Indicators	Mean	Descriptive Value
I work for the organization because I cannot find an alternative.	2.53	Moderate
I cannot quit the job arbitrarily because I have to support my family.	3.10	Moderate
I work for the organization because I do not want to lose my fringe benefits.	3.45	Moderate
Category Mean	3.03	Moderate

Table 5 deals with the level of passive continuance work commitment of the respondents. It can be seen that the respondents displayed a moderate level of work commitment, as the category mean is 3.03. This goes to show that Senior workers in the PCIC remain with the organization due to financial security, family responsibilities, and the absence of viable job alternatives. Their commitment is influenced by external constraints rather than intrinsic motivation, indicating that while they choose to stay, their engagement may not be

driven by strong emotional attachment or job satisfaction.

A moderate level of passive continuance commitment suggests that while senior employees are retained within the organization, their primary motivation stems from necessity rather than a strong desire to stay. This type of commitment may lead to decreased job satisfaction and lower engagement, as employees who feel bound by financial or external constraints may experience reduced motivation and workplace enthusiasm (Ng & Feldman, 2010).

**Table 6.** The level of normative work commitment of the respondents.

Indicators	Mean	Descriptive Value
I consider it my obligation to work for the same organization all the while.	4.05	High
I would like a lifetime employment if possible.	4.06	High
I would do any job as long as I work here.	3.91	High
Category Mean	4.01	High

Table 6 reveals that the respondents have high level of normative work commitment as based on the mean equal 4.01. This means that the PCIC employees demonstrate a high level of normative commitment, feeling a strong sense of obligation to remain with the organization and expressing a preference for lifelong employment. Their commitment is rooted in loyalty and a deep-seated belief in staying with the organization, even

if it means taking on any job within the company. This suggests that they feel an ethical duty to remain with PCIC, which can contribute to workforce stability and long-term organizational continuity. Employees with strong normative commitment are likely to be highly loyal and dedicated, reducing turnover rates (Meyer & Parfyonova, 2010).

**Table 7.** Level of work commitment of the respondents in terms of value.

Indicators	Mean	Descriptive Value
I am willing to put in a great deal of effort beyond what is normally expected in order to help this organization to be successful.	4.56	Very High
I really care about the fate of this organization.	4.64	Very High
This organization really inspires me to do my job to the very best of my abilities.	4.68	Very High
I should work with utmost efforts for the organization.	4.68	Very High
Category Mean	4.64	Very High



As seen in Table 7, the respondents have very high level of work commitment in terms of value as reflected by the mean equal to 4.64. This shows that the respondents exhibit a very high level of work commitment in terms of work value, demonstrating strong dedication, willingness to exert extra effort, and a deep sense of responsibility toward the organization's success. This very high level of work commitment in terms of work value indicates that senior employees are highly engaged

and motivated to contribute to the organization's success beyond their basic job responsibilities. Employees who find inspiration in their work and take personal responsibility for the organization's well-being are likely to be more resilient and adaptive to challenges. However, while this level of commitment benefits the organization, excessive dedication without proper recognition or work-life balance support may lead to burnout over time (Schaufeli *et al.*, 2002).

**Table 8.** The level of work commitment of the respondents in terms of professional development.

Indicators	Mean	Descriptive Value
I have everything necessary for the completion of my work skills.	4.29	High
My superior has already made compliments about my development as an employee.	3.79	High
I have had a significant professional development since I started working.	4.27	High
My performance has improved as a professional as reflected by my performance evaluation.	4.35	High
My colleagues are enthusiastic about my professional growth.	3.83	High
With my current competence, I can do my job satisfactorily.	4.34	High
I have become a more more qualified professional as the years go by.	4.40	High
Currently, I feel well prepared to undertake activities that are meant for me.	4.38	High
Category Mean	4.21	High

Table 8 reflects a high level of work commitment in terms of professional development among the respondents. Specifically, they registered the highest mean (4.40) on the indicator I have become a more more qualified professional as the years go by. This is followed by the indicator Currently, I feel well prepared to undertake activities that are meant for me with a mean equal to 4.38. This goes to show that the respondents demonstrate a very high level of work commitment in terms of professional development, as they continuously enhance their skills, receive positive feedback, and experience significant career growth, leading to improved job performance and preparedness. This finding suggests that senior employees at PCIC actively

engage in skill enhancement and career growth, which may positively impact their job performance and organizational effectiveness. Employees who perceive continuous development opportunities are more likely to be motivated, confident, and capable of handling complex job responsibilities (London & Smither, 2009). Additionally, strong support from superiors and colleagues fosters a culture of learning and professional excellence, reinforcing long-term commitment to the organization. Although, this may suggest that the organization must to ensure continuous training programs, mentorship, and career advancement opportunities to prevent stagnation and maintain employee engagement.

**Table 9.** Summary table on the level of work commitment of the respondents

Work Commitment Categories	Mean	Descriptive Value
Affective	4.60	Very High
Active continuance	4.18	High
Passive continuance	3.03	Moderate
Normative	4.01	High
Value	4.64	Very High
Professional development	4.21	High
Overall	4.16	High

Table 9 presents that the senior workers in the PCIC display a high level of work commitment across multiple dimensions. This high level of work commitment among senior PCIC employees offers a workforce that is not only loyal but also highly engaged and motivated to contribute to the organization's long-term success. High affective and active continuance commitment

indicates a positive work environment where employees find meaning in their roles and opportunities for career growth (Meyer & Allen, 2007). However, the presence of passive continuance commitment suggests that while some employees stay for extrinsic reasons, there is room for enhancing intrinsic motivation. Strong normative commitment ensures stability,





but organizations should be mindful that loyalty alone does not guarantee innovation or adaptability. Professional development remains a key driver of commitment, reinforcing the need for continuous learning opportunities, mentorship, and career

progression pathways to sustain employee engagement and organizational effectiveness (London & Smither, 2009).

#### 4.3. Level of Job Satisfaction of Respondents

**Table 10.** The level of job satisfaction of respondents in terms of wages and benefits

Indicators	Mean	Descriptive Value
1 I feel I am being paid a fair amount for the work I do.	4.06	High
2 Salary raises are too few and far between.	3.46	Moderate
3 I feel unappreciated by the organization when I think about what they pay me.	2.95	Moderate
4 I feel satisfied with my chances of salary increases.	3.91	High
Category Mean	3.60	High

Table 10 shows a high level of job satisfaction among respondents in terms of wages and benefits. This high level of job satisfaction among senior workers PCIC indicates that employees generally perceive their compensation and benefits as fair and sufficient to meet their financial needs. Although, at a moderate level, the respondents perceive that the organization provides competitive salaries, incentives, and benefits that align with employee expectations, reinforcing their sense of stability and well-being.

It can be noted that when employees feel adequately

compensated through wages and benefits, they are more likely to remain engaged and committed to the organization, leading to lower turnover rates and higher productivity (Judge, et. al., 2010). Sustained job satisfaction requires ongoing evaluation of compensation structures to ensure they remain competitive and aligned with industry standards. Organizations should also consider non-monetary benefits, such as career development opportunities and work-life balance initiatives, to maintain high employee satisfaction levels.

**Table 11.** Level of job satisfaction of respondents in terms of security of tenure

Indicators	Mean	Descriptive Value
1 There is really too little chance for promotion in my job.	3.22	Moderate
2 Those who do well on the job stand a fair chance of being promoted.	3.62	High
3 People get ahead as fast here as they do in other places.	3.01	Moderate
4 I am satisfied with my chances of promotion.	3.61	High
Category Mean	3.37	Moderate

As gleaned from Table 11, the moderate level of job satisfaction among senior workers in the PCIC in terms of security of tenure suggests that while employees feel relatively stable in their positions, there may be some concerns about long-term job security or career progression. This indicates that while many workers appreciate their continued employment, uncertainties related to contract renewals, promotions, or organizational restructuring may be influencing their overall satisfaction. Such concerns can lead to cautious engagement, where employees remain committed but may also feel hesitant

about their future within the organization.

Job satisfaction related to security of tenure is crucial in fostering employee commitment and reducing turnover intentions. When employees feel secure in their jobs, they are more likely to be motivated and perform effectively (Kraimer *et al.*, 2015). However, moderate satisfaction in this area suggests that PCIC may need to strengthen policies that enhance job stability, such as clear career advancement pathways, fair contract policies, and promotion mechanisms to build greater confidence among employees.

**Table 12.** The level of job satisfaction of respondents in terms of supervision

Indicators	Mean	Descriptive Value
1 My supervisor is competent in doing his/ her job.	4.25	High
2 My supervisor is unfair to me.	3.91	High
3 My supervisor shows too little interest in the feelings of subordinates.	3.09	Moderate
4 I like my supervisor.	4.06	High
Category Mean	3.83	High



The high level of job satisfaction among senior workers in the PCIC in terms of supervision as shown in Table 12 suggests that employees have positive perceptions of their supervisors, likely feeling supported, guided, and valued in their roles. Effective supervision may be characterized by clear communication, fair treatment, recognition of employee contributions, and opportunities for professional growth. This supportive work environment fosters trust and collaboration, leading to increased motivation and workplace engagement. However, it can be noted that in terms of the interest of supervisors in the

feelings of subordinates, the respondents displayed a moderate level of job satisfaction having a mean of 3.09.

Supervision plays a critical role in shaping employee job satisfaction, as strong leadership provides direction, encouragement, and a sense of security within the organization (Chiaburu & Harrison, 2008). When employees feel that their supervisors are competent and supportive, they are more likely to experience higher morale, job commitment, and overall workplace satisfaction.

**Table 13.** The level of job satisfaction of respondents in terms of fringe benefits

Indicators	Mean	Descriptive Value
1 I am not satisfied with the benefits I receive.	3.54	High
2 The benefits we receive are as good as most other organizations offer.	3.48	Moderate
3 The benefit package we have is equitable.	3.43	Moderate
4 There are benefits we do not have which we should have.	4.19	High
Category Mean	3.66	High

It can be gleaned from Table 13 that the respondents have high level of job satisfaction in terms of fringe benefits based on the mean equal to 3.66. This shows that employees highly value the additional compensation and perks provided by the organization. These benefits, such as health insurance, retirement plans, bonuses, and leave entitlements, contribute to their overall well-being and financial security. Although, these employees perceive those benefits are not necessarily fair,

sufficient, and equitable.

Fringe benefits play a crucial role in enhancing job satisfaction, as they provide employees with financial stability and work-life balance support beyond their regular salary. As Gürbüz (2009) mentioned, organizations that offer comprehensive benefits packages tend to experience higher employee retention and productivity, as workers feel more secure and appreciated in their roles.

**Table 14.** The level of job satisfaction of respondents in terms of contingent rewards

Indicators	Mean	Descriptive Value
1 When I do a good job, I receive the recognition for it that I should receive.	3.34	Moderate
2 I do not feel that the work I do is appreciated.	3.45	Moderate
3 There are few rewards for those who work here.	2.87	Moderate
4 I don't feel my efforts are rewarded the way they should be.	3.85	High
Category Mean	3.38	Moderate

Table 14 presents the level of job satisfaction of respondents in terms of contingent rewards. The mean equal to 3.38 shows a moderate level of job satisfaction which specifies that while employees receive some recognition and incentives for their performance, there may be concerns about the consistency, fairness, or adequacy of these rewards. This indicates that while the organization provides bonuses, promotions, or other incentives, employees may feel that these rewards are not always distributed equitably or sufficiently tied to their contributions. As a result, motivation and engagement could be impacted, with some employees feeling undervalued despite

their efforts.

Contingent rewards are a crucial factor in job satisfaction, as they reinforce employee performance and commitment when perceived as fair and well-structured. As mentioned by Gerhart and Fang (2014), when employees feel that rewards are inconsistently applied or do not align with their expectations, the employees' motivation and satisfaction may decline. To enhance job satisfaction in this area, PCIC should ensure that its reward system is transparent, merit-based, and regularly evaluated to address employee concerns and maintain fairness.



**Table 15.** Level of job satisfaction of respondents in terms of operating system

Indicators	Mean	Descriptive Value
1 Many of our rules and procedures make doing a good job difficult.	3.88	High
2 My efforts to do a good job are seldom blocked by red tape.	3.98	High
3 I have too much to do at work.	3.35	Moderate
4 I have too much paperwork to do.	3.42	Moderate
Category Mean	3.66	High

The high level of job satisfaction among the respondents in terms of the operating system means that employees perceive the organization's policies, procedures, and work processes as efficient and supportive of their job roles. This indicates that PCIC has well-structured workflows, clear guidelines, and effective resource management. However, it can be noted that moderate level of job satisfaction was revealed as regards workload and paperwork. This causes employees to perform their tasks with minimal frustration since a well-functioning

operating system contributes to workplace productivity, reduces stress, and enhances overall job satisfaction.

In as much as efficient operating system in an organization is essential for maintaining employee satisfaction, it also ensures smooth work processes, minimizes inefficiencies, and supports employee performance (Robbins & Judge, 2019). When employees perceive those organizational procedures are fair and well-managed, they are more likely to be engaged, motivated, and committed to their work.

**Table 16.** Level of job satisfaction of respondents in terms of interpersonal relationship

Indicators	Mean	Descriptive Value
1 I like the people I work with.	4.12	High
2 I felt that I have to work harder at my job because of the incompetence of people I work with.	3.80	High
3 I enjoy my co- workers.	3.75	High
4 There is too much bickering and fighting at work.	3.56	High
Category Mean	3.81	High

Table 16 indicates that senior employees in the PCIC report a significant degree of job satisfaction regarding their interpersonal relationships. This indicates that workers encounter encouraging and constructive exchanges with their peers, managers, and team members. Robust professional relationships promote a feeling of inclusion, cooperation, and teamwork, which enhance a harmonious and efficient work atmosphere. When workers perceive that their colleagues value and respect them, they are more inclined to be engaged,

motivated, and dedicated to their positions.

According to Dutton and Ragins (2017), workplace interpersonal relationships are vital for job satisfaction since positive social connections boost teamwork, alleviate stress, and foster a supportive organizational environment. When workers cultivate robust professional connections, they enjoy increased morale and dedication to their jobs, which ultimately results in enhanced performance and organizational achievement.

**Table 17.** Level of job satisfaction of respondents in terms of nature of work

Indicators	Mean	Descriptive Value
1 I sometimes feel that my job is meaningless.	3.79	High
2 I like doing the things I do at work.	4.16	High
3 I feel a sense of pride in doing my job.	4.45	High
4 My job is enjoyable.	4.42	High
Category Mean	4.20	High

A high level of job satisfaction among senior workers in the Philippine Crop Insurance Corporation (PCIC) in terms of the nature of work as indicated by the mean equal to 4.20 confirms that employees find their tasks meaningful, engaging, and aligned with their skills and professional goals. This suggests

that their positions offer a feeling of satisfaction, difficulty, and meaning, which boosts motivation and overall dedication to their work. When workers perceive their tasks as meaningful and aligning with the organization's goals, they tend to stay committed and efficient.



According to Hackman and Oldham (2006), the characteristics of work are crucial factors influencing job satisfaction, as employees gain motivation and engagement from tasks that are engaging, meaningful, and aligned with their skills. When

companies create roles that provide diversity, independence, and meaningfulness, workers encounter greater job satisfaction, resulting in enhanced performance and lower turnover.

**Table 18.** Level of job satisfaction of respondents in terms of communication

Indicators	Mean	Descriptive Value
1 Communication seem good within this organization.	4.05	High
2 The goals of this organization are not clear to me.	3.93	High
3 I often feel that I do not know what is going on with the organization.	4.14	High
4 Work assignments are not fully explained.	3.91	High
Category Mean	4.01	High

Table 18 illustrates a highly high degree of job satisfaction with communication among senior personnel. This indicates that the employees view the company's communication methods as open, accessible, and effective. This suggests that there is regular communication between the management and employees, timely information dissemination, and a motivating environment where the employees feel valued and recognized. Open communication creates trust, minimizes uncertainty, and improves coordination, resulting in a more committed and motivated workforce.

Clearly, communication plays an important role in job satisfaction as it affects worker morale, team working, and organizational performance as a whole (Tourish & Robson, 2006). When employees are confronted by open and sincere communication, they become more committed to the decision-making process, boosting their level of commitment and job performance.

#### 4.3. Summary

Most of the PCIC employees have been with the company for about 20 years, indicating a stable and well-established workforce with considerable experience and institutional memory. Albeit for the most part serving permanently, most workers only take home Php30,000 to Php39,900 each month, while just few (8 of 77) make Php50,000 and beyond, showing pay stagnation or the absence of promotional opportunity. More over, most employees are of the type SC (Service Contract) or JO (Job Order) while a meager few fall into AI rank (Appointment Issuance), indicative of prevalent domination of work type types using the non-permanent or contractarian nature.

##### 4.3.1. Degree of Work Commitment Among the Participants

PCIC's senior workers have high collective commitment to work, with highly high affective commitment and work value, being highly emotionally committed, proud, and committed to organizational success. Their high continuance commitment means that they wish to stay on the basis of career development opportunity, job challenge, and potential for using their skills. Normative commitment is also high, showing a strong sense of responsibility and obligation to the organization. And their moderate level of continuance commitment to the passive tells us that while finances and employment security play a role in

keeping them around, these are not their most powerful drivers. Their strong professional development commitment reveals a continual search for improvement and mastery of their work. In short, such findings point toward a workforce that is not only dedicated and loyal but also intrinsically and extrinsically motivated to support the organization's long-term success.

##### 4.3.2. Level of Job Satisfaction Among Participants

The staff at PCIC showed a significant overall job satisfaction, displaying extremely high levels of contentment with their pay and benefits, reflecting strong approval of their compensation. They also show considerable satisfaction

##### 4.3.3. Job Satisfaction Levels of the Participants

The PCIC staff exhibited a strong sense of job satisfaction, particularly high contentment regarding the salaries and benefits, indicating a solid approval of their compensation. The participants indicate strong satisfaction in areas of supervision, fringe benefits, operating system, interpersonal relationships, job nature, and communication, implying a well-organized work atmosphere with encouraging leadership, equitable policies, healthy workplace interactions, and significant job responsibilities. Nevertheless, their average contentment with job security and temporary rewards suggests certain apprehensions regarding long-term employment stability and performance-related incentives. Even with these aspects needing enhancement, the overall elevated satisfaction levels suggest a favorable work atmosphere that promotes involvement and efficiency among senior staff.

## 5. CONCLUSION

The results of this study show that the older workers in the Philippine Crop Insurance Corporation (PCIC) constitute a stable and experienced labor force, with a mean tenure of 20 years, which indicates their institutional knowledge and commitment. Despite this extensive service, most workers are still in non-permanent jobs with slow salary progression, indicating a call for compensation and employment structure revision. Nevertheless, the senior workers show a tremendous work commitment, not just by way of employment security but also because of a deep emotional attachment to the company, loyalty, and career development. Their high satisfaction with



work, particularly with regard to pay, benefits, supervision, and relationships, reflects a largely good and cooperative work environment. However, a moderate job satisfaction with security of tenure and contingent rewards reflects uncertainty about job stability and performance recognition. These findings suggest the necessity to improve career development opportunities, employment conditions, and recognition systems to maintain and further enhance the productivity and motivation of senior personnel. This finding can be applied in the strategy of workforce management within public-sector agencies and government organizations. The main limitation of the research is its concentration on one agency, which could impact the generalizability of the findings. It's recommended to the upcoming researchers could extend their studies to different organizations for a wider viewpoint and investigate comparative studies between permanent and contractual staff to enhance policy and organizational growth.

### LIMITATIONS

The respondents of this study were the rank-and-file employees, including job orders, who have been working with the Philippine Crop Insurance Corporation (PCIC) for more than a decade and belong to the age bracket of 40 to 54 years old only. The study will only include respondents from the Luzon area, specifically from Regions 1, 2, 3, 3A, and 4.

This study is limited to the description of the respondents' profile in terms of age, sex, and years in service, salary, and position. The level of work commitment of the respondents was described in terms of affective, active and passive continuance, normative, value, and professional development. Moreover, the level of job satisfaction of the employees in terms of wages and benefits, security of tenure, supervision, fringe benefits, contingent rewards, operating system, interpersonal relationship, nature of work, and communication shall be highlighted.

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