

Role of HRM Practices in Enhancing Organizational Commitment within Insurance Industry of India: “An Empirical Study”

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ABSTRACT

Commitment plays a very crucial role in almost all the prevailing sectors of Indian economy whether, manufacturing, agriculture and service. And among others insurance sector is one of the most intensively people-oriented businesses and in this scenario, for such a sector, human resource will be the undoubted differentiator. And, it should be the dominant concern for this industry to develop the skills and motivate their employees to maintain their commitment, as committed employees are required for the organizations to enable them to survive and flourish in global competitive scenario. So, the aim of present study was to assess the need of reviving HRM Practices and their association with employee's commitment in insurance industry of India. And, the present study is based on positivism approach which makes an attempt to test the relationship as well as the interdependence among the number of variables under study by determining possible links between Organizational Commitment & HRM Practices. Study revealed that there is a significantly positive relationship between HRM Practices and employee commitment.

Key Words: Employee Commitment, HRM Practices, Insurance Industry

1.INTRODUCTION

Insurance industry is one of the biggest service industries of India employing huge manpower with its units spread throughout the length and breadth of the country. This industry is one of the most flourishing industries of India's economy and is rising at the rate of 15-20 percent per annum contributing about 7% towards the country's GDP. It is one of the most intensively people-oriented businesses and in this scenario, for such a sector, human resource will undoubtedly be a differentiator. And, it has be the dominant concern for this industry to develop the skills and motivate their employees to maintain their commitment towards their organizations because committed employees are always a valuable asset for the organizations that enable them to survive and flourish in today's highly competitive scenario both at national and global levels. Indian organizations nowadays are moving from the primarily planned economic system to the market oriented one and the changes on the market scene have necessitated Indian industries to look inward for the development of human resource (HR). In highly competitive scenario, with the advent of new technologies the insurance organizations need to focus on managing their employees well. In recent years, low insurance market penetration rate and wide market opportunities have attracted many private players towards this industry, giving tough competition to the incumbents which gives a rise to the need of introducing more innovative or strategic HRM practices affecting the commitment of employees within Indian insurance organizations facing severe challenges and issues. Even, multinational enterprises entering into the Indian markets pose new challenges to the functioning of this industry and their implications on various internal HR functions are quite intricate. [1] “Now this is the high time to analyze, innovate and reconstruct the existing HRM Practices and policies of Indian insurance industry in order to regain the glory of this sector by attracting and retaining the best talent. At the organizational level, the goals of HRM practices are normally to have competent and motivated employees to ensure managerial effectiveness and growth of the organization.

Organizations use the blend of three main resources i.e. financial resources, physical resources and human resources but, among all the three human resources are being considered as the most important wealth, which must be maintained by any organization. Today, more than any other resource organizations pay substantial attention towards their human resource after realizing its importance and potential to affect the overall performance of the organizations, besides being used as a strong tool for the competition. In order to be at par with their competitors organizations invest in human capital by introducing human resource management practices such as recruitment, promotion, training, positioning, performance appraisal, rewards management etc to retain their employees [2], [3]. HRM Practices are

considered as an strategic attribute to improve, acquire, monitor, encourage and obtain the resources for enhancing the organizational commitment [4][5]. Further, any practice that deals with enhancing competencies, commitment and culture building can be considered as an HR practice and can take the form of a system, a process, an activity, a norm, a rule, an accepted or expected habit, or just a way of doing things. Inside the organization, workers feel more responsible in their task and have tendency to show additional responsibility behavior for organizational benefits, experts figured out a positive correlation of HRM Practices with commitment of the employees [6], [7], & [8]. In service industry, the role of human resource is more highlighted as it is being considered as an intangible asset (intellectual capital) and [9] can be exploited as a source for sustainable competitive advantage because it is rare and inimitable. Organizational commitment is the heart of HRM which helps to explain a range of human attitudes and behaviors at work. It is the central feature that distinguishes HRM from traditional personnel management [10]. Therefore, the main aim of present study is to assess the need of reviving HRM Practices and their association with employee's commitment in insurance industry of India.

II. REVIEW OF LITERATURE

2.1 Studies on relationship between HRM Practices and Organizational Commitment:

The concept of organizational commitment has been investigated and proven to be a consequence of HRM practices in various studies. Fair rewards, competence development, empowerment, recognition and information sharing all affect organizational commitment [11]. Also, recognition, empowerment, distributive and procedural justice, competence development, work-life policies and information sharing was found as the critical HR practices in the software industry in India [12]. HRM practices such as employee-friendly work environment, career development, development oriented appraisal, and comprehensive training were found to have a significant positive relationship with organizational commitment [13]. It was further suggested that, by investing in human capital it can move beyond the business partner role by providing opportunities to employees to share extensive information about their organization and to participate and be heard in decision making process, thus to be more psychologically empowered to take part in decision making [14]. Accordingly it was found that, people make sense out of HRM practices they experience, and this sense-making may influence their response in terms of commitment [15]. In Canadian organizations, it was found that development-oriented, stability-oriented, and reward-oriented human resource management practices affect the employee commitment [16]. Career satisfaction of employees can be enhanced by developing a supportive culture and taking into account the differences in employees. It may also help to reduce the turnover intention as the workforce becomes more committed when motivated and given importance [17]. Organizational commitment is strongly, positively influenced by compensation practices adopted by the universities in Pakistan [18]. However performance evaluation and promotion practices were found to have no significant relationship with organizational commitment [19] direct participation has effect on organizational commitment and has significant and positive impact over banking sector employees of U.S.A and Pakistan. Moreover, a significant and positive relationship between human resources management practices and organizational commitment was found among the university level teachers, therefore educational institutions need to explicitly define the structural hierarchy in the institution, and should formulate policies and procedures on the duties, responsibilities of individuals to increase the level of commitment of teachers [20]. In the same year another study revealed that HRM Practices did have significant impact on affective commitment except job autonomy in context of private university of Bangladesh [21]. A study conducted in service firms in Egypt revealed that, the dimensions of HRM practices emerged as the predictors of employee loyalty including practices like, compensation, job analysis, performance appraisal, training, career planning & selection [22].

III. RATIONALE OF THE STUDY

The literature discussed above clearly indicates that, studies conducted on HRM practices and organizational commitment has found the significant association between the two. But, in most of the studies, consequences of HRM practices involve organizational-level outcomes like organizational performance only [23]. While at individual-level outcomes particularly organizational commitment, except the work done by [24] which focuses on the direct relationships between fairness of HRM practices and commitment of employees, while as empirical evidence on this issue remains scant. Additionally, the potential impact of HRM practices on employee commitment has received far less attention than it deserves [25]. From the studies cited above; it is further evident that most of the studies conducted in the area of HRM Practices were exclusively undertaken in the western parts of the world. And, no study has been conducted so far internationally, nationally or locally in order to analyze or restructure the HRM practices of insurance industry and to find their impact on commitment of employees. Which reflects the dearth of studies concerning to find the relationship between HRM practices and organizational commitment particularly in insurance industry.

3.1 Objectives of the study

- ❖ To make a review of the extant literature available on the subject of research undertaken.
- ❖ To make an assessment of the existing HRM practices within the insurance industry of India.
- ❖ To assess the association between various HRM practices and organizational commitment within the sample industry.

- ❖ To provide suggestions on the basis of findings of the study enabling this Industry to reconstruct their existing HRM practices in order to increase the employee commitment in real sense.

3.2 Research Hypotheses

Past literature authenticates the role of HRM practices in augmenting an organization's value and found HRM practices building employee commitment [26]. Positive relationship was found between HRM practices and organizational commitment among the employees of a large food service corporation [27]. HRM systems have also been found to relate to commitment in samples of frontline employees from car rental, retail, and hospitality organizations in South America [28]. Although limited but, there is some empirical evidence linking employees' commitment to beliefs about developmental HRM practices. Scholars discovered that employees' perceptions of fair performance appraisal have positive associations with commitment [29], [30]. Hence, the following hypothesis is proposed;

- ❖ **H1: HRM Practices have a significant positive relationship with Organizational Commitment.**
- ❖ **H1 (a): Recruitment & Selection share a significant positive relationship with Organizational Commitment.**
- ❖ **H1 (b): Training & Development share a significant positive relationship with Organizational Commitment.**
- ❖ **H1 (c): Reward Management share a significant positive relationship with Organizational Commitment.**
- ❖ **H1 (d): Career Management shares a significant positive relationship with Organizational Commitment.**
- ❖ **H1 (e): Welfare Activities share a significant positive relationship with Organizational Commitment.**

IV. RESEARCH METHODOLOGY

Research has indicated that, HRM practices vary based on countries and type of industries [31]. After thoroughly analyzing the various studies and questionnaires available on HRM practices and taking in view of the nature of Insurance industry of India the present study has selected the HRM practices model given by Guest [32], which was considered appropriate for this study after comparing it with the other major HRM models such as the Fombrun, Tichy, & Devana's Model of HRM, the Harvard Model of HRM, and the Warwick Model of HRM [33]. HRM practices such as, Recruitment & Selection, Training & Development, Reward Management, Career Management and Welfare Activities were selected. Where, Career Management was selected in addition of Guest's model on the basis of the changing work environment requirements as well as the changing demands of youth currently working with this industry and accordingly various instruments were selected which suits best to the Indian setting as well as to the concerned problem. And, the scales developed by Edgar & Geare (2005), Minjoon et.al. (2006) & Wei Liu (2004) were adopted for measuring the HRM practices. For measuring the organizational commitment the three-component organizational commitment scale developed by Allen & Meyer (1997) highlighting the three types of organizational commitments: affective, continuance, and normative was adopted for the present study and is considered as the most rigorously used commitment measurement scale in the world.

4.3 Sampling design

The present study aims at revealing the relationship between organizational commitment & HRM practices among the employees working with Insurance industry of India. And, the four states viz., Jammu and Kashmir, Delhi, Haryana & Uttar Pradesh have been selected for the proposed study. The selected states share significant relationship with the sampled Insurance organizations in terms of employee Population, growing number of Insurance organizations and employee competition. Also, Cochran's formula is the most suitable and recommended method for calculating the exact sample size out of the large number of population and by using this method the sample for this study came as **663**. And, the required sample size of **663** was obtained by using Proportionate Probability Stratified Random Sampling (PPSRS) Technique.

4.4 Instrument reliability and validity

4.4.1. CFA for HRM Practices (First Order Model)

First-order CFA for HRM Practices was performed for each dimension in order to measure their factor loadings. The analysis revealed that, the factor loadings of all the twenty (20) items of the selected HRM Practices indicate that, all standardized regression weights met the criteria level of ($>.70$) (see Fig. 4.1). Further, the results of Model Fit for HRM Practices first order model were also in consensus with standard threshold is expressed as; **CMIN/DF= 1.611; P-Value= .000; CFI= .980; GFI= .971; AGFI= .960; NFI= .952; TLI=.920; RMSEA= .032; SRMSR= .52; PCLOSE= .000.**

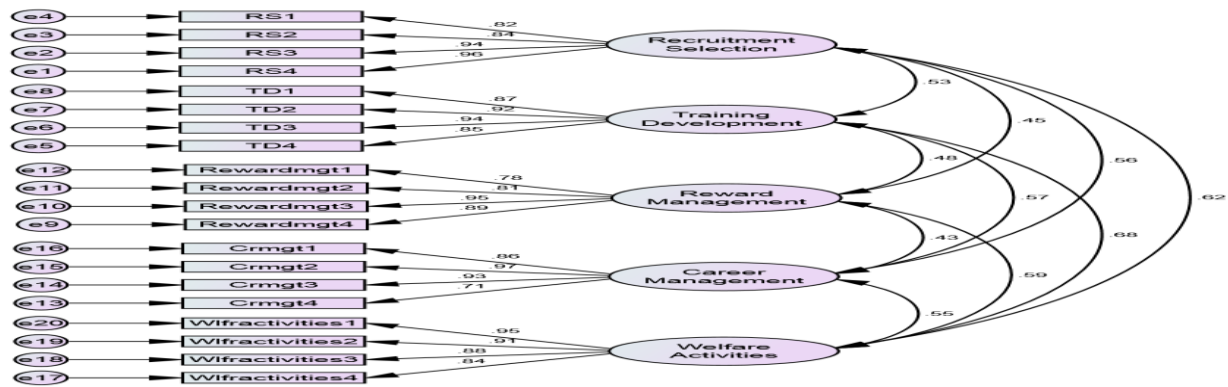


Figure (4.1): HRM practices first order model

4.4.2. CFA for HRM Practices (Second Order Model)

After analyzing the first order model the researcher performed the second-order CFA to assess the model fit along with the latent variable or main construct and the validity of HRM Practices. The results revealed that, reliability as well as validity which includes the measures of composite reliability, convergent and discriminant validity and average variance extracted (AVE) of all the variables were above the recommended parameters as revealed in Table (4.1 & 4.2). Also, model fit indices obtained were generally adequate as (CMIN/DF= 1.696; P-Value= .000; CFI= .986; GFI= .977; AGFI= .967; NFI= .964; TLI= .952; RMSEA= .030; SRMSR= .60; PCLOSE= .000).

Table (4.1): Convergent Validity Check of HRM Practices
(CR>AVE & AVE > .50)

Construct	Items	Factor loading ≥ 0.70	Coefficient Alpha ≥ 0.70	Composite reliability ≥ 0.70	Average Variance Extracted ≥ .50
Recruitment & Selection	RS1	.821	0.907	.941	.801
	RS2	.845			
	RS3	.943			
	RS4	.962			
Training & Development	TD1	.875	0.930	.943	.806
	TD2	.921			
	TD3	.942			
	TD4	.850			
Reward Management	RMGT1	.781	0.777	.920	.744
	RMGT2	.815			
	RMGT3	.955			
	RMGT4	.890			
Career Management	CRMGT1	.865	0.961	.927	.763
	CRMGT2	.970			
	CRMGT3	.927			
	CRMGT4	.714			
Welfare Activities	WLFR1	.952	0.853	.945	.811
	WLFR2	.910			
	WLFR3	.885			
	WLFR4	.841			

Table (4.2): Discriminant Validity Check of HRM Practices

Measurement Model	Latent Variables correlation off diagonals verses Square Root of AVE' bold & Red √AVE > r (Fornell- Larcker Criterion)
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Constructs	CR	AVE	Recruitment & Selection	Training & Development	Reward Management	Career Management	Welfare Activities
Recruitment & Selection	0.941	0.801	0.895				
Training & Development	0.943	0.806	0.431	0.898			
Reward Management	0.920	0.744	0.284	0.350	0.862		
Career Management	0.927	0.763	0.455	0.375	0.677	0.873	
Welfare Activities	0.945	0.811	0.680	0.450	0.625	0.590	0.900

CR: Composite Reliability, AVE: Average Variance Extracted. For appropriate Discriminant Validity of the constructs diagonal elements should be greater than the corresponding off diagonal elements.

4.4.3. CFA for Organizational Commitment (First Order Model)

First-order CFA for Organizational Commitment was conducted for all the dimensions to assess factor loadings of the commitment scale. The results of the analysis indicated that, the factor loadings of all the twelve (12) items of Organizational Commitment scale were above the thrash hold limit of ($>.70$), (see Fig. 4.2). Moreover, the results of first order Model Fit of Organizational Commitment were found above the standard thrash hold as expressed; CMIN/DF= 2.385; P-Value= .000; CFI= .963; GFI= .967; AGFI= .950; NFI= .945; TLI= .955; RMSEA= .051; SRMSR= .63; PCLOSE= .000.

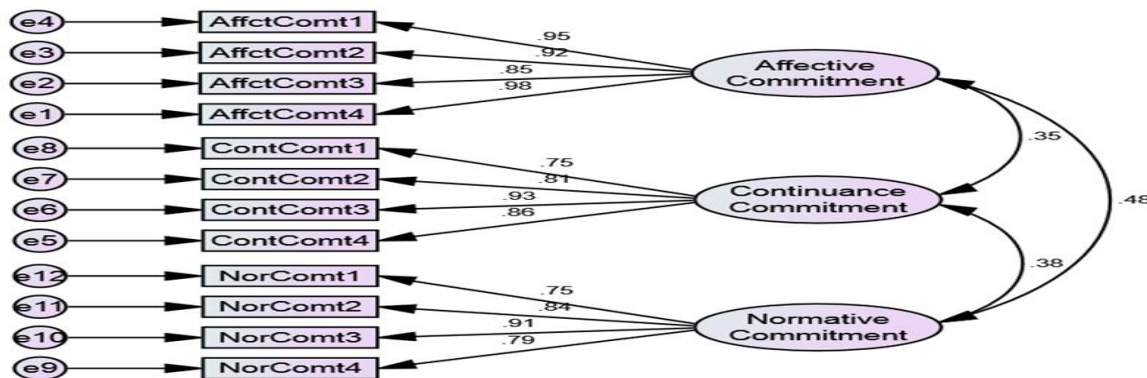


Figure (4.2): Organizational commitment first order model

4.4.4. CFA for Organizational Commitment (Second Order Model)

The results of the second order model indicated that, reliability as well as validity including the measures of composite reliability, convergent and discriminant validity and average variance extracted (AVE) of all the variables were above the thrash hold parameters as indicated in Table (4.3 & 4.4). And, model fit indices obtained were generally adequate as; CMIN/DF= 2.824; P-Value= .000; CFI= .974; GFI= .969; AGFI= .953; NFI= .947; TLI= .960; RMSEA= .045; SRMSR= .65; PCLOSE= .005.

Table (4.3): Convergent Validity Check of Organizational Commitment
(CR>AVE & AVE > .50)

Construct	Items	Factor loading ≥ 0.70	Coefficient Alpha ≥ 0.70	Composite reliability ≥ 0.70	Average Variance Extracted $\geq .50$
Affective Commitment	AFCTCOMT1	.953	0.902	.962	.864
	AFCTCOMT1	.925			
	AFCTCOMT3	.854			
	AFCTCOMT4	.981			
	CONTCOMT1	.753			

Continuance Commitment	CONTCOMT2	.815	0.744	.909	.715
	CONTCOMT3	.934			
	CONTCOMT4	.865			
Normative Commitment	NORCOMT1	.757	0.869	.897	.687
	NORCOMT2	.843			
	NORCOMT3	.914			
	NORCOMT4	.791			

Table (4.4): Discriminant Validity Check of Organizational Commitment

Measurement Model	Latent Variables correlation off diagonals verses Square Root of AVE' bold & Red $\sqrt{AVE} > r$ (Fornell- Larcker Criterion)				
Constructs	CR	AVE	Affective Commitment	Continuance Commitment	Normative Commitment
Affective Commitment	0.962	0.864	0.929		
Continuance Commitment	0.909	0.715	0.530	0.845	
Normative Commitment	0.897	0.687	0.475	0.480	0.829
CR: Composite Reliability, AVE: Average Variance Extracted. For appropriate Discriminant Validity of the constructs diagonal elements should be greater than the corresponding off diagonal elements.					

V.RESULTS & DISCUSSIONS

5.1. Bivariate Correlation Analysis between HRM Practices & Organizational Commitment

An analysis of data contained in Table (5.1) given below revealed that all the HRM Practices (i.e. Recruitment & Selection, Training & Development, Reward Management, Career Management, & Welfare Activities) were positively associated with the organizational commitment ($r = 0.470^{**}, 0.578^{**}, 0.463^{**}, 0.549^{**} \& 0.543^{**}$) which means that any increase in use of HRM Practices will lead to the increase in employees level of organizational commitment working with insurance industry of India or vice versa in proportion of their correlation, favoring the findings, that all the aspects of HRM practices are positively and significantly related with organizational commitment of employees in Asia. [38]. [39], [22].

Table (5.1): Correlations Matrix between HRM Practices and Organizational Commitment

CONSTRU CTS		ORGANIZ ATIONAL COMMIT MENT	HRM PRAC TICES	RECRUI TMENT & SELECT ION	TRAININ G & DEVELO PMENT	REWAR D MANAG EMENT	CAREER MANAG EMENT	WELF ARE ACTIV ITIES
ORGANIZ ATIONAL COMMIT MENT	Pearson Correla tion	1						
HRM PRACTICE S	Pearson Correla tion	.574**	1					
	Sig. (2- tailed)	.000						
RECRUIT MENT & SELECTIO	Pearson Correla tion	.470**	.865**	1				

N	Sig. (2-tailed)	.000	.000	.000				
TRAINING & DEVELOPMENT	Pearson Correlation	.578**	.897**	.646**	1			
	Sig. (2-tailed)	.000	.000	.000				
REWARD MANAGEMENT	Pearson Correlation	.463**	.911**	.730**	.795**	1		
	Sig. (2-tailed)	.000	.000	.000	.000			
CAREER MANAGEMENT	Pearson Correlation	.549**	.949**	.800**	.808**	.847**	1	
	Sig. (2-tailed)	.000	.000	.000	.000	.000		
WELFARE ACTIVITIES	Pearson Correlation	.543**	.925**	.755**	.828**	.793**	.847**	1
	Sig. (2-tailed)	.000	.000	.000	.000	.000	.000	
**. Correlation is significant at the 0.01 level (2-tailed).								

5.2. Path Analysis

Regression analysis is used to measure the possibility of cause-and-effect relationships among a set of variables [40]. In this manner it helps to constitute a specific set of statistical analysis technique known as causal modeling. This technique examines whether a pattern of inter-correlations among variables “fits” the researcher’s underlying theory of which variables are causing other variables [41]. Table (5.2) revealed that, there is a significantly positive relationship between selected HRM Practices and Organizational Commitment with the standard regression weight (SRW) ($R = 0.740, 0.428, 0.256, 0.364 \text{ \& } 0.633$) and the ($P\text{-value} = .000$) were found to be significant and for all the selected practices at 95% confidence level (see Fig. 5.1). And in second model Table (5.2) revealed $R = 0.772, P = .000$ at 95% confidence level (Fig.5.2), supporting the findings of [42] & [31],s that HRM practices are significantly predicting organizational commitment in organizations individually as well as in combination.

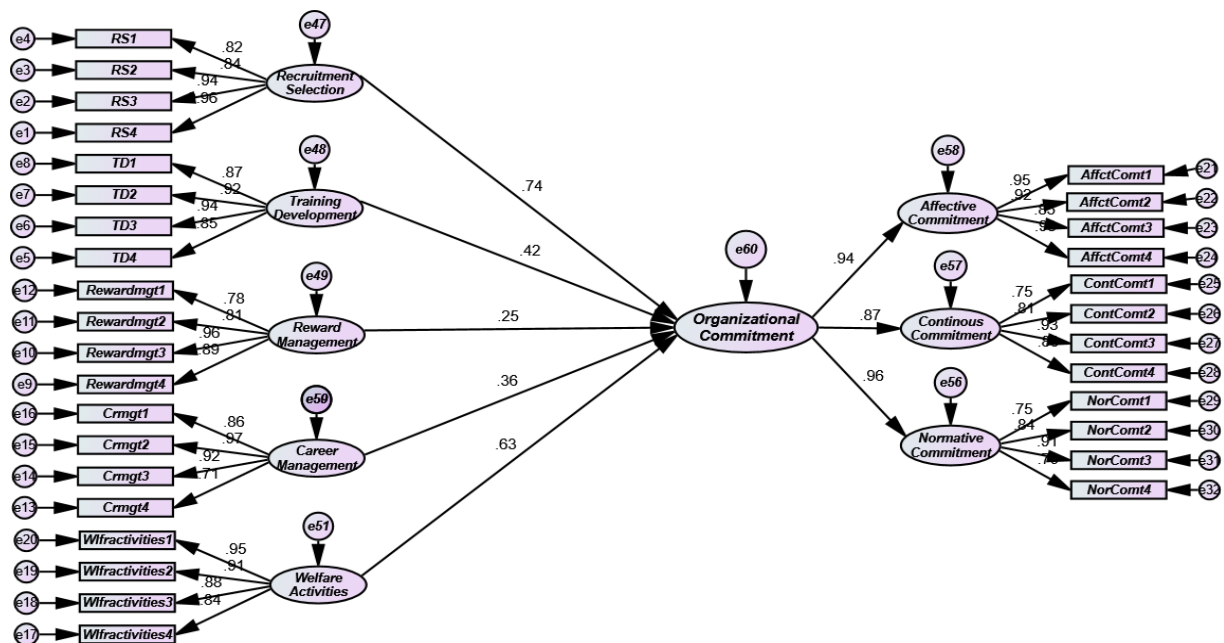


Figure (5.1): (Hypothesized Model-I)

Table (5.2): Standard Regression Weights of Direct Model

S.no	Constructs			Estimate	S.E.	C.R.	P
1	ORGANIZATIONAL COMMITMENT	←	RECRUITMENT& SELECTION	0.740	0.095	41.216	.000
2	ORGANIZATIONAL COMMITMENT	←	TRAINING & DEVELOPMENT	0.428	0.416	1.804	.003
3	ORGANIZATIONAL COMMITMENT	←	REWARD MANAGEMENT	0.256	0.218	6.849	.005
4	ORGANIZATIONAL COMMITMENT	←	CAREER MANAGEMENT	0.364	0.144	3.424	.000
5	ORGANIZATIONAL COMMITMENT	←	WELFARE ACTIVITIES	0.633	0.023	1.722	.000

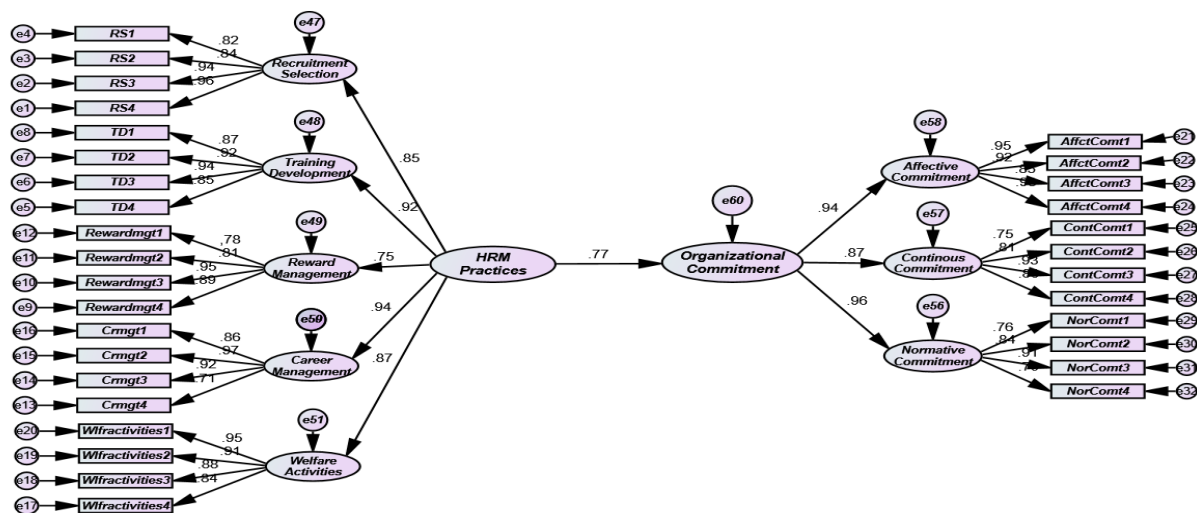


Figure (5.2): (Hypothesized Model-II)

Table (5.3): Standard Regression Weights of Direct Model

S.no	Constructs			Estimate	S.E.	C.R.	P
1	ORGANIZATIONAL COMMITMENT	←	HRMPRACTICES	0.772	0.019	18.316	.000

Table (5.4): Summary of Hypothesis Test Results

1	H1: HRM Practices share a significant positive relationship with Organizational Commitment.	Correlation & Regression	ACCEPTED	0.772 (.000)
2	H1 (a): RECSEL share a significant positive relationship with Organizational Commitment.	Correlation & Regression	ACCEPTED	0.740 (.000)

3	H1 (b): TRAINEEV share a significant positive relationship with Organizational Commitment.	Correlation & Regression	ACCEPTED	0.428 (.003)
4	H1 (c): REWARDMGT share a significant positive relationship with Organizational Commitment.	Correlation & Regression	ACCEPTED	0.256 (.005)
5	H1 (d): CRMGT share a significant positive relationship with the Organizational Commitment.	Correlation & Regression	ACCEPTED	0.364(.000)
6	H1 (e): WLFRACTIVITIES share a significant positive relationship with the Organizational Commitment.	Correlation & Regression	ACCEPTED	0.633 (.000)

VI.SUGGESTIONS & CONCLUSIONS OF THE STUDY

Insurance sector is growing vertically and horizontally across the country so far as the generation of employment is considered. And, employing huge number of youth makes it mandatory for this industry to provide all kinds of innovative HRM practices in order to increase the commitment of young blood. Based on the findings discussed above, it is believed that following suggestions may be of immense magnitude for increasing the organizational commitment within insurance organizations under study in particular and the industry in general.

- ❖ As discussed above the current study used Guest's model of HRM consisting four i.e. recruitment & selection, training & development, reward management and welfare activities with career management as additional practice and the study suggests, innovative recruitment & selection practices should be introduced by the authorities for encouraging the highly qualified youth to join this industry. Organizations should conduct state-level special recruitment drives by creating state-wise employment opportunities which will help this industry not only to expand their business but also to increase the commitment level of employees. Public sector organizations like LIC of India and United India insurance ltd have started such kind of recruitment practices but that process is still in its infant stage and needs to get a permanent shape by conducting such drives in a continuous and systematic manner.
- ❖ Innovative training & development practices are must to be introduced in this industry on continuous assessment basis to identify the strategic training needs of employees whether existing or fresher's, rotation of employees under employee exchange programmes should also be the part of development programmes.
- ❖ Innovative reward management or compensation practices should be introduced within this industry including special increments for productive employees along with customized perquisites.
- ❖ Introduction of innovative career management practices are currently the need of the hour for this industry. The employees should be provided opportunities to manage their careers well by acquiring higher education whether within or outside the country, also promotion should be given on merit as well as performance basis rather than considering mere seniority that will not only increase the commitment of employees but will also encourage all employees to perform better.
- ❖ Employee welfare activities apart from best reward management techniques play a pivotal role in retaining of efficient employees by increasing their level of commitment towards their organizations. And leaves are considered as one of the most important welfare activities and natural stress busters through which employees get to spend quality time with their families that would bear a positive impact on work-life balance.

VII.LIMITATIONS OF THE STUDY

Besides, using the standard scales for measuring HRM practices and organizational commitment the current study suffers from several limitations which are highlighted as under;

- ❖ The sample was taken from four insurance organizations only i.e. LIC of India ltd, United India Insurance Corporation ltd, HDFC Life pvt, ICICI Lombard General Insurance selected on the basis of latest IRDA rankings in terms of highest profit earnings ratios in previous financial year (2015-16). As the IRDA rankings keep on changing every year the researchers can conduct future studies on longitudinal basis.
- ❖ Also, the current study has focused only on (On roll employees) who were working on permanent basis rather than off roll employees (i.e. insurance/ Field agents) who also play a very important part in increasing the annual performance of insurance organizations. Therefore, future researches could be extended to field agents as well.

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