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Impact of Perceived Organizational Support on Employee Outcomes: A Study of Indian Insurance Sector

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Abstract: The present study was conducted to examine the direct effect of perceived organizational support (POS) on job satisfaction and two dimensions of employee outcomes i.e. organizational citizenship behavior (OCB) and turnover intention in the Indian Insurance Sector. The study further aimed to investigate the mediating role of job satisfaction in the relationship between POS and two employee outcomes, i.e. organizational citizenship behavior and turnover intentions. Data, using a structured questionnaire comprising the standard scales for POS, job satisfaction, organizational citizenship behavior and turnover intentions, was collected from employees working in different insurance companies in Odisha. POS was seen to be positively related to job satisfaction and OCB whereas its relationship with turnover intentions was seen to negative. Further, Sobel test of mediation results show that job satisfaction mediates the relationship between POS and both the dimensions of employee outcomes i.e., OCB and turnover intentions. The findings have important implications for human resource development.

Keywords: Perceived Organizational Support, Job Satisfaction, Organizational Citizenship Behavior, Turnover Intentions, mediation effect, Human Resource Development

1. INTRODUCTION

In today's age of intense competition and globalization, companies are under excessive pressure to provide better goods and services in order to satisfy the customers. Organizations are recognizing that competitive advantage cannot be gained by strong brand, innovative products and state of the art technology alone. With the shift of economy from industrial to knowledge based, the role of human resources is becoming crucial in terms of innovation, organizational performance and ultimately business success. To have a

competitive edge in this changing business scenario, human resources need to be deployed and developed in such a way so that they can work together in teams and are able to collaborate rather than compete with each other. In order to achieve this end, the HR managers need to create a conducive culture in the organization, motivating the employees to persist in the face of difficulties and to go an extra mile for the organization.

Further, people working in the organizations have varied interests and if these interests are not properly identified and tapped by the organization, it may affect their commitment towards the organization. This in turn may affect the organization's ability to supply qualitative goods and services to the customers resulting in the question mark on the sustainability of the business in the market. Therefore, according to Purcell (2009), the interests of the employees must be identified and acknowledged by the supervisors, who should support and empower the employees to capitalize on their capabilities in order to achieve organizational results. These employees who receive the organizational and supervisory support will be committed to the organization and will go beyond their roles and responsibilities in order to achieve organizational excellence.

1.1. Indian Insurance Sector

The insurance industry in India has recorded significant growth post-liberalization. This includes both life and non-life insurance. The sector has been prospering and has become immensely competitive with new players entering the market. During April 2015 to March 2016 period, the life insurance industry recorded a new premium income of Rs. 1.38 trillion, indicating a growth rate of 22.5 per cent. The general insurance industry recorded a 12% growth in gross direct premium underwritten in April 2016 at Rs. 105.25 billion. The country's insurance market is expected to quadruple in size over the next 10 years from its current size of US \$ 60 billion. The Indian insurance market is a huge business opportunity waiting to be harnessed. India currently accounts for less than 1.5 percent of the world's total insurance premiums and about 2 percent of the world's life insurance premiums despite being the second most populous nation.

The turnover intention data in the insurance sector indicates that if the supervisors completely ignore the employees, 40% of them will leave, and if the supervisors only focus on their flaws, 20% of them will leave (Rawal, 2015). This shows that in this sector, positive supervisory support helps in enhancing the productivity and employees' intentions to stay. Due to large competition and heavy sales targets in this sector, employees are always under acute pressure to perform. In addition to that, there is lack of support and recognition by the supervisor, which further leads to job dissatisfaction (Sejits & Crim, 2006). This expectation-achievement gap leads to high turnover intentions by the employees.

A study by Singh (2012) found that admiring treatment by the supervisors, supervisors' inspiration for career development, free and repeated communication by the supervisors and employee involvement in the decision making leads to job satisfaction of employees in Insurance sector. However, in the same study, it was also found that the decision making in the insurance sector is still in the hands of higher authorities and the employees are isolated from the decision making but are given responsibility for achieving results. It is also found that in this sector, the employees perceive their supervisors to be less supportive and this is one of the main reasons for employee dissatisfaction, lack of emotional attachment and high turnover rate among the employees. Further, the employees exhibiting OCBs in the form of cooperative and spontaneous behaviors is essential in this sector since the insurance sector is functioning in a highly

competitive environment and attracting and retaining customers is of paramount importance. However, the employees feel motivated to exhibit these kind of behaviors only if they receive support from their supervisors and organizations leading to a sense of emotional bonding with the organization and satisfaction with their jobs.

Till date there are very few studies showing how Perceived Organizational Support (POS) affects Organizational Citizenship Behavior (OCB) and Turnover Intentions (TI), especially in Indian Insurance Sector. Further, it is also not clear as to what mechanisms intervene the relationship between POS and the above mentioned employee outcomes. The present study aims to examine the direct effect of perceived organizational support on job satisfaction, organizational citizenship behavior and turnover intention in the Indian Insurance Sector. The study further aims to investigate the mediating role of job satisfaction in the relationship between POS and two employee outcomes, i.e. organizational citizenship behavior and turnover intentions. The understanding of this relationship will help the managers in the insurance sector to take steps to enhance the OCB of the employees and reduce their turnover intentions.

2. THEORETICAL FRAMEWORK AND HYPOTHESES DEVELOPMENT

For the purpose of meeting the above mentioned objectives, extensive review of literature was done and hypotheses were developed.

2.1. Perceived Organizational Support and Employee Outcomes (Organizational Citizenship Behavior and Turnover Intentions)

The concept of Perceived Organizational Support (POS) was first developed by Eisenberger *et al.* (1986). POS is the employee's view of how much the organization recognizes their effort (Allen *et al.*, 2008). Employees need to find out to what extent an organization will reward and recognize their effort and give priority to their socio-emotional needs, which has been found to be associated with reciprocal employee commitment to the organization (Eisenberger *et al.*, 1990). Employees perceiving high levels of organizational support always have an obligation to the organization's welfare and they believe that good performances will be recognized and rewarded (Rhoades & Eisenberger, 2002). The analysis conducted by Rhoades and Eisenberger (2002), examined some antecedents and consequences of perceived organizational support. The antecedents are (1) fairness in the resource allocation, (2) the magnitude to which the supervisors value the employee effort and (3) the organizational rewards and working conditions. In response, the consequences are high organizational commitment, low turnover intentions, high job satisfaction, increased performance and positive affect.

According to the social exchange theory, when one person treats another well, the reciprocity norms return the favorable treatment (Gouldner, 1960). So, definitely both the employer and employee apply the same reciprocity norms to their relationships, which lead to positive outcomes for both. Organizational support theory states that, POS can have a positive impact on employees' attitudes and behavior as it creates a sense of obligation within the individuals to return to the organization (Eisenberger *et al.*, 1986; Eisenberger *et al.*, 1990).

The employees who have strong mutual obligations between themselves and their organizations have higher levels of POS than the employees who have low levels of mutual obligations between them and

their organizations (Shore & Banksdale, 1998). Further Dawley et al (2008) investigated that employees put greater importance to the job rewards which are voluntarily given by the organizations than being influenced by the external factors like unions or health and safety regulations. Organizations when give direct job rewards voluntarily, the employees perceive that the organization values their contribution and cares for their well-being (Dawley *et al.*, 2008). POS fulfils self-esteem and affiliation needs (Armeli *et al.*, 1998), fosters positive moods (Eisenberger *et al.*, 2001) and also lowers the negative moods in the work place (George *et al.*, 1993).

Siddique (2013) found that when employees get physical, psychological and social support from the organization, it assists them in achieving their work goals effectively, reducing their job demands. Further, when the employees feel that they are being treated fairly by the organization, a sense of obligation is developed making them do something valuable for their organization, which may go beyond their prescribed role requirements.

When the employees perceive favorable support from the organization, they promote the products, services and positive image of the organization to the customer as well as to the outsiders (Bowen & Schneider, 1985). The employees who believe that they are being valued by their organizations will be more conscientious in achieving their objectives.

Further, Allen *et al.*, (2003) found that employees who get greater organizational support are less likely to seek alternative employment. So POS results in retention of organizational membership, high attendance and punctuality. Many researchers (Indvik, 2001) have found that women's perception of lack of support for their advancement is related to their turnover intentions. High POS employees express greater feelings of affiliation and loyalty towards their organization and always relate the organization's gains and losses as their own. It follows with the incorporation of organizational membership which results in low turnover intentions. When people get lack of support, they display withdrawal behavior like intention to leave the organization (Wayne *et al.*, 1997).

However, to further explore the relationship between perceived organizational support and employee outcomes, the following hypotheses are proposed:

H1: There exists a positive relationship between POS and OCB

H2: There exists a negative relationship between POS and Turnover Intentions

2.2. Perceived organizational support and Job Satisfaction

Investigated by several disciplines such as psychology, sociology, economics and management sciences, job satisfaction is a frequently studied subject in work and organizational literature. This is mainly because many experts believe that JS trends can affect employment scenario and influence organizational productivity, work effort, employee absenteeism and turnover. Moreover, JS is considered a strong predictor of overall individual well-being (Diaz-Serrano and Cabral Vieira, 2005), as well as a good predictor of intentions or decisions of employees to leave a job (Gazioglu & Tansel, 2002). Organizations have significant effects on the people who work for them and some of those effects are reflected in how people feel about their work (Spector, 1997). This makes JS an issue of substantial importance for both employers and employees. As many studies suggest, employers benefit from satisfied employees, as they are more likely to profit from lower attrition and higher productivity if their employees experience a high level of job satisfaction.

Eisenberger *et al.* (1986) has directly correlated perceived organizational support with job satisfaction. Employees with higher level of job satisfaction will give more effort to help the organization in achieving its goal. POS contributes to job satisfaction by meeting socio emotional needs of the employees, increasing performance reward system and showing the availability of aid when required (Rhodes & Eisenberger 2002). This shows that when employees are satisfied with their current position within the organization, it enables them to provide good insights for the company.

Employees with high levels of POS handle their job more effectively which in turn increases their level of job satisfaction (Eisenberger *et al.*, 1997; Rhodes & Eisenberger, 2002; Shanock & Eisenberger, 2006). On the other hand, the employees feel neglected and become frustrated if the stressors are not identified by their superiors (Peters & Cannon, 1980; Runcie, 1980), which results in job dissatisfaction (Chen & Spector, 1992). When high supervisory emotional resources are immediately available in the organization, it improves the employees' attitude towards both customers and fellow employees (Babin & Boles, 1996) and also their level of effort (Brown & Peterson, 1994).

Social exchanges between employees and organization can be seen in the theory of organizational support (Eisenberger *et al.*, 1986). Employees' perception of organizational support will rest in the magnitude to which the organization values their contribution and is concerned with their well-being, which in turn leads to high job satisfaction. The relation between perceived organizational support and job satisfaction derives from three resources i.e. satisfaction of socio emotional need, a tighter band between performance and benefits and confirming that assistance will be available if needed (Rhodes & Eisenberger, 2002).

However, to further explore the relationship between perceived organizational support and job satisfaction, the following hypothesis is proposed:

H3: POS is positively related to Job Satisfaction

2.3. Job Satisfaction and Employee Outcomes

The relation between job satisfaction and turnover intentions is well documented in the literature (e.g. Porter *et al.*, 1974; Shore and Martin, 1989; Tett and Meyer, 1993). Cognitions about the job impact subsequent judgment-driven behaviors such as quitting (Fischer, 2000), meaning that, with increasing job satisfaction, disassociation is less likely (Maertz and Griffeth, 2004; Wright and Bonett, 2007). Analysis of the relationships between JS and OCB has generated a considerable volume of empirical work (e.g., Bateman and Organ, 1983; MacKenzie *et al.*, 1998; Rioux and Penner, 2001; Schappe, 1998; Smith *et al.*, 1983; Tansky, 1993; Williams and Anderson, 1991). In the current state of knowledge, relations are more often positive (e.g., Podsakoff *et al.*, 2000), or sometimes nonexistent (e.g., Konovsky and Organ, 1996; Schappe, 1998; Williams and Anderson, 1991), but they are never negative. Payne and Webber (2006) found that the JS was positively related to service-oriented OCB, customer satisfaction, and customer loyalty. The extent to which the predictor variables interacted with one another and the role of employment status on these relationships was also explored. High levels of JS or affective commitment resulted in more service-oriented OCB for employees and self-employed workers, whereas high levels of both resulted in more service-oriented OCB for owners. Chhabra and Mohanty (2014) also found a positive relationship between JS and various dimensions of OCB, mediated by organizational commitment.

To explore the relationship between JS and the two dimensions of employee outcomes i.e. OCB and turnover intentions, we propose the following hypotheses:

H4: There exists a positive relationship between Job Satisfaction and OCB

H5: There exists a negative relationship between Job Satisfaction and Turnover Intentions.

2.4. Mediating Role of Job Satisfaction in the relationship between POS and Employee Outcomes

The proposed hypotheses and the theoretical arguments suggest that organizational job satisfaction is a possible mediator in the relationship between POS and employee outcomes of OCB and turnover intentions. The literatures presented above has revealed that, POS influences the job satisfaction of the employees as the employees with high POS are predisposed to engage in activities and behaviors that result in higher job satisfaction. When the employees are satisfied with their jobs, they show considerable trust in its goals and values and are willing to work hard for the organization (Mowday *et al.*, 1982). As a result, they play proactive roles and are willing to devote more energy than is required by the formal job description. The positive effects of JS are thus translated into extra role behaviors by the employees. These employees are also less likely to think of leaving the organization at the time of difficulties. Therefore, given the links of POS with job satisfaction previously noted, and of job satisfaction with employee outcomes, it seems likely that at least part of association between POS and employee outcomes is explained by job satisfaction.

To further explore this, the following hypotheses can be formulated:

H6: The relationship between POS and OCB is mediated by job satisfaction.

H7: The relationship between POS and turnover intentions is mediated by job satisfaction.

3. METHODOLOGY

3.1. Sample

The sample for the study comprised of the employees working in different insurance companies. In order to enable investigations of patterns relating perceived organizational support, job satisfaction, organizational citizenship behavior and turnover intentions, participants were contacted from a diverse range of organizations viz. Bajaj Allianz Life Insurance Co. Ltd, Birla Sun Life Insurance Co. Ltd, ICICI Prudential Life Insurance Co. Ltd, Exide Life Insurance Co. Ltd, Max Life Insurance Co. Ltd and Reliance Life Insurance Co. Ltd. working in Odisha (Bhubaneswar, Balasore, Cuttack, Rourkela, Sambalpur, Brahmapur and Baripada). The data is collected from the sales managers and business managers of the same companies. In all 480 professionals were contacted but only 400 completed questionnaires were collected (response rate 83%). Respondents ranged in age from 18 to 63 years (mean age 28 years and SD 5.93), 201 of them were males and 199 were females. 166 respondents were married and 234 of them were single. Their tenure ranged from minimum 1 year to maximum 10 years.

3.2. Data Collection

The employees of the above mentioned Insurance companies were contacted and were asked to fill in the questionnaire. They were appraised regarding the academic purpose of the study and confidentiality of

their responses was ensured. Instruments for data collection were selected in reference to the principal constructs of the study as discussed below:

3.2.1. Perceived Organizational Support

Perceived organizational support was measured by the scale developed by Eisenberger, Huntington, Hutchison and Sowa (1986). The scale consists of 8 items. The sample item is 'The organization values my contribution to its well-being'. Responses to these items were on a 5-point scale (1= strongly disagree and 5 = strongly agree). However, the 4 items were reverse-coded. High scores signify high perceived organizational support.

3.2.2. Job Satisfaction

Job satisfaction was measured using 8-item scale developed by Spector (1994). This scale measures the distinct facets of job satisfaction that are generally associated (positively or negatively) with job control, pay, schedule, stress, meaningfulness of work and trust in supervisor. The sample item is 'I feel I am being paid the fair amount for the work I do'. These items are rated on a five-point Likert scale (1= strongly disagree and 5= strongly agree). High score imply satisfaction with the facets of job satisfaction and low scores imply dissatisfaction with the facets of job satisfaction.

3.2.3. Organizational Citizenship Behavior

OCB was measured using a 30-item scale developed by Bakhshi and Kumar (2009). These 30 items can be grouped into five sub factors which are Conscientiousness, Courtesy, Sportsmanship, – Helping co-worker and civic virtue. Examples of these items are 'I obey the rules and regulations of my Organization' and 'I help my co-workers in non work matters'. These items were rated on a five-point Likert scale (1= strongly disagree and 5 = strongly agree). However, the 6 items were reverse-coded. Scores on the thirty items were averaged to yield a summary score reflecting OCB. High scores signify high organizational citizenship behavior.

3.2.4. Turnover Intentions

A two-item scale developed by Mobley *et al.* (1978) was used to measure turnover intentions. The scale ranges from 1 (strongly disagree) to 5 (strongly agree). These two items measure the degree of an employee's commitment to stay with the organization. Two attributes of this variable are (1) an employee's intention to leave the organization and (2) the decision to leave within the next 12 months. Of the two items, the first item (I don't often think of leaving my job) is reverse coded.

3.2.5. Control variables

Control variables in this study included gender, age, marital status and organizational tenure. Gender was assessed using a dichotomous scale: male (1) and female (2). Marital Status was also assessed using a dichotomous scale: married (1) and single (2). Age and organisational tenure were measured in years using a continuous scale. Gender, age, marital status and organizational tenure were controlled for all regression analysis in order to minimize their influence on the focal variables in the study.

4. ANALYSIS, RESULTS AND DISCUSSIONS

Table 1 presents descriptive statistics (means and standard deviations), correlations, and Cronbach alpha. All scales demonstrated good internal consistency.

Table 1
Descriptive Statistics and Correlations for Focal Variables

<i>Focal Variables</i>	<i>Mean</i>	<i>S.D</i>	<i>1</i>	<i>2</i>	<i>3</i>	<i>4</i>	<i>7</i>	<i>8</i>
1. POS	3.37	.98	(.70)					
2. Job Satisfaction	3.6	.95	.43**	(.74)				
3. OCB	3.5	.89	.31**	.51**	(.84)			
4. Turnover Intentions	2.99	1.14	-.23**	-.20**	-.09	(.87)		
7. Age	28	5.93	-.07	.006	.04	.007		
8. Tenure	2.73	1.97	.036	.17**	.16**	.001		

Note: Cronbach's (1951) alpha reliability coefficients appear in the diagonal *p<.05; **p<.01

Table 2 shows the results of the multiple regressions. As can be seen from the table, perceived organizational support has a significant positive relationship with OCB ($\beta = .94$; $p < .01$) and a significant negative relationship with turnover intentions ($\beta = -.12$; $p < .01$) explaining 12.4%, and 7.3% variance respectively. These findings validate the hypotheses H1 and H2. There is also a significant positive relationship between POS and job satisfaction ($\beta = .48$; $p < .01$), explaining 21.9% variance and supporting H3. The effect of job satisfaction on OCB comes out to be significantly positive ($\beta = 1.34$; $p < .01$) explaining 27% variance and validating H4. Further, as proposed and supporting H5, job satisfaction has a significant negative effect on turnover intentions ($\beta = -.09$; $p < .01$), explaining 5.7% variance.

Table 2
Multiple Regression Results

*p <.05; **p <.01

	<i>H1</i>	<i>H2</i>	<i>H3</i>	<i>H4</i>	<i>H5</i>
Dependent Variables →	OCB	TI	JS	OCB	TI
Independent Variables ↓	β	β	β	β	β
Step 1: Control Variables					
Gender	1.73	-.46*	.86	1.73	-.46*
Age	-.05	-.02	-.066	-.053	-.024
Marital Status	-.82	-.40	-.69	-.82	-.40
Tenure with the organization	1.02**	-.005	.45**	1.02**	-.005
R ²	.031**	.017	.045**	.031**	.017
Step 2: Predictor					
POS	.94**	-.12**	.48**		
JS				1.34**	-.09**
R ²	.124	.073	.219	.270	.057
ΔR ²	.094**	.056**	.173**	.24**	.04**
Adjusted R ²	.113	.061	.210	.260	.045
F	11.204**	6.188**	22.057**	29.156**	4.799**

The mediating effect of job satisfaction on the relationship between POS and two employee outcomes viz. OCB and turnover intentions was examined in four stages as suggested by Baron and Kenny (1986). According to them, the positive test of mediation requires three conditions to be fulfilled. First, the independent variable must be related to the dependent variable. Second, the independent variable must be related to the mediator. Third, the mediator must be related to the dependent variable. All of these relationships should be significant to have a mediation effect. Further, the relation between the predictor and criterion should be reduced after controlling the relationship between the mediator and criterion variables.

As hypotheses H1, H2, H3, H4 and H5 are supported; the required conditions for testing the mediating role of job satisfaction in the relationship between POS and two employee outcomes are fulfilled.

Table 3
Regression Results for Mediating Effects of Job Satisfaction

	H6	H7
Dependent Variables →	OCB	TI
Independent Variables ↓	β	β
Step 1: Control Variables		
Gender	1.73	-.374
Age	-.053	-.031
Marital Status	-.824	-.40
Tenure	1.02**	.033
R ²	.031*	.017
Step 2: Predictor and mediator		
POS	.367**	-.094**
JS	1.198**	-.056*
R ²	.282	.085
ÄR ²	.251**	.068**
Adjusted R ²	.271	.071
F	26.699**	6.088**

*p<.05;**p<.01

As can be seen from Table 3, there is an evidence of partial mediation of job satisfaction in the relationship between POS and both the employee outcomes i.e. OCB and turnover intentions. OCB had a decrease in beta weight from $\beta = 0.94$ ($p < .01$) to $\beta = 0.376$ ($p < .01$), as did turnover intentions from $\beta = -0.12$ ($p < .01$) to $\beta = -0.094$ ($p < .01$). Further, job satisfaction was significant in both the regression models towards OCB ($\beta = 1.198$, $p < .01$), and turnover intentions ($\beta = -0.056$, $p < .05$), showing that job satisfaction acts as a mediator in both the relationships.

In order to support the above results, the Sobel test was used. The Sobel test results indicated that there was a significant mediation effect of job satisfaction for POS and OCB ($Z = 7.37$, $p < .01$) and also for POS and turnover intentions ($Z = -3.71$, $p < .01$). These results are in line with and support H6 and H7.

5. DISCUSSIONS

The purpose of this study was two-fold. The study aimed to see the direct effect of perceived organizational support on job satisfaction, OCB and turnover intentions. The study also aimed to see if job satisfaction acts as a mediator in the relationship between POS and two employee outcomes viz. OCB and turnover intentions. The findings based on the sample from diverse range of organizations show that POS is positively related to OCB and negatively related to TI, proving H1 and H2. There is also a significant and positive relationship between POS and job satisfaction, hence supporting H3. The effect of job satisfaction on employee outcomes is also seen to be significant, positive in case of OCB and negative in case of TI. This supports H4 and H5. The results find evidence for the fact that there is a direct link of POS with job satisfaction and the employee outcomes of OCB and TI. In addition, the results prove that the link between POS and employee outcomes is partially mediated by JS. These results are in line with H6 and H7.

Research has shown that OCBs enhance productivity; help organizations compete with limited resources; and lead to greater coordination among employees (Koys, 2006; Podsakoff and MacKenzie, 1994). Especially in knowledge economy, where roles are less defined and the external environment is rapidly evolving, organizations increasingly rely on employees to fill the gap between what they are specifically rewarded for and the emergent behaviors necessary for the organizations to remain competitive. Organizations in this competitive scenario are attempting to become an employer of choice, which refers to an organization that outperforms its competition in attracting, developing and retaining people with required talent for its business (Joo and McLean, 2006). There is also a quest for the strategies to retain key employees without giving in to what are seen as excessive demands.

The findings of this study contribute to the organizational behavior literature by supporting previous studies linking perceived organizational support, job satisfaction and employee outcomes. Our results support a mediation model in which POS, as a distal predictor of behavior, influence the employee outcomes of OCB and TI through the proximal predictor of job satisfaction. People with high POS are more satisfied with their jobs and feel more attached to the organization. Employees who are satisfied with their work, supervisors, co-workers, pay, promotion opportunities and the job in general will walk an extra mile for the organization and are likely to stay with it for a longer period. When organizations provide favorable work settings, the job holders view these as rewards and thus reciprocate by making an emotional attachment with the organization, which may be demonstrated through more effort, regular attendance and greater participation in work. Strong emotional attachment and identification with the organization drives individuals to demonstrate behaviors, which are not directly linked with the formal reward system but support the effective and efficient functioning of the organization. Their psychological attachment may stimulate an increased desire for affiliation, without direct links to reward system and they may contribute to achieve organizational effectiveness by helping others with organizationally relevant tasks.

6. IMPLICATIONS OF RESULTS FOR RESEARCH AND PRACTICE

The present study has practical implications for managers and policy makers. The study shows that the work environment features play an important role in workplace attitudes and behaviors. Organizations that are able to modify the work environment to provide support to the employees and thus enhance perceptions of organizational membership, are more likely to have satisfied employees who are willing to walk an extra mile for the organization and are less likely to think of leaving the organization. The present study highlights

the importance of formulating various HR policies and practices which nurture job satisfaction among the employees. The focus should go beyond mere hygiene factors like salary and working conditions, and also should include organizational culture fostering better relations with coworkers and supervisors. Organizations will have to find innovative solutions to give workers functional autonomy, flexibility and a sense of ownership in their work. This involves making jobs more interesting and challenging, involving employees in the decision making process and providing them with the opportunities for growth and advancement. These practices enable organizations to demonstrate their recognition of employees' contributions and their concern for employees' well-being. Employees working in such an environment will go beyond the call of their duty to ensure its effectiveness and efficiency. The biggest benefit of the employees displaying improved OCBs will perhaps be reflected in reduction of attrition rates with all its concomitant benefits of cost and time efficiencies. These findings are supported by Guchait and Cho (2010) who suggest that the employees' belief that an organization intends to support them through its HRM practices (training, rewards etc.) can make them more committed to the organization and lower their turnover intentions. It further confirms the recommendations made by Biswas and Varma (2007) that Indian organizations need to pay more attention to employee perceptions of the work environment, thus providing an environment which is employee friendly and promotes in-role and extra-role performance. HR managers should move from traditional programs to custom-made HRM systems to meet the specific needs and objectives of the organizations. Their role is of paramount importance in this scenario as the employees perceive many of the critical organizational variables through the lens of their interactions with their managers. Practices such as counseling, development planning and career planning and supporting the subordinate through various initiatives like mentoring can increase the subordinate's engagement with the organization (Krishnan and Singh, 2010). This engagement will be reflected through the employees exhibiting the organizational citizenship behaviors and intending to stay with the organizations even at the time of adversity.

7. LIMITATIONS OF THE STUDY

As the design of the present study was cross-sectional, causal conclusions concerning the impact of job satisfaction on OCB and TI cannot be drawn. For example, the present study suggested that job satisfaction leads to organization citizenship behaviors and TI. However, it can be possible that exhibiting citizenship behaviors might lead to satisfaction with the job. With the cross-sectional design there is no way of teasing out the relative contribution of these effects. A longitudinal study where job satisfaction is related to OCB and TI at a later point in time would provide a more rigorous test of relationships.

This study uses self-report measures to assess POS, job satisfaction, citizenship behaviors and TI. Although the measures used were reliable, the very fact that the independent, dependent and mediating variables were assessed using self-report measures could lead to the problems of common method variance. Further, with self-report measures, social desirability biases become a cause of concern. Future studies can also employ qualitative techniques to identify emergent themes in this area.

The sample of the study was limited to the people working in various insurance companies in Odisha. There might be some culture specific issues which were overlooked. Future studies may benefit from an exploration of a wider range of employees at different organizational levels, cultures, and sectors.

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