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Investigating the Mediating Role of Affective Commitment in the Relationship between Perceived Organizational Support and Turnover Intention: A Case of Indian Insurance Industry

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Abstract: The basic purpose of this research study was to investigate the relationship of employees' perceived organizational support with their turnover intention and affective commitment in the life insurance industry of India. A sample of 400 employees was selected from seven insurance companies present in Bhubaneswar city, India. All the primary data were collected through a structured, well tested survey instrument and then structural equation modeling (SEM) approach was applied to test the formulated hypotheses derived from past literatures. Findings indicated that affective commitment had full mediating effect in the relationship between perceived organizational support and turnover intention. At last, few managerial implications of the study are discussed.

Keywords: Perceived organizational support, Affective commitment, Turnover intention, Insurance industry, India

JEL Classification Codes: M12, M54, C38

INTRODUCTION

Indian economy has encountered remarkable alteration, since the early 90's, which has broken the ground for the growth and expansion of the financial sector. India is fast emerging as one of the world's most

active insurance market with convincing untapped prospect. With the development of reforms, the Indian insurance market has been floated with several players. Towards the end of Sep 2011, there are 53 insurance companies which are preliminary in India, among which, 24 are life insurance, 28 are general insurance and GIC is the only national reinsurance that is functioning.

Whenever any industry is experiencing first growth, they are bound to be of more concerns and the insurance industry is not different. There has been an increase in the complaints from the customers about the settlement of their claims in customer service in general. Hence the existence of committed and dedicated employees may play the vital role in getting organizational effectiveness. The quality of human resources retained by the insurance companies would be therefore the main concern for the insurance industry in India. In India, specifically in this sector, the highest employee turnover is at the financial advisors level, where the entry barriers are very less, but achieving sales targets and other work pressure are too high.

In the service sector like insurance, spontaneous, flexible and co-operative behaviours of the employees are very important (Ackfeldt & Wong, 2006). Organizational citizenship behaviour in the insurance sector improves organisational and team performance (Rego & Cunha, 2008) and also organisational effectiveness. The concept of Perceived Organisational Support (POS) was first given by Eisenberger *et al.* (1986). POS is the employee's perception of the extent organisation recognises their effort (Allen *et al.*, 2008). Good POS is therefore is a major concept to be achieved by all the insurance companies for its sustainable development.

Organisational Commitment has been also a focal subject of numerous researches within the field of employee behaviour analysis for organizational growth. Organisational commitment is defined as (a) a strong belief in the organisational goals and values, (b) a strong acceptance in the organisational goals and values, (c) a willingness to render considerable service and effort on behalf of the organisation and (d) a strong desire to maintain a long-term membership in the organisation (Mowday *et al.*, 1982). Meyer & Allen (1991) identified three types of organisational commitment: (a) Affective commitment refers to employee's emotional attachment and involvement with the organisation, which is all voluntary in nature, (b) Continuance commitment refers to an awareness of cost associated with leaving the organisation and (c) Normative commitment reflects a feeling of obligation to continue employment.

Turnover intention is always been a critical issue for management (Chen, Lin & Lien, 2010). Turnover intention is the conscious willingness of the employee to seek for other alternatives in other organisations (Tett & Meyer, 1993). One reason behind high rate of voluntary turnover is the fear that the employees with better skills and abilities will be those who will be able to leave and which is not the case with the employees who cannot find other jobs (Tanova & Haltom, 2008). Employees leave when the high performances are insufficiently rewarded.

A systematic and empirical study on relationship between perceived organizational support and turnover intention is expected to be of greater values for policy makers in formulating guidelines for human resource management in insurance sector of India. It would also be useful to investigate the presence of employee commitment in the relationship between above mentioned aspects of employees.

In the above context, the present research study aims to analyze the direct effect of perceived organizational support on the insurance employees' affective commitment and their turnover intention

and also to investigate the mediating effect of affective commitment in the relationship between perceived organisational support and turnover intention.

LITERATURE REVIEW

The analysis conducted by Rhoades and Eisenberger (2002), examined some antecedents and consequences of perceived organisational support. The antecedents are like (i) fairness in the resource allocation, (ii) the magnitude to which the supervisors value the employee effort and (iii) the organisational rewards and working conditions. In response the consequences are high organisational commitment, low turnover intentions, high job satisfaction, increased performance and positive effect.

According to the social exchange theory, when one person treats another well, the reciprocity norms return the favourable 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. Organisational support theory states that, POS can have a positive impact on employees attitudes and behaviour as it creates a sense of obligation within the individuals to return the organisation (Eisenberger *et al.*, 1986; Eisenberger, Fasolo, & Davis-lamastro, 1990) and also the development of perceived organisational support is encouraged by the employee's mindset to assign the organisation humanlike characteristics (Eisenberger *et al.*, 1986).

The employees who are having strong mutual obligations between themselves and their organisations have either levels of POS than the employees who have low levels of mutual obligations between them and their organisations (Shore & Banksdale, 1998). Further, Dawley *et al* (2008) investigated that employees put greater importance to the job rewards which are voluntarily given by the organisations than being influenced by the external factors like unions or health and safety regulations. Organisations when give direct job rewards voluntarily, the employees perceive that the organisation value their contribution and cares for their well being (Dawley *et al.*, 2008). POS fulfils self esteem and affiliation need (Armeli *et al.*, 1998), enhances positive moods (Eisenberger *et al.*, 2001) and also lowers the negative moods in the work place (George *et al.*, 1993).

Turnover intention (TI) can be defined as the voluntary intention of the employees to quit the organisation (Dougherty, Bluedorn & Kean, 1985). Turnover intention is the ratio of the number of organisational members who have left during the period being considered divided by the average number of employees in that organisation during the same period (Price, 1977). Sousa-Poza & Henneberger, (2004) defined turnover intention as "the probability that an individual will change his or her job within a certain time period".

Mobley (1977) had formulated a withdrawal decision process to study how the employees decide to leave their organisations. According to this process, first the employees evaluate their existing jobs and experience satisfaction or dissatisfaction based on their jobs. If there is dissatisfaction, the thought of quitting comes. Before searching for the alternatives, the employees first evaluate the leaving cost and also the utilities from the search. If the expected utilities are more worthy, a search for new job will begin, which is followed by evaluation and comparison of the alternatives with the present job.

Although affective, continuance and normative commitment are used in the multidimensional nature of organisational commitment; affective commitment (AC) is considered the more effective one. Employees with strong affective commitment will be motivated to higher levels of performance and will contribute

more meaningfully to the organisation than the continuance and normative commitment (Alniacik, *et al.*, 2013). Affective commitment is a psychological state which binds an employee to an organisation (Alniacik, *et al.*, 2013). Committed employees are interested to move beyond the required duties and responsibilities and are more likely to stay with the organisation than the uncommitted employees (Mayer & Allen, 1991). Meyer, Allen & Smith (1993) concluded that affective commitment corresponds to an employee's personal attachment and identification with the organisation which results in a strong belief in and acceptance of the organisation's goals and values. Employees with strong affective commitment continue long term employment with the organisation because they want to do so (Meyer & Allen, 1991). Affective commitment or emotional attachment is the attachment of an individual's fund of affectivity and emotion for the job in organization (Kanter, 1968). If an employee affectively committed to the organisation, he/she will continue with the organisation out of his/her own will.

The organisation which wants to enhance employee's commitment to the organisation needs to understand the employee's needs, demands and attitudes. Various studies have conducted to establish the relationship between POS and AC. According to the socialisation theory, the employees learns the beliefs, values, orientations and behaviours within the organisation (Ashforth & Saks, 1996) and a supportive organisation will always get the employees who adhere the organisations values and goals as their own. Eisenberger *et al.*, (1990) pointed out that perceived support was positively related to affective attachment and constructiveness of suggestions for helping the organisation. The employees those who perceive their employer to be very supportive will always think regarding organisational gains and losses as their own (Settoon *et al.*, 1996). So they will also accept the organisational norms as their own and demonstrate a higher level of affective commitment towards the organisation.

When an employee perceives the support from the organisation, he or she will feel obligated to reciprocate behaviours (Rhoades & Eisenberger, 2002). Again Allen *et al.*, (2003) found out that employee's who get greater organisational support will less likely to seek alternative employment. Many researchers (Indvik, 2001; Kephant & Shumacher, 2005) have found out that women's perception of lack of support for their advancement is related to their turnover intentions. From the above literature it is clear that high POS employees will express grater feelings of affiliation and loyalty to their organisation and always relate the organisations gains and loss as their own. It follows with the incorporation of organisational membership which results in low turnover intentions. When people get lack of support, they display withdrawal behaviour like intention to leave the organisation (Wayne *et al.*, 1997).

Organisational commitment is a strong belief in and acceptance of the organisational goals (Mowday, Porter & Steers, 1982), which will lead to their willingness to remain in the workplace. Affective commitment has significant negative effects on turnover intentions of the employees (Qi, 2007; Law, 2005). The meta-analysis conducted by Griffeth, Hom & Gaertner (2000) and Meyer *et al.* (2002) explained that affective commitment is an important antecedents of withdrawal behaviours.

By thorough analysis and review of related literatures, one conceptual model (Figure 1) was proposed and following were the research hypotheses of the study formulated accordingly.

H₁: Perceived organizational support (POS) has positive effect on affective commitment (AC).

H₂: Employees' perception of organisational support will have a significant direct negative effect on their turnover intention (TI).

H₃: Affective commitment has negative effect on TI.

H₄: Affective commitment mediates the relationship between POS and TI.

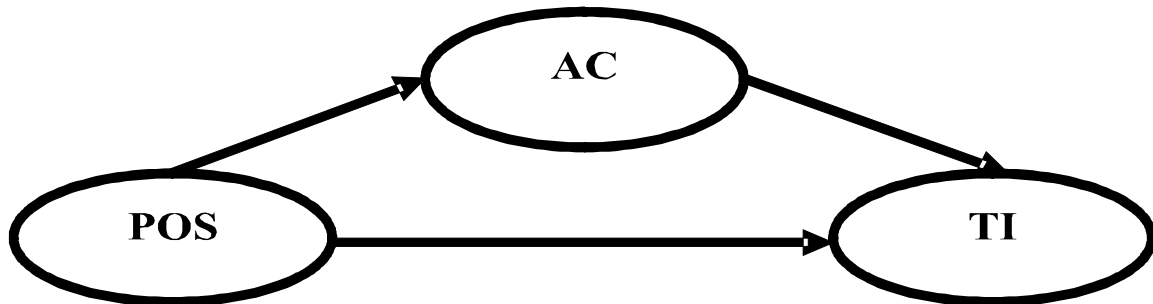


Figure 1: Proposed conceptual model

METHODS AND DESIGN

Sample Description and Procedure

The present study was specifically focused on primary data. The primary data were collected from frontline employees and sales managers from different insurance companies in Bhubaneswar city of Odisha state, India, with the help of a well structured questionnaire. The study sample elements consisted of 400 employees covering 7 insurance organizations selected by convenience method. They were given survey instrument on perceived organizational support, affective commitment, and turnover intention to give their response scores in 5-point Likert scale (5- strongly agree, 1- strongly disagree) through personal contact approach. The details of sample profile and descriptive statistical outcomes of responses are given in tables-1 and 2 respectively. The data collected through questionnaire were entered into an Excel spread sheet and then transferred to SPSS-20 data sheet for further processing. Amos software was used for structural equation models on the basis of Confirmatory Factor Analysis (CFA).

Measures

The POS scale was designed to measure the inherent feelings of the insurance sector employees about the organization for which they work. Measurement scale items for POS were retrieved from the literature given by Eisenberger, Hutington, Hutchison and Sowa (1986), which consists of 8 items. Out of these 8 items, 3 items were reverse coded. As seen in table 3 this scale demonstrated appropriate reliability (Cronbach's alpha > 0.80) in this empirical study. Again, to know the convergent validity and internal consistency of scale items, average variance extracted (AVE) and composite reliability (CR) scores respectively were also found (table 4). Then after, the scale items having required range of standardized factor loading scores were considered for final analysis. Confirmatory factor analysis (CFA) for this scale was conducted to check the goodness of fit of the measurement items (table 4).

To measure the affective commitment of the employees, the standardized scale by Meyer and Allen (1997) had been taken. All the eight items of this scale refer to the target of the organization and seemingly tap the mindset and emotional attachment of the employees. Among these 8 items 4 items were reverse

Table 1
Employee Profile

	<i>Parameters</i>	<i>Frequency</i>	<i>Percentage</i>
Gender	Male	201	50.2%
	Female	199	49.8%
Age	d" 20 yrs	17	4.3%
	21-30 yrs	279	69.7%
	31-40 yrs	90	22.4%
	41-50 yrs	11	2.8%
	51-60 yrs	1	0.3%
	> 60 yrs	2	0.5%
Marital status	Married	166	41.5%
	Unmarried	234	58.5%
Tenure	1 yr	142	35.4%
	2 yrs	84	21.0%
	3 yrs	71	17.2%
	4 yrs	40	10.0%
	5 yrs	17	4.3%
	6 yrs	16	4.0%
	7 yrs	19	4.8%
	8 yrs	5	1.3%
	9 yrs	3	0.8%
	10 yrs	3	0.8%
Total		400	100%

Table 2
Descriptive Statistics

<i>Variables</i>	<i>Count</i>	<i>Minimum</i>	<i>Maximum</i>	<i>Mean</i>	<i>Std. Deviation</i>
POS	400	14	66	26.13	4.308
AC	400	12	37	25.60	4.128
TI	400	2	10	6.35	1.419

coded (AC4, AC5, AC6 and AC8). High scores imply more affective commitment and low scores imply less affective commitment.

A two-item scale of TI, originally developed by Mobley (1977) was used in this study. These two items are trying to measure the degree of an employee's commitment to stay with the employer. Two attributes of this variable are (a) an employee's intention to leave the organization and (b) the decision to leave within the next 12 months. Both for AC and TI, validity and reliability analysis were also done in pilot survey (table 3 & 4).

Table 3
Scale Reliability (Cronbach's alpha score)

Variables:	POS	AC	TI
Score:	0.83	0.80	0.79

Table 4
Measures of Scale Goodness of Fit, Reliability, and Validity

Variables	CMIN/df	GFI	CFI	RMSEA	AVE	CR
POS	1.09	0.98	0.97	0.03	0.51	0.81
AC	4.48	0.99	0.99	0.07	0.50	0.78
TI	3.56	0.93	0.94	0.08	0.49	0.76

RESULTS AND DISCUSSION

The primary aim of this research study was to examine the direct relationship of perceived organizational support with turnover intention and also the mediating effect of affective commitment on this relationship. To achieve this purpose, structural equation modeling approach was taken, treating POS as exogenous and TI as endogenous variables. AC was taken as mediating latent variable in between these two (figure 2). By this approach the formulated hypothetical relationships among all the three variables of study were analyzed and verified.

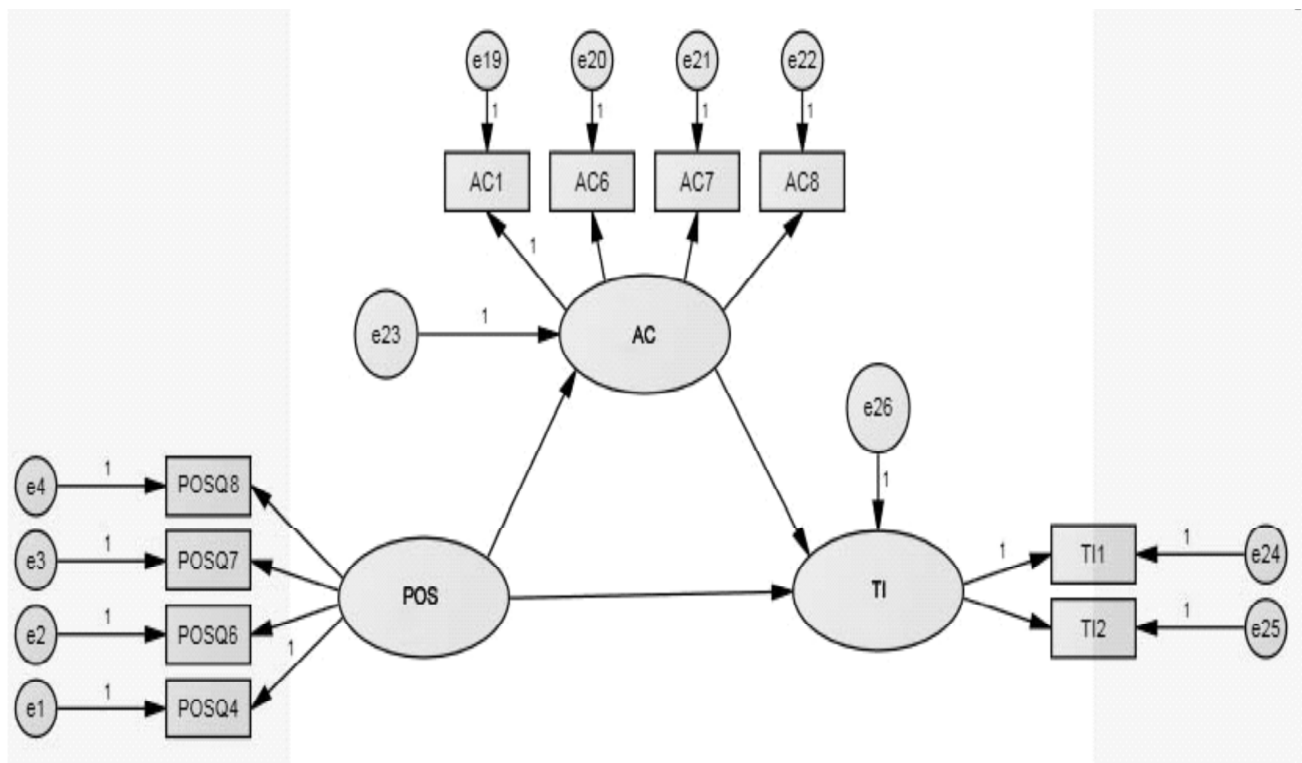


Figure 2: Structural equation model showing mediation effect of AC

Table 5 presents the hypotheses testing results seen from separate SEM analysis outputs which showed that all hypotheses with respect to individual direct relationships were significantly supported and the relationships among the variables were in the desired direction, i.e. POS is positively related with AC, but POS & AC both are negatively related to TI. Perceived organizational support was found to have a significant positive relationship with affective commitment ($\beta = 0.40$, $p = 0.001$), therefore, H_1 was supported. Perceived organizational support was found to have a reverse relationship with employees' turnover intention ($\beta = -0.21$, $p = 0.001$), therefore, H_2 was also got supported. Affective commitment has also a negative effect on turnover intention ($\beta = -0.32$, $p = 0.001$).

Table 5
SEM results of direct relationships

Hypotheses	Path	β	B	S.E.	C.R.	P	CMIN/df	GFI	CFI	RMSEA
H_1	POS → AC	0.40	0.37	0.07	5.54	0.001	3.02	0.97	0.96	0.07
H_2	POS → TI	-0.21	-0.37	0.11	-3.52	0.001	1.59	0.99	0.99	0.04
H_3	AC → TI	-0.32	-0.57	0.12	-4.70	0.001	2.69	0.98	0.98	0.07

Further, to assess the relationship of POS with TI through the mediating variable AC, structural equation modeling was used examining all such relations simultaneously to validate the conceptual model shown in figure 1. Empirical data analysis was made to examine the effect of the mediating variable (affective commitment) on the relationship between POS and TI, following Hair *et al.*'s (2010) suggestive idea that a full mediating effect exists if the relationship between exogenous variable (POS) and endogenous variable (TI) is not only reduced in magnitude, but also becomes insignificant. Table 6 provides the SEM outcome which supported this fact of existence of full mediating effect of affective commitment in-between POS and TI. These model fit indices provided evidence towards the validity of the empirical model.

Table 6
SEM results of mediating role of affective commitment

Sl. No.	Path	β	B	S.E.	C.R.	p	CMIN/df	GFI	CFI	RMSEA
1	POS → AC	0.397	0.367	0.07	5.508	0.001	2.53	0.96	0.97	0.06
2	AC → TI	-0.284	-0.501	0.12	-4.155	0.001				
3	POS → TI	-0.096	-0.156	0.11	-1.444	0.149				

MANAGERIAL IMPLICATIONS AND CONCLUSION

There is little clear empirical evidence of the existence of relationship between perceived organizational support, organizational commitment, and turnover intentions in the insurance sector of India till now. There is even less research examining the mechanics of this linkage. To bridge these gaps, basically in the Indian insurance sector, this study may help the HR policy makers to get the right kinds of direction for long term organizational effectiveness.

Several implications can be drawn from the current research study. First, perceived organizational support is an important underling factor of employees which generally influences employees' affective

commitment in insurance sector of India, and this is also consistent with previous studies. More the employees feel about the benefits and rewards their respective organizations offer to them, more level of commitment they will generate towards their work environment. Therefore insurance companies of India should encourage the concerned employees and give suitable recognition for achieving well committed human capital. As in insurance sector of India, most of the jobs are target oriented; it is quite natural that the degree of employees' intention to leave the current job is little bit higher in comparison to any other service industry. So, employees of insurance companies have to be always mentally fit without any stress level or fear to lose the job. As in the present study it was also found that there exists a negative relationship between POS and TI, it is therefore concluded that the organizational set up should be of more employee support atmosphere based on the perception of employees.

The most focused result of this study was that employee commitment fully mediates the relationship between POS and TI. Therefore, the top management of all insurance companies operating in India must give more weights to both POS and AC for achieving lower degree of turnover. Employees' affective commitment plays an important role in putting the effect on employees' mindset to feel not to leave from present organization.

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