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Effect of Value Congruence on Employee Loyalty: A Research Paper

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ABSTRACT

When employees find that their employers expect a role for behaviors that they consider as improper for their self-images, they develop a feeling of insignificance that may well result in depleted productivity sometimes. And opposite is true as well. If there is such contradiction, translation of employee commitment to customer focus becomes almost impractical. So it is essential to have a sync between values of employees and that of organization which is termed as value congruence. The aim of this descriptive study was to find the type of effect the value congruence has on employee loyalty through the job satisfaction and commitment. It has been found that congruence in the values improve the job satisfaction, which in turn leads to improvement in the commitment and ultimately result in enhanced employee loyalty. The result of the study can help organizations and employees find best options for themselves that would result in improved productivity more often than not.

Keywords: Value Congruence, Job Satisfaction, Organizational Commitment, Employee Loyalty.

1. INTRODUCTION

American writer and runner George A. Sheehan once famously quoted “Anything that changes your values changes your behaviors”. This quote articulately strengthens the power of values and how they impact an employee behavior. The survival and success of any company depend on several factors. In today’s cut-throat competition survival of the company lies in the hands of employees (Dawley, Andrews & Bucklew, 2010). Companies are now paying a lot of attention on value congruence when it comes to attraction, selection

and socialization of an individual (Schneider, 1987; Schaubroeck, Ganster & Jones, 1998). Chances of an individual liking an organization are high when he or she finds a better fit in the company and in the same way selection of individual in the company also depends on how much he or she fits in the company. Employees who are not a fit with the company are close to the line to leave the company although socialization process can improve the fit among the employees and organization. The 'fit' refers to the value congruence where employees and organization share the similar values with each other (Chatman, 1989; O'Reilly, Chatman & Caldwell, 1991). Many previous studies have discussed the importance of congruence of the values of employees and company (Chatman, 1989; Kristof, 1996; Ostroff & Judge, 2007).

Value congruence leads to positive outcomes like job satisfaction, identification with the company, organizational commitment (Kristof, 1996; Maglino & Ravlin, 1998; Kristof-Brown, Zimmerman & Johnson, 2005). These positive outcomes carry a great importance for both organizations as well as for employees. From this employee get a sense of fulfillment of their work and help the company in reducing cost, minimization of absenteeism and promote an extra role behavior which ultimately leads to in positive attitude (Cascio, 1999; Podsakoff Mackenzie, Paine and Bachrach, 2000; Riketta, 2005).

The Concept of Values

Values are the moral anchor of an employee's behavior. Individual shape their attitude and behavior with the help of values they carry. Values are not only a part of our belief system; they also influence our belief system. If we discuss today's organizational thinking where work is placed higher collaboration is given more importance over the competition, the experiment is getting more valued or importance over stability, companies values system develop with over a changing time period.

According to (Schwartz, 1992, 2006a) features of values are:

- (a) Values act as a set of standard that decides the behaviors and actions.
- (b) Values do not change, unlike behavior and attitude which are situation oriented in a different situation (ex: individual need trust in all his all personal and professional situation).
- (c) There is a relative order of values according to the importance which decides employee behavior and action.

Concept of Value Congruence

There is a difference between the human values and organizational values. According to (Schwartz, 1992; Meglino & Ravlin, 1998) human values are the set of standard that guides an individual in how he or she should behave and what is right and wrong based upon the judgment. Whereas organizational values are a list of doing that is recommended by the company and has been acting as a helpful in company development (Svetlik, 2004). Values congruence means congruence between the values held by the employees and organization (Chatman, 1989).

Hypothesis Development

This section presents literature review on relationship between the constructs.

Relation between Value Congruence and Job Satisfaction

According to Edwards & Cable (2009) Value congruence lead to several positive outcomes like job satisfaction, identification with the company and intention to stay. Job satisfaction is related to positive emotional attachment associated with one job. Adkins et. al., (1996) found that job satisfaction of the employees improve when employees shared similar values with co-workers. (Wasterman & Cyr, 2014; Verquer et. al., 2003) also stated that there is a significant relationship between the value congruence and job satisfaction. Employees become more satisfied when their values are in congruence with the values of other members of the organization.

Locke (1976) proposed the range of affective theory of job satisfaction according to which job satisfaction is determined by the discrepancy about what an individual want from a job and in actual what he is getting. The majority of the times these wants are combinations of the values related to salary, advancement in the career, type of relationship with the supervisors, safety at work, and sometimes work itself. For example, if an employee gives more emphasis or valued freedom at the work if his expectation is fulfilled then that employee satisfaction will be improved positively. According to the theory of Kristof (1996) if the individual has a low or minimal level of conflict between his own values and company values then it will give positive outcome for both parties: organization as well as for the individual employee.

Therefore it is hypothesized that

H1: Value congruence significantly affects job satisfaction.

Relationship between Job Satisfaction and Organizational Commitment

Job satisfaction and organizational commitment are two of the most trending topics of marketing research. Both concepts are related to each other. There are many discussions among researcher that among job satisfaction and organizational commitment what leads to what.

There are three thoughts among researchers on the type of relationship between Job Satisfaction and Organizational Commitment.

1. Some researchers suggest that job satisfaction leads to organizational commitment (Raju and Srivastava,1986; Heslin, 2003; Raveendran, 2004)
2. Some others are of the opinion that relationship between job satisfaction and organizational commitment is that it is not the job satisfaction that leads to organizational commitment, it is the organizational commitment that leads to job satisfaction (Bateman & Strasser, 1984; Romzek, 1989; Vandenberg & Lance, 1992; Bose & Madasamy, 2009)
3. Another set of researchers found that both job satisfaction and organizational commitment are inter-related and interdependent which affect the each other (Rehman et. al., 2013; Mosadighrad, 2008)

Therefore, it is hypothesized that

H2: Job satisfaction significantly affects organizational commitment.

Relationship between Organizational Commitment and Employee Loyalty

There are many studies that discussed the relationship between organizational commitment and employee loyalty. The majority of the studies stated that organizational commitment leads to employee loyalty (Porter et. al., 1974; Meyer & Allen, 1997) whereas there are also some studies that have a different viewpoint on who lead to whom among commitment and loyalty. Some studies refer that it is the loyalty that affects organizational commitment (Lee, Lee & Lin, 2015). (Iqbal, A., Tufail, M. & Lodhi, R., 2015) found that organizational commitment plays an important role in employee loyalty. Organizational commitment put a positive impact on the employee loyalty. An employee profit model is shown in the Figure 1.

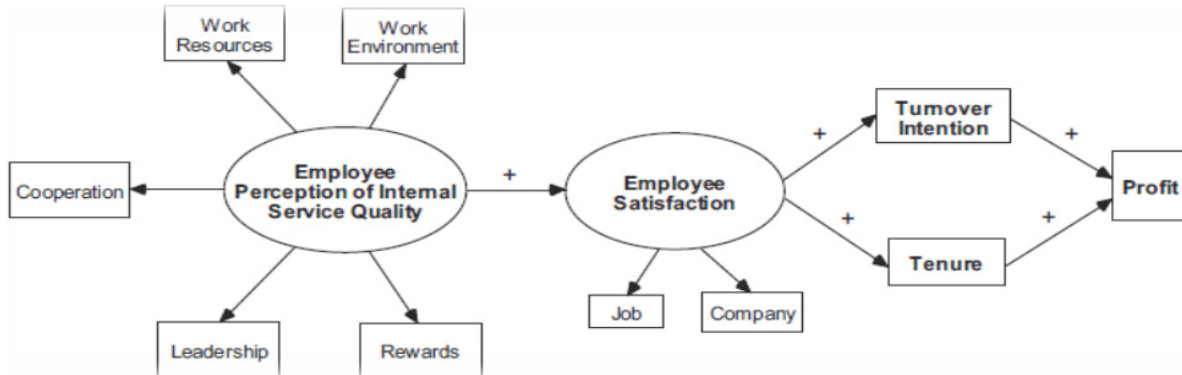


Figure 1: Employee-Profit Model
Source: Xu and Goedegebuure 2005, p. 52-54

H3: Organizational commitment significantly affects employee loyalty.

On the basis of literature review conceptual framework depicted in Figure 2 has been framed.

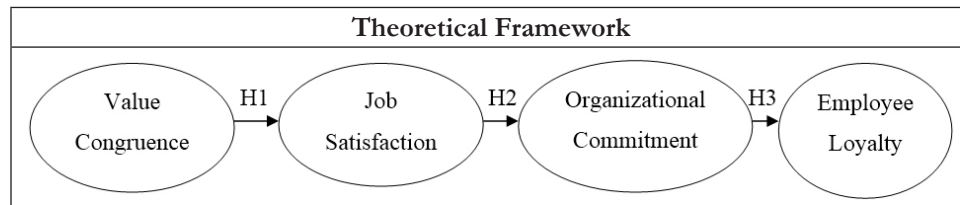


Figure 2: Conceptual Framework
Source: Review of Literature

Objective: To study the effect of value congruence on employee loyalty.

H1: Value congruence significantly affects job satisfaction

H2: Job satisfaction significantly affects organizational commitment.

H3: Organizational commitment significantly affects employee loyalty.

2. RESEARCH METHODOLOGY

The study is based on the primary data and cross-sectional in nature. Information was gathered with the help of the standardized questionnaire with some modification after pilot testing. The questions in the questionnaire were on five-point Likert scale. The research design was descriptive where the researcher

has no control over any variables. The sample size for the study was 200 private life insurance employees at lower and middle managerial level. Study was conducted from time period of July-August, 2016. The study was conducted in seven private life insurance companies in Haryana namely ICICI Prudential Life Insurance, HDFC Life Insurance, RELIANCE Nippon Life Insurance, BAJAJ Allianz Life Insurance, SBI Life Insurance, MAX Life Insurance and BIRLA Sun Life Insurance. Seven Districts were selected for collection of the data namely Hisar, Bhiwani, Rewari, Panchkula, Panipat, Gurgaon, and Rohtak. Districts were selected in a way to cover the whole Haryana for generalizability of the study. Data related to constructs value congruence, employee sense of belonging, job satisfaction, organizational commitment, and employee loyalty were administered by the middle and lower level employee of the respective branch, for reducing the effect of common method bias data related to how much the employee are concern towards the customer (Customer Focus) was administered by the branch managers of their respective branch (Podsakoff. P., 2003). For checking model fit, confirmatory factor analysis was used. For testing, the relationship between the construct the structure equation modeling was used.

3. DATA ANALYSIS

Assumptions of Structure Equation Modeling: Data screening was done before applying the CFA-SEM in order to clean the data.

Missing Data: In this study issue of missing values was sorted out at the time of data collection by the respondents. If any value remained unfilled, the attention of the respondents was brought on that at that time only.

Outliers: All items except the demographics part were measured on five-point Likert scale, so chances of extreme outliers reduced to a great extent (Gaskin, 2012). As far as cases of multivariate outliers are concerned, researchers were very sensitive towards deleting the records because the sample size was not so large.

Normality: Normality of the data was assessed with the help of the Skewness and Kurtosis values and shape of histogram. All the constructs have the threshold values in the range of -1 to + 1. According to second rule of normality of the absolute skewness values of all constructs was found less than the three times multiplication of standard error of skewness (Hair et. al., 2010). Condition regarding kurtosis was also fulfilled, absolute values of kurtosis of all constructs was found less than the three time of multiplication of standard error of kurtosis. Histogram of all constructs was also shaping similar to normal distribution curve.

Multicollinearity: The determinate values under the correlation table under the factor analysis was greater than the recommended value of 0.00001 which proved that there is no high Multicollinearity between independent variables (Field, A., 2000).

Linearity: For fulfilling the assumption of linearity of the relationship between independent and dependent variable a “deviation from linearity” test was performed under the Annova test. In this test means of the independent variables was compared with dependent variable. According to the result of the test deviation from the linearity was above the recommended levels of ($p > .05$) which fulfill the assumption of linearity (Gaskin, 2012).

Common Method Biases Test: The researchers conducted the Harman single method test to find out the common method bias in the measurement model. When researchers applied the Harman test under principal axis factoring then 30.478 percent variance was explained by the single factor was come out. It proved that common method bias is not present (Podsakoff, 2003).

Researchers followed a two steps process for analyzing the data. The first step was related to validating the constructs by performing a confirmatory factor analysis. The second step was related to testing the hypothetical relationship of the study by performing structuring equation modeling. A measurement model is shown in the Figure 3.

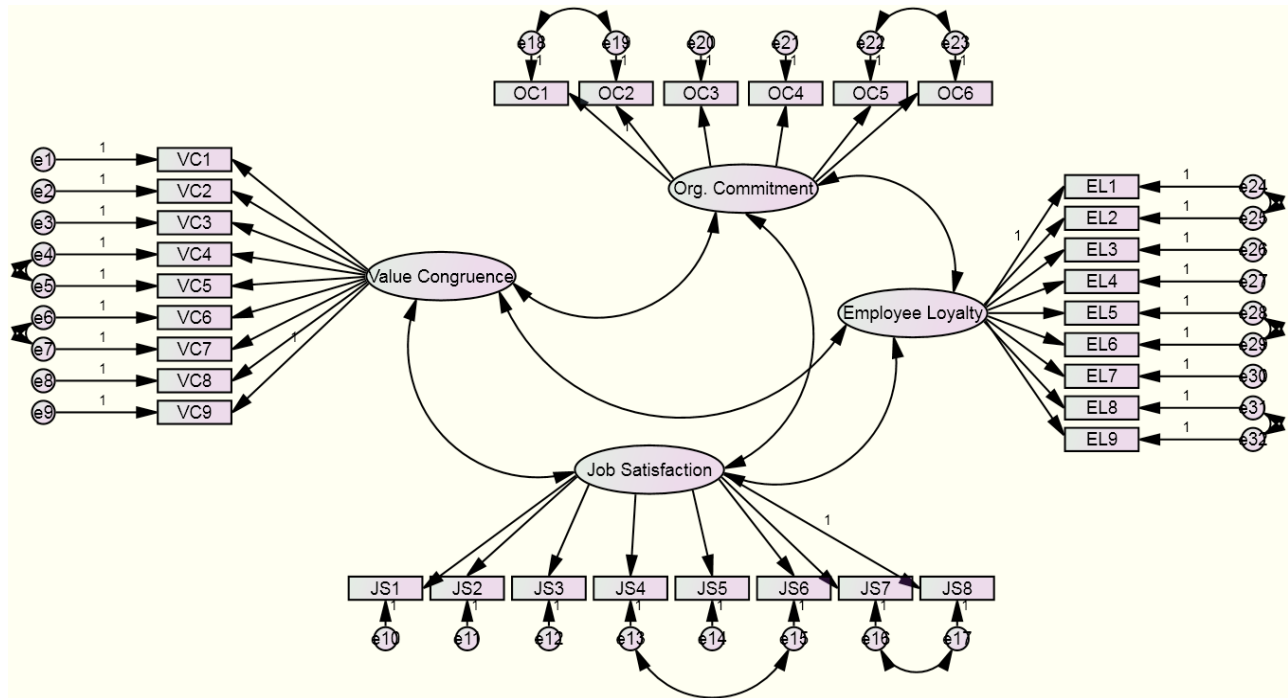


Figure 3: Measurement Model
Sources: Output of CFA Analysis of this study

4. RELIABILITY AND VALIDITY

Reliability can be established when composite reliability is greater than .7. In this study all the constructs have composite reliability greater than 0.8 which meant that all constructs have a good reliability (Hair et. al., 2010).

Convergent Reliability: When all the variables correlated very well with each other within their parent factor. Convergent validity is established with Average Variance Extracted is greater than .5. In this study convergent, validity is established because all the constructs have AVE greater than .5 (Hair et. al., 2010)

Discriminant Validity: AVE was greater than MSV and another condition related to square root of correlations was also fulfilled in this study which established Discriminant Validity (Fornell, Claes & David F. Larker, 1981; Hair et. al., 2010). Table 1 shows the validity and reliability of all constructs.

Table 1
Validity and Reliability
Factor correlation matrix with CR, AVE and AVE square root on diagonal

	CR	AVE	MSV	Job Satisfaction	Value Congruence	Organization Commitment	Employee Loyalty
Job Satisfaction	0.878	0.61	0.478	0.691			
Value Congruence	0.860	0.59	0.5052	0.526	0.638		
Org. Commitment	0.829	0.58	0.5056	0.688	0.631	0.673	
Employee Loyalty	0.864	0.54	0.5045	0.573	0.599	0.653	0.646

Note: CR: Composite Reliability, AVE: Average Variance Extracted and Inter-factor correlation

Confirmatory Factor Analysis: CFA was used for checking the genuineness of the constructs. CFA was carried out with the motive of how much the model fit with the data and for establishing validity and Reliability. CFA Analysis is shown in Table 2.

Table 2
Confirmatory factor Analysis Index

Researcher Support	Measure	Threshold	Obtained Values
Hu and Bentler (1999)	GFI	>.95	.0953
Hu and Bentler (1999)	CFI	>.95 great; >.90traditional	.0972
Hu and Bentler (1999)	RMSEA	< .05 good; .05 to .10 moderate	.073
Bentler (1990); Taylor and Tod (1995)	RMR	< 0.08	.057
Hu and Bentler (1999)	CMIN/DF	< 3 good; < 5 sometimes permissible	2.075

Note: GFI: Goodness of Fit Index, CFI: Comparative Fit Index, RMSEA: Root Mean Error of approximation; RMR: Root mean square residual, CMIN/DF: Chi/Degree of freedom.

CFA: In order to assess the model fit multiple fit indexes were taken namely Goodness of the fit index; Comparative fit index; Root mean square error of approximation; CMIN/DF and RMR. All the fitness index stated that measurement model is consistent with the data. GFI (.0953) and CFI (.0972) were in the range of recommended level, more than > .95 (Hu and Bentler, 1999). RMSEA value less than .05 state a good fit, .05 to 10 state a moderate fit; RMSEA values in this study is .073 which came under in acceptable range. CMIN/DF value less than 3 considered a good fit and sometimes less than 5 is also permissible (Hu and Bentler (1999). This study has the CMIN/DF value 2.075 which is in recommended range. RMR which is Root mean square residual, it is the part of the absolute fit index category. The smaller the value of RMR is the better it is. Value of RMR < 0.08 is considered good, measurement model has the RMR value .057 (Bentler, 1990; Taylor and Tod, 1995). Thus with fulfilling all the conditions related to validity, reliability and model fit of the measurement model it is acceptable to move and conduct the structure equation modeling.

Structure Equation Modeling (SEM): SEM was used with the help of AMOS (18) for testing the hypothetical relationship. A structural model is shown in Figure 4.

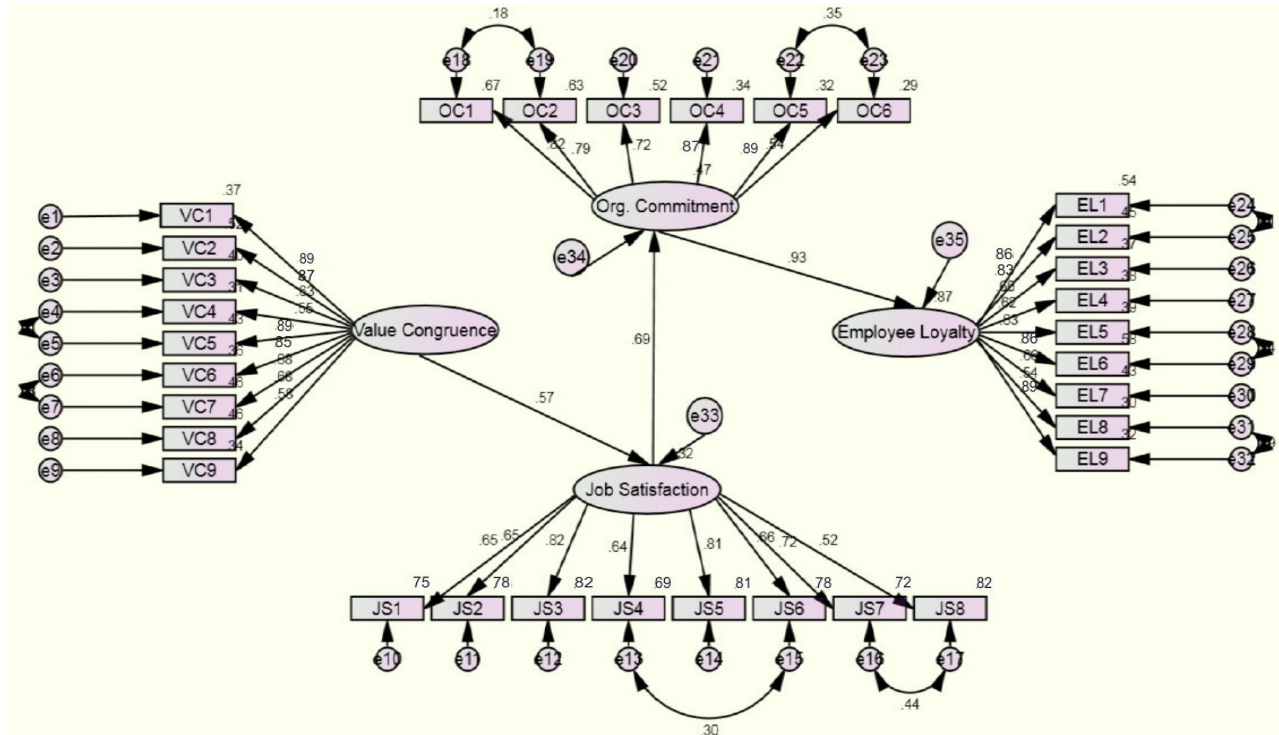


Figure 4: Structural Model
Source: AMOS Output

Fit indices of Structural Equation Modeling are shown in Table 3.

Table 3
Structural Equation Modeling (SEM) Fit Indexes

Researcher/s Support	Measure	Threshold	Obtained Values
Hu and Bentler(1999)	GFI	>.95	.0951
Hu and Bentler (1999)	CFI	>.95 great; >.90traditional	.0957
Hu and Bentler (1999)	RMSEA	< .05 good; .05 to .010 moderate	.075
Bentler (1990); Taylor and Tod (1995)	RMR	< 0.08	.070
Hu and Bentler (1999)	CMIN/DF	< 3 good; < 5 sometimes permissible	2.127

Source: Literature Review and AMOS Output

It is again clear from the model fit indices of SEM that all the values of indices were in acceptable range. GFI is the goodness of fit index, the closer its value is to 1, the better fit will be the model. CFI is also a goodness of the fit index. Higher the CFI values (Closer to 1) the better fit will be a model. GFI, CFI are .0951 and .0957 respectively are in the recommended range. RMR is the badness of fit index, the larger the value means worse the fit, RMR will be zero when the model prediction perfectly matches with the data. RMSEA .075(Hu and Bentler, 1999) and RMR: .070 also in the acceptable range (Taylor and Tod, 1995). CMIN/DF values also represent a good fit (2.127) less than 3 (Hu & Bentler, 1999). Summary of hypothesis testing relationship is shown in the Table 4.

Table 4
Hypothesis Testing Relationship Output
Hypothesis Testing Output

Hypothesis	Constructs		Constructs	Estimate	S.E.	C.R.	p	Result
H1	Job Satisfaction	<---	Value Congruence	.568	.069	4.917	***	Accepted
H2	Org. Commitment	<---	Job Satisfaction	.685	.221	6.217	***	Accepted
H3	Employee Loyalty	<---	Org. Commitment	.934	.095	10.273	***	Accepted

Note: *** means $p < 0.001$

Notes: Estimation: Regression weight, CR: Critical Ratio, S.E. : Standard error, P: Significance Value.

Hypothesis Testing Results

H1: Value congruence significantly affects job satisfaction.

The result of the study related to this hypothesis shows that value congruence significantly and positively affects the job satisfaction ($\beta = .568$, $t = 4.917$ and $p < 0.001$). Hence, H1 is accepted.

H2: Job satisfaction significantly affects organizational commitment.

As shown in the Table 4 path coefficient between job satisfaction and organizational commitment is significant and positive ($\beta = .685$, $t = 6.2117$ and $p < 0.001$). Hence, H2 is accepted.

H3: Organizational commitment significantly affects employee loyalty.

Hypothesis three tests the relationship between the organizational commitment and employee loyalty. The result table in Table 4 shows that ($\beta = .934$, $t = 10.273$ and $p < 0.001$). Hence, H3 is accepted.

5. DISCUSSION

Job satisfaction is one of the most proposed positive outcomes of the congruence of the values of employee and organization. Finding of this study supports the hypothesized relationship between the value congruence and job satisfaction. Researchers found that value congruence positively and significantly influencing the job satisfaction. In other words, we can say that when there is a better match between the values of employees with the organizations, it leads to improvement in the job satisfaction of the employees. This finding is inconsistent with the argument made by (Judge & Cable, 1997; Kristof-Brown, Zimmerman & Johnson, 2005) that when there is better congruence between the values of Organization and employees then it leads to result in more satisfied and committed employees. Another benefit of value congruence is that employees perform more effectively and efficiently. This finding is in accordance with the (Amos & Weathington, 2008) who found that value congruence is positively associated with the satisfaction of job and company as a whole. The finding of this study is similar to previous studies that reported the significant and positive relationship among the value congruence and job satisfaction (Adkins et. al., 1996; Meglino et. al., 1989; Furnham & Schaefer, 1984; Boxx et. al., 1991; Verquer, Beehr & Wagner, 2003).

Researchers found a positive and significant relationship between the job satisfaction of the employees and organizational commitment. This finding is also consistent with the finding of (Kotze & Roodt, 2005; Sharma, T., 2012; Ahmed, Razzaque & Ramzan, 2011; Meyer, et. al., 2002) who concluded that there exist a significant strong and positive relationship among the job satisfaction and organizational commitment.

Job satisfaction is the determinate of the organizational commitment. The Strong positive relation that exists between the job satisfaction and organizational commitment corresponds with (Warsi, Fatima & Sahibzada, 2009) who reported that both independent variables job satisfaction and work motivation strongly influencing the organizational commitment, the impact of job satisfaction is stronger than the effect of work motivation on organizational commitment.

Researchers found a positive and significant relationship between organizational commitment and Employees loyalty. In other words, it can infer from the result of the study that when an employee becomes committed with the company then it leads to improvements in the loyalty of the employees. Loyalty employees stay longer with the company and will be more productive and will have a positive word of mouth towards the company y. Finding under this hypothesis is consistent with the model proposed by the (José Vilares & Simões Coelho, 2003) according to which there is a relationship between the employee satisfaction and employee commitment additionally there is a direct connection between the employee satisfaction and commitment and commitment and loyalty. However, this finding is not congruent with findings of (Januja & Gulzar, 2014; Lee, Lee & Lin, 2015) who stated that employee loyalty positively impacts the organization commitment. Finding of the study is accordance with the argument made by (Rojas-Méndez, 2009) that commitment is the major influential factor because it has the strong and direct relations with the loyalty. Finding of this study is also supported by the study of (Sharma & Beg, 2015) who stated that job satisfaction and organization commitment significantly effects the employee loyalty.

6. CONCLUSION

The study shows the positive and significant relationship between the value congruence and job satisfaction, job satisfaction and commitment. Companies that are being faced with the problem of high attrition rate may find it helpful in considering the level of values congruence of their employees. Companies can develop a value system not only in each step of recruitment, selection, and socialization but everywhere so that a similar organization culture can be developed. One aim of the recruitment process is to position a positive image of the company in the mind of the potential candidate. Companies can include their corporate values at the time of recruitment and selection so that potential employees can get familiar with the type of climate and working environment the company has. Chances are high of getting employees with a compatible value set if value congruence as a part in selection process has been taken. If the proper values set system is not implemented at the beginning itself then chances are high that those employees can get selected whose values do not match with that of company which may result in lower productivity.

7. MANAGERIAL IMPLICATION

Sometimes companies use value congruence as a tool when they go for hiring the potential candidates (Adkins, et. al., 1994). Sometimes companies give training to their employee in order to make modification in their employee values so that there can be congruence in values of organization and employees (Grant and Bush, 1996). This study provides support to these practices to implement within the company. Value congruence probably remains in the recruitment, selection, socialization and training practices, the finding of this study provides various confirmations or proof that Employee sense of belongingness, job satisfaction, and commitment can serve as a major mechanism for transferring the benefit of value congruence in best of optimal behaviors of the employees.

8. LIMITATIONS AND SCOPE FOR THE FUTURE RESEARCH

While applying Structure equation modeling (SEM) sample size is always a determinate factor, SEM requires the larger sample size. In this study sample size is 200, although this sample size is adequate for running SEM while considering the no of constructs, complexity of the model in the study. In future, researchers can add more respondent in their studies. Respondents in the Study were included from the private life insurance sector only. Questionnaire was the only data collection method technique used in this study. This study is cross-sectional in nature.

The present study demonstrates positive and significant relationship between the value congruence and job satisfaction, job satisfaction and commitment commitment, and loyalty and loyalty and customer focus. A positive finding from this study should motivate to go for further research. Beside value congruence researchers can include constructs like employee engagement, leadership behaviors in their study in the existing model, Other constructs that can be included in the study are customer commitment and customer loyalty, this not only make the existing model more comprehensive, additionally it can improve the generalizability of the study.

To avoid employees to give favorable response test retest reliability can be used. Study is open for the other data collection method like offline and online data collection techniques. Researchers can use 360 degree feedback for more reliable and accurate data.

This study is cross-sectional in nature. In future, researchers can conduct longitudinal study for confirming the results.

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