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Mediating Role of Job Satisfaction in the Relationship between Perceived Organizational Support and Organizational Citizenship Behavior: An Empirical Study in Indian Insurance Sector

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Abstract: The primary aim of this study was to examine the relationship of employees' perceived organizational support with organizational citizenship behavior and job satisfaction in the life insurance sector of India. A sample consisting of 400 employees was drawn from seven insurance companies situated at Bhubaneswar city, India. After collecting the responses through a well tested survey instrument, structural equation modeling (SEM) was used to test the formulated hypotheses derived from past literatures. Findings indicated that job satisfaction had full mediating effect in the relationship between perceived organizational support and organizational citizenship behavior. Finally, managerial implications of the study are discussed.

Keywords: Perceived organizational support, Job satisfaction, Organizational citizenship behavior, Insurance sector, India

JEL Classification Codes: M12, M54, C38

INTRODUCTION

Insurance companies in India are growing vertically and horizontally, bringing growth and new employment opportunities. It is an intensively people oriented business and human resources will be the undoubted differentiator. The quality of manpower attracted and retained by the insurers and how their abilities and ambitions are harnessed would be the main concern for the industries. It has been found out that, particularly

in this sector, the highest employee turnover is at the financial advisors level, where the entry barriers are low, but targets and work pressure are very high.

When employees are neglected by key authority, they consider that their problems or contributions are unfavourably invisible to that authority. Basically in the insurance sector a group of insurance agents, while receiving compensation, i.e. entirely deriving from sales, but who spend a substantial amount of time helping beneficiaries to file life insurance claims, they may feel that, their administrators at the firm's headquarter is not giving them due recognition for their customer service work (Snell & Wong , 2009). Basically in Asian culture, being neglected by an immediate supervisor reflects large power distant (Mulder et al, 1997; Wong & Binnbaum More, 1994; Schwartz, 1999; Hofstede, 2001; Kwong & Leung, 2002; Hofstede, Hofstede & Minkov, 2010), which basically leads to less job satisfaction in service industry.

Moreover, in the insurance sector, there is always a heavy pressure from the supervisor to understand the customer needs and sell the products accordingly. This pressure and achievement gaps in this sector leads to high turnover intentions (Pathak & Tripathy 2010) In the insurance sector, job satisfaction is considered as a difference between actual work rewards and expected work rewards, such as sense of achievement, feeling of being respected by the supervisor, which enhances the employee's sincerity and loyalty (Shiu Y. M. & Yu T.W., 2010). Again in the service industry like insurance sector, spontaneous and co-operative behaviours are very important (Ackfeldt & Wong, 2006). Organizational citizenship behaviour basically in the insurance sector enhances organisational and team performance (Rego & Cunha, 2008) and also organisational effectiveness.

Social exchanges between employees and organisation can be seen in the theory of organisational support (Eisenberger, Hutington, Hutchison & Sowa, 1986). Employees' perception of organisational support will rest in the magnitude to which the organisation values their contribution and is concerned with their well being, which in turn leads to high job satisfaction. The relation between perceived organisational support and job satisfaction derives from three resources like- satisfaction of socio emotional need, a tighter band between performance and benefits and confirming that assistance will be available if needed (Rhodes & Eisenberger, 2002; Tekleab, et al; 2005).

A systematic and scientific study on relationship between perceived organizational support and organizational citizenship behavior is expected to be of great importance to policy makers in formulating guidelines for human resource management in insurance sector of India. It would also be useful to investigate the presence of job satisfaction in the relationship between above mentioned aspects of employees. There is little clear empirical evidence of the positive relationship between perceived organizational support, job satisfaction and organizational citizenship behavior in the insurance sectors. There is even less research examining the mechanics of this linkage. To bridge these gaps, specifically in the Indian insurance sector, this study could explore the relationships among the above mentioned variables.

In the above context, the current research paper aims to investigate the direct effect of perceived organizational support on the employee job satisfaction and organizational citizenship behavior and also to study the mediating effect of job satisfaction in the relationship between perceived organisational support and organisational citizenship behaviour.

LITERATURE REVIEW

The concept of Perceived Organisational Support (POS) was first developed by Eisenberger *et al.* (1986). POS is the employee's view of how much the organisation recognises their effort (Allen *et al.*, 2008). Employees need to find out to which extent an organisation will reward and recognise their effort and give priority to their socio-emotional needs, which has been found to be associated with reciprocal employee commitment to the organisation (Eisenberger *et al.*, 1990). Employees perceiving high levels of organisational support always have an obligation to the organisation's welfare and they believe that good performances will be recognised and rewarded (Rhoades & Eisenberger, 2002).

Job satisfaction (JS) is one of the widely investigated job attitude and one of the most extensively researched area in the HRM and organisational behaviour field (Judge & Church, 2000). Spector, (1997) defined job satisfaction as the extent to which people like (satisfaction) or dislike (dissatisfaction) their jobs. Job satisfaction is a contributing factor to the mental and physical well-being of the employees, which is having significant influence on job related behaviours such as productivity, absenteeism and turn over intentions (Becker, 2004). Job satisfaction is defined as a pleasurable emotional state resulting from the appraisal of one's job experience (Locke, 1983; Silverthorne, 2005). Job satisfaction consists of both cognitive and affective elements, which stated the degree to which individuals feel positive and negative about their jobs.

Organ D.W. *et al.* (1995), Podsakoff, Mackenzie, Paine & Bachrach, (2000) originally defined Organisational Citizenship Behaviour (OCB) as, individual behaviour that is discriminatory not directly or explicitly recognised by the formal reward system, and that in the aggregate promotes the effective functioning of the organisation. This means OCB is not an enforceable job requirement, this behaviour is completely a matter of personal choice and its omission is not punishable.

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

Employees with higher levels of POS handle their job more effectively and which in turn increase their level of job satisfaction (Eisenberger *et al.*, 1997; Rhoades & Eisenberger, 2002; Shanock & Eisenberger, 2006). The employees feel neglected and become frustrated if the stressors are not identified by their superior (Peters & Connon, 1980; Runcie, 1980), which results in job dissatisfaction (Chen & Spector, 1992). High supervisory emotional resources are immediately available in the organisation which in turn improves the employees' attitude towards both customers and fellow employees (Babin & Boles, 1996) and also their level of effort (Brown & Peterson, 1994).

Siddique, M.A. (2014) in his study found out that, when employees will get physical, psychological and social support by the organisation, it will assist them in achieving their work goals effectively, which will reduce their job demands. Again when the employee's will feel that they are being treated fairly by the organisation, a sense of obligation will be developed and in term they will do something valuable to their organisation, which may go beyond the prescribed role requirements.

In the social exchange framework, POS is related with employees' OCB. According to the reciprocity rule, the recipient of benefits is morally obliged to repay the donor (Gouldner, 1960). POS will increase the employees' expectancies, that greater dedication to us meeting the organisational goals will be rewarded (Wang, M.L., 2009)

When the employees perceived favourable support from the organisation, they will promote the products, services and positive image of the organisations to the customer as well as to the outsiders (Bowen & Schneider, 1985). The employees who believed that they are being valued by their organisations will be more conscientious in achieving their objectives (Fasolo 1995). From the above discussion, the relationship may be established between POS and OCB.

OCB generated from non-self-serving motives like job satisfaction and organizational commitment. Job satisfaction has positive relationship with job performance and OCB (Chahal, H. & Mehta, S., 2011). Many researches show that there is positive relationship between job satisfaction and OCB (Bateman & Organ, 1983; Lee & Allen, 2002; Mackenzie, Podsakoff & Ahearne, 1998; Moorman, 1993; Morrison, 1994; Organ & Konovsky, 1989; Smith et al, 1983; Williams & Anderson, 1991). Murphy, Ahanasou & King (2002), in a study conducted in Australia found out positive relationship between job satisfaction and OCB. Silverthorne, (2005), concluded in his study that the impact of job satisfaction on OCB can differ across culture.

By reviewing related literatures, one conceptual model (Figure 1) was proposed and following were the hypotheses of the study.

- H₁:** Perceived organizational support (POS) has positive effect on job satisfaction (JS).
- H₂:** Employees' perception of organisational support will have a significant positive effect on their organisational citizenship behaviour (OCB).
- H₃:** Job satisfaction has positive effect on OCB.
- H₄:** Job satisfaction mediates the relationship between POS and OCB.

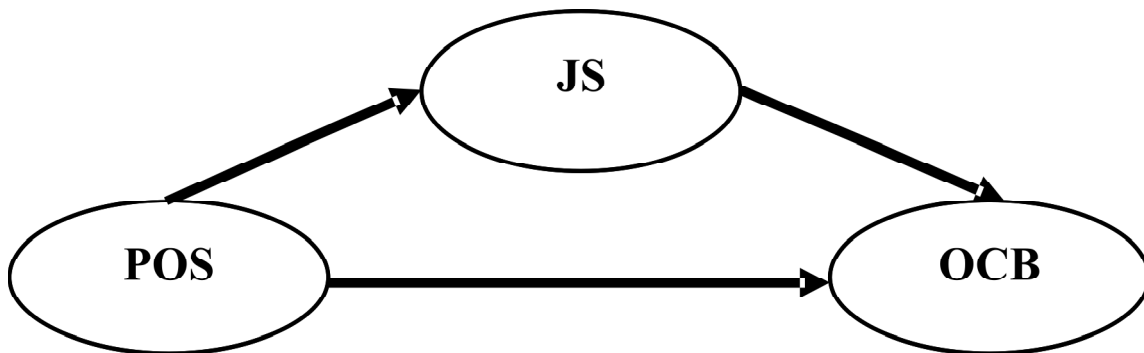


Figure 1: Proposed conceptual model

METHODOLOGY

Sample Description and Procedure

This study is basically focused on primary data. The primary data were collected from frontline employees and sales managers from different insurance companies in Bhubaneswar city with the help of a structured

questionnaire. The sample for the present study consisted of 400 employees covering 7 insurance organizations selected by convenience method. They were given questionnaires on perceived organisational support, job satisfaction, and organisational citizenship behaviours 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 survey instrument 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).

Table 1
Employee Profile

	<i>Parameters</i>	<i>Frequency</i>	<i>Percentage</i>
Gender	Male	201	50.2%
	Female	199	49.8%
Age	≤ 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
JS	400	26	72	49.23	6.216
OCB	400	48	136	103.47	12.039

Measures

The POS scale was designed to measure the possible feelings of the individuals about the organization for which they work. Scale items were extracted from the measurement scale developed by Eisenberger, Hutington, Hutchison and Sowa (1986), which consists of 8 items. However, among the 8 items, 3 items were reverse coded. As seen in table 3 this scale demonstrated adequate reliability (Cronbach’s alpha > 0.80) in this study. Again, to know the convergent validity and internal consistency of scale items, average variance extracted (AVE) and composite reliability (CR) scores were found respectively (table 4). Then after, the scale items having acceptable range of factor loading scores were considered for final analysis. Confirmatory factor analysis (CFA) for this scale was conducted in this study to check the goodness of fit of the measurement items (table 4).

To measure the variable of JS, an 8 item self-report measure was used. This eight facet specific questions were taken from Spector’s (1994) job satisfaction survey which measure 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.

To measure the variable of OCB, a 30 item scale was used, developed by Bakshi and Kumar, 2009. It is a very useful tool to assess OCB of the employees working in almost every type of Indian organizations. Both for JS and OCB also, validity and reliability analysis were done in pilot survey (table 3 & 4).

Table 3
Scale Reliability (Cronbach’s alpha score)

<i>Variables</i>	<i>POS</i>	<i>JS</i>	<i>OCB</i>
Score	0.83	0.81	0.86

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

<i>Variables</i>	<i>CMIN/df</i>	<i>GFI</i>	<i>CFI</i>	<i>RMSEA</i>	<i>AVE</i>	<i>CR</i>
POS	1.09	0.98	0.97	0.03	0.51	0.81
JS	1.94	0.96	0.95	0.05	0.54	0.84
OCB	2.66	0.94	0.96	0.06	0.48	0.92

RESULTS AND DISCUSSION

The main purpose of this research was to examine the direct relationship of perceived organizational support with organizational citizenship behavior and also the mediating effect of job satisfaction on this. For this purpose, structural equation modeling approach was taken in this study treating POS as exogenous and OCB as endogenous variables. JS was taken as mediating latent variable in between these two (figure 2). By this approach the previous formulated hypothesized relationships among all the three variables of study were examined.

Table 5 presents the hypotheses testing results which showed that all hypotheses with respect to direct relationships were significantly supported and the relationships among the variables were in the desired direction. Perceived organizational support was found to have a significant positive relationship with job

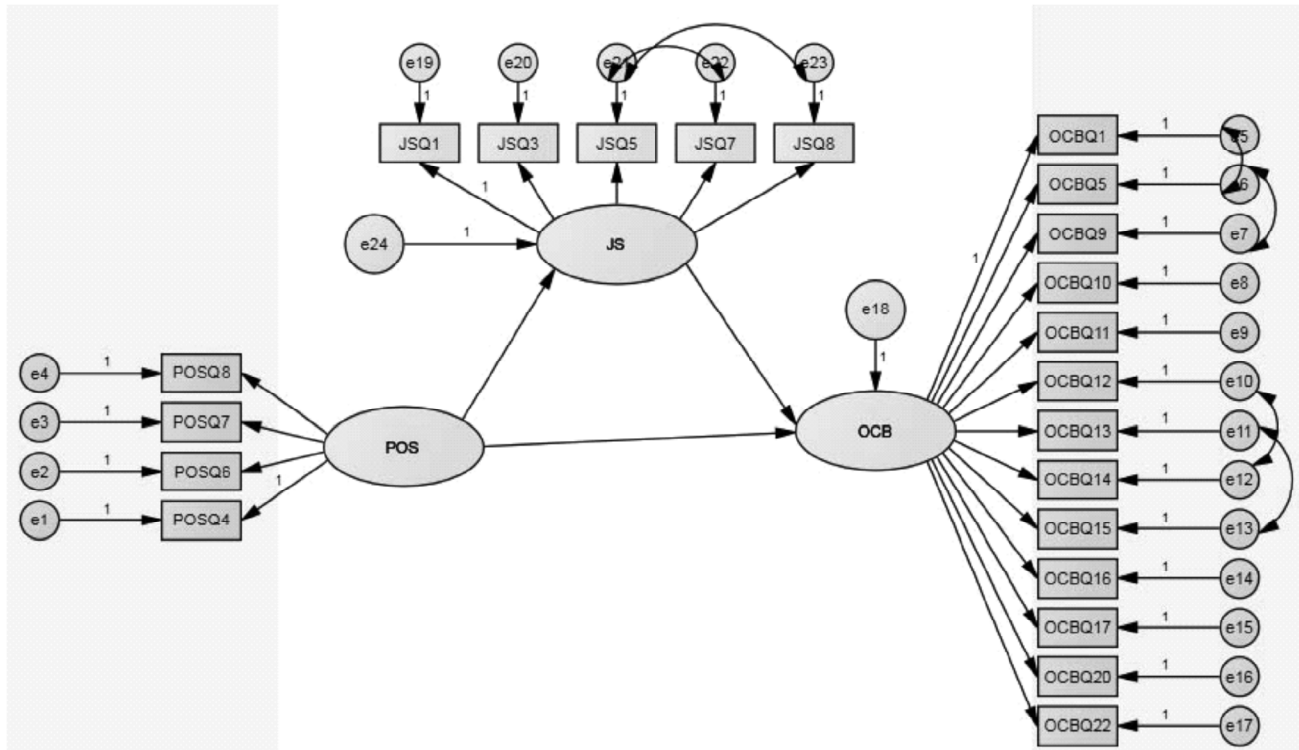


Figure 2: Structural equation model showing mediation effect of JS

satisfaction ($\beta = 0.439, p = 0.001$), therefore, H_1 was supported. Perceived organizational support was found to have a positive relationship with organizational citizenship behavior ($\beta = 0.324, p = 0.001$), therefore, H_2 was also supported. Job satisfaction has also a positive effect on organizational citizenship behavior ($\beta = 0.605, p = 0.001$).

Table 5
SEM results of direct relationships

Hypotheses	Path	β	B	S.E.	C.R.	P	CMIN/df	GFI	CFI	RMSEA
H_1	POS → JS	0.439	0.505	0.077	6.581	0.001	3.282	0.95	0.96	0.07
H_2	POS → OCB	0.324	0.379	0.07	5.306	0.001	1.89	0.94	0.97	0.05
H_3	JS → OCB	0.605	0.62	0.06	9.76	0.001	2.21	0.92	0.96	0.06

Further, to assess the relationship of POS with OCB through the mediating variable JS, examined simultaneously, structural equation modeling was used to validate the hypothesized model shown in figure 1. Analysis was conducted to investigate the effect of the mediating variable (job satisfaction) on the relationship between POS and OCB, following Hair *et al.*'s (2010) recommendations that a full mediating effect exists if the relationship between exogenous variable (POS) and endogenous variable (OCB) is not only reduced in magnitude, but also becomes insignificant. Table 6 provides the empirical results which supported this fact of existence of full mediating effect of job satisfaction in-between POS and OCB. These model fit indices provided evidence towards the validity of the empirical model.

Table 6
SEM results of mediating relationship of job satisfaction

Sl. No.	Path	β	B	S.E.	C.R.	p	CMIN/df	GFI	CFI	RMSEA
1	POS → JS	0.449	0.353	0.05	7.034	0.001	1.71	0.93	0.97	0.04
2	JS → OCB	0.576	0.575	0.068	8.405	0.001				
3	POS → OCB	0.069	0.054	0.045	1.196	0.232				

MANAGERIAL IMPLICATIONS AND CONCLUSION

The most important resources in one organization are the human resources, as they are key to success of achieving organizational goal. Managing the human resource in any organization, be it in insurance sector or otherwise, is a far challenging proposition than supervising the other assets. Several implications can be drawn from the current study reflected in this paper. First, perceived organizational support is an important factor influencing employees' job satisfaction in insurance sector of India, which is consistent with previous studies (Eisenberger *et al.*, 1986). Given the benefits of perceived support in increasing employee job satisfaction, insurance companies of India should encourage the concerned employees and give suitable recognition for achieving satisfied human resources. Insurance service is a process involving continuous interaction with clients giving revenue to the organization, and for this, employees of insurance companies have to be mentally fit without any fear or stress level. As in the present study it was also found that there exists a positive relationship between POS and OCB, it is therefore concluded that sufficient mental support from top authority should be given to their employees.

The most important finding of this study was that job satisfaction fully mediates the relationship between POS and OCB. Therefore, higher authority of all insurance companies operating in India must give equal weights to both POS and JS for higher level of OCB. Job satisfaction plays a major role in putting the effect on employees' mindset to feel themselves as corporate citizen taking the support from organization.

The current empirical study would also be very much useful to the HR managers in the effective implementation of various HR policies in insurance industry which will increase the productivity, satisfaction, and commitment level of the employees.

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