

# The Impact of Perceived Organisational Support on Job Satisfaction, Affective Commitment, Turnover Intentions and Organisational Citizenship Behaviour: A study of Insurance sector

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**Abstract-**No business today operates in a complete vacuum unaffected by job satisfaction and commitment of the employees. At the same time, changing customer preferences provide signals for organisations to develop new strategy in terms of organisational support. The aim of this study is to study the impact of Perceived Organisational Support (POS) on Job Satisfaction (JS), Affective Commitment (AC), Turn over Intentions (TI) and Organisational Citizenship Behaviours (OCB) of the employees in the insurance sector. The mediating role of job satisfaction and affective commitment is confirmed in this study.

**Key words-** Perceived Organisational Support, Job Satisfaction, Affective Commitment, Turn over Intentions, Organisational Citizenship Behaviour

## I. INTRODUCTION

Financial services usually include, "Banking", "Insurance", "Securities", "Asset Management", etc and they are divided into "Banking" and "Non-Banking" services. Non-banking financial institutions include insurance and other fund management services. Insurance companies are the most important "Non-Banking Financial Institutions". They operate and collect premiums on the three principles – sharing of losses, participation of larger number of people and quality of risk. These companies not only shift the risk, but also collect small scattered capital and invest in various activities of long term nature.

The insurance sector in India is one of the booming sectors of the economy and is growing at the rate of 15 – 20% per annum. Together with banking services, it contributes about 7% of the country GDP. The government of India liberalised the insurance sector in March 2000. FDI is playing a major role in this liberalization process. FDI refers to capital inflows from abroad that invest in the production capacity of the economy. Most new product introduced by foreign insurers are investment oriented with high risk attached to it and a totally inappropriate in providing social security to the Indians, especially to the poor. These reasons were used by the government to bring 26% for equity and

assurances were given that this gap would not be increased.

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 are the undoubted differentiator. The quality of manpower attracted and retained by the insurers and the way 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' (Agents) level, where the entry barriers are low, but targets and work pressure are very high.

## II. LACK OF SUPERVISORY SUPPORT IN INDIAN INSURANCE SECTOR

In the insurance sector there is always a heavy pressure from the supervisor to understand the customer needs and sell the products accordingly (Pathak&Tripathy, 2010), spontaneous and cooperative behaviours are very important (Sekfeldt& Wong, 2006). Research has shown that employees with low level of perceived organisational support (POS) judge their jobs more unfavourably which increases their job dissatisfaction (Eisenberger et al., 1997; Rhoades & Eisenberger, 2002; Shanock&Eisenberger, 2006)). Again low POS leads to less affective attachment towards the organisation, as the employees interpret that they are neglected by the key authority and their problems or contributions are unfavourably invisible to that authority (Eisenberger, 2002). Further as the employees get less support from their organisation, they are likely to display withdrawal behaviours including intentions to the leave the organisation (Wayne et al., 1997). Lastly, as long as employees get physical, social and psychological support from the workplace, they will achieve their work goals efficiently, which reduces their job demands and leads towards greater organisational citizenship behaviours (Siddiqui, 2014). The employees require the support of their supervisors and organisation for dealing with their high pressure jobs. It can be deduced from the above discussion that lack of perceived organisational support (POS) leads to low job satisfaction (Eisenberger et al.,

1997: Rhoades & Eisenberger, 2002: Shanock & Eisenberger, 2006)), high turnover intentions (Pathak & Tripathy, 2010) where as high POS of employees often display higher affective commitment (Eisenberger, 2002) and OCB (Siddiqui, 2014).

### III. KEY VARIABLES IN THE STUDY

#### *Perceived Organisational Support (POS)*

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 have 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). The analysis conducted by Rhoades and Eisenberger (2002), examined some antecedents and consequences of perceived organisational support. The antecedents are (1) fairness in the resource allocation, (2) the magnitude to which the supervisors value the employee effort and (3) the organisational rewards and working conditions, which results in 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 norm returns 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 et al., 1990).

The employees who have a strong mutual obligation between themselves and their organisations have high 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. When the organisations give direct job rewards voluntarily, the employees perceive their contribution and well being are valued (Dawley et al., 2008) POS fulfils self esteem and affiliation need (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).

#### *Job Satisfaction (JS)*

Job satisfaction is one of the widely investigated job attitude and one of the most extensively researched area in the field of human resource management and organisational behaviour (Judge & Church, 2000). Spector (1997) defined job satisfaction as the extent to which people like (Satisfaction) or dislike (Dissatisfaction) their jobs and is also a contributing factor to the mental and physical well-being of the employees, which have significant influence on job related behaviours such as productivity, absenteeism and turn over intentions (Becker, 2004).

It represents a combination of positive or negative feelings that the employees have towards their job (Locke, 1976). Again it is influenced by a number of factors including salary, nature of work, advancement opportunities, working conditions, realistic promotions and the effectiveness of business organisations (Alniacik et al., 2013). Weiss et al. (1967) identified the extrinsic factors (supervision, inter-personal relationships and working conditions) and intrinsic factors (responsibility, recognition, achievement and advancement) as the major sources for satisfaction or dissatisfaction. These factors have consistency with Herzberg and Mausner's (1959) two factor theory of satisfaction. If the employees are dissatisfied with their work it may cause low productivity, high turnover intentions, higher level of absenteeism and early retirements (Alniacik et al., 2013).

#### *Affective commitment (AC)*

Organisational Commitment has been a focal subject of numerous researches within the field of organisational behaviour. It 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 (1997) describe an organisationally committed employee as "one who stays with the organisation through thick and thin, attends work regularly, puts in a full day( and may be more), protects company assets, shares company goals and so on."

Meyer & Allen (1991) identified three types of organisational commitment: (1) affective commitment refers to employee's emotional attachment and involvement with the organisation, which are all voluntary in nature, (2) continuance commitment refers to an awareness of cost associated with leaving the organisation and (3) normative commitment reflects a feeling of obligation to continue employment.

Although affective, continuance and normative commitment are used in the multidimensional nature of

organisational commitment; affective commitment 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) due to the emotional attachment for the group (Kanter, 1968). 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 because they want to do so out of their own will (Mayer & Allen, 1991). Meyer, Allen & Smith (1993) concluded that it corresponds to an employees 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 group (Kanter, 1968). If an employee affectively committed to the organisation, he/she will continue with the organisation out of his/her own will.

The dissonance theory (Festinger, 1957) states that as employees' affective commitment increases they show increased co-operation with other organisational members and extra efforts towards achievement of organisational goal. Further, it is found to be positively related to voluntarism and intrinsic job satisfaction (Schaubrock and Ganster, 1991).

#### *Turnover Intentions (TI)*

Turnover intention is always been a critical issue for management (Chen, Lin & Lean, 2010). It is the conscious willingness of the employee to seek for other alternatives in other organisations (Tett & Meyer, 1993). So it can be defined as the voluntary intention of the employees to quit the organisation (Dougherty, Bluedorn & Kean, 1985) and the probability that an employee will change his or her job within a certain time period (Sousa & Henneberger, 2004). Price (1977) considered 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.

One reason behind high rate of voluntary turnover is the fear that the employees with better skills and abilities will be those who will leave and which is not the case with the employees who cannot find other jobs (Tanova & Holtom, 2008). 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.

Employees leave for a number of reasons, some want to come out from the negative work environments, some are more particular with their career goals, some want to go for the opportunities which are financially more attractive. Involuntary turnover is generally employer generated, where the organisation terminates the relationship due to incompatibility in fulfilling its requirements (Mobley, 1997). It has been rightly stated by Griffeth, et al. (2000) that pay and pay-related variables have an impact on turnover and the employees leave when the high performances are insufficiently rewarded.

#### *Organisational citizenship behaviour (OCB)*

Organ et.al (1995), Podsakoff et al. (2000) originally defined 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 completely a matter of personal choice, which is neither an enforceable job requirement nor its omission is punishable. According to Bolino et al.(2004) the three major assumptions of OCB are

- It leads to job satisfaction and organisational commitment
- It leads to effective functioning of the organisation
- It benefits the employees by the organisation's attractive work environment

OCB provides positive outcomes like increase in the managerial and co-worker productivity, coordination among the group members and enhancement in the organisational ability (Bolino, 2002). It is also known as pro-social behaviour and extra-role behaviour (Von Dine et. al.1995; Von Dine & Lepine, 1998). This extra role behaviour links to innovative and spontaneous behaviours (Podsakoff et al., 2000). Chiaburu (2007) argued that in this competitive era of unpredictable changes, employees must be more and more pro-active and innovative in their work. This dimension (OCB) aims at improving one's task and organisation's overall performance (Podsakoff et al., 2000). OCB is considered to support the enhancement of the social and psychological context of the employees which supports the task performance in the work place (Organ, 1997). Shore et al. (1995) and Hen et al. (1998) argued that high levels of extra role behaviours will reflect the employer's genuine willingness to get involved in the organisation.

According to Organ (1998) various dimensions of OCB are Sportsmanship (employee's goodwill in tolerating less

than ideal circumstances without complaining), Civic Virtue (employee's willingness for participating in the firm's corporate life like attending meeting, enjoying policy debates etc), Conscientiousness (discretionary behaviour on the part of an employee that goes well beyond the minimum role requirements like obeying rules and regulations, Altruism (discretionary behaviour for helping a specific other person with an organisationally relevant task on problem), and Courtesy (discretionary behaviours which prevent work related problems with others).

Organisational citizenship behaviour enhance organisational performance by adopting efficient and effective organisational practices (Netemeyer et al., 1997; Organ, 1988). OCB's will create efficiency of the employee's by reducing monitoring and providing time for more important activities like scheduling and problem solving (Podsakoff et al. 1995).

#### IV. REVIEW OF LITERATURE AND HYPOTHESES FORMULATION

##### *Perceived Organisational Support and Job Satisfaction*

Eisenberger et al. (1986) has directly correlated perceived organisational support with job satisfaction. Satisfied employees help the organisation by putting more effort for the achievement of 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).

Employees with higher levels of POS handle their jobs more effectively, which in turn increase their level of job satisfaction (Eisenberger et al., 1997; Rhodes & Eisenberger, 2002; Shanock & Eisenberger, 2006). The level of job dissatisfaction among the employees increases when they feel neglected and their stressors are not being identified by their superior (Peters & P cannon, 1980; Runcie, 1980), which results in job dissatisfaction (Chen & Spector, 1992).

Social exchanges between employees and organisation can be seen in the theory of organisational support (Eisenberger et al., 1986). Employee's 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 is derived from three resources, such as- satisfaction of socio-emotional need, a tighter bond between performance and benefits, and assurance of assistance (Rhodes & Eisenberger, 2002; Tettleab, et al; 2005). Based on the above review of literature, the hypothesis can be

**H1:** Perceived organisational support (POS) has positive effect on job satisfaction (JS)

##### *Perceived Organisational Support and Affective Commitment*

According to the socialisation theory, the employees learn the beliefs, values, orientations and behaviours within the organisation (Ashforth & Saks, 1996) and a supportive organisation will always get the employees who adhere to the organisation's values and goals. Therefore, the organisation which wants to enhance the employee commitment should understand the employee's needs, demands and attitudes. 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 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. Those employees who are more committed to the organisation are less likely to resign or remain absent (Allen, Shone & Griffeth, 2003; Eisenberger et al., 1986) and will have higher in-role performance (Armeli, Eisenberger, Fasolo & Lynch, 1998). The psychological link between an employee and his or her occupation is based on an affective reaction to that occupation, i.e., commitment to the profession (Lee, Corswell & Allen, 2000) which, definitely affect the employee's attitude and behaviours in the organisation (Meyer, Allen & Smith, 1993). Eisenberger et al., (2001) found out that POS will enhance affective commitment by producing a felt obligation to think about the organisation's goal, welfare and by incorporation of organisational membership.

Employees may interpret the support from their employer as a feeling of commitment towards them (Eisenberger et al., 1986; Rhoades & Eisenberger, 2002; Shone & Shone 1995), which will increase the commitment of the employees towards the organisation. The meta-analysis conducted by Rhoades & Eisenberger (2002), shows that POS is strongly and positively correlated with affective commitment. So, on the basis of the above literature the hypothesis can be drawn as

**H2:** Perceived Organisational Support has positive effect on affective Commitment

##### *Perceived Organisational Support and Turnover Intentions*

The employees feel obligated to reciprocate behaviours when they perceive support from the organisation (Rhoades & Eisenberger, 2002). Allen et al., (2003) found out that employees who get greater organisational support are less likely to seek alternative employment. So, it is

evident that high POS employees will express greater feeling of affiliation and loyalty to their organisation, which results in low turnover intentions (Indvik, 2001; Kephant&Shumacher, 2005; Mexenson& Fletcher, 2000), and retention of organisational membership, high attendance and punctuality (Guzzo, Noonan &Elron, 1994). An employee's membership with the organisation for a longer period of time is dependent on open communication, recognition and supervisory support (Gerthy et al., 2006). When people get lack of support, they display withdrawal behaviours like tardiness, absenteeism, voluntary turnover (Guzzo, Noonan &Elron, 1994) and intention to leave the organisation (Wayne et al., 1993). Therefore, based on all these literatures above, a direct negative relationship can be established between POS and TI.

**H3:** perceived organisational support has direct negative effect on turnover intention.

#### *Perceived Organisational Support and Organisational Citizenship Behaviour*

In the social exchange framework, POS is related with employees' OCB. The reciprocity rule dictates that the recipient of benefits is morally obliged to repay the donor (Guilder, 1960), which will increase the employee's expectations and dedication in meeting the organisational goals (Wang, 2009). The employee's feeling of fair treatment by the organisation help them to develop conscientiousness and sense of obligation, which may go beyond their prescribed role requirements (Fasolo, 1995). Siddique (2013) in his study found out that, when employees get physical, psychological and social support by the organisation, it assists them in achieving their work goals effectively, which reduces their job demands. The employees receiving support from the organisation will help to promote the products, services and positive image of the organisation to the customers as well as the outsiders (Bowen & Schneider, 1985). From the above discussion, the relationship may be established between POS and OCB.

**H4:** Employees' perception of organisational support will have a significant positive effect on their OCB.

#### *Mediating role of Job Satisfaction and Affective Commitment in the relationship between perceived organisational support and turnover intentions*

The literature presented above has revealed that, POS is consistently influences the job satisfaction and affective commitment of the employees. Gustafson (2002) in his study tried to find out a link between compensation and opportunities for better pay with the employee's turnover intentions in the organisation. In the equity theory Adams (1965), explained that individuals who value fair treatment will maintain long-term relationships with the

organisation, but if the employees feel the presence of inequality in payment, a range of negative behaviour will arise and which will give rise to high turnover intentions. Based on the above literatures, above the hypothesis can be:

**H5:** Job satisfaction mediates the relationship between perceived organisational support and turnover intentions. Organisational commitment is a strong belief in the acceptance of the organisational goals (Mowday, Porter & Steers, 1982), which leads 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 et al. (2000) & Meyer et al. (2002) explained that affective commitment is an important antecedent of withdrawal behaviours. Hence, on the basis of the above literature the hypothesis can be formulated as:

**H6:** Affective commitment mediates the relationship between perceived organisational support and turnover intentions.

#### *Mediating relationship of Job Satisfaction and Affective Commitment in the relationship between Perceived Organisational Support and Organisational Citizenship Behaviour*

The three assumptions of OCB developed by Bolino, Turnley and Niehoff (2004) are (i) OCB is originated from non-self serving motives such as organisational commitment and job satisfaction, (ii) OCB leads to a more effective functioning of organisations and (iii) OCB benefits the employees by making the organisation an attractive workplace. The first assumption indicates there can be a direct positive relationship between employee's job satisfaction and affective commitment with OCB.

Ahmad (2006) in the Malaysian context stated four job attitudes viz. organisational commitment, job satisfaction, procedural justice and distributive justice are positively related to employee citizenship behaviour. Further, Othman (2002) in the study among the nurses in a health care institution found that job satisfaction and organisational commitment are positively related to OCB. 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). Job satisfaction has positive relationship with job performance and OCB (Chahal& Mehta, 2010). Silverthorne (2005) concluded in his study that the impact of job satisfaction on OCB can differ across culture. Here, the hypothesis can be formulated as:

**H7:** Job satisfaction mediates the relationship between Perceived Organisational Support and Organisational Citizenship Behaviour.

Research has shown that affective commitment is positively linked with extra-role behaviour (Allen & Smith, 1987; Chen et al., 1998; Lee, 2001; Mayer & Schoorman, 1992; Meyer & Allen, 1991; Meyer et al., 2002; Riketta, 2002). Further Meyer et al. (2002) found that organisational commitment is a strong predictor of OCB. Hannam & Jemmeson (2002) pointed out that affective commitment is considered to be a strong belief towards accepting organisational goals and a strong desire to achieve something more. Employees with high affective commitment show extra-role behaviour (Meyer & Allen, 1997) and involve meaningfully in their organisation (Zehir, Muceldili, & Zehir, 2012). Based on the above literature, the last hypothesis can be formulated as:

**H8:** Affective commitment mediates the relationships between Perceived Organisational Support and Organisational Citizenship Behaviour.

#### V. OBJECTIVES OF THE STUDY

- To study the direct effect of perceived organisational support on the following employee outcomes:
  - a. Turnover intentions
  - b. Organisational citizenship behaviours
  - c. Job Satisfaction
  - d. Affective commitment
- To investigate the mediating effect of job satisfaction and affective commitment in the following relationships :
  - a. Perceived organisational support and turnover intentions
  - b. Perceived organisational support and organisational citizenship behaviour

#### VI. ANALYTICAL FRAMEWORK AND RESEARCH METHODS

This study will focus on primary and secondary data. The primary data will be collected from frontline employees and sales managers from different insurance companies in "Bhubaneswar" with the help of a structured questionnaire. The sample for the present study will consist of approximately 300-400 employees (The sample size however may vary depending on the availability and responsiveness of the subjects). They will be given questionnaires on perceived organisational support, job satisfaction, affective commitment, turnover intentions and organisational citizenship behaviours to fill.

#### Proposed theoretical framework

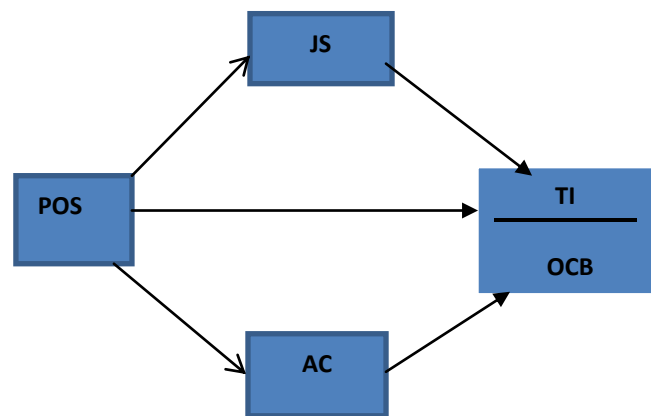


Fig 1

#### VII. RESEARCH INSTRUMENTS

Appropriate research instrument will be identified/constructed for the purpose of data collection.

#### VIII. DATA ANALYSIS

The data collected will be analysed by using structural equation modelling on AMOS.

#### CONCLUSION

The evidences that are focussed in the present study reveal that Perceived Organisational Support improves Job Satisfaction, Affective Commitment and Organisational Citizenship Behaviour and also reduces the Turnover Intentions. The mediating effect of employee's job satisfaction and affective commitment can better explain how the perceived organisational support can predict the impact of it on turn over intentions and organisational citizenship behaviour.. In today's globalised environment, organisations need to equip themselves with recession, huge competition, meeting the customer's requirement, retaining the talented employees and so on. In such situation the level of organisational support, job satisfaction and affective commitment is expected to play a greater role in achieving the extra-role behaviour from the employees and in reducing the turnover rate of the employees. It helps the organisation in the effective attainment of its objectives.

#### LIMITATIONS AND SCOPE FOR FUTURE

##### RESEARCH

The present study has a number of limitations. It is based on a theoretical framework which needs to be backed by some practical research in order to prove the relationship that exists between the variables. Future research may

focus on applying different statistical tools to measure this relationship.

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