

EMPLOYEE COMMITMENT VARIANCES: “AN EMPIRICAL ASSESSMENT OF INSURANCE INDUSTRY OF INDIA”

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Abstract: The study has been undertaken to investigate the employee commitment variances across demographic variables within insurance industry of India. Three-Component Commitment Model propounded by Allen & Meyers' in (1997) has been used to measure the employee commitment over a sample of 663 on roll employees (i.e. working on permanent basis). Sample organizations include both public and private, life as well as non-life insurance organizations and were calculated by using Cochran's sample size calculation technique. The data was analyzed through statistical techniques like Levene's test for homogeneity of variances, T-test, ANOVA and Post Hoc test by using SPSS version 22. The results revealed that, the employee's commitment vary significantly across the insurance industry of India in terms States, Nature, Designation and Work experience. This signifies lack of commitment among the employees working with this industry and remedial measures need to be taken to enhance the commitment level of employees.

Key Words: Employee Commitment, Service, Industry, Insurance Organizations

I. INTRODUCTION

Nowadays, commitment has become one the most exhilarating issues for both managers as well as for researchers be it the field of organizational behavior, organizational psychology or management studies. However, one of the initial concepts of commitment as explained by Howard Becker in (1960) states that, commitment involves “consistent lines of activities” in behavior that are produced by exchanging considerations to which he called the side-bets e.g. pension that grows in proportion to years in the organization. According to side-bet theory, committed employees are committed only because they either have completely hidden or somewhat hidden investments known as “side-bets” that they have made by continuing with the concerned organizations. The term “side-bets” was first time used by Becker (1960) to refer the accumulation of investments valued by the individual that would be lost if he or she were to leave the organization. He further argued that, over a period of time certain costs accrue that make it more difficult for the person to disengage from a consistent pattern of activity such as, maintaining membership in the organization. Followed by Etzoin (1961) who for the first time developed a typology of commitment and pointed out that, the power or authority an organization have over their employees is rooted in the nature of their involvement in the organization. And, described this involvement or commitment behavior as; (a) Moral involvement (b) Calculative involvement, and (c) Alienative involvement. Kanter (1968) defined the commitment in terms of social values and suggested three forms of commitments namely; (a) Continuance commitment that refers to the members' dedication to the survival of the organization, (b) Cohesion commitment refers to the attachment with the social relationships in an organizational context, which is brought through public renunciation of previous social ceremonies, and (c) Control commitment which is the result of members' attachment to the organizational norms shaping the behavior towards desired direction or develop employees' pro-activeness towards organizational objectives. Moreover, Brown (1969) defined commitment in the light of three important facets i.e. (a) The notion of membership, (b) Current position of an individual and, (c) Predictive potential concerning certain aspects of performance, motivation to work, spontaneous contribution and other related outcomes. In line with the existing concepts Hall et.al (1970) viewed commitment as a process by which the goals of an organization and those of the individual's become increasingly integrated or congruent. However, Sheldon (1971) advocated that, commitment is “An attitude or an orientation towards the organization, which links the identity of a person with an organization”. The construct has been found to be related to many important outcome variables like performance, absenteeism, employee's turnover, tardiness, etc. In (1972), Sherwin observed that, lack of commitment towards the work and the organization can contribute to the major problems faced by the organizations.

Moreover, Porter et al. (1974) shifted the focus of commitment from tangible “side-bets” to the psychological attachment that an individual acquires with an organization. The attitudinal approach advanced by Porter and his colleagues attempted to describe commitment as a focused attitude, uncontaminated by other constructs such as behavioral intentions. And, defined commitment as the strength of an individual's identification with or involvement in a particular organization and is characterized by a willingness to exert considerable efforts on behalf of the organization and a desire to maintain membership in it. Salanick (1977) proposed two approaches namely, Prospective approach and Retrospective approach of commitment. In prospective view, commitment is conceived as an individual's psychological bond to the organization/social system, as reflected in this involvement with, loyalty for and belief in the values of the organization. In retrospective view, commitment results as individual becomes bound to the behavioral acts that are

chosen voluntarily. Further, Mowday et al. (1979) characterized the concept of commitment into three related factors: (1) A strong belief in and acceptance of the organization's goals and values; (2) A willingness to exert considerable effort on behalf of the organization; and (3) A strong desire to maintain membership with an organization. However, the modern era of commitment is believed to be started from the two leading multi-dimensional approaches that were advanced during (1980's) one by Meyer & Allen (1984) and O'Reilly & Chatman (1986). O'Reilly & Chatman (1986) portrayed their approach as problematic state of commitment research, i.e. the failure to differentiate carefully among the antecedents and consequences of commitment on the one hand, and the basis for attachment on the other. They defined commitment as the psychological attachment felt by an individual for the organization, reflecting the degree to which an individual internalizes or adopts the features or perspectives of the organization. Sharma & Singh (1991), enumerated that, the organizational commitment is the product of two independent set of factors viz., personal and organizational, which concurrently operates within the organization and these factors are important in enhancing productivity as well as the efficiency of an organization. However, in (1991) Meyer & Allen proposed their pioneering work in this field in the form of three-component model of organizational commitment which they described as affective, continuance & normative commitment. Moreover, Becker (1992) provides further support to the multiple-constituency approach representing that, employee's commitment to top management, supervisor and of work itself will contribute considerably beyond the levels of an organization. One of the valuable studies conducted by Becker & Billings (1993) using cluster analysis to identify commitment of employees towards various constituencies within an organization and revealing four dominant profiles as: (1) The locally committed (i.e. who are attached to their supervisor and work groups), (2) The globally committed (i.e. who are attached to management and the organization), (3) Committed (i.e. who are attached to both local and global foci), and (4) The uncommitted (i.e. who are attached neither to local nor global foci). Further, commitment is understood as an employee's intention to continue working with the organization Meyer, (1997). Newstrom & Davies (2002) viewed organizational commitment as a strong magnetic force which attracts one metallic object to another hence it measures the employees' willingness to remain with an organization in future.

Three component Model of Commitment: According to Meyer & Allen's (1991) three-component model of commitment, see Figure (1) describes three "mind sets" which can characterize an employee's commitment to the organization and are explained as under:

- 1) **Affective commitment:** This refers to the employee's emotional attachment to, identification with, and involvement in the organization. Employees with a strong affective commitment continue employment in an organization because they are internally compelled to do so or which involves some form of psychological bond between employees and the organization Kanter (1968); Brown (1996); Meyer & Allen (1991).
- 2) **Normative commitment:** This concept is based on the view that employees' identification with the organizational goals and values are a result of personal moral standards, cultural or organizational socialization and not rewards or punishments. Employees with strong normative commitment may feel a deep-seated obligation "to act in a way which meets organizational goals and interests" Wiener (1982).
- 3) **Continuance commitment:** This type of commitment is described as a force which ties an employee with the organization because of the perceived cost of doing otherwise is likely to be high Becker (1960). Kanter (1968) defined this type of commitment as "profit associated with continued participation and 'cost' associated with leaving". Further, Meyer & Allen (1991), stated that, continuance commitment refers to an awareness of the costs associated with leaving the organization

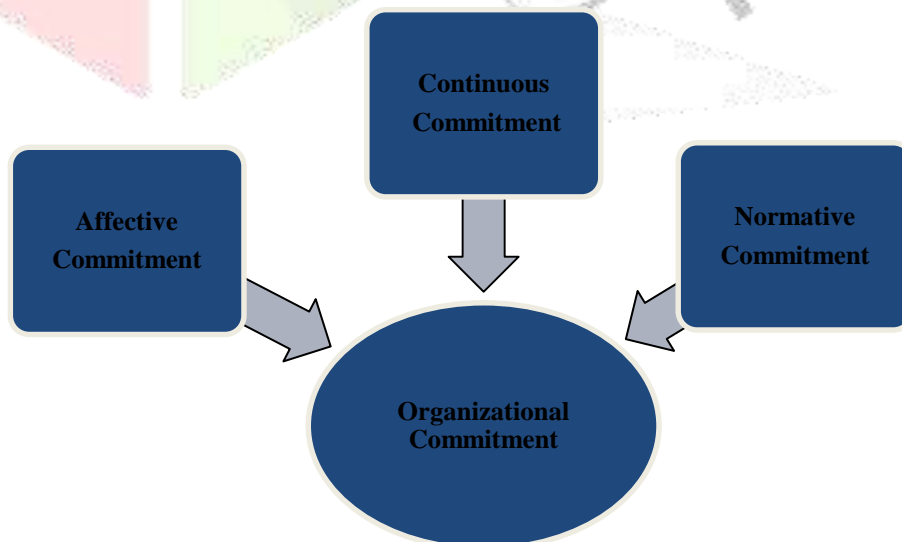


Figure 1: Three component model (Allen & Meyer 1991:68)

II. REVIEW OF LITERATURE

In (1977) Steer developed a model describing antecedents and outcomes of commitment, according to which there are three main categories of variables that influence the commitment and they are; (a) Personal characteristics or attachments (including, need for achievement, work experience, age, and education), (b) Work experience, describing socializing forces impact on attachments formed with the organizations including experience and attitude of an individual as well as groups towards the organization and (c) Job characteristics pertaining challenges, opportunities for social interaction and feedback etc. In continuation of the earlier contributions to enrich the concept of commitment Mowday et.al (1982) propounded the exchange theory which was modified version of Steer's model of antecedents to commitment (1977) by adding more antecedents to it i.e. personal characteristics, role-related variables; work experience and structural characteristics. Each of these factors is assumed to have a bearing on the subjective utility of organizational membership, which directly affects the levels of commitment. Bateman & strasser (1984) was with the view that, the reasons for studying organizational commitment are related to (a) Employee behavior and performance effectiveness, (b) Attitudinal affective, and cognitive constructs such as job satisfaction (c) Characteristics of the employee's job and role such as responsibility and (d) Personal characteristics of the employee such as age, job tenure etc.

Demographic variables represent the personal characteristics of the respondents in terms of age, gender, qualification, work experience etc and measuring them in relation with the dependent variable which is employee commitment in case of present study. Bruning & Snyder (1983) investigated the respondent's gender and their employment positions as predictors of organizational commitment. In the same year Gradelink & Farris (1983) made an effort to examine the gender differences in commitment and job involvement along with issues pertaining to role conflicts, treatment on the job, involvement in professional activities and significant differences were found between men and women on the level of organizational commitment. Several other demographic variables were found related with commitment as Age Mowday et al. (1982); Glisson & Durik (1998); Sharma & Singh (1991); Martin & Bennett (1996); Tenure Mowday et al., (1982); Welsch fe Lavan (1981); Kline & Peters (1991). Additionally, workers personality, personal needs and values have been reported to be associated with employee commitment Buchanan (1974); Dubin et al. (1975); Steers & Spencer (1977) Higher Education is found inversely or negatively related to organizational commitment Steers (1977); Sharma & Singh (1991); Sommer et al. (1996). Moreover, relationship between work experience and affective commitment witnessed to differ slightly across tenure levels and not across all employee age groups. Chen & Francesco (2000) found that age, gender, education, and tenure show no relationship with employee commitment in Chinese context, against studies conducted in the United States. Therefore, based on the existing literature the study has identified several demographic variables used by researchers time to time in relation with commitment of employees. In total four demographic variables have been identified to be used for the purposed study including Work experience, Designation, Nature of organization and Category of States have been selected keeping in view the need of the study and specifications of the industry under study.

III. RATIONALE OF THE STUDY

In view of the extant research review cited above it is evident that, numerous studies have been conducted to identify the demographic variables in relation to commitment level of employees. But, no study has been conducted so far measuring variances among the commitment level of employees working with insurance industry of India. Therefore, to fill this lacuna, the present study intends to unearth the variances across demographic characteristics in relation to commitment level of employees within insurance industry of India in terms of Work experience, Designation levels, Nature of organizations and Categories of States using Allen & Meyers three component commitment model. In light of the above mentioned facts, the present study aims to achieve the following set objectives;

- To critically review the extant literature available on the topic of research under question.
- To study the demographic profile of the sample study respondents.
- To ascertain the variances in terms of employee commitment across demographic variables identified in support of literature within sample study organizations.
- To provide suggestions based on the results of the study enabling sample organizations to identify the variances in order to enhance the commitment level of employees within sample study organizations.

IV. REASEARCH HYPOTHESIS

- There is no significant variance between the levels of commitment perceived by the sample respondents in terms of Nature of organizations"
- There is no significant variance between the levels of commitment perceived by the sample respondents in terms of Designations"
- There is no significant variance between the levels of commitment perceived by the sample respondents in terms of States"
- There is no significant variance between the levels of commitment perceived by the sample respondents in terms of Work experience"

V. RESEARCH METHODOLOGY

The present study has selected four states namely, Jammu and Kashmir, Delhi, Haryana & Uttar Pradesh on the basis of sharing a significant relationship with sampled insurance organizations, followed by the selection of top four insurance organizations based on the total number of employees working with each organization throughout the country namely, LIC of India, United India Insurance

Corporation Ltd., HDFC life pvt and ICICI Lombard pvt. However, it becomes imperative to mention that, these four sample insurance organizations have also been selected on the basis of their nature i.e. Public and Private as well as the nature of work i.e. Life Insurance and General Insurance so that the employees from both the sectors could be included into the study. The sample further focused only on (On roll employees) who were working on permanent basis. Cochran W.G's (1977) model (formula) has been used to determine the accurate sample size for the present study which came out as 663 and was obtained by using Stratified Random Sampling (SRS) Technique. As, prerequisite for (SRS) total population was divided into four stratum i.e. four states as mentioned above.

VI. DESCRIPTIVE STATISTICS

The brief information about the various sample characteristics are discussed below see Table (1) the profile of the respondents pertaining to mention that, public sector employ's the huge number of personnel in India compared to private sector as the sample consists of 430 respondents from public and 233 from the private insurance organizations. In terms of work experience 50 respondents had <1 year of experience, 143 respondents had 1-5 years of experience, 120 respondents had 6-10 years of work experience, 150 were having 11-15 years of experience, and 200 respondents had the experience of above 15 years. Further, in terms of level or scale of designation maximum number of respondents i.e. 200 fell under clerical level, 230 were from scale-1(i.e. Administrative officers), 85 belonged to scale-2 (i.e. Assistant Manager) whereas, 98 respondents were from scale-3 (i.e. Branch Manager) and only 50 belonged to scale-4 (i.e. Divisional Manager). In summary, the sample industry represents more of public sector domination in employing individuals and is also male dominated with high work experience workforce.

Table 1: Demographic Profile of Respondents

Demographic constructs	TOTAL RESPONDENTS	
	Frequency n=663	%age 100
States		
Jammu & Kashmir	140	21.1
Delhi	160	24.1
Haryana	180	27.1
Uttar Pradesh	183	27.6
Nature of Organizations		
Public	430	64.8
Private	233	35.1
Experience		
Less than 1 year	50	7.5
1-5 years	143	21.5
6-10 years	120	18.0
11-15 years	150	22.6
Above 15 years	200	30.1
Designation		
Clerical Staff	200	30.1
Administrative officers (scale -1)	230	34.6
Assistant Managers (scale-2)	85	12.8
Branch Managers (scale-3)	98	14.7
Divisional Managers (scale-4)	50	7.5

VII. RESULTS & DISCUSSIONS

7.1: Testing the assumption of Homogeneity of Variance

As revealed by Table (2) for employee commitment the F-value for Levene's test was ($f= 2.219$) with sig. ($p=.137$) and as the p-value was ($>.05$) it was concluded that, there is no significant difference between these two groups in terms of homogeneity of variances.

Table (2): Levene's test for homogeneity of variance in terms of Nature of Organizations

<i>Test of Homogeneity of variances</i>			
<i>Constructs</i>	<i>Levene's Statistics (F-Value)</i>	<i>Df</i>	<i>Sig.</i>
OVERALL COMMITMENT	2.219	692	.137

7.2: Comparison of Means on the basis of Nature of Organization

To measure the level of difference between the study variables independent sample T-test was applied which revealed a comparative picture of perceived commitment of employees on the basis of nature of organizations see Table (3). The public sector employees score high mean on affective commitment indicating that, they are emotionally attached with their organizations compared to their private sector counter parts who scored high mean on continuance and normative commitment depicting that, they are just continuing with organization as an obligation to do so as well as for the high cost attached to switching the jobs. And the difference in such mean scores was statistically tested using t-test and is found to be statistically significant on affective ($t=9.041$; $p=.000^{**}$), normative ($t= -5.996$; $p=.000^{**}$) & on overall commitment ($t= 2.219$; $p=.014^{**}$) at 95% confidence level, but for the continuance commitment ($t= -0.397$; $p=.691$) difference is found to be statistically non-significant at 95% confidence level. This supports the findings of Patiraj & Bhanu (2017) that, public sector employees are more committed compared to private sector employees. And, the difference between the means is statistically significant, that is in contradiction with the findings of Carol & James (1996) revealing, organizational commitment of public sector employees are not that different from employees working with other sectors and they are not more committed despite the widespread belief that public servants ought to be more dependent on normative incentives. Moreover, to measure the effect size of differences observed in responses of two sectors Cohen's D test was applied, and the values of affective and normative commitment (0.819 & 0.685) indicate the difference between two groups is large. However, overall D value of overall commitment of employees (0.242) depicts the difference between groups is small.

Table (3): Mean comparison test of Employee Commitment in terms of Nature of Organization

Constructs	Nature	N	Mean	Std. Deviation	T-value	P-value	Cohen's D (ES)
AFFECTIVE COMMITMENT	Public	430	3.8987	1.08957	7.512	.000**	0.819
	Private	233	2.8479	1.44990			
CONTINUANCE COMMITMENT	Public	430	3.7422	.93434	-0.397	0.691	-----
	Private	233	3.7792	.89301			
NORMATIVE COMMITMENT	Public	430	2.6957	1.07434	-8.171	.000**	0.685
	Private	233	3.3063	.65663			
OVERALL COMMITMENT	Public	430	3.4455	.53510	2.472	0.014**	0.242
	Private	233	3.3111	.57530			

Source: Primary Data; For Cohen's D an Effect Size of 0.2 to 0.3 is considered "small effect", around 0.5 is "medium effect" & 0.8 or above is relatively considered a "large effect"

7.3: Testing the assumption of Homogeneity of Variance

As revealed by Table (4) the F-value for Levene's test for overall commitment was ($f= 15.519$) with sig. ($p=0.053$) and the p-value was ($>.05$), depicting, no significant differences between the variances in terms of homogeneity among designation categories which allows the researcher further to conduct the Tukey's Post Hoc test .

Table (4): Levene's Test of Homogeneity of Variance in terms of employee designations

Test of Homogeneity of Variances				
Constructs	Levene Statistic (F-Value)	df1	df2	Sig.
OVERALL COMMITMENT	15.519	4	698	.053

7.4: Multiple Mean comparison of Employee Commitment in terms of Designation (ANOVA)

As revealed by Table (5) the mean score of Scale-4 i.e. Divisional managers for affective commitment was higher followed by Scale-3 i.e. Branch Managers indicating that, only managerial level employees perceive that, they are affectively committed towards their organizations however, their clerical and administrative staff scores high for continuance & normative commitment compared to the affective one depicting, lower level employees are not affectively committed rather they perceive to remain with organization as an obligation and also because of the high cost attached to switching the job. And to make an analysis of variance, One-Way ANOVA test was applied and is found to be statistically significant for all types of commitments i.e. affective ($f=27.617$; $p=.000^{**}$), continuance ($f=12.625$; $p=.000^{**}$), normative commitment ($f=5.925$; $p=.000^{**}$) & overall commitment ($f= 5.405$; $p=.000^{**}$) at 95% confidence level. This was in consensus with the findings of Adnan (2010) that, managers and supervisors are more committed with their organizations compared to lower level workers and the difference between the groups is found to be statistically

significant. And, V. Konya et.al (2016) revealed that there is a statistically significant difference between respondents in managing and non-managing positions within scores of commitment and higher levels employees perceive higher levels of commitment to stay with the organization compared to their junior counterparts. Further to interpret the relative magnitude of any difference between group means, the effect size was calculated using eta squared. The Eta² statistics of (0.033 & 0.030) for normative and overall commitment indicate the effect size is small, but for affective & continuance commitment (0.137, 0.068) depicts the effect size was found medium.

Table (5): Multiple Mean Comparison test of Employee Commitment in terms of Designation

Construct	Designation	N	Mean	Std. Deviation	F-Value	P-Value	Eta ² Effect Size
AFFECTIVE COMMITMENT	Clerical staff	200	3.3388	1.28304	27.617	.000**	0.137
	Administrative officers (scale-1)	230	3.9035	1.05931			
	Assistant managers (scale-2)	85	4.1932	.97874			
	Branch managers (scale-3)	98	4.6944	.48526			
	Divisional managers (scale-4)	50	4.8529	.48460			
	Total	663	3.7186	1.22405			
CONTINUANCE COMMITMENT	Clerical staff	200	3.8361	1.00756	12.625	.000**	0.068
	Administrative officers (scale-1)	230	3.9022	.77482			
	Assistant managers (scale-2)	85	3.5540	.75947			
	Branch managers (scale-3)	98	3.0833	.71510			
	Divisional managers (scale-4)	50	2.9706	.64881			
	Total	663	3.7486	.92687			
NORMATIVE COMMITMENT	Clerical staff	200	2.8805	1.04483	5.925	.000**	0.033
	Administrative officers (scale-1)	230	2.8601	1.05604			
	Assistant managers (scale-2)	85	2.7188	.83890			
	Branch managers (scale-3)	98	2.1167	1.08528			
	Divisional managers (scale-4)	50	2.6618	1.00367			
	Total	663	2.8004	1.04043			
OVERALL COMMITMENT	Clerical staff	200	3.3518	.60971	5.405	.000**	0.030
	Administrative officers (scale-1)	230	3.5553	.48117			
	Assistant managers	85	3.4886	.42476			

	(scale-2)					
	Branch managers (scale-3)	98	3.2981	.35422		
	Divisional managers (scale-4)	50	3.4951	.30114		
	Total	663	3.4225	.54414		

Source: Primary Data; For η^2 Effect Size of 0.01 is considered "small effect", 0.06 is "medium effect" & 0.14 or above is relatively considered a "large effect" (Pallant, 2001.)

7.5: Post Hoc (Multiple Comparisons) Test

Post hoc test results (see Table 6) revealed that, the variances in different designation categories fall into a single homogeneous subset reflecting significant variances in commitment of employees.

Table (6): Multiple comparison of differences between group means of commitment in terms of employee Designations.

<i>EMPLOYEE-COMMITMENT</i>		
<i>Tukey B</i>		
<i>Designation</i>	<i>N</i>	<i>Subset for alpha = 0.05</i>
		<i>I</i>
<i>Branch managers (scale-3)</i>	<i>98</i>	<i>3.2981</i>
<i>Clerical staff</i>	<i>200</i>	<i>3.3518</i>
<i>Assistant managers (scale-2)</i>	<i>85</i>	<i>3.4886</i>
<i>Divisional managers (scale-4)</i>	<i>50</i>	<i>3.4951</i>
<i>Administrative officers (scale-1)</i>	<i>230</i>	<i>3.5553</i>

Means for groups in homogeneous subsets are displayed.

7.6: Testing the assumption of Homogeneity of Variance

As revealed by Table (7) the F-value for Levene's test for employee commitment was ($f= 3.640$) with sig. ($p=0.213$) and the p-value was ($>.05$), depicting, there is no significant difference between the group variances in terms of homogeneity across states allowing researcher to conduct the Tukey's Post Hoc test.

Table (7): Levene's Test of Homogeneity of Variance in terms of States

<i>Test of Homogeneity of Variances</i>				
	<i>Levene Statistic(F-Value)</i>	<i>df1</i>	<i>df2</i>	<i>Sig.</i>
<i>OVERALL COMMITMENT</i>	<i>3.640</i>	<i>3</i>	<i>696</i>	<i>.213</i>

7.7: Multiple Mean comparison test of Employee Commitment in terms of States (ANOVA)

As revealed by Table (8) the mean score of J&K state for affective commitment was higher followed by Delhi indicating, the employees of these states perceive that, they are affectively committed towards their organizations compared to the employees from other states. However, the employees from Haryana and Uttar Pradesh were found more normatively and continuantly committed towards their organizations as depicted through their higher mean scores which reflects the employees from these two states are not affectively committed rather they perceive to remain with the organization as an obligation and also because of the high cost attached to switching the job. And to make an analysis of variance, One-Way ANOVA test was applied and is found to be statistically significant for affective ($f=3.830$; $p=.010^{**}$), normative commitment ($f= 8.018$; $p=.000^{**}$) & overall commitment ($f= 11.062$; $p=.000^{**}$) at 95% confidence level. However, continuance commitment ($f=1.926$; $p=.0124$) was found to be statistically non-significant at on 95% confidence level. Further to interpret the relative magnitude of difference between group means, the effect size was calculated using eta squared. The η^2 statistics of (0.016, 0.033, & 0.046) for affective, normative and overall commitment indicate the effect size is small.

Note: No study specific to the selected states have been conducted so far in relation to employee commitment hence, no reference is given along with the findings.

Table (8): Multiple Mean Comparison test of Employee Commitment in terms of States

Construct	States	N	Mean	Std. Deviation	F-Value	P-value	Eta ² Effect Size
AFFECTIVE COMMITMENT	J&K	140	3.9760	.96115	3.830	0.010	0.016
	Delhi	160	3.8371	1.20960			
	Haryana	180	3.6277	1.31017			
	Uttar Pradesh	183	3.5608	1.25272			
	Total	663	3.7186	1.22405			
CONTINUANCE COMMITMENT	J&K	140	3.6800	.90060	1.926	0.124	-----
	Delhi	160	3.6543	.89612			
	Haryana	180	3.8813	.90575			
	Uttar Pradesh	183	3.7270	.98726			
	Total	663	3.7486	.92687			
NORMATIVE COMMITMENT	J&K	140	2.7716	1.13947	8.018	.000	0.033
	Delhi	160	2.5484	.99434			
	Haryana	180	2.8032	.91832			
	Uttar Pradesh	183	3.1500	1.09542			
	Total	663	2.8004	1.04043			
OVERALL COMMITMENT	J&K	140	3.6687	.64684	11.062	.000	0.46
	Delhi	160	3.3989	.51911			
	Haryana	180	3.3617	.49788			
	Uttar Pradesh	183	3.3532	.50089			
	Total	663	3.4225	.54414			

Source: Primary Data; For ETA² Effect Size of 0.01 is considered "small effect", 0.06 is "medium effect" & 0.14 or above is relatively considered a "large effect" (Pallant, 2001.)

7.8: Post Hoc (Multiple Comparisons) Test

Post hoc test results (see Table 9) revealing, the variances in different selected states identified the two homogeneous subset reflecting significant variances in commitment of employees.

Table (9): Multiple comparison of differences between group means of commitment in terms of States

EMPLOYEE COMMITMENT			
Tukey B			
Name of state	N	Subset for alpha = 0.05	
		1	2
Uttar Pradesh	183	3.3532	
Haryana	180	3.3617	
Delhi	160	3.3989	
J&K	140		3.6687

Means for groups in homogeneous subsets are displayed.

7.9: Testing the assumption of Homogeneity of Variance

As revealed by Table (10) the F-value for Levene's test for commitment was ($f= 16.314$) with sig. ($p=0.163$) and the p-value was ($>.05$), depicting, there is no significant difference between group variances in terms of homogeneity in work experience categories allowing researcher to conduct the Tukey's Post Hoc test.

Table (10): Levene's Test of Homogeneity of Variance in terms of work experience

<i>Test of Homogeneity of Variances</i>				
	<i>Levene Statistic(F-Value)</i>	<i>df1</i>	<i>df2</i>	<i>Sig.</i>
OVERALL COMMITMENT	16.314	4	695	.163

7.10: Multiple Mean comparison test of Employee Commitment in terms of Work Experience (ANOVA)

As revealed by Table (11) the mean score of employees having more than 15 years of work experience was higher for affective commitment followed by the employees with work experience of 11-15 years indicating only senior employees perceive that, they are affectively committed towards their organizations however, employees with less experience i.e. 1-5 years and from 6-10 years score high for continuance & normative commitment compared to the affective depicting, employees with less work experience are not affectively committed rather they perceive to remain with organization as an obligation and also because of the high cost attached to switching their jobs. And to make an analysis of variance, One-Way ANOVA test was applied and is found to be statistically significant for all types of commitments i.e. affective ($f=128.54$; $p=.000^{**}$), continuance ($f=11.015$; $p=.000^{**}$), normative commitment ($f=40.244$; $p=.000^{**}$) & overall commitment ($f= 24.774$; $p=.000^{**}$) at 95% confidence level. This was in consensus with the study of Rahati et.al (2015) revealing a significant difference between the mean scores of employee commitment with different levels work experiences ($P = 0.043$). & Tukey post hoc test also depict the difference in scores was significant across the categories of work experience. Further to interpret the relative magnitude of any difference between group means, the effect size was calculated using eta squared. The η^2 statistics of (0.425 & 0.188) for affective & normative indicate the effect size is large whereas, values of continuance and overall commitment (0.060 & 0.125) depicts the effect size was found medium.

Table (11): Multiple Mean Comparison test of Employee Commitment in terms of work experience

Construct	Work Experience	N	Mean	Std. Deviation	F-Value	P-Value	Eta ² Effect Size
AFFECTIVE COMMITMENT	Less than 1 year	50	1.4808	.33011	128.543	.000	0.425
	1-5 years	143	2.8066	1.27522			
	6-10 years	120	2.8242	1.17001			
	11-15 Years	150	3.7950	1.05916			
	above 15 Years	200	4.4545	.57972			
	Total	663	3.7186	1.22405			
CONTINUANCE COMMITMENT	Less than 1 year	50	3.7308	1.35962	11.015	.000	0.060
	1-5 years	143	3.9333	1.02009			
	6-10 years	120	3.3051	.99900			
	11-15 Years	150	3.7838	.87092			
	above 15 Years	200	3.6523	.79924			
	Total	663	3.7486	.92687			
NORMATIVE COMMITMENT	Less than 1 year	50	2.9038	.63359	40.244	.000	0.188
	1-5 years	143	3.2383	.92102			
	6-10 years	120	3.5191	.74116			
	11-15 Years	150	2.7477	.93450			
	above 15 Years	200	2.3871	1.01879			
	Total	663	2.8004	1.04043			
OVERALL	Less than 1 year	50	2.7051	.65847			

COMMITMENT	1-5 years	143	3.2324	.63168	24.774	.000	0.125
	6-10 years	120	3.2161	.62799			
	11-15 Years	150	3.4422	.41664			
	above 15 Years	200	3.5917	.42714			
	Total	663	3.4225	.54414			

Source: Primary Data; For ETA^2 Effect Size of 0.01 is considered "small effect", 0.06 is "medium effect" & 0.14 or above is relativity considered a "large effect" (Pallant, 2001.)

7.11: Post Hoc (Multiple Comparisons) Test

Post hoc test results (see Table 12) revealed that, the variances in different designation categories fall into a single homogeneous subset reflecting significant variances in commitment of employees.

Table (12): Multiple comparison of differences between group means of commitment in terms of States

ORGANIZATIONAL COMMITMENT				
Tukey B				
Experience	N	Subset for alpha = 0.05		
		1	2	3
Less than 1 year	50	2.7051		
6-10 years	120		3.2161	
1-5 years	143		3.2324	
11-15 Years	150		3.4422	3.4422
above 15 Years	200			3.5917

Means for groups in homogeneous subsets are displayed.

XI. SUGGESTIONS

The in-depth analysis of variances across demographic variables in relation to employee commitment clearly revealed that, there are huge variances in terms of commitment among the employees working with insurance industry of India revealing lack commitment among the workforce. Therefore, it is very important for the authorities to rectify the reasons behind lack of employee commitment within insurance industry of India. And based on the above discussed findings the following suggestions will be helpful to improve the commitment level of sample study respondents.

- ❖ This industry is employing huge number of youth which makes it mandatory for them to provide all kinds of employee oriented benefits to increase the commitment of young talent of the nation. Therefore, it is suggested that, IRDA should establish a single body or a separate department directly under its own assistance which will guide and monitor the HR departments of various organizations within this industry from both the sectors.
- ❖ The study further suggest that, strategic recruitment & selection practices should be introduced by the authorities for encouraging the highly qualified youth to join this industry which will increase the commitment level of newly recruited employees as well rather than the enhancing the commitment of senior employees only.
- ❖ Public sector organizations like LIC of India have started such kind of recruitment practices but that process still needs further development to get in proper shape by conducting such drives in a continuous and systematic manner.
- ❖ Further, private organizations should also create employment opportunities through these kinds of state-level recruitment drives by focusing on local youth and encouraging them to join and help in expanding this industry which will eventually leads to create states-wise employment opportunities.
- ❖ Private organizations should frame a uniform basic pay scale for its employees across different levels i.e. from clerical to higher scale officers like public sector organizations have that will help to increase the commitment of employees by eliminating the pay disparities as well as inter-conflicts. Further, public sector organizations should adopt the performance based increments or bonus policies which will equally encourage employees to perform better.

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