

EMPLOYEES COMMITMENT AND ORGANIZATIONAL PERFORMANCE: AN EMPIRICAL EVIDENCE FROM LIFE INSURANCE COMPANIES IN KATHAMNDU, NEPAL

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Introduction

Employees' organizational commitment is an important issue, because it may be used to predict employees' performance, absenteeism and other behaviors (Dordevic, 2004; Bishop & Scott, 1997). Employees commitment to an organization has been defined in a variety of ways including an attitude or an orientation that links the identity of the person to the organization, a process by which the goals of the organization and those of the individual become congruent, an involvement with a particular organization, the perceived rewards associated with continued participation in an organization, the cost associated with leaving and normative pressures to act in a way that meets organizational goals (Meyer & Allen, 1997). These definitions reflect three broad themes: commitment reflecting an affective orientation toward the organization, recognition of costs associated with leaving the organization and a moral obligation to remain with an organization. So, three types of organizational commitment are affective, continuance and normative organization commitment. If employees are committed to their organizations, they expect their organization to be committed to them (Dordevic, 2004). Employee engagement is a strong predictor of positive organizational performance clearly showing the two way relationship between employer and employee compared to three earlier constructs: job satisfaction, employee commitment and organizational citizenship behavior (Markos & Sridevi, 2009).

In Nepal, Life Insurance Industries are facing many challenges. Every manager wants to increase their organizational performance and wants to put their company ahead of competitors. The literature suggested that concepts like Total Quality Management (TQM) became popular in the second half of twentieth century in the

service of improving organizational performance. Now, the attention of managers is shifting toward the employees' side of organizations. Thus, concepts like employee commitment and Organizational Citizenship Behavior (OCB) have begun to appear on the grounds that efficiency and productivity a part of the employees' commitment. Others have argued that commitment reflects the psychological bond that attaches the employee to the organization. The nature of the bond can take three forms, labeled compliance, identification and internalization (O'Reilly & Chatman, 1986; and Fields, 2002). This was supported by the research findings of Bishop and Scott (1977) indicating that commitment had a positive effect on productivity, turnover and employees willingness to help co-workers.

Dordevic, (2004) studied employee commitment in times of radical organizational changes. The study found that radical organizational changes effected employees' commitment, mostly negatively. The main reasons leading to decreased commitment are job insecurity, decreased trust, job redesign and increased stress. Employees view the new contracts as violations of the old psychological employment contracts, which usually lead to reduced commitment to the organization. Commitment does not just happen, however, it must be cultivated and developed as an employee gains more experiences and becomes more familiar with the organization. (Shiverick., Janelle & Anichini, 2009). Organizations whose members were strongly committed have both high participation and high production (Porter et. al, 1974; Koch & Steers, 1978).

A study done by Cohen and Higgins (2007) concluded that organizations seeking to maximize the productivity of their workforces now have utilize to the powerful concept of engagement, a multifactor approach including employee commitment to the organization. As cited in the article written by Jacqueline and Coyle (1999) on employees' participation and assessment of an organizational change intervention, there is positive relationship between profit sharing and employees' orientation to continuous improvement. A pleasurable or positive emotional state resulting from the appraisal of one's job or job experiences is job satisfaction (Locke, 1976).

Job satisfaction can be viewed as a quality of working life and its relationship with other key factors, such as general well-being, stress at work, control at work, home-work, home-work interface and working

conditions (Tomazevic and Aristovnik, 2014). Stress is the response of people when presented with work demands and pressures that are not matched to their knowledge and abilities and which challenge their ability to cope. Job stress results from various interactions of the worker and the environment of the work they perform their duties. In other words, what is stressful for one person may not be a problem for someone else. The viewpoint underlines prevention strategies that focus on workers and ways to help them cope with demanding job conditions (NIOSH, 1999). In the line with existing literature, an overview of the relationship between employees' commitment and organizational effectiveness has been developed. The behavior in organizations is often political in nature but there is a lack of evidence in the area. Many antecedents and consequences of organizational politics are still to be explored. Even though, other factors prevailing in the organization that may affect the organization effectiveness. Hence, the literature review revealed that the study on employees' commitment and its impact on organizational performance become prominent.

On the ground of bank of literature, the two way relationship between employees commitment and organizational performance have been found in western and developed countries. In the world, organizations such as banks and financial institutions including insurance companies are said to be one of the most stressed-out industry. The problems in insurance sector influence the commitment level and as a result it increases the issues of underperformance, absenteeism and turnover.

Many opportunities are created due to opening of private and multinational life insurance business in Nepal. These life insurance companies are involved in recruitment of qualified and experienced candidates from competing life insurance companies on better packages and salaries. It is affecting the quality of employees in existing life insurance companies. Therefore, it's very important to design a study on employee's commitment in life insurance sector in Nepal. In Nepali workplaces challenges are there to motivate employees and make them feel that they are safe and secured in jobs. Except few joint venture banks jobs in Nepali organizations are not so challenging, interesting and motivating to enhance quality of work life. Employee relations are distorted in the public and private sector undertakings because of the lack of a free flow of

communication and information and due to high feeling of status and prestige of the top management (Adhikari and Gautam, 2011).

In spite of proper monitoring and supervision and adequate rules, regulations and policies, the life insurance businesses are facing many challenges. The unhealthy competition, lack of skilled manpower, licensing of new insurance companies, targeted towards urban area only, and small market are the major challenges of insurance business in Nepal. Thus, the role and value of skilled employees become remarkable in the field of insurance. Looking at the aforementioned background, it ignited the researchers to find out the reasons behind success of the organization. In any organization, the commitment of the employees is a critical factor for successful performance which cannot be doubted. This is because human resource is the hallmark of the performance of any organization (Obicci, 2014). The biggest challenge of developing country and life insurance business is that even employees are working with full enthusiasm and according to standardized quality and quantity, the organizational performance become low as per standard. If nothing is done, there may be chance of downfall in organizational performance.

The committed workforce resulted in increased job satisfaction (Vandenberg & Lance 1992), increased job performance (Mathieu & Zajac, 1990), increased total return to shareholders (Walker Information Inc., 2000), increased sales (Barber et. al., 1999), decreased employee turnover (Cohen, 1991), decreased intention to leave (Balfour & Wechsler, 1996), decreased intention to search for alternative employers (Cohen, 1993), and decreased absenteeism (Cohen, 1993, Barber et. al., 1999). Successful organizations depend on the high performance of their employees to meet their objectives. In order to achieve their strategic aims and keep their competitive advantage, their employees must perform at high levels.

It is therefore important for organization to know the aspects that play important role or have big impact in boosting the commitment of their employees. Several factors had been identified in the literature as determinants of employee commitment. The normative, affective and continuous commitment are the major types of employees commitment whereas job satisfaction, job stress, turnover, goodwill, return on assets, return on equity, absenteeism, sales, productivity etc., are found major determinants that measures the organizational

performance. The importance of the study can be realized from the fact that in the last one decade many researchers have dealt with the subject, still there is much to be done for understanding the mechanism and role of employee commitment as it has strong influence on efficient functioning of organization (Latham, Borgogni & Petitta, 2008). Due to these problems there is a need for conducting the study for establishing any association between employees' commitment and organizational performance in life insurance sector in Nepal.

Conceptual framework

Insurance business in Nepal

There are 22 life and non-life insurance companies listed in Nepal Stock Exchange (NEPSE). Among all, there is only one government composite insurance company. Insurance in Nepal was emerged with the concept of Guthi System and practiced in joint family. The system had provided security and assistance of individuals and families in the time of need with the change in the economic and social perspectives and the increasing complexities of the upcoming small-scale industries an immense need for a domestic insurance company was felt to insure against any loss that could arise due to mishaps in industries. Later on, Rastrya Beema Sansthan was established in 2024 BS as a private company with authorized capital of rupees one crore and capital issued was rupees 25 lakh under the Company act. Although insurance company has great contribution to GDP, and national income, there are many challenges and opportunities for them. The slow growths in economy and limited number of insurance companies are the basic responsible factors for the limited market of insurance business. There is limited market of insurance business.

The majority of Nepali people are illiterate and economically backward. Due to this, there is lack of awareness of insurance in general public. The insurance sectors are limited in urban area. The insurance business depends upon the availability of expertise in the related field. The required manpower for the expansion of insurance business in Nepal is not sufficient. The manpower like underwriter, agent and surveyors are not experienced as per the requirement and demand of life insurance industry. However, we can appreciate the development of insurance sector in Nepal. Thus, the study aimed towards insurance field.

Employees' commitment

Employees who are committed to their organization generally feel a connection with their organization, feel that they fit in and, feel they understand the goals of the organization. The employee is considered when he/she remains with the organization for long time period and desires to live in the same organization. The employees' willingness and ability to help their company succeeds largely by providing discretionary effort on a sustainable basis (Perrin's Global Workforce Study, 2003). The employee commitment can be defined as the degree to which the employee feels devoted to their organization (Akintayo, 2010). Ongori (2007) had described employee commitment as the affective response to the whole organization and the degree of attachment or loyalty employees feel towards the organization.

Zheng (2010) had described employee commitment as simply employees' attitude to organization. Steers (1977) found that more committed employees wish to terminate from the organization at minimum level. Steers (1977) found that employee commitment was directly related with the company turnover. Arthur (1994) concluded that organizational performance would be enhanced by higher level of employees' commitment. Commitment is the bonding among employee and employer. Stronger level of commitment increase the staying time period of employee within organization, along with the effectiveness is also evaluated by commitment (AZ, 2017).

Affective commitment

Meyer and Allen (1997) defined affective commitment as an emotional belongingness towards organization. It has been described as affective commitment as involvement, attachment, and positive feelings such as identification of employees with organization. Emotional attachments of employees increase the sincerity for organization, accept, and follow the roles of company and accomplished the organizational goals effectively. Beck and Wilson (2000) had explained that affective commitment has been considered as emotional attachment of a person with organization and with its standards and principles.

Continuance commitment

Meyer and Allen (1997) defined continuance commitment as a cost linked with leaving of an organization. In broader spectrum, continuance commitment is considered as employee's investment in organization. The investment of employee means his/her money, effort, and time and it is taken as a cost if an employee wants to leave the company. These type of investments included contribution to specific organizational development, pension plans, status or skills, usage of organizational benefits like minimizing mortgage rates. The cost of leaving organization can be minimized by lack of replacement or alternatives or make up of unavoidable investments (Porter, et.al, 1974).

Normative commitment

Meyer and Allen (1997) had explained normative commitment as the obligation feelings to be with employer. In real, normative commitment means that individual does not want to leave the organization. Person has the feelings of belongingness with organization. An employee reveals the concern with organization because organization is liked by employees. When an individual looks towards status, favors, and rewards, she/he shows the sense of attachment, sincere duty, and sense of obligation. Normative commitment is stated as the commitment of individual with certain organization with moral, status improvement that is given by organization in upcoming year (March and Mannarai, 1977). Normative commitment encourages staying with organization for a longer period of time, efficient performance, and work satisfaction (Aamodt, 2007).

Organizational performance

Organizational performance comprises the actual output or results of an organization as measured against its intended outputs or goals and objectives. Organizational performance involves the recurring activities to establish organizational goals, monitor progress toward the goals, and make adjustments to achieve those goals more effectively and efficiently (Richard, 2009). The impact of employee commitment on organizational performance can be manifest through employee turnover, employee productivity, and corporate social responsibility. Employees' turnover, productivity, corporate social responsibility, job stress, job

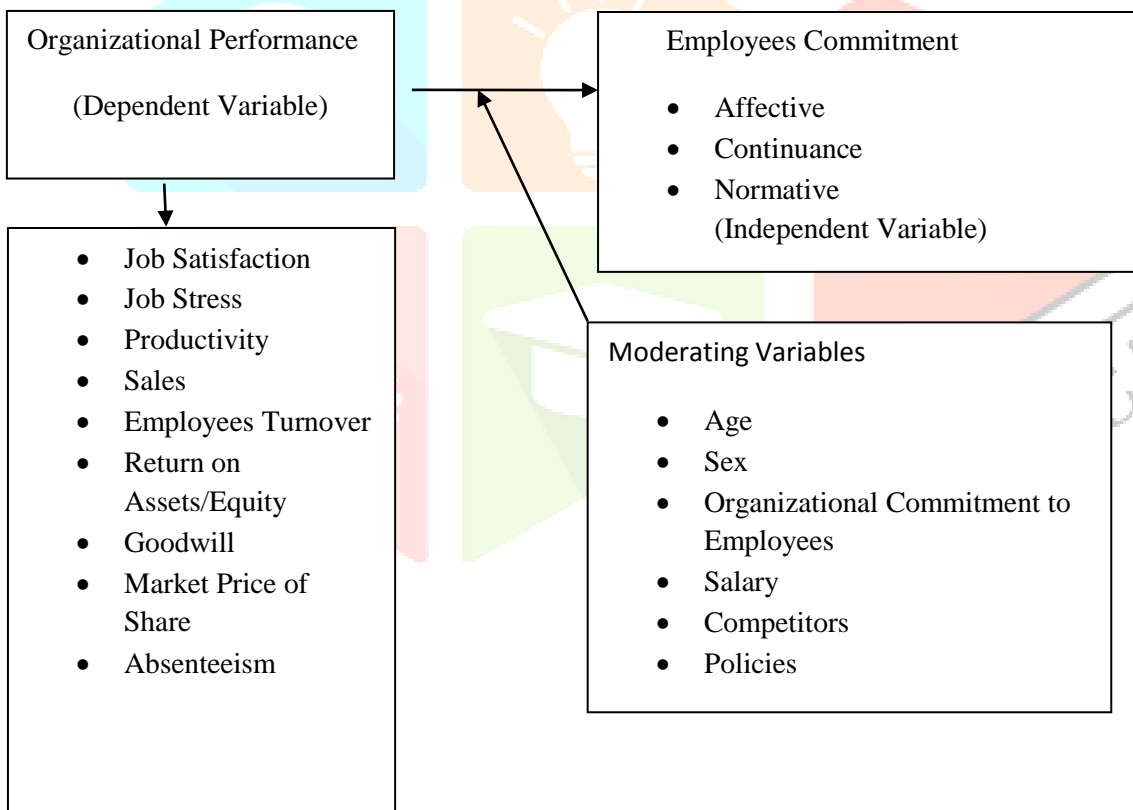
satisfaction, return on assets, return on equity, market share, goodwill, sales and other financial and non-financial outcomes are the determinants of organizational performance.

Theoretical framework

The relationship between dependent variable organizational performance and independent variable employees' commitment has been shown in the figure 2.1. The organizational performance can be measured through various determinants such as job satisfaction, job stress, productivity, sales and so on. The study has been focused only in job satisfaction and job stress as dependent variables determinants. The age, sex, organizational commitment to employees, salary etc., have been taken as moderating variables of the study.

Figure 1

Theoretical Framework



Review of related studies

Shahid and Azhar (2013) explained the employee's commitment as the important factor to determine the success of an organization. Employee commitment to an organization has acquired increasing demand as it aids the organizations to retain more staff and thereby increase in achievement. Hafiz (2017) concluded that the

three elements of organizational commitment were an essential factor towards improvement of performance among banking employees. The results had shown that dimensions of organizational commitment independently and jointly influenced the employees' performance in banks. It had indicated that employees were willing to devote and stayed in banks for accomplished the objectives of jobs because they had same goals and values inside the organization. On the bases of data which was collected from the three major cities of Pakistan (Lahore, Rawalpindi, Islamabad), it was acknowledged that organizational performance could be enhanced by involving employees in decision making that would ultimately increase their commitment in the organization (Ahmeed and Shaheen, 2011). Keeping in view of the low degree of compliance and commitment at Nepali workplaces it is imperative to search for the new HR mandate for our HR professionals and department to raise organizational performance (Adhikari and Gautam, 2011).

Kashefi, *et.al*, (2013) revealed that the level of employees' loyalty to organization become influential in its survival and the matter depends to the organization's nature. Barauh and Subedi (2012) concluded that the revival of the organization was possible because of the commitment of the employees towards the organization, their work, mission, objectives and values of the organization, and their positive attitude towards the organization culture. Igella (2014) revealed that the factors organizational dependability, effectiveness of the organizations social processes, and the organizational climate had significant impact on employees' commitment. While amongst all the individual factors, it was concluded that; older employees and the positions the employees held within the organization had a strong influence. Igella (2014) further concluded that the individual factors that influenced employee commitment include; age, job security and marital status. In terms of age, older employees were viewed to be more committed, most employees felt that employees' jobs were secured and the most viewed marital status as one of the major factors that strongly influenced the levels of employee commitment.

Obicci (2014) concluded that the poor performance of government organizations was due to lack of employee commitment. Andrew (2017) revealed that the employees' commitments (affective, normative, and continuous) were significantly related to organizational performance in Eravurpatru Divisional Secretariat.

Irefin and Mechanic (2014) concluded that the level of employee commitment of the staff of Coca Cola Company was very high. There was a fairly high relationship between employee commitment and organizational performance. Most organizations have realized that the performance of their workers plays a vital role in determining the success of the organization (Zheng, 2010; Ajila and Awonusi, 2004). Akintayo (2010) and Tumwesigye (2010) noted that one of the reasons why commitment had attracted research attention is that organization depends on committed employees to create and maintain competitive advantage and achieve superior performance. Commitment employees who are highly motivated to contribute their time and energy to the pursuit of organizational goals are increasingly acknowledged to be the primary asset available to an organization (Hunjra, 2010).

Sabir, *et.al*, (2015) revealed that the employee commitment had positive effect on organizational performance in educational sector. In addition to literature, the study conducted by Gul (2015) had revealed a high degree of correlation between employee commitment and its factors and organizational development.

The empirical evidences have proved the importance of study on employees' commitment and its relationship with organizational performances. The lack of sufficient empirical evidence in Nepali perspective is main motivating force to study the subject in more detail. Since, earlier study was built on western perspective and specific research on insurance sector is scanty, the study has been conducted with an attempt to bridge the gap in the literature by offering empirical evidence to the extent of which result in Nepal would be parallel to past studies. Hence, the study has been focused on the employees' commitment and its impact on organizational performance of life insurance sector to see whether consistent or contradictory results be found in Nepali context.

Research methodology

Research design

The descriptive research design had been adopted to undertake fact-finding operation searching for adequate information in the context of employees' commitment and organizational performance. To measure the impact of independent variable on dependent variable, causal-correlation research design had been adopted

in the study. The systematic collection and presentation of data give a clear picture of a particular situation and attempted to obtain a complete and accurate description relating to employees commitment and organizational performance. A survey research design had been included in the research design, which surveyed the opinions from employees from life insurance companies in Kathmandu valley.

Universe of the study

The universe of the study consisted of life insurance companies operating in Nepal. The present study had covered the directors, branch managers, head of departments, officers, assistant, agents, surveyor, underwriters and technical staffs of life insurance companies operating in Kathmandu valley as the population of the study.

Data collection techniques

The study had been based on qualitative research approach. The respondent of the study were the employees from Life Insurance Companies. The questionnaire became a major tool for primary data collection. The already tested questionnaires had been used to collect the primary response.

Sampling

A sample size of 100 respondents was selected on the basis of purposive and convenience sampling method. These sampling methods had been used to include people who represented the widest variety of perspectives possible within the range specified by the purpose of the study. The sample had been collected from the employees of all listed life insurance companies operating in the valley. A valid purposeful sample in the case would, at the least, have to include all the participants in order to draw conclusions about interactions or relationships between them. The sample was heterogeneous in nature.

Variables and measures

The focus of the study was not a hard measure like economic and financial indicators, but includes employees' commitment, job satisfaction and job stress. The employees commitment is independent variable and organizational performance measured through job satisfaction and job stress are dependent variables. The questionnaire will be tested prior to data collection procedure to assess time to completion, to clarify the

wording and will be modified if necessary. A 15 items Organizational Commitment Questionnaire (OCQ) for measuring employees' commitment, developed by Mowday, *et.al*, (1979) had been used in the study. In addition, the employees commitment had been assessed in relation with other determinants of organizational performance such as productivity, returns etc.

The Likert Scale form 1 (Strongly Disagree) to 7 (Strongly Agree) had been used to measure the employee commitment. A higher score mean higher commitment. Reverse scoring had been done as required. The written instrument had been provided to respondents and informed about deadline of completion of the survey. Respondents had been asked about job satisfaction, job stress, absenteeism, turnover, organizational commitment towards employees, opportunities, promotion etc., on a 15 items scale developed by Mowday, Porter, & Steers, (1979). Respondents had been informed that the responses were kept confidential.

For specific validation, the questionnaire related to job satisfaction and job stress had been used in the study. Job Satisfaction is a positive emotional state that arises when people appraise their job or job experience (Locke, 1976). Respondents were asked to indicate how satisfied they are with their current job, co workers, supervisors, salary, and opportunities for promotion and work in general on a 6 item scale developed by Schrisheim and Tsui (1980). The scale for these items ranged from 1 (strongly disagree) to 5 (strongly agree). Cohen and Vigoda, (1999) and Vigoda and Kapun (2005) had used these scale in their studies.

Job Stress is described as the existence of tensions and pressure growing out of job requirements, including the possible outcomes in terms of feelings or physical symptoms (House and Rijjo, 1972). To measure the job stress a 7-item version of the original scale by House and Rizzo (1972) was used. Cohen and Vigoda, (1999) and Vigoda and Kapun (2005) had used this scale in their studies.

Method of data analysis

Based on previous studies, 15 items scales by Mowday, Porter, & Steers, (1979), had been applied to test the employees' commitment. The Likert scale from 1 (strongly disagree) to 5 (strongly agree) was used to measure the respondent. A higher score mean higher level of employees' commitment. The respondents were asked to indicate how satisfied they were in general on a 6 item scale developed by Schrisheim and Tsui

(1980). The scale for these items ranged from 1 (strongly disagree) to 5 (strongly agree). To measure job stress, 4 item version of the original scale by House and Rizzo, (1972) was used. The correlation statistical tools have been used to determine the relationship between employees' commitment and organizational performance. The SPSS package had been used for the analysis of the data.

Presentation and analysis of data

Profile of the respondents

Out of 210 questionnaire, the study had been confined to hundred usable questionnaire i.e., 47.61 percent response rate. Some of the questions were asked to the respondents to select one answer among several possibilities, while other questions were asked to the respondents to select one answer among several possibilities, while other questions were asked to rank alternatives in likert scale basis. The respondents were classified as male and female categories. With respect to sex of respondents, the study had confined to equal percentage of male and female categories. The majority of the respondents were agents and it was followed by operating staffs, professionals and other employees from private and public life insurance companies (Table 1., Panel A). The Panel B indicated that majority of the respondents was more than 35 years of age. Out of total respondents, the majority of the respondents were graduated followed by post graduate and undergraduate respectively (Panel C). Very few respondents were found who have highest degree such as PhD and/or others. In the aspect of their experiences, majority of respondents have less than 10 years of experiences. Some of the respondents found new in the organization.

Respondents' views

The common findings on open ended questions were that the majority of the respondents were agreed on the statement 'employees' commitment and its relationship with organizational performance. According to their common views, the absenteeism and employees turnover were found deep-rooted in the life insurance industry. The respondents wanted to aware that the employer should understand the need of the employees and focus towards them for their continuous development. The employees thought that higher the level of employees' commitment, lower would be the job stress, turnover and higher would be the job satisfaction,

productivity, sales, growth etc. The role of the life insurance companies was found negative. At present, it has not been supporting to the employees career and development. Nepotism and favoritism were also found in the life insurance companies. The competition and new emerging life insurance companies become motivating factor for employees of life insurance companies.

Table 1

Profile of Respondents (Demographic variables)

| <i>Panel A: Respondents' title</i> | | |
|--|-----------------------|------------|
| Respondent's title | Number of respondents | Percentage |
| Total responses | 100 | 47.61 |
| Sex: Male | 50 | 50 |
| Female | 50 | 50 |
| Total | 100 | 100 |
| Agents | 44 | 44 |
| Operating staff | 34 | 34 |
| Officers | 16 | 16 |
| Professional (Surveyors, Auditors, Lawyers, Doctors, etc). | 6 | 6 |
| Total | 100 | 100 |
| <i>Panel B: Age of the respondents</i> | | |
| Less than or equals to 35 years | 35 | 35 |
| More than 35 years | 65 | 65 |
| Total | 100 | 100 |
| <i>Panel C: Qualification of the respondents</i> | | |
| Undergraduate | 24 | 24 |
| Graduate | 44 | 44 |
| Postgraduate | 30 | 30 |
| Ph.D. and/or further | 2 | 2 |
| Total | 100 | 100 |

Note: The demographic variable sex, age, education are presented in the table. The three panel in the table indicate response rate, sex, and respondents in Panel A, age of the respondents in Panel B and Qualification in Panel C.

Analysis of employees' commitment in life insurance companies

The mean score had been calculated for each of the item and rank accordingly. The descriptive analysis of the tabulated results had shown that the mean values of the observation statements varied from 1.56 to 6.89.

The analysis found that employees were on behalf of the life insurance companies. Q14, Q4, Q9, Q5, Q2 and Q15 (Rank; 1-5, 7) had indicated that the employees had cared and loyal to the organization. Employees were so happy to tell others being the member of life insurance companies. Employees felt proud for working in insurance sector. Q10 and Q6 had indicated that the organization commitment was necessarily important for employees' commitment. Q1 had indicated that the majority of the respondents were marginally prepared for extra commitment for organizational success. Q12 and Q3 had indicated that the employees could shift the organization at any time.

The reverse question numbers eleven and thirteen had indicated that the respondents thought the selection of the life insurance companies was not the mistake. The respondents had hoped that the life insurance companies would be more responsible towards the employees. The respondents in overall found that the commitment towards the organization and organizational success was marginally dedicated in the life insurance companies in Kathmandu valley.

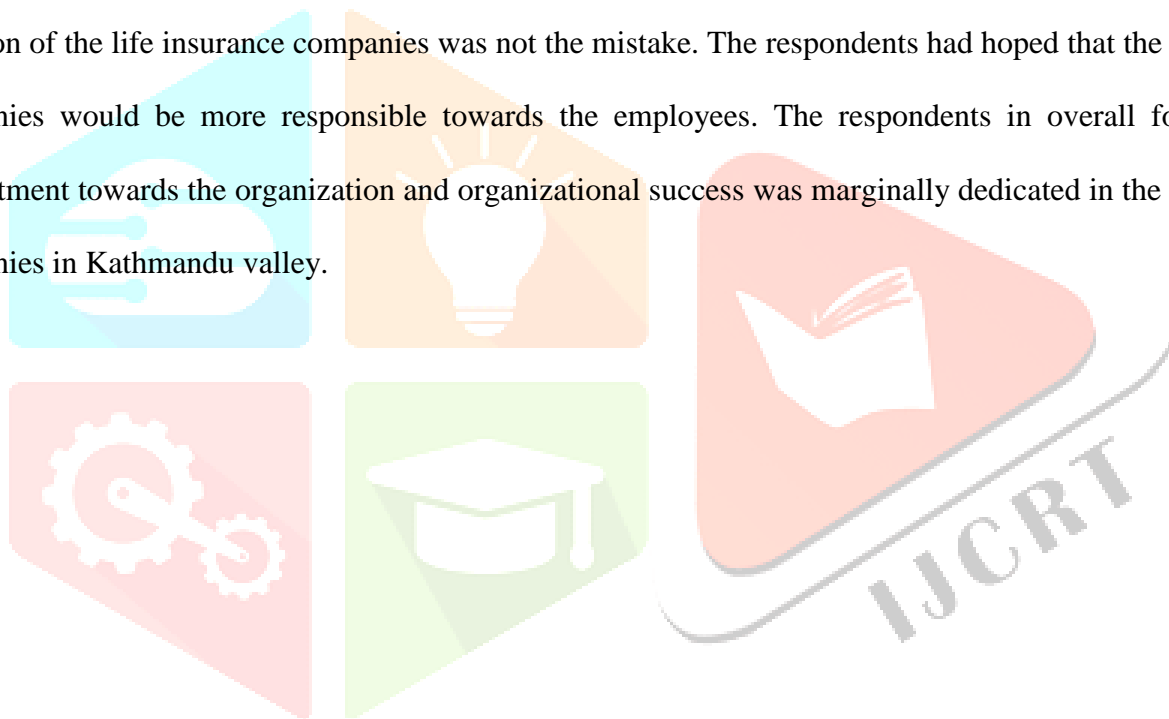


Table 2

Analysis of Employees' Commitment in Life Insurance Companies

| S.N | Statements | Percentage of Response | | | | | | | Mean | Std. Dev. | Rank |
|-----|--|------------------------|----|----|----|----|----|----|------|-----------|------|
| | | 7 | 6 | 5 | 4 | 3 | 2 | 1 | | | |
| 1 | I am willing to put in a great deal of effort beyond that normally expected in order to help this organization be successful | 11 | 16 | 30 | 1 | 8 | 27 | 7 | 4.12 | 10.73 | VIII |
| 2 | I talk up this organization to my friends as a great organization to work for | 21 | 23 | 32 | 0 | 14 | 8 | 2 | 5.05 | 11.75 | V |
| 3 | I find that my values and the organization's values are very similar. | 5 | 10 | 6 | 4 | 40 | 25 | 10 | 3.29 | 13.37 | XI |
| 4 | I feel very loyalty to this organization (R) | 64 | 23 | 3 | 8 | 1 | 0 | 1 | 6.37 | 23.35 | II |
| 5 | I am proud to tell others that I am part of this organization | 12 | 55 | 11 | 4 | 2 | 7 | 9 | 5.14 | 18.30 | IV |
| 6 | This organization really inspires the very best in me in the way of job performance. | 4 | 24 | 23 | 7 | 15 | 11 | 16 | 3.98 | 7.56 | IX |
| 7 | I would accept almost any types of job assignment in order to keep working for this organization. | 4 | 7 | 9 | 11 | 15 | 45 | 9 | 3.03 | 13.96 | XII |
| 8 | I could just as well be working for a different organization as long as type of work was similar (R) | 0 | 0 | 0 | 0 | 11 | 34 | 55 | 1.56 | 21.88 | XV |

| | | | | | | | | | | | |
|--------------------|---|----|----|----|----|----|----|----|------|-------|------|
| 9 | I am extremely glad that I chose this organization to work for ever others I was considering at the time I joined. | 34 | 17 | 21 | 18 | 3 | 7 | 0 | 5.40 | 11.82 | III |
| 10 | Often, I find it difficult to agree with this organization's policies on important matters relating to its employees. (R) | 5 | 10 | 56 | 0 | 14 | 8 | 7 | 4.40 | 18.89 | VI |
| 11 | Deciding to work for this organization was a definite mistake on my part. (R) | 0 | 0 | 0 | 35 | 7 | 27 | 31 | 2.46 | 15.99 | XIII |
| 12 | I would take very little change in my present circumstance to cause me to leave this organization (R) | 0 | 4 | 7 | 57 | 23 | 5 | 4 | 3.70 | 20.22 | X |
| 13 | There's not too much to be gained by sticking with this organization indefinitely. (R) | 0 | 0 | 1 | 6 | 9 | 41 | 43 | 1.81 | 19.23 | XIV |
| 14 | I really care about the fate of the organization. | 89 | 11 | 0 | 0 | 0 | 0 | 0 | 6.89 | 33.19 | I |
| 15 | For me, this is best of all possible organizations for which to work. | 6 | 14 | 22 | 23 | 19 | 16 | 0 | 4.17 | 8.49 | VII |
| Grand Mean | | | | | | | | | | 4.01 | |
| Standard Deviation | | | | | | | | | | 1.50 | |

Note: The values mean; 7=Strongly Agree; 6= Moderately Agree; 5= Slightly Agree; 4=Neither Disagree Nor Agree; 3 =Slightly Disagree; 2= Moderately Disagree; 1 = Strongly Disagree .The table reports mean weighted of the responses on the given statements. The mean values are calculated by assigning scores one through six ranking from most important to least important respectively and by multiplying each score by the fraction of responses within each rank. A score of zero is assigned when a statement is not ranked. *These estimates are based on 100 responses. Std. Dev. stands for standard deviation in the response of the respondents.

Analysis of job stress in the employees of life insurance companies

The majority of the respondents were found marginally job stressed. The mean score on each item and their corresponding ranking has been shown in table 3. The analysis found that the mean score ranged from 1.78 to 4.87. The grand mean score found were 3.16 with 1.41 scores standard deviation. The respondents found marginally stressful while working.

Table 3

Analysis of Job Stress in the Employees of Life Insurance Companies

| S.N | Statement | Percentage of Response | | | | | Mean | Std. Dev. | Rank |
|--------------------|--|------------------------|----|----|----|----|------|-----------|------|
| | | 5 | 4 | 3 | 2 | 1 | | | |
| 1 | I work under a great deal of tension. | 0 | 2 | 7 | 69 | 22 | 1.89 | 28.71 | VI |
| 2 | If I had a different job, my health would probably improve. | 0 | 2 | 7 | 58 | 33 | 1.78 | 25.02 | VII |
| 3 | I get irritated or annoyed over the ways things are going here. | 7 | 17 | 8 | 38 | 30 | 2.33 | 13.65 | IV |
| 4 | I seem to tire quickly. | 9 | 13 | 17 | 5 | 56 | 2.14 | 20.61 | V |
| 5 | I am willing to put a great deal of effort beyond that normally expected in order to help this organization be successful. | 55 | 35 | 7 | 3 | 0 | 4.42 | 24.02 | III |
| 6 | I am proud to tell others that I am part of this organization. | 73 | 22 | 4 | 0 | 1 | 4.66 | 30.94 | II |
| 7 | I really care about the fate of this organization. | 88 | 11 | 1 | 0 | 0 | 4.87 | 38.29 | I |
| Grand Mean | | | | | | | | 3.16 | |
| Standard Deviation | | | | | | | | 1.41 | |

Note: The values mean; 5=Strongly Agree, 4= Agree, 3=Neutral, 2=Disagree and 1=Strongly Disagree. The table reports mean weighted of the responses on the given statements. The mean values are calculated by assigning scores one through four ranking from most important to least important respectively and by multiplying each score by the fraction of responses within each rank. A score of zero is assigned when a statement is not ranked.*These estimates are based on 100 responses. Std. Dev. stands for standard deviation in the response of the respondents.

Employees were committed towards the organization so that the employees cared and felt proud to become the member of the organization. They were happy over the ways things were going at life insurance companies. The employees were found active. They were ready to contribute with great effort towards the

organization for its success. The respondents had given less importance in shifting of job for health awareness, and tension factor.

Analysis of job satisfaction in the employees of life insurance companies

The mean score ranged from 3.27 to 4.35 mean score. The grand mean score indicated that the majority of the respondents were found satisfied with assigned task followed by supervisors, current job, promotion policies, co-workers and current salary. More than fifty percent of the respondents including neutral respondents were not satisfied with current salary.

Table 4

Analysis of Job Satisfaction in the Organization and Work

| S.N. | Statement | Percentage of Response | | | | | Mean | Std. Dev. | Rank |
|--------------------|--|------------------------|----|----|----|----|------|-----------|------|
| | | 5 | 4 | 3 | 2 | 1 | | | |
| 1 | I am satisfied with my current job. | 43 | 39 | 7 | 7 | 4 | 4.10 | 19.26 | III |
| 2 | I am satisfied with my coworkers. | 31 | 25 | 18 | 15 | 11 | 3.50 | 8.0 | V |
| 3 | I am satisfied with my supervisors. | 59 | 25 | 2 | 14 | 0 | 4.29 | 24.01 | II |
| 4 | I am satisfied with my current salary. | 31 | 18 | 17 | 15 | 19 | 3.27 | 6.32 | VI |
| 5 | I am satisfied with opportunities for promotion. | 14 | 49 | 21 | 7 | 9 | 3.52 | 17.08 | IV |
| 6 | I am satisfied with my work in general. | 58 | 27 | 9 | 4 | 2 | 4.35 | 23.42 | I |
| Grand Mean | | | | | | | | 3.84 | |
| Standard Deviation | | | | | | | | 0.46 | |

Note: The values mean; 5=Strongly Agree, 4= Agree, 3=Neutral, 2=Disagree and 1=Strongly Disagree. The table reports mean weighted of the responses on the given statements. The mean values are calculated by assigning scores one through four ranking from most important to least important respectively and by multiplying each score by the fraction of responses within each rank. A score of zero is assigned when a statement is not ranked. *These estimates are based on 100 responses.

The respondents had given this factor less important as compare to other factors of job satisfaction. The life insurance companies business mostly depends on networking business, which could be easily traced out

from the findings of the analysis of job satisfaction. The respondents' response towards measure scale was found almost uniform.

One Sample T- Test, Correlation and Regression Analysis

The sample size was more than hundred and the sample was the representative of the population. So, the parametric test was done in the study. The one sample t-test value and p-value had indicated that the average weight of sampled population was statistically significant which has been shown in table 5.

Table 5

One Sample Test

| Variables | t-value | p-value |
|------------------|---------|---------|
| Commitment | 10.31 | 0.000 |
| Job Stress | 5.90 | 0.001 |
| Job Satisfaction | 20.29 | 0.000 |

Note: One sample t-test values are shown in the table with respect to p-value indicating level of significance at one , five and ten percentage level.

As a parametric procedure, the Pearson's Correlation Matrix has been prepared as table 6. The analysis found insignificant correlation between job stress and employees commitment whereas a significant negative correlation was found in between job satisfaction and employees commitment. The insignificant relationship between job stress and job satisfaction was found in the analysis.

Table 6

Correlation Matrix

| | Job Stress | Job Satisfaction | Commitment |
|------------------|-------------------|-------------------|-------------------|
| Job Stress | 1 | 0.233 (0.657) | -0.370 (0.415) |
| Job Satisfaction | 0.233 (0.657) | 1 | |
| Commitment | -0.370 (0.415) | -0.937 (0.006) | 1 |

Note: Pearson correlation value between dependent and independent variables is shown in the table with respect to level of significance at ten percent level of significance.

Since the correlation analysis did not explain the relationship between employees' commitment and job stress, a linear regression analysis was done to regress job satisfaction and employees commitment only. The

analysis found a negative significant relationship among dependent and independent variables. The regression analysis resulted that the dependent variable was 84.70 percentage explained by independent variable.

Table 7

Regression Analysis

| Model | Coefficient | R-Square | F-Test | VIF | Durbin Watson |
|------------|-------------------|----------|-------------------|-----|---------------|
| Constant | 5.694 (0.000) | 0.847 | 28.674 (0.006) | 1 | 2.256 |
| Commitment | -0.398 (0.006) | | | | |

Dependent Variable: Job Satisfaction

Note: The regression coefficient, coefficient of determination, F-statistic value, Value impact factor and Durbin Watson Value are shown in the table.

The model was found fit and significant at ten percentage level of significance. The autocorrelation and multi-collinearity problem were not existed in the model since the value impact factor and Durbin Watson values were 1 and 2.256 respectively. The commitment coefficient of negative 0.398 indicated inverse relationship with job satisfaction. It might be due to marginal employees' commitment towards life insurance companies. The alternative hypothesis on negative associations between employees' commitment and job stress was rejected. The analysis found no any relationship existed between job stress and employees' commitment in life insurance companies.

Another hypothesis on positive associations between employees' commitment and job satisfaction was rejected. The significant negative association between employees' commitment and job satisfaction had been found from the regression analysis. Finally the regression analysis accepts the hypothesis of an association between employees' commitment and organizational performance.

Major findings of the study

The major findings of the study were as follows:

1. The majority of the respondents were agents and it was followed by operating staffs, professionals and other employees.

2. The age factor was not found effective determinants to measure organizational performance through employees' commitment. The majority of the respondents were adult.
3. The educated people were working in the life insurance industries in Nepal. Only few employees were found highly educated in terms of PhD, MPhil and other professional degree.
4. The employees' turnover was felt in the life insurance industries. The long time engaged employees were very few in the life insurance industries.
5. Absenteeism and job shifting become the culture of the life insurance industries in Kathmandu valley.
6. Employees' expectation was very high so that the employees were demanding for the commitment from the life insurance industries in Kathmandu valley. The new life insurance companies become motivating factor for the employees working in the life insurance industries in Kathmandu valley.
7. The employees of the life insurance industries were found marginally stressful while working. The employees were found happier condition and were not irritated or annoyed over the ways things were going at life insurance industries in Kathmandu Valley. Hence, the study concluded that employees' commitment did not have direct impact on job stress.
8. Employees were found obliged towards the life insurance companies and cared for higher productivity and performance.
9. The majority of the employees of the life insurance industries were found highly satisfied with the supervisors, current job, and promotion policies but it was found that the respondents were not satisfied with co-workers and current salary. Hence, the study revealed that the employees' commitment was associated with job satisfaction.
10. The research had found that the organizational performance was affected by employees' commitment in the life insurance industries in Kathmandu Nepal.

Summary

Employees' commitment is strong predictor of organizational performance. Specifically, in case of life insurance industries where the productivity and business stimulates through high level of employees

involvement, the employees' contribution is remarkable. The respondents were classified as equal male and female. The majority of the respondents were agents followed by operating staffs. The demographic variable age has shown matured employees in life insurance industries. The majority of the respondents were not highly experienced employees. The majority of the respondents felt that employees should be committed towards the organization where they worked. The open survey indicated that the organization should be equally committed towards the employees to get employees' commitment and less- turnover. The employees' were found marginally committed towards their organization. In overall, the employees were not found in high stress. The employees were enjoying in the organization and active. The majority of the respondents were found satisfied with their work. The salary was not acceptable to them. One sample t-test explained the significance of sampled population. The relationship between job stress and employees commitment were not found where as a negative correlation between job satisfaction and employees commitment was found. The regression analysis also explained the negative relationship between job satisfaction and employees commitment. In overall, the associations between employees' commitment and organizational performance have been existed in life insurance industries in Kathmandu valley.

Discussions

The dimensions of employees' commitment and organizational performance were analyzed and found the linkage between employees' commitment and organizational performance. The conclusion is consistent with Dordevic (2004); Bishop & Scott (1997); Meyer & Allen (1977); Bishop & Scott (1977); Porter, *et.al.* (1974); Koch & Steers (1978); Cohen and Higgins (2007); Coyle (1999); Obicci (2014); Walker Information Inc., (2000); Barber, *et. al.* (1999); Cohen (1991); Latham, Borgogni & Petitta (2008); Arthur (1994); Addae, *et.al.* (2006); Hunjra (2010); Ahmeed & Shaheen (2011); Shahid & Azhar (2013); Barauh & Subedi (2012); Irefin and Mechanic (2014); Gul (2015); AZ (2017); and Andrew (2017) whereas the findings is contradict with Adhikari & Gautam (2011); and Steers (1997). The study had found the relationship between job satisfaction and employees' commitment. The finding is consistent with Markos & Sridevi (2009); Locke (1976); Spector (1997); Tomazevic & Aristovnik (2014); Vandenberg & Lance (1992); and Mathieu & Zajac (1990). The job

stress has no relationship with employees' commitment. The conclusion is contradictory with the Markos & Sridevi (2009) and consistent with NIOSH (1999). The employees' commitment was found marginal in case of life insurance industries in Kathmandu valley. The job stress could not become the predictor of organizational performance. The negative relationship between job satisfaction and employees commitment was found. The negative relationship might be existed because of lower level of employees' commitment as well as organizational commitment towards the employees. Employees were enjoying the job without any stress. It might be the employees' confidence to shift in the new job with extra facilities and more salary.

Implications

The several policy implications can be drawn from the findings of the study. It is strongly recommended to the concerned life insurance industries of Kathmandu value, an umbrella organization of non-depository institutions in Nepal that employees' commitment should be increased statistically to increase productivity, to increase sales, to decrease absenteeism, to decrease employees' turnover, to increase job satisfaction and to increase overall performance. The organizational commitment has been felt necessity of the life insurance industries to get positive job satisfaction and high commitment of the employees. The proper monitoring and supervision system, transparency, research/training and development, salary adjustments and facilities, orientation, motivational tools and techniques for employees' retention are recommended for the betterment of the life insurance industries. The study had pointed out that the organization is on breakeven, if not improved properly; it will probably follow the path of recession soon. In conclusion, it is recommended that the study is further improved with more sample size, different variables of organizational performance and also other moderating variable which might provide a strong relationship between the variables. The study possesses all the inherent limitations of financial data.

Therefore the limitations of the small sample and data are also very much prevalent here. The future research is necessary to determine the potential influencing factors for measuring organizational performance. The research can be extended with other determinants of organizational performance such as productivity,

return on assets, return on equity, employees turnover, sales, absenteeism, and so on. In addition the present study may be interesting topic for academicians, scholars, and professionals.

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