

Turnover Intention Among Insurance Employees: Examining the Role of HRM Practices and Supervisor Behavior

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Abstract

This study investigated the antecedents of employee turnover intentions among insurance employees of Hyderabad, Sindh, Pakistan. A structured questionnaire was used to collect the data based on a seven-point Likert scale from insurance employees of Hyderabad. A structured questionnaire consisting of 18 question items. Data was collected by convenience sampling. 100 Structured questionnaires were distributed among insurance employees and based on that data analysis and interpretations were done with the help of SPSS version 22.0 and SEM smart PLS3. SPSS was used to determine descriptive statistics and SEM smart PLS was used to test the hypotheses and model verification. HRM practices were found to be the significant predictors of employee turnover intentions among insurance employees. Whereas supervisor behavior was tested negative with employee turnover intentions. Future Researchers were guided by the suggestions and insights revealed by the current study that HRM practices contribute to decreasing employee turnover intentions. This study also explained the inter-relationship of independent factors (HRM practices and supervisor behavior), which were assumed to be the major predictors of employee turnover intentions. This study particularly focused on employee turnover intentions of insurance employees of Hyderabad and generally insurance employees of the whole province. This study also provided recommendations to insurance companies to reduce employee turnover intentions.

Keywords: HRM practices, supervisor behavior, employee turnover intentions, and employee turnover.

1. Introduction

Employee turnover intentions are growing among insurance employees recently. Many insurance companies are operating in Hyderabad; all are trying to motivate employees to work passionately with them. Certainly, they offer a variety of pay packages and other incentives which are expected by employees from their existing companies. It becomes a challenge for an insurance company to keep insurance employees committed and engaged with their jobs (Bhagwandeem, 2021). Employees bring customers to the companies by which the companies sustain and survive. Insurance companies can extend operations on account of getting frequent policies from customers for the

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medium and long term. Employee turnover intentions are serious issues for any type of organization and especially for insurance types of businesses (Bhagwandeem, 2021). It is perceived that turnover intentions are often lead to actual turnover which badly affects the organization in terms of lower productivity, profitability, and serviceability (Mahesar, 2015). It becomes a challenge for insurance companies to build an organizational image in the society and eventually maintaining a relationship with remaining professionals and attracting future professionals will remain a prime task for insurance companies (Jhatial et al., 2012). Insurance employees often receive moderate salaries along with other incentives based on performance. Bringing customers to companies around the year is a tough and tight job for insurance employees. Employee turnover intentions have negative effects on individual and as well as organizational performance (Griffeth et al., 2000; Gong et al. 2021).

There may be a variety of reasons for employee turnover intentions out of which HRM practices and supervisor behavior are considered major predictors especially in the insurance type of businesses (Bhagwandeem, 2021; Li et al. 2021). Insurance employees can easily move from one job to another because they believe companies earn on account of their efforts. Keeping professionals happy remain the utmost task of management, especially in the insurance sector. Generally, it is observed employee turnover is at a peak in the insurance sector. Thus, this study focuses on employee turnover intentions which may cause due to many factors but particularly employee turnover intentions are tested with HRM practices and supervisor behavior in this study (Gilal et al. 2019b).

1.1 Research gap

There is a lack of empirical study and literature review available on employee turnover intentions especially in the context of the insurance sector and insurance employees of Hyderabad. This study tested the relationship of HRM practices and supervisor behavior with employee turnover intentions in the context of insurance employees of Hyderabad. This study will help to bridge the gap by providing solutions related to employee turnover intentions specifically of insurance employees of Hyderabad and generally of insurance employees of the province as a whole.

1.2 Objectives of the study

To carry out the study following objectives are set to achieve them.

1. Identify the impact of HRM practices on employee turnover intentions.
2. Identify the impact of Supervisor behavior on employee turnover intentions.
3. Identify the impact of HRM practices on Supervisor behavior.
4. Identify the impact of Supervisor behavior on HRM practices.

2. Literature review and hypothesis development

HRM Practices

HRM practices play a vital role in bringing employees into the organization and retaining them for a long period. HRM practices are blended with a variety of activities and responsibilities commencing from recruitment and concluding on maintenance of employees in the organization. It has two other elements selection and training of employees (Sun & Law, 2007). Certainly, without motivation employees do not remain committed and engaged at work, thus, the organization faces problems of turnover or turnover intentions (Wood & Wall, 2002). Compensation is the key element of motivating employees and compelling them to perform the best jobs for the organization which in turn motivates financially and non-financially to its employees. It has been viewed that motivated employees do not make turnover intentions rather they prefer to stay on the jobs continuously to contribute well to the organization (Jhatial et al., 2012). Popularly known HRM practices that are exercised by the insurance sector are, recruitment & selection, training & compensation, and performance appraisal & promotion. All are discussed separately below based on relevant literature review.

Recruitment and selection is the first phase of bringing employees into the organization. Aspirants are often invited through recruitment to apply for jobs, which are vacant at recent in the organization. Recruitment can be an internal invitation or external but both the ways targeted aspirants are searched for the jobs who have relevant qualifications and experience (Donkor & Zhou, 2020). Recruitment begins with an invitation and concludes with preparing a pool of eligible aspirants for the job (Mahesar, 2015). Selection starts with taking a variety of tests that can be personality and preference tests, written subjective or objective tests, and intelligence or numerical ability test followed by an interview and medical examination. The purpose of recruitment is to bring appropriate aspirants for further combat of seeking a job. Whereas the purpose of selection is to select the most appropriate aspirant from the pool (Mangi, Jhatial & Shah, 2012).

Training & Compensation are equally important for both new and existing employees, new employees learn how to do a job and existing employees enhance skills through working on a variety of jobs and assignments (Lemons & Jones, 2001). Training begins with need analysis and concludes on delivering desired results to a specific group of employees that ultimately has an impact on organizational performance (Mahesar, 2015). The purpose of training is to bring improvement in skills and expertise of employees, thus they can perform according to the standards of the organization (Mangi, Jhatial & Shah, 2012). Employees are hired on certain jobs with some

expectations of management, if they do not perform according to it, line managers recommend their names for training so they can improve their skills and meet the standards in the future (Inbal & Bacharach, 2011). The impact of training can be seen on individual performance and as well as on organizational performance (Wood & Wall, 2002). Training makes employees unique in a particular industry and related organizations (Meyer & Herscovitch, 2001). Employees who receive training round the year are more demanded than that those who did not receive training frequently. Trained employees contribute well to their jobs (Mahesar, 2015). Compensation is the reward of employees' services that they contribute to their organization. Compensation is closely linked with employee performance and turnover intentions. Good compensation packages have a positive impact on organizational performance and whereas average or low compensation packages increase the turnover intentions among employees (Luthan & Sommer, 1999). Employees evaluate their inputs with outputs that they receive from their employers and decide good or average according to competing organizations' compensation packages. Employees remain loyal with good compensation packages and make turnover intentions with average or low compensation packages (Jhatial et al., 2012). Turnover intentions often lead to actual turnover when employees leave the organization (Sobia & Aftab, 2014).

Performance appraisal and promotion is an instrument by which the performance of an employee is measured according to the set standard. Employees receive awards and rewards based on performance appraisal (Mangi, Jhatial & Shah, 2012). It helps management to identify good performers and average performers. It is consisting of three sections that pertain to the employee, immediate supervisor, and corporate management of the organization. It is the responsibility of the HR department to supply and receive performance appraisals of employees with the help of concerned heads of sections and departments and communicate with the corporate management of the organization (Dole et al., 2001). Corporate management ranks the performance of employees and distributes rewards according to an obtained standard of performance. Performance appraisal corrects employees to better perform and achieve better rewards based on it. Likewise, it helps management to reach organizational goals as well (Wood & Wall, 2002). Employees are often promoted to the next higher ranks in the organization based on earning good performance evaluation by concerned heads in the performance appraisal. Working on the same rank with the same role and responsibility makes employees unhappy and demotivated consequently organizations experience turnover or turnover intentions of employees (Sobia & Aftab, 2014).

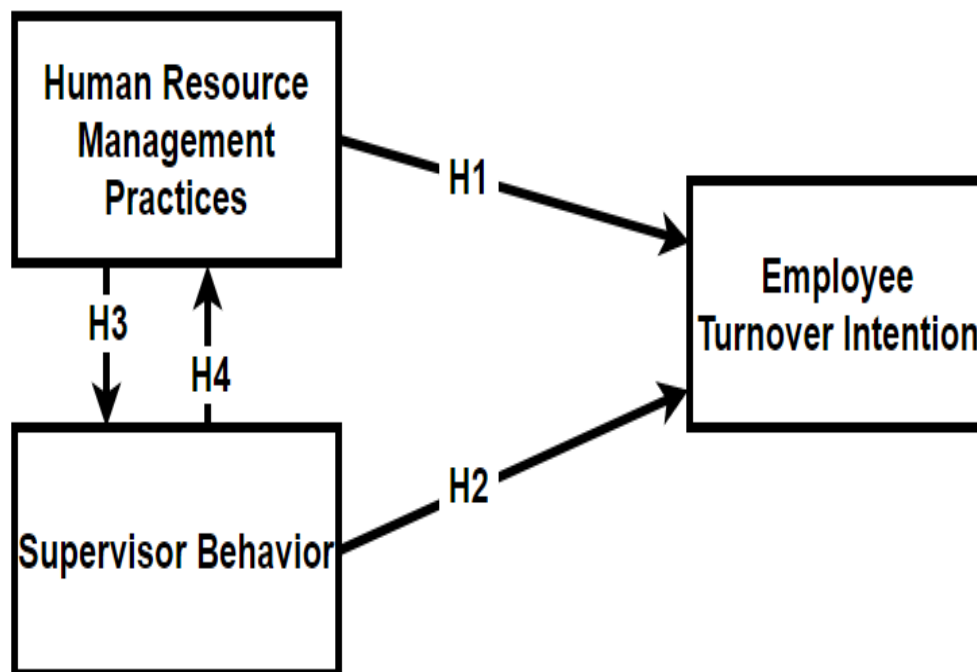
2.1 Supervisor behavior

Supervisor behavior influences employees to achieve organizational goals. Employees feel satisfied to work with supervisors who guide and correct them to enrich performance (Gilbreath, 2005). Supervisors who behave employees bad cannot inspire employees to improve performance and achieve departmental and organizational objectives. Supervisor behavior is positively related to employee performance (Hoobler, 2006). Good behavior of supervisors assists organizations to reduce turnover intentions consequently it increases employees' commitment and employee performance. Numerous studies have focused on supervisor behavior in context to employee performance and in the aftermath, organizations do not encounter problems of turnover intentions and actual turnover (Janson, 2006). Supervisor behavior puts huge importance specially in insurance types of businesses. Meeting targets at specific intervals is not an ordinary job and it is not possible without supervisors' consistent encouragement and motivation to employees (Karimi et al., 2011).

2.2 Employee turnover intentions

Employees bring thoughts of quitting the organization on account of a variety of reasons that can be due to recruitment & selection, training and compensation, promotion, and performance appraisal in any organizational setting (Riley, 2006; Zhang et al. 2019). Turnover of talented employees matters a lot for organizations, whereas turnover of average-performing employees proved to be good for the organizations (Samad, 2006). Employee turnover intention is found high where supervisors do not encourage and motivate employees (Mahesar, 2015; Zhang et al. 2021). Employees with turnover intentions are always in quest of better opportunities in the market. Intentions will be turned into decisions when they find opportunities in related organizations (Rizwan et al., 2013). Turnover intentions puts a negative impact on employee performance which in turn affects organizational performance as well (Mahesar, 2015).

III. Theoretical framework and Hypotheses



2.3 Hypotheses

H1= HRM practices are positively related to employee turnover intentions.

H2= Supervisor behavior is positively related to employee turnover intentions.

H3= HRM practices are positively related to Supervisor behavior.

H4= Supervisor behavior is positively related to HRM practices.

2.4 Research design

A systematic process with a well-organized and clear way of obtaining data from the target population by primary source through an instrument. That can be analyzed by SPSS to determine descriptive statistics and testing of hypotheses and model verification by using SEM smart PLS. Research design is a systematic and clear plan of carrying out all of the steps of research. Research design assists the researcher to set steps in advance and practically carry out them during the whole process of research till to reveal the findings of the research. Research design assists researchers to achieve the aim of the research effectively (Myers, 2009, Gilal et al., 2020a; Gilal et al., 2020b).

2.4.1 Procedure:

This study is quantitative and explanatory based on a deductive approach and positivist philosophy with a survey-based research design. Data were collected by a structured questionnaire containing a seven-point Likert scale and incorporation of 18 question items related to HRM practices, supervisor behavior, and employee turnover intentions. Data was collected by convenience sampling and analyzed by SPSS version 22.0 and SEM smart PLS3.

2.4.2 Population:

A holistic group of target respondents who are considered to be investigated under the study by supplying the response in the form of filling out the structured questionnaire. Data were analyzed to reveal the findings of the current study that can be generalized (Polit & Hungler, 1999). Insurance employees of Hyderabad were considered the target population for the present study.

2.4.3 Sample and sample size:

Sample is the small number of respondents who have participated by filling out the questionnaire and it represents the whole population (Wood & Haber, 1998; Gilal et al., 2020c; Gilal et al., 2020d; Gilal et al., 2020e). The response of 100 insurance employees of Hyderabad was incorporated in this study which is known as the sample size of the current study.

2.4.4 Measurement:

Structured questionnaire was used for data collection which was based on a seven-point Likert scale. It was consisting of five parts about covering letter showing the intent of the research, demographic details of respondents, items related to HRM practices, items related to supervisor behavior, and items related to employee turnover intentions. HRM practices were measured by 10 question items, supervisor behavior was measured by 04 question items, and employee turnover intentions were measured by 04 question items.

3. Results and discussion

Following are the reliability results of HRM practices, supervisor behavior, and employee turnover intentions. All variables are found significant on account of showing the above reliability results than their set threshold values, which was suggested and considered 0.70 by the literature (Gilal et al., 2020f; Gilal et al., 2020g; Gilal et al., 2020h).

Table 1. Reliability of the instrument

Variables	No of Items	Cronbach's Alpha Value
HRM practices (HRMP)	10 items	0.955
Supervisor behaviour (SB)	04 items	0.913
Employee turnover intentions (ETI)	04 items	0.937

Table 1. Showed the reliability results of 100 structured questionnaires were distributed among insurance employees of Hyderabad, Sindh, Pakistan. Cronbach's alpha shows the internal consistency of items measuring a given variable used in the instrument. Data analysis and interpretation were done with the help of SPSS version 22.0 and SEM Smart PLS3.

Table 2. Demographic details of participants

Demographics	Categories	Frequencies	Percentage
Gender	Male	78	78
	Female	22	22
Marital status	Married	60	60
	Single	40	40
Age	20-29	31	31
	30-39	52	52
	40-49	15	15
	50 or above	02	02
Education	Below Bachelor	01	01
	Bachelor	31	31
	Masters	59	59
	M.Phil/PhD	09	09
Experience	Less than 1 Year	07	07
	2-10 years	69	69
	11-20 years	21	21

	21-30 years	01	01
	31 and above	02	02

Table 2. Showed the demographic details of the participants of the study. It was found that male employees were more than female employees, who had participated in filling out a structured questionnaire survey with a percentage of 78 out of 100. Whereas married employees were more than single employees with a percentage of 60 out of 100, who had participated in the study. However, most of the employees were between the age group of 30-39 years with a percentage of 52 out of 100, who had supplied input in the current study. Whereas the majority of employees were master degree holders with a percentage of 59 out of 100 who had taken part in the current study. However, most of the employees were between the experiences of 2-10 years with a percentage of 69 out of 100 who had taken part in filling out the structured questionnaire which was used to present a complete picture of the study by data analysis and interpretation.

Table 3. Factors loading

Variable(s)	Items	Loading
HRM practices	HRMP1	0.898
	HRMP2	0.776
	HRMP3	0.878
	HRMP4	0.872
	HRMP5	0.878
	HRMP6	0.668
	HRMP7	0.857
	HRMP8	0.830
	HRMP9	0.901
	HRMP10	0.875
Supervisor behavior	SB1	0.886
	SB2	0.887
	SB3	0.907
	SB4	0.885
Employee turnover Intentions	ETI1	0.959
	ETI2	0.928
	ETI3	0.929
	ETI4	0.867

Table 3. Showed the factor loading of all items measuring a given construct, where items were loaded in their construct. Literature suggested that the loading value should be greater than 0.7 (Hair et al., 2010; Gilal et al., 2020k; Gilal et al., 2019a). Thus all

items were loaded with more than the significant threshold loading value except HRMP 6, which was loaded a little weaker but was considered because it was very close to the significant threshold loading value. Factor loading is also known as item variable correlation.

Table 4. Average Variance Extracted, Composite Reliability, R Square and Cronbach's Alpha

Variable	AVE	Composite Reliability	R Square	Cronbach Alpha
HRM Practices	0.712	0.961	0.000	0.954
Supervioour Behaviour	0.794	0.939	0.510	0.914
Employee Turnover Intention	0.849	0.957	0.374	0.940

Table 4. shows average variance extracted (AVE), R square, Composite reliability, and Cronbach's alpha measured for each variable. Literature suggested that the AVE value should be greater than 0.5 (Fornell & Larcker, 1981; Gilal et al., 2019b; Gilal et al., 2018a; Gilal et al., 2018b). Composite reliability and Cronbach's Alpha values should be greater than 0.7 (Nunally, 1978; Gilal et al., 2018c; Gilal et al., 2018d; Gilal et al., 2021a). R square was used to find out how much variability is described by independent variables (Hair et al., 2006; Gilal et al., 2021b).

Table 5. Convergent and discriminant validity (Latent variables)

	Human Resource Management Practices	Employee Turnover Intention	Employee Turnover Intention
HRM Practices	0.844	0.000	-0.578
Employee Turnover Intention	-0.708	0.891	0.550
Employee Turnover Intention	0.000	0.000	0.921

Table 5. Showed that all the variables had higher convergence of measures on their own proposed construct than on the unintended constructs, which showed that the constructs were correctly operationalized and relatively distinct (Chin et al., 2002).

Table 6. Total Effects Model

Total Effects	Standardized Beta	Standard Error (SE)	T-Statistics

HRM Practices→Employee Turnover Intention	0.000	0.083	6.941
Supervisor Behaviour→Employee Turnover Intention	0.059	0.149	1.894
HRM Practices → Supervisor Behaviour	0.000	0.068	10.487
Supervisor Behaviour → HRM Practices	0.000	0.068	10.353

Table 6. Showed the structural model and the results of four hypotheses that were mentioned on it. Hypotheses 1, 3, and 4 were tested the relationship of variables significant and positive. Therefore, found acceptable based on t-statistics value inclined from the minimum threshold value which was 1.96 for acceptance and below that was considered for rejection of hypotheses.

Hypothesis 2 tested the negative relationship between supervisor behavior and employee turnover intentions. Therefore, it was rejected based on t-statistics value declined from the minimum threshold value which was 1.96.

4. Conclusion

Employee turnover intentions are generally defined as an employee making an intention to leave their current job and looking around the organizations to find another job in the market. Employees make turnover intentions on account of a variety of issues they encounter in the organizations for a long period. Especially problems about HRM practices which include recruitment & selection, training & compensation, and performance appraisal and promotions. These are the major cause of concern among insurance employees of Hyderabad, Sindh, Pakistan, related to employee turnover intentions. The outcome of employee turnover intention is the actual turnover that badly affects the organization in terms of lowering productivity, profitability, and serviceability. Thus the organization cannot build a good image in society and it cannot retain present employees and attract future employees as well. Employee turnover intentions were observed due to HRM practices, whereas supervisor behavior had no concern with employee turnover intentions among insurance employees of Hyderabad, Sindh, Pakistan. Particularly employee turnover intentions lead to actual turnover which is worst for any kind of organization. Organizations are hiring employees with some expectations, due to that employees are provided different pieces of training to meet the expectations of the organizations. Training makes employees productive, thus they look around organizations and jobs especially for searching better opportunities in consequence insurance companies are experiencing problems of turnover intentions.

4.1 Theoretical implications and recommendations for managers

This study investigated the impact of HRM practices and supervisor behavior on employee turnover intentions among insurance employees of Hyderabad, Sindh, Pakistan. This study contributed to the extant literature on HRM practices and supervisor behavior on employee turnover intentions in the insurance sector of a province in general and Hyderabad in particular. Further empirical findings of the study may assist in reducing employee turnover intentions among insurance employees of Hyderabad. Policymakers of insurance companies based in Hyderabad may devise policies related to HRM practices and employee turnover intentions.

Moreover, This research has the following recommendations which can help insurance companies to overcome employee turnover intentions.

- It is recommended for insurance companies to exercise HRM practices carefully to bring the right aspirants who wish to materialize their future in the insurance sector.
- It is recommended for insurance companies to provide handsome salaries along with other incentives to employees who contribute to the company by bringing a variety of insurance policies.
- It is recommended for insurance companies to provide pieces of training opportunities to employees which makes them engaged and happy at work.
- It is recommended for insurance companies to evaluate the performance of employees fairly based on work done.
- It is recommended for insurance companies to provide domestic and international trips to employees who perform well at specific intervals.

4.2 Limitations and future research directions

This study focused on the impact of HRM practices and supervisor behavior on employee turnover intentions among insurance employees of Hyderabad only. Thus the study may help policymakers to further explore and understand the relationship of HRM practices and supervisor behavior on employee turnover intentions in the insurance sector at the province level. A comparative study of two developing countries may also help to further explore the issues related to HRM practices and employee turnover intentions.

Author Contributions:

All authors have contributed equally.

Data Availability Statement:

The data that support the findings of this study are available on request from the first author.

Conflict of Interest:

The authors have declared no conflicts of interest.

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