

# Improving Commitment among Employees with Human Resource Management Practices: Evidence from Insurance Companies

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## Abstract

*Developing a committed workforce is critical to the success of today's businesses. In this regard, this study aims to analyze the association of HRM practices on commitment among employees of Nepalese insurance companies. This study employs a descriptive research approach. 30 sets of questionnaires in each of the six insurance companies were distributed. The study reveals a positive and significant relationship between employee commitment and HRM practices in insurance companies. The results reveal that an effective and enhanced compensation plan is vital since it clarifies the staff's developing position and gives them a better long-term perspective. Organizing training and development events regularly for employees to improve their abilities, stimulate innovation, and improve performance is also critical for increasing employee commitment. Furthermore, companies should implement a successful system for performance reviews to assist employees in carrying out their obligations. Such practices ultimately help in improving employee commitment.*

**Keywords:** Commitment, human resource management, practices, employees

## Introduction

Human resource management (HRM) practices in Nepalese enterprises are constantly changing, transitioning from traditional personnel conceptions to modern HRM policies and tactics. This pattern is the result of a succession of cultural, technological, and political changes in Nepal during the past two decades (Adhikari and Shrestha, 2022; Shrestha, 2022; Shrestha & Prajapati, 2023). Cooke (2000) argues that the HR manager must cope with the effects of these developments while still allowing the organization to retain and even enhance its human capital worth. Managing its human resources not only shows how the company has reached a suitable level of productivity, but additionally signifies an increase in a variety of various measures, including staff skills, innovation, entrepreneurship, empowerment, commitment, and job happiness. As a result, in a changing environment, many Nepalese HR managers have been tasked with developing and implementing beliefs and approaches in order to strengthen the company's workforce and generate excellent practices in HRM. Businesses in Nepal will not be immune in this

circumstance. The reliability and consistency of the services provided to customers is critical to the success of businesses. Employees' positive attitudes matter a lot in this case. Given these perspectives, this study is predicted to be successful in studying the effects of HRM practices on employee commitment in the context of insurance companies in Nepal.

Now-a-days, workforces are widely acknowledged as providing a vital source of competitive advantage for firms (Pfeffer, 1994; Pradhan & Shrestha, 2022; Shah & Shrestha, 2022; Shrestha & Prajapati, 2024). As a result, insurance companies must HRM practices that maximize the utilization of their workforce. Empirical evidence (e.g., Becker & Huselid, 1998; Becker & Gerhart, 1996; Guest, 1997; Dyer & Reeves, 1995) supports the premise that organizations that align the way they manage human resources with their approach to the marketplace perform superior. Furthermore, the trend has sparked growing interest in the impact of such practices on commitment among employees. In this regard, HRM practices involve the strategies, rules, and procedures that firms employ to manage their personnel. Effective human resource management methods are critical for attracting, developing, and retaining people, as well as cultivating a healthy company culture and maintaining labor law compliance. It encompasses each decision and activity of company management that has a direct impact on the company's employees (Adhikari et al., 2024). Every organization's success is heavily dependent on its human capital. When it comes to dealing with people, all managers must be concerned with any degree of activity, such as personnel retention, training and development adjustments, change management, and so on (Cascio, 2002). Prior studies (Shahnawaz & Juyal, 2006; Tessema & Soeters, 2006; Gould-Williams, 2003; Park et al., 2003; Harley, 2002; Guest, 2002; Wright et al., 2003) have found that HRM practices improve organizational, employee, and commitment.

In fact, the link between HRM practices and employee commitment is regarded as an important issue in efficient people management. It is assumed that effective HRM practices can improve employee commitment. This commitment is critical because it can result in higher levels of job satisfaction, productivity, and retention, as well as lower turnover. In fact, selecting applicants who share the organization's values and culture helps boost their sense of belonging and commitment. Providing training and development opportunities demonstrates to employees that the firm values their development, which can boost their commitment as well as loyalty. Transparent performance evaluation systems can build trust and a sense of fairness, hence increasing commitment. Comprehensive benefits, including as health insurance, retirement programs, and work-life balance efforts, can boost employee morale and commitment. Similarly, a friendly and inclusive work environment leads to increased employee engagement and commitment. In addition, ensuring that all employees have equal opportunities for professional advancement and promotions develops a sense of fairness and commitment. Therefore, this study aims to analyze the association of HRM practices with commitment among employees of Nepalese insurance companies.

## Literature Review

### *Concept and Aspects of Employee Commitment*

Developing a committed workforce is critical to the success of today's businesses. Commitment is the bond that employees have with their employer. Committed employees often feel a connection with their company. They have a sense of belonging and an understanding of organizational goals. Such personnel provides value because they are more determined in their work, produce more efficiently, and are more aggressive in offering assistance (Shrestha & Pradhan, 2023; Meyer & Allen, 1991; Shrestha, 2019; Shrestha, 2016a; Gautam et al., 2005; Shrestha, 2015).

Prior studies (Meyer et al., 2012; Meyer & Allen, 1997) proposed a three-dimensional model of employee commitment that includes affective, continuance, and normative commitments. Affective commitment is characterized as an employee's emotional bond with the organization. It assesses whether the firm and its employees' beliefs and expectations are in sync. It also signifies the level to which an employee feels compelled to take action within the company and shows a psychological and enthusiastic view toward it (Wziątek-Stasko et al., 2023). The continuance commitment is a situation in which workers are inextricably linked to their employer because the benefits of staying outweigh the personal costs of leaving. Finally, normative commitment implies the dedication of employees based on the belief or obligation that continuing within the organization represents the correct and ethical approach (Wziątek-Staśko et al., 2022; Demirel & Goc, 2013). A prior study reported that employees with high levels of organizational commitment have a favorable impact on organizational performance because they reduce the frequency of negative conduct and improve service quality. Committed employees are more compatible and productive, with higher levels of happiness, loyalty, and accountability (Yilmaz & Çokluk-Bökeoğlu, 2008). They continue to note that organizational commitment not only improves achievement in a specific function but also inspires individuals to take various voluntary acts required for work life and high-standard system effectiveness (Mugizi et al., 2015; Wziątek-Stasko et al., 2023).

### *Concept and Aspects of HRM practices and their Relationship with Commitment*

HRM practices are a framework for ensuring the continued existence and effective implementation of a company and its workforce by attracting, developing, motivating, and retaining personnel. Such practices can also be described as a set of procedures and rules developed internally and implemented by an organization with the express purpose of guaranteeing that the firm's employees contribute significantly to the realization of the organization's goals. Prior research has focused on several facets of HRM practices. Tessema and Soeters (2006) identified eight HRM practices (recruiting and selection, placement, training, compensation, employee performance evaluation, promotion, grievance procedures, and pension or social security) that influence employee performance and commitment. Huselid (1995) implemented several HRM practices, including selection,

performance appraisal/evaluation, compensation, job design, grievance handling, information sharing, attitude assessment, participation in labor-management, recruitment efforts, worker training & development, and promotion criterion. Voegtlin and Greenwood (2016) reported recruitment, selection, training, development, performance appraisal, and rewards as the key aspects of HRM practices. Blau (2017) emphasized the relationship between HRM practices and employee effectiveness at work through increased inspiration and commitment. In the context of Nepal, this study focuses on three HRM practices (compensation, training and development, and performance review) that help in improving employee commitment to work.

### **Compensation**

Compensation is a crucial aspect of HRM practices. It encompasses the strategies, structures, and processes that organizations use to reward their employees for their work. A proper level of compensation or money is essential for employees to become interested in a business and perform well. Compensation or salary has a beneficial effect on the performance of an organization. It is considered that performance-driven compensation has a favorable impact on employee attitudes, hence increasing their dedication to corporate tasks (Delaney & Huselid, 1996). Compensation is based on employee competency. All employees' compensation is closely tied to their level of commitment. An effective compensation strategy aligns with the organization's overall objectives and supports its ability to attract, motivate, and retain skilled employees. It ultimately improves employee commitment. In fact, effective compensation practices and rewards are important in promoting employee commitment (Mugizi et al., 2015; Mohyin et al., 2012; Pratheepkanth, 2011; Tornikoski, 2011; Gellatly et al., 2009).

### **Training and Development**

Training and development are key components of HRM practices that play a crucial role in enhancing employee commitment and overall organizational effectiveness (Armstrong, 2010). Investing in these programs can lead to a more skilled, engaged, and loyal workforce. Effective training and development programs improve individual abilities. In addition, they also help to build a better business culture and increase employee commitment. Employees are more likely to respond with improved loyalty, engagement, and performance when they see that their firm is invested in their growth and development. In fact, HRM practices aimed at developing employee capabilities (e.g., skill training) increase a sense of internal control (autonomy) and expertise, which increases an individual's identification, involvement, and feelings of belonging to the work and the organization as an individual and as a whole (Gellatly et al., 2009). Such practices ultimately support improving employee commitment (Truitt, 2011; Mohyin et al., 2012; Savaneviciene and Stankeviciute, 2011; Mugizi et al., 2015).

### **Performance Review**

Performance review, often known as performance appraisal or assessment, is an important component of HRM practices. It is a systematic review of employees' job performance and development potential (Armstrong, 2010). It provides a systematic approach to assessing and improving employee performance, with major benefits for both people and the firm. When done correctly, performance review can boost employee commitment by giving clarity, acknowledgment, and opportunity for advancement. It offers an organized forum for employees and management to discuss accomplishments, address difficulties, and plan for future growth, all of which contribute to a more engaged and committed staff (Mugizi et al., 2015; Farndale et al., 2011; Morrow, 2011; Kuvaas, 2010; Trivellas, 2009).

Based on these discussions, this study proposes three hypotheses:

- H1: Employee affective commitment is significantly and positively associated with HRM practices.
- H2: Employee continuance commitment is significantly and positively associated with HRM practices.
- H3: Employee normative commitment is significantly and positively associated with HRM practices.

**Research Methods**

This study employs a descriptive research approach to evaluate levels of employee commitment and HRM practices in Nepalese insurance companies. A survey was used as an empirical research instrument. Its purpose was to collect data in the form of answers to opinion-based questions. The questionnaires were written in such a way that the statements "Strongly disagree" and "strongly agree" might have been referred to (A six-point Likert scale). This study considered affective commitment, continuance commitment, and normative commitment as the key aspects of measuring employee commitment whereas, compensation, training and development, and performance review were considered as the key aspects of HRM practices.

This study relies heavily on primary data. To acquire such data, a properly designed questionnaire was used. 30 sets of questionnaires in each of the six insurance companies (IME Life Insurance Company Limited, National Life Insurance Company Limited, Rastriya Beema Sansthan, Prime Life Insurance Company Limited, National Life Insurance Company Limited, and Union Life Insurance Company Limited) were distributed. Only 115 (63.89%) of the 180 issued surveys were completed and returned for data analysis. Table 1 presents the respondents' demographic characteristics.

**Table 1. Demographic Characteristics**

Characteristics	Frequency	Percent	Characteristics	Frequency	Percent
<b>Gender</b>			<b>Marital status</b>		
Female	36	31.30	Unmarried	34	29.57
Male	79	68.70	Married	81	70.43

Age			Work experience		
18 - 24 years	15	13.04	1-5 years	19	16.52
25 -35 years	47	40.87	6-10 years	33	28.70
36 - 45 years	53	46.09	11-15 years	40	34.78
above 46 year	0	0	16-20 years	23	20.00

**Results and Findings**

**Descriptive Statistics for Employee Commitment and HRM Practices and Pearson Correlation**

This section presents the descriptive statistics for employee commitment and HRM practices as perceived by the employees of insurance companies and the results of correlation analysis.

**Table 2. Descriptive Statistics and Pearson Correlation**

Study Variables		Mean	S.D.	AC	CC	NC	C	TD	PR
Employee Commitment	Affective Commitment	4.93	0.73	1					
	Continuance Commitment	4.59	0.72	0.12	1				
	Normative Commitment	4.63	0.75	0.15	0.33	1			
HRM Practices	Compensation	4.22	0.63	0.65**	0.47**	0.49**	1		
	Training and Development	4.15	0.66	0.21*	0.14*	0.41*	0.23	1	
	Performance Review	4.24	0.65	0.46**	0.05	0.24*	0.42	0.19	1

The results show that the mean score of affective commitment score is 4.93, with a standard deviation of 0.73. The mean score of continuance commitment is 4.59, with an SD of 0.72. The mean score of normative commitment is 4.63, with a standard deviation of 0.75. Such findings reveal that the mean scores for every aspect related to staff commitments are substantially greater than the average on a six-point Likert scale. As a result, the Nepalese insurance industry has a higher level of perceived employee commitment. In addition, the results show that the mean of compensation is 4.22, with a standard deviation of 0.63. The training and development's mean score is 4.15, with a standard deviation of 0.66. Furthermore, the mean score of the performance review is 4.24, with a standard deviation of 0.65. Such findings show that the mean scores of every aspect of HRM practices are above average but not excessively high. As a result, HRM practices are used in Nepal's insurance industry to a moderate extent.

**Hypotheses Testing**

This section discusses three sets of hypotheses developed to investigate the association between every aspect of HRM practices and the commitment of the employees. The results are shown below.

The results show a substantial association between affective commitment and HRM practices in insurance companies, including compensation ( $r = 0.65, p < 0.01$ ), training and development ( $r = 0.21, p < 0.05$ ), and performance review ( $r = 0.46, p < 0.01$ ). This supports the first hypothesis (H1).

The second hypothesis (H2) proposed that employee continuance commitment is significantly and positively related to HRM practices and it is supported by the results compensation ( $r = 0.47, p < 0.01$ ), training and development ( $r = 0.14, p < 0.05$ ), and performance review ( $r = 0.15, p < 0.05$ ). This establishes a positive and significant association between HRM practices and the continuance commitment of the employees.

Consistent with the third hypothesis (H3), employee normative commitment is significantly and positively related to HRM practices have been found in this study as compensation ( $r = 0.49, p < 0.01$ ), training and development ( $r = 0.41, p < 0.05$ ), and performance review ( $r = 0.24, p < 0.05$ ). As a result, there is a positive and significant association between employee commitment and HRM practices in insurance companies.

**Table 3. Summary of Hypotheses Results**

Hypotheses	Remark
H1: Employee affective commitment is significantly and positively associated with HRM practices.	Accepted
H2: Employee continuance commitment is significantly and positively associated with HRM practices.	Accepted
H3: Employee normative commitment is significantly and positively associated with HRM practices.	Accepted

**Discussion and Conclusion**

The study reveals a higher level of employee commitment in Nepalese insurance companies, with mean values of affective commitment, continuance commitment, and normative commitment significantly higher than the average. The study also shows a moderate level of use of HRM practices in Nepalese insurance companies, with compensation, training and development, and performance review having mean values above average but yet not excessively high. However, this study discovers an unusual aspect in such a situation despite normal HRM practices, employee commitment levels tend to be good or even higher.

Compensation practice, as a crucial aspect of HRM practices, has a strong positive association with every dimension of employee commitment, implying that organizations with effective and competitive compensation practices will have a high level of employee commitment (Mohyin et al., 2012; Mugizi et al., 2015; Pratheepkanth, 2011). In addition, training and development have a beneficial and substantial association in every aspect of

employee commitment. This suggests that when businesses prioritize training and development programs and invest more in them, their employees form an emotional bond with the organization (Gellatly et al., 2009; Mohyin et al., 2012; Mugizi et al., 2015). It also suggests that companies can increase employee commitment to their jobs and workplaces by establishing effective training and development programs for their employees (Worluh et al., 2023). Finally, the performance review aspect of HRM practices also has a strong favorable relationship with three dimensions of employee commitment. It indicates that a periodic evaluation of how employees perform will increase their commitment to the organization (Farndale et al., 2011; Morrow, 2011; Mugizi et al., 2015). Furthermore, today's organizations also need to focus on organizational justice (Shrestha, 2016a; 2016b; Parajuli & Shrestha, 2024) and quality of work-life (Shrestha et al., 2024). Such aspects also have a good impact on employees' minds, promoting an optimistic attitude.

Companies must have committed employees in order to fulfill organizational goals, vision, and mission. Employees have a moral obligation to stay with firms that they believe have effective HRM practices. As a result, it is vital to establish and implement successful HRM strategies that generate enthusiasm among every category of employees within an organization. In the future, it will facilitate the success of the organization.

In conclusion, an effective and enhanced compensation plan is vital since it clarifies the staff's developing position and gives them a better long-term perspective. Organizing training and development events regularly for employees to improve their abilities, stimulate innovation, and improve performance is also critical for increasing employee commitment. Furthermore, companies should implement a successful system for performance reviews to assist employees in carrying out their obligations. Such practices ultimately help in improving employee commitment.

### Limitations

This study included only selected employees from insurance companies. As a result, the study's results may not accurately represent all business divisions. The data utilized in the analysis was gathered from primary sources through a survey. The validity of the results is consequently dependent on the personal views of the respondents.

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