

# **A study on the quality of work life and organisational commitment among employees in the insurance sector in Kozhikode**

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## ***Abstract:***

*Organizational commitment is a type of behaviour that refers to an employee's emotional and psychological attachment to their organization. It involves an individual's dedication and loyalty to the values and goals of their company and a willingness to invest time and effort in their work. Quality of life at work is one of the elements contributing to organisational commitment. In this research paper, the researcher investigates the various factors influencing the quality of work life and their impact on organisational commitment behaviour. The researcher investigates various aspects of work-life quality, including fair and equitable pay, working conditions, career development and growth, and social relationships within the organisation and their impact on organisational commitment. The researcher found that the quality of work life and its constructs have a significant positive impact on organisational commitment.*

***Key words:*** *quality of work life, fair and equitable payment, working conditions, career development and growth, social relationships and organisational commitment.*

**Introduction:**

The quality of work life is specifically related to the level of happiness a person derives from his career. Each person has different needs when it comes to their careers; the quality level of their work life is determined by whether those needs are being met. A company can improve the quality of work life for its employees by creating systems that let them actively participate in the choices that shape their working lives. It is widely acknowledged that quality of work is a multidimensional construct and that it may not be both universal and eternal. In the past two decades, the importance of work-life balance has increased due to both the growing needs of the family structure and the business climate of today. This led to an increase in interest in quality of work life across a wide range of industries and professions, not just business (Akdere, 2006). Quality of work life is defined as a positive work environment that fosters and encourages contentment by offering benefits, job stability, possibilities for professional advancement, etc. to employees.

The concept of work-life quality is premised on the idea that a job is more than just a job. A person's life revolves around it. The dual objectives of increased organisational effectiveness and improved employee quality of life at work are intended to be met by this value-based process. It focuses on expanding employee management cooperatives to address issues with enhancing corporate performance and employee happiness. In order to understand and assess quality of work life, which is a multi-dimensional construct made up of a variety of interconnected elements, care must be taken. According to the European Foundation for the Improvement of Living Conditions' conceptualization of it (European Foundation for the Improvement of Living Conditions, 2002), it is connected to job satisfaction, job involvement, motivation, productivity, health, safety, and well-being, job security, competence development, and a balance between work and non-work life.

The most valuable resources in any organisation are its people since they are special and developable. The quality of work life must be high in order to keep these exceptional people and achieve organisational objectives. The psychological and physical benefits a person receives from his or her career, such as safety, a healthy work environment, job stability, ethical practises, positive social interactions, fair compensation, equal treatment, etc., make up the quality of work life.

Organizational commitment refers to an individual's emotional attachment and loyalty to their organization. It is a strong belief in the organization's goals and values, as well as a willingness to make a long-term investment in the organization. This type of commitment is essential for organizations to function effectively and efficiently, as it promotes employee engagement and productivity. There are three main characteristics of organizational commitment: affective, continuance, and normative. Affective commitment refers to an emotional attachment to the organization. Continuance commitment refers to a sense of obligation to remain in the organization due to the costs associated with leaving. Normative commitment refers to a sense of moral obligation to remain with the organization.

According to Meyer and Allen (1990), organisational commitment is a psychological condition that is closely tied to an employee's personality and relationship to the organisation. As a result, it also affects the choice of whether he stays with the organisation. Best (1994: 69), defines the organisational commitment is visible when "committed individuals conduct specific behaviours due to the notion that it is [sic] ethically correct rather than personally advantageous." "Organisational commitment as behaviour is obvious when organisational members are devoted to existing groupings inside the organisation," according to Reichers (1985: 468). As a result, organisational commitment is a state of being in which individuals of the organisation are constrained by the behaviours and convictions that underpin their membership in the organisation (Miller & Lee 2001).

The earlier studies reveal the importance of quality of life at work and organisational commitment. It is critical to develop organisational commitment behaviours in employees because committed employees work hard and are always ready to face any work-related challenges. So, in this study, the researcher attempts to explore various factors affecting the quality of work life and the impact of this quality of work life construct on organisational commitment among the employees working in the insurance sector in Kozhikode.

### **Review of literature:**

The impact of corporate culture and organisational commitment on financial performance in Malaysian enterprises is investigated by Md. Zabid Abdul Rashid et al. A structured questionnaire was created and self-administered to managers in Malaysian organisations based on the research of Allen and Meyer on organisational commitment and Deshpande and Farley's work on corporate culture types. The survey included 202 managers from publicly

traded companies. The findings indicate a strong relationship between organisational commitment and business culture. The sort of corporate culture and organisational dedication have an impact on these organisations' financial performance. The study's consequences are also examined.

Interpersonal communication skills are investigated by Mary Bambacas et al. to determine which of these abilities HR managers anticipate managers to employ to foster subordinate commitment to the company. According to the study, senior HR managers look for interpersonal communication skills in managers, particularly in terms of message clarity and frequency, capacity for active listening, and collaborative leadership. When HR managers desired to increase employee engagement with the company, clear communications as well as a leadership style that fostered trust were of the utmost significance. These abilities were also the ones that were most lacking, though.

### **Objectives:**

1. To explore the various factors influencing quality of work life.
2. To assess the impact of quality of work life on organisational commitment.

### **Research methodology:**

The researcher used a descriptive research design, and samples were drawn from the population consisting of employees working in the insurance sector using simple random sampling techniques. The data were collected using a structured questionnaire from insurance sector employees in Kozhikode. The collected data were analysed using statistical tools like factor analysis, correlation analysis, and regression analysis using SPSS. Factor analysis was used to investigate the various factors relating to the quality of work life. Correlation and regression analyses are used to assess the impact of quality of work life and its constructs on organisational commitment.

## Analysis and interpretation:

### Factor analysis of quality of work life

Factor name	Statements	Rotated loadings
Fair and equitable Payment (27.43% of variance explained)	I am satisfied with my salary at the organisation	.65
	I am satisfied with the fringe benefits given by the organisation	.53
	I agree that the organisation treats all employees equally in terms of pay.	.658
	I am satisfied with the timely payment of my remuneration given by the organisation	.554
Working conditions (24.22% of variance explained)	I am satisfied with the work load given by the organisation	.48
	I am satisfied with the work conditions at the organisation	.52
	I always feel secured and safe in the organisation	.74
	I can easily cope with the technological changes happening in my organisation.	.62
	I don't have any fear of accomplishing the task given by the organisation	.49
Career development and growth (12.25% of variance explained)	I have sufficient opportunities to develop my career.	.517
	I am happy with the training facilities provided by the organisation	.41
	I have the opportunity to participate in the decision-making process.	.64
	I get encouragement from my organisation to learn new things, which is useful for my professional growth.	.73
Social relationships within the organisation (9.98% of variance explained)	I have very good communication with my co-workers.	.55
	I am getting timely support and guidance from my superiors.	.61
	I believe that all of my college students are treated fairly by me.	.49
<b>Total variance explained is 74.88%</b>		

The researcher extracted four factors such as fair and equitable payment, working conditions, career development and growth, and social relationships within the organisation. The total variance explained by these factors is 74.88%. Among all these factors, the construct "fair

and equitable payment" contributes most to the quality of work life, followed by the construct "working conditions."

**Correlation analysis:**

**Table: the relationship between quality of work life and organisational commitment**

	<b>Fair and equitable Payment</b>	<b>Working conditions</b>	<b>Career development and growth</b>	<b>Social relationships</b>	<b>Organisational commitment</b>
<b>Fair and equitable Payment</b>	1	0.68	0.64	0.57	0.82
<b>Working conditions</b>		1	0.72	0.69	0.72
<b>Career development and growth</b>			1	0.62	0.78
<b>Social relationships</b>				1	0.74
<b>Organisational commitment</b>					1

The table shows the correlation between quality of work life and its four constructs, such as fair and equitable payment, working conditions, career development and growth, and social relationships, with organisational commitment. The correlation coefficient value of 0.82 indicates a significant positive correlation between fair and equitable payment and organisational commitment. The correlation coefficient value of 0.72 indicates a significant positive correlation between working conditions and organisational commitment. The correlation coefficient value of 0.78 indicates a significant positive correlation between career development and growth with organisational commitment. The correlation coefficient value of 0.74 indicates a significant positive correlation between social relationships and organisational commitment. Fair and equitable payment has the highest correlation with organisational commitment followed by the career development and growth.

**Regression analysis:**

H<sub>0</sub><sub>1</sub>: quality of work life has no significant impact on organisational commitment.

**Table 3: Impact of quality of work life on organisational commitment**

Measurement	R square value	Adjusted R square value	Significant value
The impact of quality of work life on organisational commitment	0.762	0.757	0.00

**Predictor:** Fair and equitable Payment , Working conditions, Career development and growth and Social relationships within the organisation

**Dependent variable:** Organisational commitment

The significant value (0.00) is less than 0.05. Therefore, the null hypothesis is rejected, and the researcher can conclude that the quality of work life has a significant impact on organisational commitment. The R square value and adjusted R square value are 0.762 and 0.757, respectively. The change of 1 percentage point in the quality of work life leads to a corresponding change of 0.757 percentage points in organisational commitment.

**Conclusion and Discussions:**

The researcher found three variables contributing to the quality of work life: fair and equitable payment, working conditions, career development and growth, and social relationships within the organisation. These elements significantly influence organisational commitment. Overall, the quality of work life has a significant impact on organisational commitment. So we can say that one of the factors that support organisational commitment is the quality of one's work life. Employees must learn organisational commitment behaviours because motivated staff members put in a lot of effort and are constantly prepared to take on new tasks. The organisational commitment of the company will also be influenced by the excellent quality of the work environment. Therefore, the organisation must focus on enhancing work-life elements; once this is done, organisational commitment will follow. In summary, organisational commitment behaviour offers several advantages to organisations. Organizations can boost their bottom line and establish a solid reputation by raising customer satisfaction, lowering staff turnover, strengthening organisational culture, and increasing productivity and performance. Organizations can establish a friendly and productive work

environment that will help them achieve success and growth by encouraging a sense of commitment among their employees. By raising the standard of work life, this is made feasible.

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