

AN INVESTIGATION OF JOB SATISFACTION ORGANIZATIONAL
COMMITMENT AND TURNOVER INTENTION IN IRANIAN INSURANCE
INDUSTRY

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This thesis is dedicated to my beloved wife Raheleh

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ABSTRACT

Job satisfaction and turnover intention are significant concerns many employers, especially large insurance organizations. Problems regarding job satisfaction, organizational commitment and turnover intention are a cause for concern among the insurance industry players. Research has been extensively conducted on these concepts in numerous contexts but research on these constructs in Iran is scarce. The purpose of this study was to identify the relationship between job satisfaction, organizational commitment and insurance employee's intention to quit. Using a quantitative methodology, 418 of 600 (69.7% response rate) operational employees in the insurance industry in Iran participated and completed the survey. Confirmatory factor analysis (CFA) was used to verify the construct validity of the instrument, while Cronbach's alphas confirmed its reliability. Besides that, the Correlational analysis and Structural Equation Modeling (SEM) were used to examine the research hypotheses and hypothesized model. The results of the study indicated that operational employees' perceptions of high-level job satisfaction have a positive relationship with organizational commitment whereas job satisfaction facets and organizational commitment subscales have a negative relationship with turnover intention. However, the results showed that there was a significant relationship between job satisfaction and turnover intention, and between organizational commitment and turnover intention. The outcomes of this research would enable human resource HR managers to set up policies and rules to better influence the facets deemed most important to establishing satisfaction and commitment as well as reduce the turnover intention among employees.

ABSTRAK

Kepuasan bekerja dan hasrat untuk berhenti kerja sangat dibimbangkan oleh kebanyakan majikan, khususnya oleh organisasi insurans yang besar. Masalah tentang kepuasan bekerja, komitmen organisasi dan hasrat untuk berhenti kerja menjadi punca kebimbangan kepada peserta-peserta industri insurans. Penyelidikan telah dilakukan secara meluas tentang konsep-konsep ini dalam pelbagai konteks tetapi penyelidikan tentang konsep ini di Iran masih terhad. Tujuan penyelidikan ini adalah untuk mengenal pasti hubungan antara kepuasan bekerja, komitmen organisasi dan hasrat pekerja insurans untuk berhenti kerja. Penyelidikan ini menggunakan kaedah kuantitatif. Seramai 418 orang daripada 600 orang (69.7% kadar maklum balas) pekerja operasi industri insurans di Iran telah menyertai penyelidikan ini dan melengkapkan soal selidik yang diedarkan. Analisis faktor pengesahan (CFA) digunakan untuk mengesahkan kesahihan pembentukan instrumen kajian sementara Alpha Cronbach digunakan untuk mengesahkan kebolehpercayaan instrumen kajian. Analisis co-hubungan dan Pemodelan Persamaan Struktur (SEM) digunakan untuk menguji hipotesis kajian dan model hipotesis. Hasil kajian menunjukkan persepsi pekerja operasi terhadap kepuasan bekerja peringkat tertinggi mempunyai hubungan yang positif dengan komitmen organisasi manakala aspek kepuasan bekerja dan subskala komitmen organisasi mempunyai hubungan yang negatif dengan hasrat untuk berhenti kerja. Walau bagaimanapun keputusan menunjukkan bahawa terdapat hubungan yang signifikan antara kepuasan bekerja dengan hasrat untuk berhenti kerja, dan antara komitmen organisasi dengan hasrat untuk berhenti kerja. Hasil kajian ini membolehkan pengurus sumber manusia menggubal dasar-dasar dan peraturan-peraturan yang lebih baik untuk menangani aspek dianggap yang paling penting bagi mewujudkan kepuasan bekerja dan komitmen organisasi serta mengurangkan hasrat untuk berhenti kerja dalam kalangan pekerja.

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LIST OF ABBRIVIATIONS

<i>ACNCS</i>	-	Affective, Continuance and Normative Commitment Scales
<i>AMOS</i>	-	Analysis of MOment Structures
<i>AVE</i>	-	Average Variance Extracted
<i>BMI</i>	-	Bimeh Markazi Iran
<i>CFA</i>	-	Confirmatory Factor Analysis
<i>CFI</i>	-	Comparative Fit Index
<i>CR</i>	-	Composite Reliability
<i>EFA</i>	-	Exploratory Factor Analysis
<i>GFI</i>	-	Goodness-of-Fit Index
<i>GOF</i>	-	Goodness-of-Fit
<i>HRM</i>	-	Human Resource Development
<i>HR</i>	-	Human Resource
<i>IRR</i>	-	Iranian Republic Rial
<i>IKRC</i>	-	Imam Khomeini Relief Committee
<i>JDI</i>	-	Job Descriptive Index
<i>JDS</i>	-	Job Diagnostic Survey
<i>JSS</i>	-	Job Satisfaction Survey
<i>KMO</i>	-	Kaiser-Meyer-Olkin
<i>LIMRA</i>	-	Life Insurance Marketing and Research Association International
<i>MSIO</i>	-	Medical Service Insurance Organizations
<i>MWSS</i>	-	Ministry of Welfare and Social Security
<i>MLE</i>	-	Maximum Likelihood Estimation
<i>MYR</i>	-	Malaysian Ringgit
<i>NNFI</i>	-	Non-Normed Fit Index

<i>OCQ</i>	-	Organizational Culture Questionnaire
<i>PCA</i>	-	Principle Component Analysis
<i>POI</i>	-	Privately Owned Insurance
<i>RMR</i>	-	Root-Mean-Square Residual
<i>RMSEA</i>	-	Root-Mean-Square Error of Approximation
<i>RNI</i>	-	Relative Non-centrality Index
<i>SOI</i>	-	State-Owned Insurance
<i>SPSS</i>	-	Statistical Package for the Social Sciences
<i>SRMR</i>	-	Standardized Root Mean Residual
<i>SEM</i>	-	Structural Equation Modeling
<i>SLI</i>	-	Staying or Leaving Index
<i>SSAF</i>	-	Social Security of Armed Forces
<i>SSO</i>	-	Social Security Organization
<i>TCM</i>	-	Three Component Model
<i>TLI</i>	-	Tucker-Lewis Index
<i>UTM</i>	-	Universiti Teknologi Malaysia
<i>VIF</i>	-	Variance Inflation Factor

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CHAPTER 1

INTRODUCTION

Job satisfaction and turnover intention have been significant concerns for many employers, and especially for large insurance organizations (Winterton, 2004). The organizations with more satisfied employees are considered to be efficient as well and happy employees are more likely to be productive employees and remain of work (Robbins, 2003). The most significant factors for effectiveness and efficiency are the human resources in the organizations and organizations without their employees' efforts and commitment cannot be successful (Lok and Crawford, 2004). The crucial factors to attract and retain well-qualified individuals are commitment and job satisfaction (Robbins, 2003). The concerns around individuals' organizational commitment and job satisfaction are only as, or even more, significant in the knowledge-based sectors, such as in the insurance industry. Commitment and job satisfaction are particularly significant in professional and service-based organizations, such as in the health insurance. Employee's commitment is an important asset in any organization. A number of studies have discovered that increasing commitment improves individual's job satisfaction, creativity and performance, motivation, and thus, decreases absenteeism and turnover (Tett and Meyer, 1993, Walsh and Taylor, 2003, Dordevic, 2004, Mosadeghrad *et al.*, 2008).

Voluntary turnover is costly, both in terms of indirect costs (costs of learning, morale, product/service quality, pressure on remaining staff and organizational memory), and also direct costs (recruitment and selection, substitution, management time and temporary staff). Besides that, it also causes the loss of social capital (Dess and Shaw, 2001). Many managers have been trying to retain these workers using many different approaches, like giving them major responsibilities, or even making

them a shareholder of the company, or increasing their salary, but still, these practices would work temporarily, and the valuable employees would be eventually quitting their jobs.

Employees usually do not leave the organization at sudden, but the desire to leave the job is gradually growing in them, with considerations such as employment opportunities and economic conditions are taken into account. Once the considerations have been satisfied, they will leave the job (Zhou *et al.*, 2009). Therefore, it is significant to retain employees in organizations, specifically those who are competent, skillful and professional (McLaughlin *et al.*, 2010). Voluntary turnover is an important concern for many large insurance companies (Waldman *et al.*, 2004). Huffman (2007) concluded that the recent turnover rate for insurance agents over a four-year period was 81% for males and 85% for females. However, this turnover rate is an improvement from previous years which was 86% in 2002 (Higgins, 2003) and 89% in 2003 (Brown, 2004, Handlon, 2009). A similar investigation conducted by Huffman (2007) indicated that 53% of males and 62% of females were no longer employed by the same insurance company at the end of two years (Handlon, 2009). Ghafourian *et al.* (2010) found that for the year 2010, on a month-for-month basis, the turnover rate was 36% when they were studying 62 IT companies in Iran.

Hom and Kinicki (2001) mentioned that job satisfaction could be used to understand turnover procedures. Wilson (2003) identified that the higher turnover in organizations, the higher the waste of manpower is. Freund (2005), Dalton and Todor (1982), Duraisingam (2009) agreed with this point of view and stated that turnover is not healthy for organizations because of the loss of valuable and important manpower. The effective modifications in business practice caused by external factors have driven managers to use both intrinsic and extrinsic motivators as incentives. The incentive plans are used to increase productivity and performance, and most importantly, to increase job satisfaction and decrease rates of turnover (Clark, 2007).

The relationship between job satisfaction, organizational commitment and turnover intention has not been studied extensively in large insurance organizations, and is the subject of this study. This research is important because it acts as an early

preparation for the organizations to deal with the condition whereby opportunities are low and the intention of quitting among workers will be increasing. Therefore, a study in organizational commitment, job satisfaction and intentions to leave can assist the organization to recognize the major factors in job satisfaction that will contribute to the intent to leave among the employees. From the investigation, the organization can create regulations on their present policies and protocols as an attempt to refrain employees from quitting their organization (Hsu, 2009). It is expected that better understanding of those subjects and their relationships can help the future investigation, pinpoint good strategy for training, promotion and recruiting of approaching insurance employees, especially in Iran and probably in other societies as well.

This chapter discusses the background of the study. It explores several important sections included in background of the study such as historical background of insurance in Iran, insurance industry sectors in Iran, insurance companies sectors and coverage in Iran and insurance industry in the health services sector and problem statement. It also focuses on research questions, research hypothesis and research objectives as well as the significance of the study. At the end of this chapter, the chapter provides definitions of key terms and organization of thesis.

1.1 Background of the Study

Iran's economy is a combination of service ventures and small-scale private commerce, village agriculture and state proprietorship of other large enterprises and oil. Due to this reason, Iran has gained a prominent place in the international energy production of natural gas and oil. Iran has also been one of the leading producers in the food and agricultural goods, construction materials, home appliances, car-manufacture and transportation, information technology, pharmaceuticals, power and petrochemicals in the Middle East and worldwide. In lieu of Iran's Vision 2025, the long-term technology and science programs have been developed. Vision 2025 has envisioned Iran to be a developed country by then. Hence, the government of Iran has been organizing and performing continuous economic programs in attaining the goals of Vision 2025. In doing this, the Iran government has allocated billions of

[Iranian Rial] for the development of high proficient manpower in the new economic epitome proclaimed in 2010 (UNDP, 2009).

Because Iran is a newly transformed market-driven economy (TrendNews, 2012), business management theories and research based on a market economy have not been established until recent years when western management theories have been massively imported. Even today, although Iran's management schools and their academic associates have become large in scale and number, Iranian management science adaptation to the new economic system are not yet fully fledged. Its increasing presence on the world economic stage and the dramatic enhance of business education have not affected the fact that Iran remains one of the important regions that has been studied the least by management scholars; nevertheless, researchers have recognized Iran as a legitimate empirical context, important for filling gaps in the worldwide management and organization knowledge.

The concepts of job satisfaction, organizational commitment, and turnover intention and their applications to business organizations in western contexts have been discussed for many decades (Meyer and Allen, 1997, Bluedorn, 1982a, Spector, 1997). Nevertheless, these constructs are under researched in Iran. While research has been extensively conducted on these concepts in numerous Asian contexts, for instance Malaysia (Masri, 2009), China (Wang, 2005), and Taiwan (Hsu, 2009), research on these constructs in Iran's context and published in English language literature has been lacking. While Iran's economy is developing rapidly, management and organizational studies still borrow theories and concepts developed in western countries, particularly those based on well-refined theoretical foundations and empirical methodologies. This study is designed to overcome the paucity that exists of examinations of the relationships between job satisfaction, organizational commitment and turnover intention in the context of the insurance industry in Iran.

1.1.1 Insurance Industry in Iran

Iran is home to one of the world's oldest civilizations (Barrington, 2009), situated in the Western part of Asia and central of Eurasia. Iran has exceptional

geostrategic importance in the central Eurasia and Middle East Asia. Iran is famous for the Persian civilization, which was established more than 3,000 years ago. With the distance across 1,648,195 km², Iran is the 17th largest country in the world (Rasoul, 2009). The country is divided into 31 provinces and 336 districts. Iran is bordered on the south by the Persian Gulf and the sea of Oman, on the west by Iraq and Turkey, on the East by Pakistan and Afghanistan, and on the North by Turkmenistan, Azerbaijan and Armenia and also the Caspian Sea (Rasoul, 2009). Iran has a population of almost 74 million, more than 65 percent are urban residents, stands as the 17th densely inhabited country in the world (Statistical Centre of Iran, 2011b).

The historical background of insurance in Iran started approximately 80 years ago when two Russian Insurance companies came to Iran and opened their branch offices, and this led to the establishing of Iran's own insurance company. In 1970, many modern insurance companies were established and the law for the Central Insurance of Iran or in Persian "Bimeh Markazi Iran (BMI)" was also established and approved by the Iranian Parliament. Post the Islamic Revolution in 1979, the operation of the foreign insurance companies in Iran has been withdrawn. Besides that, this revolution has also caused the establishment of the Dana's Insurance Company which was the merger of a local firm with 10 foreign insurance companies. Article 70 of the constitution of the (BMI) emphasized that insurance companies permitted to function under this law must exclusively satisfy the following insurance business conditions (BMI, 1971):

- (i) All immovable and movable vehicles must be insured according to the Iran's current laws.
- (ii) Residents of Iran are governed by the laws relating to insurance.
- (iii) Foreigners and expatriates residing in Iran are also covered by insurance.
- (iv) All imported goods must be insured.

The foreign investors can attain all types of insurance in Iran from four insurance companies includes ASIA, DANA, ALBORZ and IRAN. The insurance companies are monitored by the Central Insurance of Iran "Bimeh Markazi Iran" (BMI). Iran's earning insurance industries have jumped from USD 4,000,000,000 to

USD 1,270,000,000 in years (1997-2003). Furthermore, in the same years, the payments of compensation by insurance companies were increased from USD 240,000,000 to USD 760,000,000 (Aarabi and Bromideh, 2006). Table 1.1 depicts Iran's insurance earned premiums, which were USD 1,508,630,600, USD 1,958,796,800, USD 2,375,463,800, USD 2,997,247,300 and USD 3,382,673,700 in 2004, 2005, 2006, 2007 and 2008 respectively. And in the same years, the compensation was USD 1,136,800,200, USD 1,537,890,100, USD 1,752,412,400, USD 2,208,036,300 and USD 2,525,507,800 respectively. These figures exhibit the dimensions of the growing trend in insurance market in Iran (BMI, 2009).

Table 1.1 : Insurance Premium& Incurred Losses (amount in million)

Year	Iranian Rial (IRR)		USA Dollar (USD)		Malaysian Ringgit (MYR)	
	Earned Premiums	Incurred Losses	Earned Premiums	Incurred Losses	Earned Premiums	Incurred Losses
2004	15,085,306	11,368,002	1,508,630,600	1,136,800,200	4,470,016,593	3,368,296,889
2005	19,587,968	15,373,901	1,958,796,800	1,537,890,100	5,803,842,370	4,556,711,407
2006	23,754,638	17,824,124	2,375,463,800	1,752,412,400	7,038,411,259	5,192,333,037
2007	29,972,473	22,080,363	2,997,247,300	2,208,036,300	8,880,732,741	6,542,329,778
2008	33,826,737	25,255,078	3,382,673,700	2,525,507,800	10,022,736,889	7,482,986,074

1 million IRR	1 USD	1 MYR
10,000	1,000	3,375

Source: Central Insurance of I.R. Iran, Official Website, (2009)

Insurance industry has experienced encouraging developments in current years following the establishment of private insurance companies. However, in every types of society, generally, people need some type of insurance cover. Insurance is a contract by which one group promise to pay another party (the insured) a sum of money if something happens, which causes the insured to suffer from a financial loss or/and to be experience damaged in goods (Farhadi, 2009). According to an official source, more than 93.8% of Iranians is under the coverage of the one type of insurance (SCI, 2011); and there are approximately 70000 insurance employees and agents who deliver services to internal and external customers. The government's

obligation has been manifested clearly since the early 1979, whereby the main aim is improving people's welfare. As noted before, 93.8% of Iranians is covered by insurance. This illustrates that the government is serious in improving the people's welfare and attracting foreign investors to invest in the Iranian global corporations.

1.1.2 Insurance Industry Sectors in Iran

The development and performance of insurance sectors are essential conditions for economic success. They are also crucial in improving Iranians' lifestyle and their needs for protection. The purpose of insurance is to provide financial performance and social security to individuals, organizations and business. Insurance will cover for the losses due to, for example, illness, accidental injury, fire and flooding. Insurance assists business and individuals by minimizing the risks when they are faced with catastrophe by providing financial repayment. The insurance sector coverage includes short-term and long-term risk activities. There are three main activities. The first is the life insurance which comprises of common life insurance. The second is the life insurance with or without a saving component. The third activity is the non-insurance which includes insurance and renewed insurance of non-life insurance commerce, for instance, health, marine, motor, property, aviation, transport, pecuniary loss, fire, accident and liability insurance. Other than these, another example of the third activity will be the pension funding that includes the provisioning of retirement incomes. Insurance is vital due to the fact that daily activities expose people to many types of risks and thus, it is important for them to be covered by insurance so that they are able to sustain their life if anything happens to them.

In terms of locations of Iranian insurance companies, they are located everywhere throughout the country. This is shown in the two tables (see Table 1.2 and 1.3). The companies are operating in 31 provinces. There are 20 large private companies with 649 branches, 266 brokers, 12530 agencies and 14785 employees. These companies are monitored by the Central Insurance of Iran "Bimeh Markazi of Iran (BMI)". Table 1.2- demonstrates the sales network of insurance industry in Iran.

Table 1.2 : Sales Network of Insurance Industry

Year	Companies		Employees		Branches	Agencies	Brokers
	State Owned Companies	Private Companies	State Owned Companies	Private Companies			
2006	4	13	6435	1116	410	6600	207
2007	4	14	6963	2822	424	7134	230
2008	4	15	7893	2876	535	7852	234
2009	4	15	7910	4522	557	8532	254
2010	1	19	4912	9873	649	12530	266

Source: Central Insurance of Iran (BMI,2011)

Besides these large companies, there are many government insurance organizations that are also providing insurance services to individuals in Iran. These organizations only focus on social and medical services. The organizations are Medical Service Insurance Organizations (MSIO) with 288 branches, the Social Security of Armed Forces (SSAF) with 139 branches and the Social Security Organization (SSO) with 499 branches. These organizations are supervised by the Ministry of Welfare and Social Security. The oil company and banks also are delivering the insurance services that creates the independent insurance funds (MWSS, 2011).

Table 1.3 : Network of Governmental Insurance Organization

Name of Organization	Year	Branches	Employees	Rate of Population Insured (%)
Social Security organization (SSO)	2011	499	24372	33
medical service insurance organizations (MSIO)	2011	288	8781	51
Social Security of Armed forces (SSAF)	2011	139	4976	5.5
Others	2011	–	4104	4.0

Source: Ministry of Welfare and Social Security (MWSS, 2011)

1.1.3 Insurance Companies Sectors and Coverage in Iran

There are currently three types of insurance coverage in Iran: social security, exportation guarantee insurance and commercial insurance (Farhadi, 2009). Social insurance is one of the major insurance expenses of management for employees. The insurance supplies coverage and benefit for illness, marriage, pregnancy and childbirth, industrial accidents and retirement. In Iran, the insurance companies are active in several domains of life and non-life insurance, which are certified by the high council of insurance. The main sorts of the policies and coverage are described in the following: marine insurance which includes air and inland transport life insurance, automobile insurance, fire and allied perils, health insurance (various schemes of hospitalization), aviation insurance, money in transit and safe coverage, export insurance (Farhadi, 2009).

As mentioned earlier, Iranian insurance industry, which contributes to the increase of economy and also in the social security, consists of 23 companies and organizations (MWSS, 2011). There is one state owned company and 19 private companies and a few government organizations providing the insurance coverage to individuals that are supervised by the Ministry of Welfare and Social Security (MWSS, 2011). In 2011, the Central Insurance of Iran reported that in the private

sectors 4,056,188,600 USD was estimated in direct premiums and 2,475,263,700 USD paid for approximately 46.5% of loss which incurred in motor insurance and 21.7% in health insurance. Health insurance and motor insurance were the most claim sectors in Iran (MWSS, 2011). Insurance coverage has different categories according to various services such as accident, cargo, fire, oil and energy, life, credit, liability, engineering, aviation, hull, health, and motor vehicles. These services are provided by the state-owned company and private companies.

Meanwhile, MWSS provide insurance to individuals through the government organizations which are the Medical Service Insurance Organizations (MSIO) 51%, Social Security Organization (SSO) 33%, Social Security of Armed Forces (SSAF) 5.5%, and others 4%. The Iranian welfare service sector represented 93.8% of total welfare services offered health insurance to individuals (SCI, 2011).

1.1.4 Insurance Industry in the Health Services Sector

As mentioned earlier, the insurance sectors have many different types of services. These sectors consist of the fire insurance, accident insurance, cargo insurance, auto (motor) insurance, hull insurance, aviation insurance, engineering insurance, oil and energy insurance, liability insurance, credit insurance, life insurance (annuity group and individual), export insurance (including commercial risk), health insurance, money in safe and transit insurance and transportation insurance. Among the insurance services, the health insurance service that consists of 926 branches, delivers services to more than 93.8% of total population in Iran (BMI, 2011, MWSS, 2011). Health insurance services are run by government organizations, private companies and some semi-public insurance companies (depicted in Table 1.2 and 1.3). In terms of employment the medical health insurance approximately 25000 of total employment of insurance industry in Iran (BMI 2011, MWSS 2011, and SCI 2011).

1.1.4.1 Health Insurance Services in Iran

More than 93.8% of Iranians are under the coverage of one type of health insurance. Iranians are covered by governmental organizations and private insurance companies (Mehrdad, 2009). The important public health insurance organizations are:

1. The medical service's insurance organization (MSIO) is the largest insurance entity that provides coverage for nearly 35 million people who are mainly government employees, rural residents, students and particular groups such as clergymen and patients suffering from specific illnesses. The government budget is the main financial resource of (MSIO).
2. The second largest insurer is the Social Security Organization (SSO). This organization provides coverage to 25 million people who are the private sector workers. There are many clinics and hospitals in urban areas that have been established by SSO in supporting the insured nationwide (Kazemian, 2004).
3. The social security of Armed forces (SSAF) covers approximately 3.3 million military personnel.
4. Imam Khomeini Relief Committee (IKRC) provides approximately 4.2 million people who cannot afford to pay for insurance.

In addition to the organizations, other institutions such as oil companies, banks, local authorities, devotees and foundations for the destitute are delivering the service insurance that creates an independent insurance. There are state-owned insurance companies and private insurance companies also provide medical service insurance to individuals. The state-owned company is called "IRAN", and 13 private insurance companies are "DANA, ALBORZ, ASIA, PERSIAN, KARAFARIN, RAZI, SINA, DAY, SAMAN, MIHEN, MOALLEM, and PASARGAD". In addition, these companies, deliver both medical services insurance and commercial services insurance with emphasis on giving the complementary medical service's insurance (Zare et al., 2008).

1.2 Statement of the Problem

In each organization, human resources are the most valuable asset, especially the high-performance employees, and when they start quitting, it shows that the organization is in trouble (Clark, 2007). In an industry such as the insurance industry, the employees learn a lot from their routines and if they have the intention to leave their job, this will cause a great loss to the organization. Turnover is a very costly component for organizations. Based on the report by the American Management Association, the cost of replacing an employee was 30% of his or her salary (Handlon, 2009). Moreover, Pettijohn *et al.* (2008) stated that a small reduction of 5% in turnover could mean millions of dollars saved for large organizations. This phenomenon does not only occur in insurance companies in the Western countries and other regions. It is also a main issue for insurance organizations in Iran. Employee turnover is considered a major problem worldwide and Iran is not spared from this. Employee turnover has become a serious problem for managers in Iran due to the moral and financial effects on the organizations' scarce resources (Mosadeghrad *et al.*, 2008).

According to research findings conducted in Western countries, there should be many variables, and an individual's attitude towards the job and organization is among the major variables (Brief, 1998). Studies have revealed that both organizational commitment and job satisfaction have strong impact on organizational outcomes, such as turnover intentions (Pettijohn *et al.*, 2008, Pare and Tremblay, 2007, Baylor, 2010). However, management research has paid relatively little attention to these variables in the Iranian context (Mosadeghrad *et al.*, 2008). This study focused on those organizational variables that may have an impact on individual turnover intention in Iranian companies; and, specifically, on two independent variables employees' organizational commitment, job satisfaction, and their interrelationships, between private and government insurance companies in Iran. The reason for choosing job satisfaction, organizational commitment, as the key focus of this study was that they are antecedents of organizational outcomes, such as work performance, turnover intention, productivity, and even employees' life satisfaction; and, because they have been considered to be important topics in

organizations and behavioral research but have been under researched in the Iranian context.

However, currently there is little research done on the relationship between organizational commitment, job satisfaction and turnover intention in the large health insurance companies in Iran. Past investigations on relationship between turnover, job satisfaction and organizational commitment have focused principally on occupational categories or industry types, which are on managers and management, health care and nurses, manufacturing, IT employees, banking and accountants (McNabb, 2009, Mattila, 2006, Blankenship, 2010, Udechukwu, 2008). Most of these investigations have been established by data collection in the Western countries and limited to insurance employees. However, where job satisfaction has been found to be a direct predictor of turnover, organizational commitment has not been analyzed. This research attempts to overcome this by focusing on issues such as worker attitudes, like commitment and satisfaction, and the extent to which these factors contribute to their intention to quit their job.

Although this research is the first to be conducted on the turnover intention among the employees of the large Iranian health insurance organizations, it has its shortcoming, which is the difficulty in obtaining the statistical data on employees' turnover rates. Though this study has its drawback, it determines to find out the rates of employee's turnover intentions in the Iranian's health insurance companies. According to a rare report released by the World Bank in 2011 in the developing countries, most of the countries that were studied reported to have recorded employee turnover ranging of from 3% to 27% of total workers employed (Carragher, 2011). Surprisingly, there are considerably high turnover rates among employees in the Iranian insurance organizations. The data from the organizations indicated that for 2010 and 2009, on a month-for-month basis, the annual turnover rate (voluntary and involuntary) was at 8.5% and 10% respectively (MehrNews, 2011). This meant that from almost 70,000 employees working in this sector, approximately 7000 decided to quit their employment in a given year. This suggests that Iranian insurance industry have a significant issue at hand, which is high number of employee turnover.

There are, however, many different investigations conducted in different countries on distinctive domains concerning the factors that affected turnover intention, and these studies had suggested many various models to decrease the turnover rate. The main loss to an organization caused by turnover is the loss of its professional employees and the organization must act upon it to prevent the loss. Hence, the rationale of this study is to determine where the problem lies in the health insurance organizations in Iran so that they are able to prevent the loss.

1.3 Purpose of the Study

The purpose of this study was to identify and to gain better understanding on the relationship between job satisfaction, organizational commitment and insurance employee's intention to quit using a quantitative methodology. Results can be used to allocate additional resources towards one or more of the independent variables in order to decrease intent to leave and turnover. This research aims to bring the two components together in order for managers to develop the quality of work life for employees in the insurance industry. The outcomes of the study will provide the means to recognize and modify appropriate methods to improve individual satisfaction and decrease employee intention to leave and eventually, decreases turnover rate.

The theoretical foundation of this research was based on several conceptual frameworks developed in the western countries, particularly, the job satisfaction survey (JSS) published by Spector (1997). Organizational commitment is measured by the instrument of "*Affective, Continuance and Normative Commitment Scales*" (ACNCS) based on "*Allen and Meyer's (1990) three-component model of organizational commitment*". Lastly, the turnover intention Staying or Leaving Index (SLI) developed by Bluedorn (1982) is used to guide the evaluation of turnover intention in the research. Noticeably, because this research applied the western theories to diagnose specific Iran's practices and to identify the interrelations among the three constructs by differentiating the insurance companies and organizations, it was expected that the findings may be incompatible with existing Iranian and

Western concepts, and may provide helpful implications and recommendations for both Iranian and Western scholars and practitioners.

1.4 Objectives of the Study

The objectives of this research are divided into the general objective and specific objectives.

1.4.1 General Objective

This research intends to study the employees of Iran's insurance industry particularly in the health service sector. This research will attempt to examine the possible reasons for employees' intention to quit their present occupations. This is an exploratory research which aims to measure different relationships among the three main constructs which are satisfaction factors, organizational commitment and turnover intention. This will be further translated into the measurement of each construct's level of association with and among themselves. The consequences of this investigation will permit a better understanding on the association between workers' job satisfaction and their organizational commitment, in relation to their intention to leave. The outcomes will also increase the understanding of the determinants of significant individual attitudes. In addition, it is expected that a better consideration of these concerns and their relationships will be gained. This study may also help insurance organizations in coming out with strategies in recruiting, training and promoting future insurance employees, especially in Iran but probably in other nations as well. Additionally, it is hoped that the results and findings that this study offers, will help Iranian insurance companies in the health insurance sector to understand the causes of high turnover in their organizations and minimize the implications that arise from it. Thus, the companies will be able to retain their experienced, capable and talented employees and hopefully these employees will contribute to the development of their organizations now and in the future.

1.4.2 Specific Objectives

In addressing the general objective, this research will be objectively looking into the issues stated in the problem statement. In this research, the relationship between job satisfaction and organizational commitment in relation to turnover intention is being investigated, and the specific research objectives are derived. They are:

1. To examine the overall job satisfaction (Pay, Supervision, Promotion, Contingent rewards, Fringe benefits, Coworkers, Operating conditions, Nature of work, Communication), organizational commitment (Affective, Normative, Continuance commitment), and turnover intention among employees in the Iranian health insurance organizations.
2. To determine the relationship between job satisfaction (Pay, Supervision, Promotion, Contingent rewards, Fringe benefits, Coworkers, Operating conditions, Nature of work, Communication) and organizational commitment (Affective, Normative, Continuance commitment) among employees in the Iranian health insurance organizations.
3. To examine the relationship between job satisfaction (Pay, Supervision, Promotion, Contingent rewards, Fringe benefits, Coworkers, Operating conditions, Nature of work, Communication) and turnover intention among employees in the Iranian health insurance organizations.
4. To determine the relationship between organizational commitment (Affective, Normative, Continuance commitment) and turnover intention among employees in the Iranian health insurance organizations.
5. To identify the dominant factors of turnover intention among employees in the Iranian health insurance organizations.
6. To identify the employee turnover intention level in the Iranian health insurance organizations.

1.5 Research Questions

In this research, the independent variables are the organizational commitment and job satisfaction of the insurance employees and the dependent variable is the insurance employee's intent to quit the organization. In order to investigate the relationship between job satisfaction and organizational commitment, in relation to employees' turnover, the research questions are:

1. Is the overall job satisfaction (Pay, Supervision, Promotion, Contingent rewards, Fringe benefits, Coworkers, Operating conditions, Nature of work, Communication) of insurance employees related to their turnover intention?
2. Is the organizational commitment (Affective, Normative, Continuance commitment) of insurance employees related to their turnover intention?
3. Is the overall job satisfaction (Pay, Supervision, Promotion, Contingent rewards, Fringe benefits, Coworkers, Operating conditions, Nature of work, Communication) of insurance employees related to their organizational commitment?
4. Which of the job satisfaction factors and the organizational commitment factors dominantly influence employee's turnover intention in the Iranian health insurance organizations?
5. What is the level of employee's turnover intention in Iranian health insurance organizations?

Responding the above questions will provide the insights in seeking the answers and relationship between the variables will be identified.

1.6 Research Hypothesis

The hypotheses provide the direction in the data analysis and a prediction of results (Sekaran, 2009). The objective of this research is to investigate whether an individual's overall job satisfaction with the organization would have a relationship on their level of organizational commitment within the organization. Moreover, it is significant to investigate whether a high level of job satisfaction and organizational

commitment to the organization will also correlate with a rare lower intent to quit. In this research, the independent variables are job satisfaction and organizational commitment of the insurance employees and the dependent variable is the insurance employee's intent to quit the organization. The hypotheses and sub-hypotheses of this research are as stated below:

1. H1A: Overall job satisfaction is negatively related to an insurance employee's intention to quit their organization.

H1A1: Satisfaction with pay is negatively related to an insurance employee's intention to quit their organization.

H1A2: Satisfaction with promotion opportunities is negatively related to an insurance employee's intention to quit their organization.

H1A3: Satisfaction with one's own supervisor is negatively related to an insurance employee's intention to quit their organization.

H1A4: Satisfaction with fringe benefits is negatively related to an insurance employee's intention to quit their organization.

H1A5: Satisfaction with contingent rewards is negatively related to an insurance employee's intention to quit their organization.

H1A6: Satisfaction with operating conditions is negatively related to an insurance employee's intention to quit their organization.

H1A7: Satisfaction with coworkers is negatively related to an insurance employee's intention to quit their organization.

H1A8: Satisfaction with nature of work is negatively related to an insurance employee's intention to quit their organization.

H1A9: Satisfaction with organizational communication is negatively related to an insurance employee's intention to quit their organization.

2. H2A: Organizational commitment is negatively related to an insurance employee's intent to leave.

H2A1: Affective commitment is negatively related to an insurance employee's intention to quit their organization.

H2A2: Normative commitment is negatively related to an insurance employee's intention to quit their organization.

H2A3: Continuance commitment is negatively related to an insurance employee's intention to quit their organization.

3. H3A: Overall job satisfaction is positively related to an insurance employee's organizational commitment.

1.7 Significance of the Study

This research provides an in-depth analysis of the relationship between the job satisfaction, organizational commitment, and intent to quit in the insurance industry in Iran. Life Insurance Marketing and Research Association International (LIMRA) continues to monitor and analyze the turnover issue within the insurance industry. In this scheme, the investigator enabled employees to assess their level of overall satisfaction in nine particular domains, such as pay, supervision, benefits, promotion, operating procedures, coworkers, contingent rewards, communication and nature of work. Employees have been able to generally assess their job satisfaction and organizational commitment on their jobs. Based on their levels of overall job satisfaction and organizational commitment, workers have assessed regions of dissatisfaction pertaining to their jobs and intention to quit their organizations. Indicators have been classified into four factors. They are:

1. Organization factors which include inadequate training and image problems (Hays, 1996).
2. Employees' factors which involve issues with coworkers, low-morale and lack of training
3. Supervisory factors which include lack of supervision or personality conflicts
4. Financial reasons which consist of the need for higher salary or better fringe benefits

Using the well-validated surveys in job satisfaction and organizational commitment, the researcher is determined to have a clear focus on decreasing the intention of quitting among the employees of health insurance organizations and companies. This study contributes to the body of work concerning the investigation of overall job satisfaction and organizational commitment. An analysis of the data

can be directly applied to insurance employees who have the intention of quitting their employing organization. The research focuses on the existing and future ways to improve employees' relations within the organization. The findings can assist managers within insurance organizations to understand their focus in decreasing turnover rate.

1.8 Scope of the Study

According to Ministry of Welfare and Social Security of Iran's website (MWSS, 2011), Iran has Three large governmental insurance organizations and 20 large private insurance companies with 926 and 13445 branches, respectively in nationwide and thousands of employees. This research will not have sufficient resources at its disposal to cover such high number of overall establishments and the high number of workers. However, this study will only cover several selected companies and employees whereby it only examines the operational employees of health insurance organizations and companies (governmental organizations, state owned companies and private companies) in two large cities Ahvaz and Shiraz, situated in the Southwestern of Iran. The proper sampling process will represent this population and it will be discuss in depth systematically in the third chapter. This is a cross sectional study whereby data will be taken from one point in time.

1.9 Definitions of Key Terms

This research will use the conceptual and operational terms that are linked to the research objectives. The definitions are as follows:

Job Satisfaction: job satisfaction is explained as a worker's personal feelings at the workplace. This is a measure to determine the positive and negative feelings about one's work and to identify the intrinsic or/and extrinsic appearance of one's work (Bhuan, 2002).

Organizational Commitment: The measure to which a person is recognized with and is involved in a specific organization (Mowday, 1981); the relation strength of an employee recognition with and involved in a specific organization (Oliver, 2007). *Affective commitment:* The emotional affective to recognize with and to involve a worker in the specific organization (Meyer et al., 2010). “*Continuance commitment*”: The consciousness of costs related to a worker quitting the organization (Meyer et al., 2002). “*Normative commitment*”: The emotion of responsibility of a worker in continuing their job with the organization (Meyer and Allen, 1997).

Turnover: The “cessation of employment ties” (Lambert and Paoline, 2010); the result of workers initiates the ending of their employee-organization association (Lambert et al., 2001). Employee’s aware of decision to terminate her or his association with an organization (Nadiri and Tanova, 2009).

Turnover Intention: The concept of quitting the present organization or position (Mowday et al., 1982); the series of perception in retreating cognitions (Tett and Meyer, 1993). Turnover intention is the expectation on actual turnover (Rumery, 1997); turnover intention refers to the conscious and deliberate determination of the workers to leave the organization (Park and Kim, 2009). An employee’s plan to quit their employing organization (Bluedorn, 1982a).

Insurance: Insurance is the pooling of fortuitous losses by transfer of such risks to insurers, who agrees to indemnify insured people for such losses, to provide other pecuniary benefits on the occurrence, or to render services connected with the risk (Rejda, 2008).

Insurance Employee: An employee who sells insurance and delivers services for insurance companies (DeNavas-Walt et al., 2008).

1.10 Organization of the Thesis

This research is organized into five chapters. Chapter one contains an introduction to the study whereby it provides the background of the study and describes the essential motivation behind this research. The problem statements are determined in this chapter. This chapter describes the purpose and objectives of this study. A short explanation on the critical terms used throughout this research, the research questions, the research hypotheses and a discussion on the significant of the study, and the scope of the study is also provided in this first chapter. Finally, the each variable is defined in this chapter.

The second chapter provides the relevant literature review. This chapter starts with the description of the turnover definition. It also focuses on selected important models of turnover with regards to this research. In addition, this chapter explains the job satisfaction and several significant theories and model related to job satisfaction according to Spector's (1985, 1997) job satisfaction model. The relationship between the variables according to the viewpoints of different studies is also discussed in this chapter. Other than these, the concept of organizational commitment is outlined by looking at three different models of organizational commitment. The particular focus is placed on "Allen and Meyer's three-component model" (1990). The literature review will provide reasonable scope for the conceptual model proposed.

Chapter Three explains the research methodology utilized. This includes the employed research method and design, the population and sampling method used, the research instruments used and also variables studied, the pilot test conducted, the data collection method and last but not least, the reliability and validity tests.

Chapter Four presents the data analysis which contains the description of the results. In this chapter, the discussions on the findings which are gathered from the different types of testing will be presented. The research questions will be also be answered in this chapter. The final chapter, which is chapter Five, will provide the discussions on the conclusion and recommendations. In this chapter, the author will provide the overview on the findings, conclude the study and suggest several recommendations. The author will also present suggestions for further research. In

the conclusion section, the appendices items which are the instrument and the permission statements to use the research scales from authors are included.

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