JOB CHARACTERISTICS AND EMPLOYEE TURNOVER IN THE INSURANCE INDUSTRY IN KENYA

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Abstract: **The aim of this paper is to examine the influence of job characteristics on employee turnover in the Insurance industry in Kenya. Job characteristics are the aspects that define the nature of duties and experiences that employees go through in their daily work. Through job characteristics, employees develop a sense of working in their normal duties and this is from where the workers' attitude is built upon. The Insurance Industry in Kenya continues to face performance challenges with low penetration as compared to other industries as well as reduced profit margins. High employee turnover has been argued to be the key blockage to the companies' ability to steer their penetration and performance hence the drive for this study. Descriptive research design was used in this study and the target population was the employees from the top five performing insurance companies in Kenya. Stratified random sampling was used to come up with 338 respondents as the sample size. Data was collected using a structured questionnaire. Hypothesis was tested using a regression model. The study established that job characteristics had significant and positive influence on employee turnover among insurance companies in Kenya. The study concluded that unfavourable job characteristics increased employee turnover and therefore recommended that the insurance companies ought to analyse the job characteristics and review them to provide a favourable ground and environment for employees to feel comfortable and enhance their retention.**

Keywords: **Job characteristics, employee turnover, insurance industry.**

1. INTRODUCTION

In the 21st century, businesses are struggling to enhance the retention of employees as a way of retaining the best skills and competences (Anvaria, JianFub, & Chermahinic, 2014). Managing high employee turnover is critical for any organization in order to stay competitive. Das and Vijayalakshmi (2015) postulate that many companies in India are facing challenges in attracting and retaining the best talents thus affecting their performance negatively.

Waititu (2013) argues that of the five job characteristics, three of them: work flexibility, task identity, and task significance contribute to meaningful work; on the other hand autonomy contributes toward individual responsibility Feedback contributes to knowledge of results. Mwendwa (2017) opines that responsibilities that are given to workers should be those that encourage them to be innovative causing them to be able to express themselves. Such an atmosphere will enable the workers to use their creativity and self-expression as they embark on their various responsibilities. According to Young Insurance Professionals (2017) insurance companies have business development employees whose main role is responsible for generating new business from the Broker sector and meeting production targets by

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introducing the company's products to existing and new producers. This task is significant in the insurance industry as a pillar that brings income to the insurance industry.

Ndemaki (2014) stresses that feedback from the job itself and autonomy are two important job factors that result in motivation of employees.. According to Omondi (2011) some of the most important ingredients of a satisfying job that have been uncovered by surveys include: interesting and challenging work, work that is not monotonous and boring and a job that provides status.

According to the Insurance Industry Annual Report (2013) staffing challenges included very low morale in a number of staff, difficulty in retaining talent hence high turnovers of employees. It also emerged that staff poaching especially to other sectors affected this industry in 2012. Kinyanjui (2015) opines that the insurance industry in Kenya faces a high rate of staff turnover. The findings in that study show that turnover rate was between 10% and 20%. Insurance is a business with a high employee turnover rate (Dabani, 2016) adds voice to that fact. High turnover of newly contracted assurance agents in Kenya is a wide-spread problem that many life assurance companies face (Okiko, 2014).

Insurance Industry Annual Report (2015) reveals that Kenya has the most refined insurance sector and regulatory framework. In addition to that, the highest level of insurance penetration. In other countries, awareness of the importance of having insurance for economic and social progress is growing. Governments and regulators are increasing their efforts to encourage the development of an effective insurance industry. Kenya National Bureau of Statistics (2015) indicates that over time, the government has been articulating the need to create sufficient employment opportunities to absorb the country's workforce. Financial and insurance activities maintained an upward trend in creating employment. This registered a rise of 3.2% change in the five year period of 2010-2014. Tumbo (2015) reveals that the market size of the insurance industry from premiums paid in the year 2015 was worth; gross written premium of KES 173.79 billion compared to KES 157.21 billion in 2014, representing a growth of 10.55%. Conversely, among the challenges that are facing the insurance industry in Kenya include: difficulty in relation to the volumes of claims, pressure that is generated from claimants and fraud which results in increased loss ratio. There are also staff challenges in the industry which entail: low staff morale, retention of talent, high turnovers and staff poaching to other sectors of the economy (Maina, 2014).

Statement of the Problem

Insurance sector are among the major sectors in Kenya that contribute to economic growth through job creation and the overall contribution to the tax revenues. Despite their immense contribution to the economy, insurance companies continue to face performance challenges with most of these firms recording declined sales and profit margins as well as minimal penetration in the Kenyan market. The insurance industry as recorded in the economic survey (2016) is among the industries with the highest employee turnover and this could be among the contributors of the declined performance (Wallace & Gaylor, 2012; Flaxington, 2013). Empirical studies have revealed that job characteristics have a link with the employee turnover such that the employees ought to work in organizations where the characteristics are favourable (Mansoor, 2015). However, there exists scarce literature and evidence on the role played by job characteristics in influencing employee turnover and particularly in the industry sector. It is on this merit that this paper sought to establish the influence of job characteristics on the employee turnover in insurance industry in Kenya

Objectives of the Study

i. To find out the influence of job characteristics on employee turnover in the insurance industry in Kenya.

ii. To evaluate the moderating effect of firm characteristics on the relationship between job characteristics and employee turnover in the insurance industry in Kenya.

Research Hypotheses

i. **H$_{A1}$:** Job Characteristics have a significant influence on employee turnover in the Insurance industry in Kenya.

ii. **H$_{A2}$:** Firm characteristics have a significant moderating effect on the relationship between job characteristics and employee turnover in the insurance Industry in Kenya.

2. LITERATURE REVIEW

Theoretical Review

Job Characteristic Model

The Job Characteristics Model illustrates how jobs can be designed so that individuals can find fulfilment and regard their work as valuable (Hackman & Oldham, 1975). The model indicates that enriching certain components of jobs alters an individual's psychological state in a way that enhances their work effectiveness. Task significance relates to how the job impacts on others within, as well as outside the organization. This is in relation to the extent that employees understand the role which they play with regards to their work contribution in the overall efficiency of the organization. Employees would be more motivated if their jobs allowed them to use a variety of skills, if they understood and felt that their jobs were important (Omondi, 2011).

Organizational Equilibrium Theory

The Organizational Equilibrium Theory (OET) states that turnover occurs when individuals perceive that their contributions to an organization are way beyond the inducements they receive from it (March & Simon, 1958). Lang, Kern and Zapf (2016) posit that a recurrent topic in turnover research is that the availability of job opportunities will influence not only turnover intentions but also leaving behaviour. March and Simon (1958) argued that turnover is more likely to manifest when labour market conditions are such that alternative jobs are more generally available.

This theory provides information on what kind of rewards or compensation attracts employees and causes them to give their whole to the organization stopping them from seeking employment elsewhere. Ideally, an individual participates in organizational activities to achieve their personal goals by receiving inducements from the organization (March & Simon, 1958). Therefore, from an individual subjective point of view, it is only when the inducements given from the organization are larger than the personal sacrifice paid by their participation in the organization, that the individual will continue his cooperative actions with the organization.
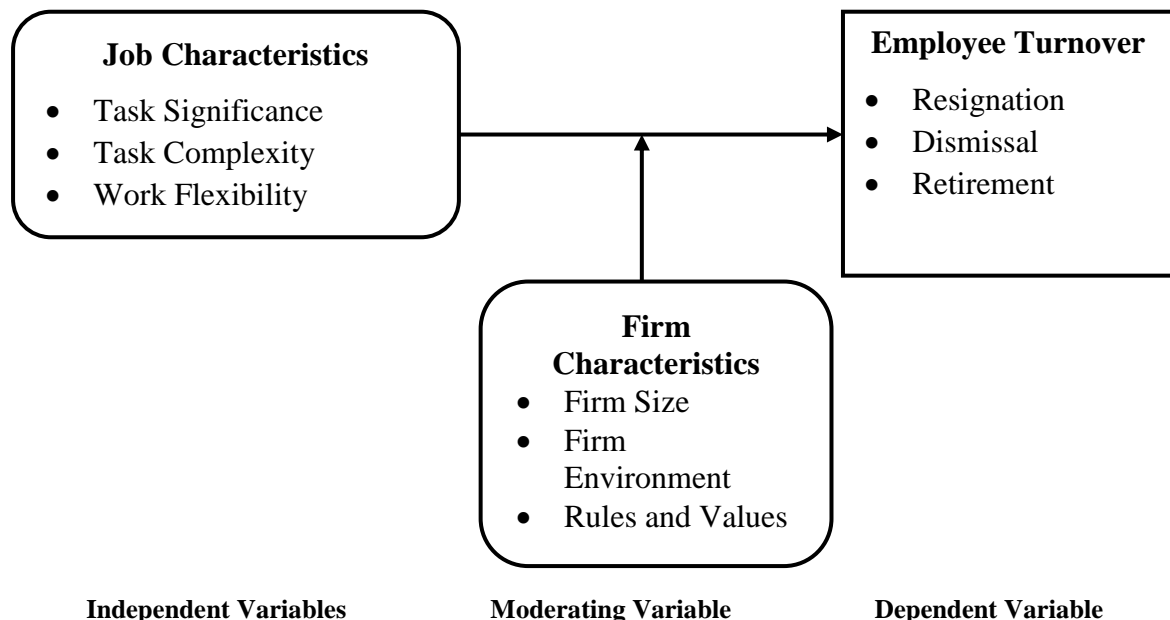
Conceptual Framework

| Independent Variables | Moderating Variable | Dependent Variable |

Figure 1: Conceptual Framework

Job Characteristics and Employee Turnover

Karagu (2013) states that there is a very strong link between job satisfaction and employee turnover. If the job satisfaction level is generally low, the employee turnover will be high. Waititu (2013) avers that low job satisfaction has been related to burnout, stress, lack of commitment to the institution, absenteeism, and turnover. Omondi (2011) asserts that the person-work relationship refers to the extent to which there is a fit or match between an employee's personal

characteristics and the characteristics of a job. If there is a best fit between the person and the job, the person will experience job satisfaction and is less likely to leave the organization.

According to Mwendwa (2017) employees work harder and generally perform better when they achieve satisfaction from their jobs. However, when they don't get this satisfaction, their efforts towards commitment to the organization are daunted by them spending less time and effort and unceasingly withdrawing themselves from either the job or the organization (Cohen & Golan, 2007). By withdrawing from the job, the effect on the total organization will be shown by a decrease in performance and increased cases of absenteeism from work and in the extreme cases actual quitting (Park, 2009).

According to Ndemaki (2014) job factors that influence staff turnover include meaningful work, workload, working conditions, remuneration, relationship with supervisor, empowerment and autonomy and relationship with co-workers. When the tasks of employees are not flexible, when they are not enjoyable, an employee is more likely to resign from work. A consistently heavy workload increases job tension and decreases job satisfaction, which in turn, increases the likelihood of turnover (Hayes, Brian, Duffiel, Shamian, Buchan, Hughes, Heather, North, & Stone, 2006).

Firm Characteristics and Employee Turnover

Getachew (2016) argues that there are many factors which are associated with an organization and work as push factors for employees to resign from work. Among them which are derived from various studies are: salary, benefits and facilities; location of the organization (small or big city); size of organization (the number of staff in the organization); nature and kind of organization; stability of organization; communication system in the organization; management practice and polices; employees' empowerment.

White (2014) argues that another factor driving change is the increasing demand for work flexibility. Many employees currently place a considerable amount of importance on having a flexible balance between work and life and will switch jobs to achieve it. According to PwC survey (2014) in a more visible sign of flexibility, many PwC offices have loosened up their dress code rules to make the workplace feel less formal. One can even see some employees going to work in jeans and a T-shirt. Many countries that have been more traditional in their business dress requirements are currently also considering implementing a pilot around dress code (Delloite Millenial Survey, 2017).

3. RESEARCH METHODOLOGY

This study adopted descriptive research design. Descriptive research acquires data that describes phenomena by getting information about observation, behaviour, states of mind, or qualities. This type of design uses both quantitative and qualitative approach. Positivism approach which is anchored on the idea that science is a major way to learn about the truth was adopted in the study.

The target population for this study was the employees in all the 55 licensed insurance companies in Kenya as reported by the Insurance Regulatory Authority (Annual Insurance Industry Report, 2015).

This study used multi-stage sampling technique. In the first stage, purposive sampling was used to select a sample of the top 5 insurance companies in General insurance by premium market share in the year 2015, as listed by (Insurance Industry Annual, 2015). This is 10% of the total licensed insurance companies.

In the second stage, stratified random sampling was used to take a stratified sample of 338 in among the employees in the companies selected.

Primary data was collected using a questionnaire that was designed with both structured and unstructured questions and an interview guide for the Human Resource managers.

Content analysis was done through categorizing and indexing.

The regression model in this study was derived from the conceptual frame and is as shown below:

$Y = \beta_0 + \beta_1 X_1 + e$

Where:

Y= Employee turnover

β_0 = Constant

X_1 = Job Characteristics

e = the residual in the equation

4. FINDINGS

Response Rate

The study surveyed a sample of 338 respondents using the structured questionnaires. Out of these, 297 respondents satisfactorily filled and returned the questionnaires for analysis. This shows a response rate of 87.9% against the non-response rate of 12.1%.

Descriptive Results

Job Characteristics

The study sought to establish the extent to which aspects related to the jobs performed by the employees influenced their turnover in their respective organizations. The argument has been that as a result of poor and undesirable job characteristics, most employees tend to leave their organizations. The main measures of the variable were; significance of the task assigned, complexity of the task and work flexibility. The results as shown in Table 1 revealed that the respondents were of the opinion that employee turnover was influenced by the job characteristics such as the complexity of the assigned duties and work flexibility.

The findings imply that indeed the variable of job characteristics minimizes employee turnover by giving them time and freedom to do other things and at the same time enabling them to understand and do what is expected. According to Hackman and Oldham (1975) as postulated in their model on job characteristics, the state and doability of a given task has the capability to influence the employees' psychological being thus affecting the continued commitment of the employee to the job. The findings also compare with those by Ndemaki (2014) who found out that the working conditions and empowerment as well as the motivation and level of relationship with the co-workers were the major aspects of employee commitment and productivity towards firm performance.

Table 1: Job Characteristics

Question	Mean	Std. Dev.
How effective do you complete the tasks assigned to you in your organization? (1=Very effective to 5=Very ineffective)	1.49	0.88
How often are you faced with challenges in accomplishing your assigned tasks in the organization? (1=Frequently to 5=Not at all)	2.04	0.90
How flexible are you to work on your assigned tasks in the firm? (1=Very flexible to 5= Not flexible)	1.52	0.57
My achievements as a result of successfully performing my tasks have influenced my continued stay in the firm (1=Strongly Disagree to 5= Strongly Agree)	3.46	1.23
The organizational management recognizes the achievements of the employees in their assigned duties (1=Strongly Disagree to 5= Strongly Agree)	3.31	1.48
The ability to handle the tasks assigned have influenced my stay at the organization (1=Strongly Disagree to 5= Strongly Agree)	3.55	1.11
The tasks assigned to me are doable and allow me to have other chores done at the same time (1=Strongly Disagree to 5= Strongly Agree)	3.84	1.09
Flexibility of my tasks allows me to pursue other chores thus my prolonged stay at the firm (1=Strongly Disagree to 5= Strongly Agree)	3.26	1.25
I am aware of cases where employees in my organization have previously left their job as a result of unfavourable job characteristics (1=Strongly Disagree 2= Disagree, 3= Uncertain, 4= Agree and 5= Strongly Agree)	4.12	0.91
Overall Mean	**3.16**	**1.28**

Firm Characteristics

The study sought to analyse the moderating effect of firm characteristics on the relationship between compensation diversity and employee turnover. The findings as shown in Table 2 revealed that firm size influenced the employee turnover but it did not determine compensation diversity. According to Park and Gursoy (2012), the size of the firm creates trust to the customers and the employees on the continued sustainability but it does not necessarily influence the employee turnover since there are other aspects connected to employees' retention such as promotions, rewarding and compensation.

Table 2: Level of agreement with aspects on Firm Characteristics

Statement	Mean	Std. Dev.
How would you rate the conduciveness of your working environment? (1= High, 2 = Moderate, 3= No sure, 4= Low, 5= Not conducive)	1.81	0.84
How comfortable are you with the set rules and values in your organization? (1= Very comfortable, 2= Moderately comfortable, 3= Not sure, 4= Less comfortable, 5= Not comfortable)	1.81	0.80
The size of my organization convinces me of job security/an opportunity to grow thus my continued stay at the firm	2.99	1.28
Employees have previously left the organization while citing the conditions of work and the unfriendliness of the firm	3.86	1.09
The support and conduciveness I get from the organization and colleagues influences my continued stay in the firm	3.25	1.15
The working conditions and the environment in my firm have influenced my continued stay at the organization	3.61	1.12
The definition and layout of the rules and values in the organization have a hand in determining my stay at the firm	3.32	1.22
Overall Mean	**2.86**	**1.24**

Employee Turnover

The dependent variable for the study was employee turnover in the insurance industry in Kenya. The study sought to find out the rate at which employees left the insurance firms so as to find a link between turnover and the prospects of workplace diversity. The main sub-constructs used to define employee turnover included resignation of the employees, dismissals by the management and retirement. The findings as shown in Figure 2 revealed that the number of employees leaving companies increased across the years and indication that there was a high turnover. These findings agree with the findings of Kinyanjui (2015) who revealed that employee turnover in the insurance industry in Kenya is between 10% and 20%.
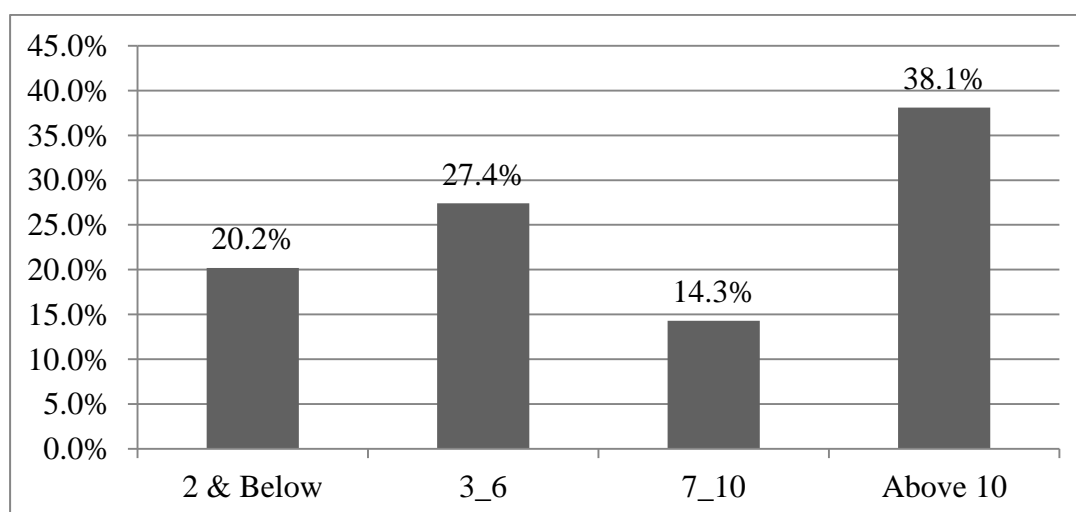

Figure 2: Employees' Turnover

Inferential Analysis

Job Characteristics and Employee Turnover

H_{a1}: *Job Characteristics have a significant influence on employee turnover in the Insurance Industry in Kenya.*

The model adopted was; $Y = \beta_0 + \beta_4 X_4 + e$. Where Y is employee turnover, β_0 is the Y intercept, β_4 is the gradient of the regression line, X_4 is job characteristics and *e* is the error term. The model summary as shown in Table 3 revealed that the R value was 0.568 while the R^2 for the variable was 0.323. These results show that an increase in job characteristics accounts for 32.3% of variation in the turnover of employees in insurance companies in Kenya. Other factors could perhaps explain 67.7% of variations in employee turnover. This means that job characteristics was a key aspect in determining employee turnover in insurance companies in Kenya. The findings concur with those by Park (2009) who found out that the aspects surrounding a job and the ease of doing the job defined the ability of the employee to handle the job and in the long run determined the employee turnover. Leslie *et al.* (2015) indicated that as a result of supportive and conducive work environment, employee turnover is reduced.

Table 3: Model Summary for Job Characteristics

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.568[a]	.323	.315	.41340

a. Predictors: (Constant), Job Characteristics

The analysis of variance (ANOVA) results are as shown in Table 4. The findings revealed that the F-calculated for the variable was 39.138 while the P-value was 0.000. This implied that there was a significant positive relationship between job characteristics and employee turnover in the insurance firms in Kenya.

The findings implied that through well embraced and well defined job characteristics; the employees were encouraged to stay at their respective organizations for a longer period of time. According to Ndemaki (2014), when the job characteristics are favourable such that the employee is able to see the progress and the results of what they are doing, their satisfaction is enhanced thus promoting retention.

Table 4. ANOVA Test for Job Characteristics

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	6.689	1	6.689	39.138	.000[b]
	Residual	14.014	295	.048		
	Total	20.702	296			

a. Dependent Variable: Employee Turnover

b. Predictors: (Constant), Job Characteristics

The regression coefficients for the variable are as shown in Table 5. The results revealed that the Beta coefficient for the variable was 0.566 while the p-value was 0.000. The adjusted model equation for the variable now becomes;

$Y = 0.612 + 0.566X4 + e$

The findings imply that a unit change in the job characteristics influenced up to 56.6% change in the employee turnover. Based on the findings, the study therefore accepts the alternative hypothesis that job characteristics have a significant and positive influence on the employee turnover among insurance companies in Kenya. The findings compare with those by Mwendwa (2017) who found out that job characteristics through the responsibilities given to the employee regarding a given job as well as the surrounding environment had a significant influence on the employee turnover.

Table 5: Regression Coefficients for Job Characteristics

Model		Unstandardized Coefficients		Standardized Coefficients	T	Sig.
		B	Std. Error	Beta		
1	(Constant)	.612	.140		4.374	.000
	Job Characteristics	.566	.090	.568	6.256	.000

a. Dependent Variable: Employee Turnover

Moderating effect of Firm Characteristics

H_{A2}: *Firm characteristics have a significant moderating influence on the relationship between job characteristics and employee turnover in the Insurance Industry in Kenya.*

The findings as shown in Table 6 revealed that the p-value for the interaction effect was insignificant, an indication that the introduction of firm characteristics negatively moderated the job characteristics and employee turnover. The findings are in line with those by Chen, Sun and Xu (2016) who posited that firm characteristics did not influence firm performance neither did it determine the level of employee commitment and performance towards success of the organization. According to Chen, Sun, and Xu (2016), employee turnover is an aspect driven by level of satisfaction by the employee through strategies such as motivation, rewarding and recognition as well as the level of pay but not influenced by the firm size, values of the firm and the policies.

Table 6: Moderating Role of Firm Characteristics

Model		Unstandardized Coefficients		Standardized Coefficients	T	Sig.
		B	Std. Error	Beta		
(Constant)		.016	.049		.328	.744
Job Characteristics* Characteristics	Firm	-.022	.030	-.022	-.727	.469

a. Dependent Variable: Employee Turnover

5. CONCLUSION

The study concluded that the characteristics of the job assigned to the employees had an influence in their retention. This is to mean that the capability of the employees to meet the organizational requirements contributes to their morale hence they are more willing to extent their stay in such an organization. Hard and challenging jobs and duties gives stress to the employees out of which their contribution and the overall productivity deteriorates similar to their willingness to extent their stay at the organizations.

6. RECOMMENDATIONS

The Insurance Regulatory Authority and the Association of Kenya Insurers should put in place effective policies to ensure that the companies pay their employees reasonable salaries. The management of the insurance companies should embrace involving employees in deciding what they are required to do so that the employees are given duties that align with their qualifications, competencies, skills and abilities. This way, the employees will enjoy their work and have smooth time at the organization, an aspect that mitigates employee turnover.

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