



RESEARCH PAPER

Impact of Training and Development, Corporate Entrepreneurship and Job Characteristic on Employee Retention through the Job attitude in Insurance Industry of Pakistan

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ABSTRACT

This study was intended to analyze the relationship of worker's training and development, corporate entrepreneurship and job characteristic on employee retention in insurance industry of Pakistan. Whereas, Job Attitude towards insurance industry acts as a mediator in the relationships in between training and development, corporate entrepreneurship, job characteristic and employee retention. Today employees retaining is importance for any organization because of growing competition. And they have been totally reviewed in the framework of various industries. Also, here determinants of employee's retention explained by the integration of social exchange concept. Analysis were conducted using data from a sample of 360 slaes staff of general insurance companies in the southern Punjab, Pakistan. Data was collected through a questionnaire based on adopted scales. The instruments used to collect the data were Training and Development scale (Rogg et al. 2001) consists of 6-items. Corporate Entrepreneurship (Monsen and Boss 2009) consists of 30-items having four dimensions, innovation, risk taking, pro-activeness and entrepreneurship culture. Job Characteristic (Hackman and Oldham 1976), consists of 15-items and 5 dimensions each. Employee's retention (Kyndt et al. 2009) et al. 2009), uni-dimensional scale having 11-items. Job attitude (porter 1974), two-dimensional i.e. job satisfaction and organizational commitment, consists of 14 items. Findings indicated that Training and development, corporate entrepreneurship and job characteristic were influence significantly in predicting employee retention through the job attitude (Job Satisfaction & Org Commitment) as a mediation. Whereas, Training and development, corporate entrepreneurship and job characteristic found having significant direct relation with employee retention. Hence, it can be recommended that from various samples set or from various populations; the same investigation can be led on cross-national on cross-country premise.

Keywords: Corporate Entrepreneurship, Employee Retention, Job Attitude, Training and Development

Introduction

Long-term success and achievement of any organization depends upon retention of talented staff. Today worker retaining is importance for any association because of growing competition. It is associated in effective and dynamic advance to the worker administration. Worker retention may be a procedure assumed by industries to keep up good personnel and at a similar time meet operational necessities. In today's commercial world, holding of talented staffs are one in all the foremost essential problems tackling leaders (Mayfield, 2007). Furthermore Leidner, & Smith, (2013) said that good trained staff keeps commitment to their workers. Admittance to coaching, changing coaching plans as usual elder workers necessities associated an age consciousness educational plans are needed for higher adult worker maintenance. Finally, it is necessary to hold workers otherwise it results in excess of coaching prices.

This study aims to grasp determinants of employee's retention by desegregation social exchange concept. As, Blau (1964) explain SE theory associate expert's intention to remain or to not stick with a company. Social exchange involves 2 main dimensions: associate expectation of productivity and reciprocal trust between the 2 parities. On the one hand, the organization seeks to retain associate knowledgeable as a result of he/she represents human capital, from that a comeback on investment is anticipated, namely, future profit, the creation of data materialized as technological innovations, product or processes, a rise in their client portfolio, client satisfaction and sales etc.

Antecedents of employee's retention area unit several and they have been totally reviewed in works in the framework of various industries. The current study aims to evaluate the effect of training and development, company entrepreneurship, and job characteristics through mediating impact of job attitude on the employee's retention of Insurance sector. The intention of Insurance key staff to depart the organization incorporates a nice impact on the general performance of an underwriter. Therefore, general insurance corporations should develop concrete steps to search out the causes that influence the intention of insurance staff to depart the organization. The novel nature of this research is that it provides suggestion that in assembled theoretical framework no such relationship of these variables has been identified before, so it led to fill the study gap.

Also, this study includes AA' and NON-AA' rated insurance companies. Target population of the existing research contains the sales force of insurance industry. Although this research fails to take into account, the other potential variables that have an impact on employee retention, as training and development, job characteristic and corporate entrepreneurship are between some other variables that have an influence on employee retention. Besides, this study is based on non-probability sampling technique and is conducted in southern Punjab Pakistan.

Literature Review

The most valuable asset available to an organization is its people, thus retaining staff in their jobs is essential for any organization. The employees in insurance companies in Pakistan are not properly trained or formally educated; they lack selling skills; they are less skilled to convince their target customers as compared to the employees in other industries; they are less loyal to their profession; and they have a poor image of their job (Pakistan and Gulf Economist, 2007). Therefore, it is a big challenge as to how to retain valuable employees is one of the biggest challenges that plague companies in the competitive marketplace. Worker retention is characterized by Akila (2012) as a game-plan in which the workers are confident to be a piece of the relationship for the greatest period or until the achievement of the employment. Therefore, the study of Aleem, & Bowra, (2020) indicated that employee commitment and retention are significantly impacted by training and development. In order to accomplish organizational goals, employee career growth, compensation, skill enhancement, and capacity building are all greatly impacted by training and development. Additionally, Bharadwaj (2023) stated that employee retention (ER) is adversely affected by the employer branding attribute of training and development based on the regression results. Four independent variables that have a significantly positive impact on employee retention have also been identified: job satisfaction, career development, organizational culture, and training and development. For the benefit of the staff, bank management should therefore set up a retention program (Rahaman et al., 2023).

Murtiningsih, (2020) demonstrated the organizational culture has no beneficial effect on job satisfaction, remuneration and training & development whereas, compensation and training & development had a direct effect on the job satisfaction. Nguyen, (2020) outlined how the retention of young employees in Vietnamese organizations is directly positively impacted by training and development, job satisfaction, and job performance. Osewe, & Gindicha, (2021) designated that there is a significant connection between

employee satisfaction and training and development. Moreover, there is also consistent correlation between employee satisfaction and number of trainings.

Meyer, & Allen, (1991) defined that Any employee's psychological attachment to their organization is referred to as organizational commitment. Affective, normative, and continuation commitments are the three types of organizational commitment. Emotional attachment of employee with the organization is referred to as affective commitment. Normative commitment is the term used to describe an employee's duty to work with the company and be loyal. On the other hand, continuation commitment is the price an employee pays to leave a company. Rawashdeh, & Tamimi, (2020) analyzed and concluded that there is a negative correlation between organizational commitment and the perceived benefits of training. Additionally, the study demonstrates a significant inverse relationship between turnover intention and organizational commitment. Zumrah, Bahaj, & Alrefai, (2021) concluded that employees will put forth more effort in their commitment to an organization when training and development opportunities are offered to them to improve their knowledge and skills.

Soenanta, Akbar, & Sariwulan, (2020) determined that 1) both organizational commitment and job satisfaction positively impacted employee retention; and 2) job satisfaction positively impacted organizational commitment. It follows that retention rates, whether high or low, should be taken into account by business managers as they can affect the likelihood or durability of employee turnover. Chatzoudes, & Chatzoglou, (2022) highlighted the significant influence that job satisfaction and employee commitment have on workers' intentions to remain with the same firm. Whereas, Pertiwi, & Supartha, (2021) discovered that job satisfaction and organizational commitment both have positive and significant effects on employee retention. It also demonstrated that job satisfaction acts as a mediator between organizational commitment and employee retention. Kalyanamitra, Saengchai, & Jermittiparsert, (2020) showed by running path analysis that the relationship between various HR policies and employee retention is really mediated by job satisfaction. Thamrin, et al., (2021) emphasized that it is possible to interpret this as meaning that organizational commitment, from the normative, continuity, and affective perspectives, determines the strength or weakness of retention, as it has a greater influence than job satisfaction. Nonetheless, the impact of employee job satisfaction cannot be disregarded in this retention. Raja, & Chinnadurai, (2023) discovered that the perception of organizational support and the characteristics of the job have a direct impact on employee retention and job performance. Moras, (2021) evident from the analysis that factors influencing employees' job satisfaction include both job characteristics and psychological states.

Stewart, (2009) defined corporate entrepreneurship as an individual employee 's predisposition to accept entrepreneurial process, practices and decision making as characterized by a preference for innovativeness, risk taking and proactiveness. Sierra, & Valencia, (2021) suggested that only the job stress impact the corporate entrepreneurship management linked to social responsibility. At the same time, Job satisfaction does not seem to have significant effects over it, in the IT Company. Belizor, (2018) that corporate entrepreneurship programs have no effect on job satisfaction, perceived organizational support, and commitment to the company that the entrepreneurs have been working for when comparing the surveys to regular employees of the company. And those who did participate in an entrepreneurship program expressed a slightly negative change of happiness with their employer after completing the entrepreneurship program. According to the result of Kreiner et al., (2021) it can be said that there is a positive relationship among entrepreneurship and employee commitment and job satisfaction. Therefore, it can be said that entrepreneurship is a casual factor that influences employees' behavior. Franco & Haase (2017) who found that participative leadership style and job satisfaction has a significant effect over the collective entrepreneurship i.e., a conceptually more specific and detailed construct within the realm of corporate entrepreneurship. Moreover, he suggested it study into other geographical areas, paying particular attention to intercultural aspects.

Social Exchange Theory

Social trade hypothesis as establishment of expectation to stay Social Exchange Theory (SET) created by Kelley (1959), had clarified the clarifications why individuals had individual associations with others. The hypothesis also, for example, the suitable time once the connections began and finished up. Social trade hypothesis gives relate Degree Boulevard of managing between faculties of commitment that had light-radiating diode to the feeling of feeling obligation in repaying what hosted been given by another get-together that progressively would energize positive mental reactions as encouraged by numerous analysts (e.g. Bunderson, 2001).

Hypotheses

H1: Training and developments affect employee retention

H2a: Training and development affects job satisfaction

H2b: Training and development affects organization commitment

H3a: Impact of training and development on employee retention through the job satisfaction.

H3b: Impact of training and development on employee retention through the organization commitment

H4a: Job satisfaction affects employee retention

H4b: Organization commitment affects employee retention

H5: Job characteristic affects employee retention

H6a: Job characteristic affects job satisfaction

H6b: job characteristic affects organization commitment

H7a: Effects of job characteristic and employee retention via job satisfaction

H7b: Effects of job characteristic and employee retention via organization commitment

H8: Corporate entrepreneurship affects employee retention

H9a: Corporate entrepreneurship affects job satisfaction

H9b: Corporate entrepreneurship affects organization commitment

H10a: Impact of corporate entrepreneurship and employee retention via job satisfaction

H10b: Impact of corporate entrepreneurship and employee retention via organization commitment

Materials and Methods

Data Collection Procedure

In the current study, questionnaire technique is used for the gathering key data for research. To identify the variables such as employee retention, job attitude, job characteristics, training and development and corporate entrepreneurship from sales force

of insurance companies of Pakistan questioners used. The planned questionnaire was personally administered. Total quantities of 400 questionnaires were sent out in different insurance industries. In 400 questionnaires 385 retrieved back. While 20 questionnaires omitted from testing because those 20 questionnaires consist missing values associated to the variables or items. Therefore, 360 questionnaires nominated for the final testing. For the purpose of data collection self-managed survey was used. Scales of all variables was defined below in measurement heading.

Operationalization of Variables

Training and Development

This study used measurement scale of Rogg et al. (2001) to measure the training and development. The scale has uni-dimensional and consists of 6-itmes. 5-point likert scale selected for responses on items (1 being strongly agreed while 5 strongly disagree).

Corporate Entrepreneurship

The present research had applied Monsen and Boss (2009) measurement scale to measure the corporate entrepreneurship. It has four dimensions, innovation, risk taking, pro-activeness and entrepreneurship culture. The innovation was measured by eight items, risk taking was measured by six items and pro-activeness and entrepreneurship culture was restrained via 9-items both.

Job Characteristic

The research had applied Hackman and Oldham (1976) measurement scale to measure the job characteristic. It has five dimensions, task Variety, autonomy, job feedback, task significance, task identity. Each dimension was measured by 3-items. 5-point likert scale selected for responses on items (1 being strongly agreed while 5 strongly disagree).

Job Attitude

The current study had utilized the measurement scale developed by porter (1974) to measure the organization commitment and job satisfaction scale developed by Babin and Boles (1996) to measure the job satisfaction. The scale has two-dimensional, job satisfaction and organizational commitment. Job satisfaction was measured by six items while organizational commitment was dignified by 8-items.

Employee Retention

The current study had utilized the measurement scale developed by Kyndt et al. (2009) to measure the employee retention. Scale was uni-dimensional and consists of 11 items. 5-point likert scale selected for responses on items (1 being strongly agreed while 5 strongly disagree).

Data Analysis Technique

Cronbach's alpha is used to check the reliability, validity and descriptive statistics of the constructs. It value is greater than .70 it shows that data is reliable (Cronbach, 1951). According to Peterson (1994), Cronbach Alpha's value of 0.6 is acceptable.

Table 1
Reliability of Variables

Scale	Cronbach's Alpha
Employee Retention	0.694

Training and Development	0.786
Corporate Entrepreneurship	0.875
Job Characteristic	0.607
Job Attitude	0.848

Results and Discussion

In the current study, demographic factors were explained through descriptive testing, such as age, gender status and education. Analysis of the demographic factors summery provide in the tables. Giving in table 1 displays that material status among 360 respondents, in which 110 defendants were single with means 30.6% while 67.8% were wedded. The result displays that wedded workers like to retain more than single ones.

Table 2
Demographic Distribution of Respondents with Respect to material status

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Single	110	30.6	30.6	30.6
	Married	244	67.8	67.8	98.3
	Divorced	6	1.7	1.7	100.0
	Total	360	100.0	100.0	

Table 3
Demographic Distribution of Respondents with Respect to Education

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Bachelors	80	22.2	22.2	22.2
	Masters	254	70.6	70.6	92.8
	Other Please specify	26	7.2	7.2	100.0
	Total	360	100.0	100.0	

Table 4
Demographic Distribution of Respondents with Respect to Age

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	25-30	133	36.9	36.9	36.9
	31-35	152	42.2	42.2	79.2
	36-40	59	16.4	16.4	95.6
	More than 40	16	4.4	4.4	100.0
	Total	360	100.0	100.0	

Table 5
Demographic Distribution of Respondents with Respect to Gender

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Male	274	76.1	76.1	76.1
	Female	86	23.9	23.9	100.0
	Total	360	100.0	100.0	

Analysis technique

Data Assumption

Measurement of Normality

According to Hall and Wang (2005) normality of the data assumption is most important. For that Kurtosis and skewness are good measure for checking the normality of

the data if skewness showed the normal curve in data its means the data is normal, and if skewness and kurtosis have high values in data, so its means data is not normal. The cut-off values of kurtosis and skewness are range in +5 to -5. In below table values showed that the data is normal. All values after dividing the statistic values and std error are in between the range of +5 to -5.

Table 6
Descriptive Statistics

	N	Minimum	Maximum	Mean	Std. Deviation	Skewness		Kurtosis	
	Statistic	Statistic	Statistic	Statistic	Statistic	Statistic	Std. Error	Statistic	Std. Error
Employee Retention	360	1.91	4.45	2.9725	.42957	.486	.129	.433	.256
Job Characteristic	360	1.53	3.80	2.8083	.35719	-.115	.129	.482	.256
Corporate Entrepreneurship	360	1.25	3.56	2.3457	.43613	.078	.129	-.267	.256
Job Attitude	360	1.00	4.21	2.2460	.55106	.287	.129	-.093	.256
Training and Development	360	1.00	5.00	2.1954	.62753	.403	.129	.609	.256
Valid N (listwis)	360								

Assessment of Multi-Collinearity

Multi-collinearity is very important assumption in the analysis of the data. If multi-collinearity exists in the data it leads to statistic issue and divergences in the modal submission therefore, it is compulsory to remove multi-collinearity issue. According to Stine (1995), another technique to check occurrence of the multi-collinearity is variance inflation factor (VIF) values are less than 10 and tolerance values are greater than 0.1 then it specifies the no existence of the multi-collinearity in the data sheet. In the present research displays the multi-collinearity in table 6.

Table 7
Collinearity Statistics

Measure Variables	Tolerance	VIF
computed _Job Characteristic	.907	1.103
Computed _Job Attitude	.491	2.036
Computed_Employee Retention	.373	2.678
Computed _Training and development	.547	1.829

Values in the table 7 display that there is no multi-collinearity in the documents.

Bootstrapping (Statistic)

For the hypothesis analysis bootstrapping technique was used. According to Efron (1996) stated that bootstrapping used when set of analysis can be expected in the form of exogenous variable, identify the population circulation and it can be applied via making a resample with spare of the clarified of the data sheet.

Table 8
Bootstrapping Result

	Total effect	Direct effect	Indirect effect
Upper level confidence interval (99%)			
JC-JA-ER	.643	.647	.001
TD-JA-ER	.179	.272	-.065
CE-JA-ER	-.122	-.444	.435
Lower level confidence interval (95%)			
JC-JA-ER	.617	.625	-.013

TD-JA-ER	.083	.184	-.134
CE-JA-ER	-.223	-.612	.271

Direct Effect Estimate

Table 9 shows that the direct effect of the training and development, corporate entrepreneurship, job characteristic, job attitude and employee retention. All variables had a significant effect on each other's

Table 9
Direct Effect Estimate

			Estimate β	S.E.	C.R.	P
Job Attitude	<---	Corporate Entrepreneurship	1.859	.057	32.763	.000
Job Attitude	<---	Training and Development	-.503	.050	-10.114	.000
Job Attitude	<---	Job Characteristic	-.032	.013	-2.392	.017
Employee Retention	<---	Job Attitude	.190	.016	11.776	.000
Employee Retention	<---	Corporate Entrepreneurship	-.525	.035	-15.113	.000
Employee Retention	<---	Training and Development	.226	.017	13.082	.000
Employee Retention	<---	Job Characteristic	.636	.004	154.637	.000

Analysis of Hypotheses

In this section define the all-hypothesis results and it also describe that the result are supported or not.

Effect of Training and Development on Employee Retention

According to the testing result, it shows that there is a significant association among training and development and employee retention. So, hypothesis 1 is supported. The value of the ρ is .000 and the value of the β is .226.

Effect of Training and Development on Job Attitude

Hypothesis 2 is supported because there is a positive significant association among the training and development and job attitude at the value of ρ is .000 and β value is -.503.

Effect of Training and Development on Employee Retention through Job Attitude

The value of the β is -.096 while the ρ value is .000 so the result shows that significant association among training and development and employee retention through job attitude. So, hypothesis 3 is supported.

Effect of Job Attitude on Employee Retention

Hypothesis 4 is supported because the value of the ρ is .000 and the value of β is .205 so its clear shows significant association among these constructs.

Effect of Job Characteristic on Employee Retention

The value of the β is 0.295 while the value of ρ is .000 so, according to the results significant effect of the job characteristic on employee retention.

Effect of Job Characteristic on Job Attitude

The result shows that there is a significant association among job characteristic and job attitude. Therefore, hypothesis 6 is supported, in which the value of ρ is .017 and the β value is -.032.

Effect of Job Characteristic and Employee Retention via Job Attitude

Hypothesis 7 is supported since there is a significant association among the job characteristic and employee retention through job attitude as a mediator with the value of ρ is .000 and β is -.006.

Effect of Corporate Entrepreneurship on Employee Retention

Hypothesis 8 is accepted or supported; there is a significant association among the corporate entrepreneurship and employee retention. Regarding the outcomes, the value of the ρ is .000 is significant while the β is -.525.

Effect of Corporate Entrepreneurship on Job Attitude

Hypothesis 9 significant relationships among these constructs where ρ value is .000 and the β is 1.857. So, hypothesis 9 is supported.

Effect of Corporate Entrepreneurship and Employee Retention via Job Attitude There is a significant and positive association among the corporate entrepreneurship and employee retention via job attitude so, hypothesis 10 is supported. The value of ρ is .000 and the β is .354.

Conclusion

The current study finalizes that the greatest technique to develop enhanced retention of workers for insurance business of Pakistan. Through use of different factors (training and development, job characteristic, job attitude and corporate entrepreneurship) that increase employee retention. As social exchange theory (Homans, 1958 and Blau, 1964) explains an expert's intention to stay or not to stay with an organization. Insurance industry in Pakistan should keep social exchange theory alive to get the better result for retention of insurance employees. Training and development, job characteristic, and corporate entrepreneurship create a significant relationship that ultimately pays off in the form of improved level of retention. Furthermore, Armstrong & Ursel (2009) the implementations of effective training and development practices have been show to a great extent on employee's retention. The present study inferred that occupation demeanor in part intervene the connections between proposed free and ward variables, and they were critical. Though result acquired was opposite with existing writing, which was; (a) training and development (b) corporate enterprise and (c) Job characteristic has a critical connection with the worker retention, which is as different to past studies. The point of this exploration was to encourage the associations particularly administrators in Southern side of Punjab, Pakistan to consider the significance of three extremely persuasive elements of protection segment to make systems to hold the workers.

Recommendations

In spite of the fact that the present research has been directed through an arranged and watchful process yet at the same time it gives more zones to be tended to and to be connected propelled investigate apparatuses. This study gives taking after recommendations to future research. Reasonable model can be enhanced by either including or changing few develops, and by adding more many-sided quality to the proposed display. A similar study can be directed for the same reasonable model by gathering information from various samples set or from various populations; the same investigation can be led on cross-national on cross-country premise. Other testing system like likelihood inspecting can be utilized for future research to build the speculation of the examination discoveries. The flow research is particularly for the workers who purchase nourishment from solidified sustenance marked outlets and from different stores of Southern Punjab

containing solidified nourishment, it can be further reached out for other administration associations also. New build can be included the model like work life adjusts; worker profitability and money related remunerate and so on to quantify the impact on worker retention. Longitudinal investigation can be performed for comprehension the components behind representative maintenance as time can influence the result of the examination.

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