Research Article

Linking Employee Commitment, Workplace Reward And Career Development To Quality Of Work Life

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Abstract :This study examines the relationship between employee commitment, workplace reward, career development and quality of work life. Using the social exchange lens, we developed hypotheses that focus on employee commitment, workplace reward, career development and their effects on quality of work life. The authors surveyed 350 employees in 30 insurance companies operating in Nigeria. Data from 350 employees reveals that employee commitment significantly influences quality of work life. Workplace reward has a significant effect on quality of work life. Further, career development promotes quality of work life. These results clarify the role employee commitment, workplace reward and career development play in fostering quality of work life in the emerging market context. The results of the study, limitations and suggestions for future studies are presented.

Keywords: employee commitment; reward, career development, quality of work life, insurance companies.

Introduction

Today, in many organisations, employees are seeking to improve the quality of their work life. The concept: "'quality of work life" is a frequent topic among scholars and practitioners (e.g. Kang, 2013; Parveen and Maimani, 2015). Quality of work-life means different things to different groups and often depends on contexts. The literature suggests that many factors affect quality of work life, for instance, reforms on job satisfaction and performance (Mafuzah and Juraifa, 2016), stress, agitation, anxiety and emotional ailment (Kaya and Megha, 2020; Saikalle, Dixit, Kaur, and Nagendra, 2017), demographic characteristics and leadership (e.g., Tahman, Jahan, Jabassum, 2010), job satisfaction and working environment (e.g., Aloys, 2013) and organisational commitment (Nia and Maliki, 2013). Most of these studies did not focus on developing countries, especially Africa. Although managerial focus towards quality of work-life has increased of late, a review of management literature reveals scanty studies in the area of employee commitment, career development, compensation and reward, emotional intelligence and environmental factors. Yet, we do not fully comprehend how employee commitment, workplace reward and career development foster quality of work life in developing countries such as Nigeria. Quality of work life is generally associated with the equilibrium between life and workplace (Pandey and Khare, 2013). We reason that employee commitment, rewards and career development are likely to affect employees' quality of work-life. To fill the research gap in the literature, our study examines the relationship between employee commitment, workplace reward, career development and quality of work-life in the Nigerian insurance industry. The insurance sector plays a key role in both developed and developing economies, Nigeria inclusive. Yet, management practices in the industry have received less attention from scholars (Vu and Ngo, 2021). The Nigerian insurance sector is competitive and fragmented (Fitch, 2020), ranked 62 in the world with a total premium of 1.64 billion dollars (Nigerian Stock Exchange, 2019). The paper informs researchers and practitioners of the importance of employee commitment, workplace reward and career development in promoting employee quality of work-life. The remainder of the paper is structured as follows. First, theoretical and hypotheses development are presented. Next, the methodology used in the study is described. These findings of the study are then presented. The paper conclusion, study implications and direction for future research are discussed.

Theoretical Background and Hypotheses Development

Social exchange theory focuses on the ''norm of reciprocity'' which suggests that certain workplace conditions lead to beneficial consequences (Cropanzano et al., 2001; Blau, 1983) for both employees and employers. Social exchange theory proposes that a person that has enjoyed a benefit is bounded by a strong obligation to return the benefit in some ways. Based on SET, employees can show positive work attitude when they perceive their organisation to be supportive (Masa'deh et al., 2018). Several scholars have used SET to explain workplace relationships, for instance, employee engagement in the workplace (e.g. Nawaz, 2014; Saks, 2006), human resource management practice and employee satisfaction (e.g. Nwachukwu and Chládková, 2017), employee commitment to strategy execution and performance (e.g. Nwachukwu, Žufan and Chládková, 2020). Aligning

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with these studies, arguably, the relationship between employee commitment, rewards, career development and quality of work life is based on SET. Indeed, SET can offer insights into employee commitment-workplace rewards- career development-quality of work life-relationship in terms of the direct effect of employee commitment, workplace reward and career development on quality of work life. Organisational support can foster employee commitment (e.g. Bishop et al., 2000) and quality of work life. When an organisation provide support in form of career growth and development, it will lead to a higher quality of work life. From the social exchange theory lens, when employees see their organisations as being supportive by providing adequate compensation and rewards, their quality of work life will improve.

Conceptualising Quality of Work life

Quality of work life focuses on factors that affect culture, productivity and well-being of employees. It involves some practical approach that enhances the contribution of employees under task consideration and those that show their interest innovatively changing work culture during the task (Peer, Sharma Revindvarath, and Naidu, 2004). Aketch, Odera, Chepkuto and Okaka (2012), further refer to quality of work life as the search for employees, physical and mental health in the performance of their duties. Quality of work life focuses on employees well being and organisational efficiency. Quality of work life is not merely reducing the conflict between job satisfaction and living standard of employees as regards the role and task accomplishment but improving the quality of working life. Quality of work life is a construct of several dimension that explain the social, mental, physical and environment scopes of an employee (Nayak and Sahoo, 2015). Ali and Zilli (2015) note that 'Quality of Work Life' 'is a degree of excellence in work and working conditions'.

Employee Commitment and Quality of Work Life

Employees commitment explain how a worker is dedicated and willing to help the employers attain their objectives (Akila and Priyadarshim, 2018; Qazi and Nazneen 2016). Commitment is a "human relation concept' that produces human energy and activates human mind (Jaw and Liu, 2004). Ramus and Steger (2000) assert that implementing new ideas and initiatives requires employee commitment. Similarly, several scholars (e.g. Kohtamäki et al., 2012; Ramaseshan et al., 2013; Nwachukwu et al., 2020) have affirmed that employee commitment to strategy implementation enhances organisational performance and employee satisfaction (Nwachukwu, Chládková and Olatunji, 2018a). Daud (2010) investigated the relationship between quality of work life and organisational commitment amongst employees in Malaysia. A random sample of 500 employees was taken at the management and executive levels in various firms in Malaysian. The results showed that there is a link between quality of work life and organisational commitment. Nia and Maleki (2013) studied the relationship between quality of work life and employee commitment of faculty members using a sample size of 97 participants. Spearman correlation coefficient, multiple correlation method, LISREL, Friedman test was used for data analysis. They concluded that quality of work life has a positive association with employees' commitment. Arguably, a high quality of work life is as a result of employee commitment. Najak and Sahoo (2018) found that employee commitment has an indirect relationship with quality of work life. They concluded that quality of work life influences organisational performance through the mechanism of employee commitment. Sturman (2003) investigated the quality of working life amongst teacher. The sample comprises 100 secondary and 200 primary schools were selected in England. The finding suggests that teachers are neutral about job commitment. Based on the literature, we reason that employee commitment will promote a better employee quality of work life.

H₁. There is a significant relationship between employees' commitment and quality of work-life in insurance companies in Nigeria.

Workplace Reward and Quality of Work Life

According to Byron and Khazanch (2012) rewards is "extrinsic forms of reinforcement such as money, desirable activities or outcomes, praise, or recognition". They are tangible, financial, informal and psychological rewards which employees receive for working (e.g. De Gieter et al., 2006). It has been argued that workplace reward is a major motivator of employees and expense for organisations (Werner and Ward, 2004). Extrinsic rewards motivate employees to put in their best because of its instrumental value (Franco-Santos and Gomez-Mejia, 2015). For instance, a salesman will be motivated to make more sales if he/she is externally rewarded (e.g., through a bonus). Arguably, intrinsic rewards can foster an employee's motivation (e.g., due to the enjoyment of the work itself). Intrinsic rewards are based on positively valued experiences that an employee gets when performing his/her job (Franco-Santos and Gomez-Mejia, 2015). Many authors (e.g. Drobrii, Behan and Pragi, 2010) suggest that reward affect quality of work life. Daud (2010) found a positive correlation between compensation and benefit and quality of work life. A survey of nurses working life satisfaction suggest that pay/salary plays an important role in developing a better quality of work life (Saraji and Dargahi, 2006). Murali Krishnan and Abiram (2017) examined quality of work life in the textile industry at Coimbatore district. They found that salary and wages are associated with quality of work life of employees working in the textile companies. They concluded that organisations should offer adequate and fair monetary benefits such as salary, incentives, bonus among others. Khodadadi, Dazian and Pasand (2014) report that salary and benefit are

important variables of quality of work life. Sasan and Yahya (2012) study the relationship between quality of work life and teacher's motivation amongst secondary school English as foreign language (EFL) teachers in Tehran, Iran. The survey data of 160 teachers and 30 interviews suggests that salaries/wages promote quality of work life. Indeed, poorly remunerated employees tend to be less engaged which negatively affect the quality of work life and productivity.

H₂. There is a significant relationship between workplace reward and employees' quality of work-life in insurance companies in Nigeria.

Career Development and Quality of Work Life

Past researchers propose a framework on the quality of work life and career improvement which can help managers to assess the employees' subjective reactions to job attributes and their preparedness for career progression (Reddy and Reddy, 2010). A culture of openness and trust allows workers to create an identity for themselves through job enlargement and job enrichment. Past studies prove that career satisfaction, achievement in career and career balance are the important variables for a better quality of work life (Che Rose, Beh, Uli and Idris, 2006). Arguably, communication, teamwork, training and development are used as a catalyst in achieving career growth. Training is required to make employees better for the job which helps to boost their career growth (Verma and Khan, 2010). Gallie (2013) submits that comparing the perception of employees toward the quality of their tasks, the extent of their involvement in decision making and career growth opportunities may reveal a difference in the quality of work life in insurance firms. Amin (2013) explored quality of work life in Indonesian public service. The result indicates that career development foster quality of work life. Career growth and development affect the working life, modifies the life of employees towards commitment and changes the perception of the employees towards the organisation (Shah, 2004). Noor and Abdullah (2012) also lend support to the positive impact of career development to quality of work life among employees of firms in Malaysia. They concluded that career growth is necessary for organisational performance. Similarly, Sadri and Goveas (2013) found that career growth is significantly related to quality of work life in Indonesian public service. Therefore, we hypothesise that.

 $H_{3.}$ There is a significant relationship between career development and employees quality of work-life in insurance companies in Nigeria.

3. Methodology

Research questions

The following research questions were raised to guide the study on the effects of employee commitment, workplace reward and career development on employees quality of work-life in insurance companies in Nigeria.

- What is the effect of employee commitment on the quality of work-life in insurance companies in south-south Nigeria?
- Does workplace reward significantly influence employee quality of work-life in insurance companies in Nigeria?
- Is there a significant relationship between career development and employee quality of work-life in insurance companies in Nigeria?

Research design

This study used data collected from a survey employee of 30 insurance companies operating in the South-South geopolitical zone of Nigeria. Simple random sampling method was employed to select our sample. The Yaro Yamani formula yielded a sample size of 355 employees out of a population of 3160. 355 copies of questionnaires were administered to the employees of the various insurance company in south-south Nigeria.

Variables and measurement

Thirty-item questionnaire scale adapted from (Casio, 1992; Walton, 1975; Timossi *et al.*, 2008; Kanten and Sadullah, 2012; Lin *et al.*, 2013; Almarshad, 2015) were used to measure the study variables; employee commitment, workplace reward, career development and quality of work life. The employee quality of work life questionnaire would tend to validate how employees enhance their daily activities, holidays, weekends, vacations and leaves, to the organization, the desire to remain and be productive in the organisation. The questionnaire elicits information related to "Stress at work", home-work interface; career satisfaction" and "Working conditions We used a Likert 5 scales ranging from 1 = strongly agree to 5 = strongly disagree. A perceptual measure was used to evaluate employee commitment, reward, career development and quality of work life based on employees' perception of the phenomenon. Reliability and Validity

To ensure the appropriateness of outcome, attention must be paid to the validity of the questionnaire, numbers of different step were taken to ensure the validity of the instrument. Data was collected from a reliable source. The

questionnaire was developed based on literature review. The questions asked in the research instrument were designed to exhaust all that was implied by the concept used in the study variables. A draft of the research was sent to senior management consultant, academicians and they confirmed face and content validity of the questionnaire. Reliability assessment was carried out using the Cronbach alpha statistic index test with the aid of a pilot test. We conducted the pilot test using 20 questionnaires which were distributed to randomly selected employees of the insurance companies in South-South Nigeria. Data were collected and the result of the reliability of the questionnaire was computed using Stata version 13.0 software. Cronbach's alpha for employee commitment (0.87), workplace reward (0.87) career development (0.89), quality of work life (0.88) and the overall scale of (0.87) suggest that the measurement instrument is reliable (Zikmund et al., 2013).

Method of Data analysis

OLS regression analysis was used to analyse the effect of the independent variables on the dependent variable and for testing study hypotheses. The Jacque Bera normality test was conducted to test whether the data distribution is normal. Post regression diagnostic test (PRDT) was carried tested to certify the regression model before generalization, which includes a test for Multicollinearity using the VIF test, test for Heteriskedasticity and the Ramsey regression specification-error test for omitted variables (Ramsey RESET). The study used Stata version 13.0 as the statistical package for data analysis.

Model Specification

 $EMPWLF = \alpha_0 + \beta_1 EMPCOM + \beta_2 CARDV + \beta_3 WKPREW + Ui$

Where:

Employees Quality of Work-Life = EMPWLF Employees Commitment = EMPCOM Career Development = CARDV Workplace Reward = WKPREW

Table 1. Variables and theoretical underpinning

Variable name	Dependent/independer	it Theoretical references
Employee commitment	Independent Akila and	Priyadarshim, (2018); Qazi and Nazneen (2016); Ramus and
Steger (2000)		
Workplace reward	Independent	Franco-Santos and Gomez-Mejia, (2015); De Gieter et al.,
2006)		
Career development	Independent	Verma and Khan (2010); Gallie, (2013)
Quality of work Life	Dependent	Walton, (1975); Lin et al., (2013); Almarshad
(2015)		

Source: Authors

Handling common method bias

Participants responses were treated with confidentiality (Conway and Lance, 2010; Podsakoff et al., 2003) which reduced apprehension. Respondents were informed that the independent variables (employee commitment, workplace reward and career development) are not linked to the dependent variable (quality of work life) (Podsakoff et al., 2003).

4. Results

A total of 350 sets of questionnaires was retrieved out of 355 distributed, representing a 98% return rate. The high response rate was due to the lockdown witnessed during the first wave of COVID-19 pandemic. The respondents' demographic profile points out that 289 respondents were males, representing 83 per cent of total responses, while 61 respondents are female, representing 17 per cent of total responses, indicating that the sample insurance companies engage more male than female. The age distribution of respondents indicates that 18 respondents representing 5 per cent, are below the age of 30,120 respondents, representing 33 per cent, are within the age bracket of 30-40 years, 62 respondents, representing 18 per cent, are between 41-50 years of age, while 150 respondents, representing 43 per cent, are over 50 years of age. The sample may be considered appropriate in terms of the demographic profile of participants.

Table 2. Descriptive statistics

Table It I be being the beautiful									
Variables	Mean	P50	Max	Min					
Empcom	4.257143	4	5	1					
Cardv	4.271429	4	5	1					
Wknrew	4 271429	4	5	1					

N = 350

Table 2 shows the descriptive characteristics of the data set used in the analyses. The constructs have a maximum value of 5 indicating that the respondents are strongly in agreement with all the questions asked at some point, while the lower limit of 1 for the constructs indicates that the respondents strongly disagree to any question. The descriptive statistics further show that the sample size is 350 respondents. Based on the mean results, we can conclude that participants agree to the statements concerning employee commitment (4.26), career development (4.27) and workplace reward (4.27).

Table 3. Regression results

Variable/Statistics	Coefficient	Std. Err.	T	P(t)	Decision (Ha)		
Employees commitment	.2030029	.0466012	4.36	0.000	Accepted		
Career Development	.1920994	.040442	4.75	0.000	Accepted		
Workplace Reward	.385821	.044412	8.69	0.000	Accepted		
Cons.	.0879201	.159165	.0.55	0.581			
R-squared 0.6755							
Adj R-squared	0.6718						
F	179.58						
Pr.(f)	0.0000						
Post Regression test:							
Heteroskedasticity	city 0.27(0.6052)						
Ramson RESET test	on RESET test 0.4005						
Mean VIF	2.10						

Source: Authors computation (using Stata (13.0)

Regression result in Table 3 reveals that employee commitment, career development and workplace reward (R² = .6755) jointly accounts for 67.55% variations in quality of work life in insurance companies in Nigeria. Other variables not included in the present study explain 32.45% variations in quality of work life in insurance companies in Nigeria. The standardised coefficients (beta) was used to evaluate the strength of employee commitment, career development and workplace reward on quality of work life. The regression result in Table 3, (t = 4.36, β = 0.203, p < 0.000) support H1, there is significant relationship between employees' commitment and quality of work-life in insurance companies in Nigeria. H2 (t= 8.69, β = 0.385, p < 0.000) there is a significant relationship between workplace reward and employees' quality of work-life in insurance companies in Nigeria is affirmed. Further, our study support H3 (t= 4.75, β = 0.192, p < 0.000) that there is a significant relationship between career development and employee quality of work-life in insurance companies in Nigeria. Shortly after the regression analysis, post-regression diagnostic testing was performed as seen in table 3. For the heteroskedasticity test, we observed that the variation between the dependent and independent variables is homoscedastic since there is no heteroskedasticity problem 0.27(0.6052). The model is free of unequal variance, suggesting that the regression results are adequate to test the formulated hypotheses. The variance inflation factor test (VIF) mean value is 2.10 which is lower than the reference value of 5 (Ringle et al., 2015) and indicates the absence of multicollinearity and no variable in the model should be dropped. The results obtained from the test for Ramsey regression equation specification error test, shows the probability value of 0.4005 indicating that the model has no omitted variables. All the predicted hypotheses are supported.

Discussion

Employees are an important resource that enables firms to deliver superior performance (Rose and Kumar, 2007; Vu and Nwachukwu, 2020a). Mission statements shape the strategic posture of firms (Nwachukwu and Žufan 2017). Giving attention to the employee component of the mission statement will enable firms provide adequate support to employees. The study enriches our understanding of the impact of employee commitment, career development and workplace reward on employee quality of work life. The results suggest that employee commitment has a positive and significant influence on quality of work life. This result is consistent with other related studies ((e.g. Kohtamäki et al., 2012; Nwachukwu et al., 2020; Ramus and Steger, 2000) that concluded that employee commitment fosters positive behaviour and organisation outcome. We infer that individuals that are committed to their job may experience a higher quality of work life. Employees that are committed to their organisation's show a high degree of excellence in work and working condition (Ali and Zilli, 2015) and are efficient. This study provides support to the notion that workplace reward influence quality of work life (e.g. Khodadadi et al., 2014; Murali Krishnan and Abiram, 2017; Drobrii et al., 2010). Our result suggests that

workplace reward has a greater effect on quality of work life compare to employee commitment and career development. This aligns with (Werner and Ward, 2004) that rewards is a major motivator of employees. Arguably, employees that are not well remunerated will show negative attitude and behaviour in the workplace. Further, career development promotes employee quality of work life. This finding agrees with extant literature (e.g. Amin, 2013; Noor and Abdullah 2012; Sadri and Goveas, 2013). Implementing training and development initiatives to support employee career development (Verma and Khan, 2010) can improve their quality of work life. Our paper contributes to the social exchange theory (Cropanzano et al., 2001; Blau, 1983) by affirming that certain workplace conditions lead to a beneficial outcome for both employees and their organisations. In this context, a workplace that encourages workers commitment and offers fair and adequate reward as well and opportunities for career development will have a high employee quality of work life. Therefore, it is important for strategic leaders to effectively utilise human resources to ensure business sustainability (Nwachukwu and Vu. 2020) and enhance organisational productivity. Considering the paucity of research on management practices in the insurance sector in Nigeria (Vu and Ngo, 2021), particularly quality of work life, the present paper narrows the gap in human resource management and organisational behaviour literature. It has become important for human resource experts to fully understand the factors that affect the quality of work life in their organisations. By recognising the positive impact of employee commitment, workplace reward and career development, organisations can implement strategic human resource practices (Vu and Nwachukwu, 2020b) to retained skills employees and enhance their quality of work life. Failure to design and implement robust HRM practices may hurt productivity and the achievement of strategic objectives as quality of work life can serve as a vigorous tool to achieving a firm's strategic objectives. Additional, organisations must put in place innovative plans and strategies to remain competitive (Nwachukwu, Chládková and Olatunji, 2018b). In this context, flexible work systems and job training that support family and individual life of employees is key to achieving a higher quality of work life.

5 Conclusions

Organisational resources and managerial processes that a firm possesses enable it to be successful (Nwachukwu and Chládková, 2019). The study enriches our understanding of employee commitment, career development, workplace reward and quality of work life of employees in insurance companies in Nigeria. How these factors (employee commitment, career development, workplace reward) affect quality of work life varies across developed and developing nations. Hence, the reason for examining the subject in Nigeria. These issues are particularly important for the productivity and performance of the insurance companies operating in Nigeria. Indeed, improving their employees' quality of work life can lead to positive organisational outcomes. We affirm that employee's quality of work life is influence by employee commitment, career development, and workplace reward. This study informs managers and stakeholders in the insurance sector on why they should create a work environment that improves the quality of work-life of their employees. By doing this, they can have loyal and committed employees.

5.1. Limitation and directions for further research

The present study has some shortcomings which provide opportunities for more research. Our study focused on the insurance sector in Nigeria. This somewhat limits the generalisability of this study beyond this context. Nonetheless, we sampled over 50% of companies operating in the sector. More so, a single industry study reduces the ''noise'' that is characteristic of multiple industry studies (Patel et al., 2015; Parida and Örtqvist, 2015). More research should be done using a larger sample size and across countries to provide new insight into the phenomenon. This study employed a quantitative research approach. Future studies could combine both quantitative and qualitative method to provide in-depth knowledge of the hypothesized relationship. It will be interesting to search for mediating and moderating variables that may explain the relationship between employee commitment, career development, workplace reward and quality of work life. This may bring a new perspective on the factors that enhance or hinders the achievement of employees' quality of work life. Despite, these shortcomings, our study links employee commitment, career development and workplace reward to quality of work life, contributing to the ongoing debate on quality of work life research and practice.

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