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Effect of Team Based Support on Organizational Commitment in Insurance Companies in Uasin Gishu County, Kenya

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Abstract

Purpose: To assess the effect of team based support on organizational commitment in insurance companies in Uasin Gishu County, Kenya

Materials and Methods: In a bid to effectively achieve these objectives, the study adopted a descriptive research design based on samples drawn from across the insurance companies in Uasin Gishu County. The target population was 754 insurance companies' employees. A two-stage sampling technique was adopted where stratified random sampling was used to select the insurance companies after which simple random sampling was used to select respondents within the insurance companies. The study used the Krejcie and Morgan table (1970) to calculate the sample size which was 260 respondents from the target population of 754 respondents. The sample size was distributed proportionally to the insurance companies according to Neyman's allocation formula to maximize survey precision. Data was collected by use of self-administered questionnaires which was tested for validity and reliability after piloting 26 questionnaires

at Kisumu city insurance companies. Data was analyzed by use of both inferential and descriptive statistics using SPSS version 25.

Findings: There is a significant effect of team-based support on Organizational Commitment in insurance companies in Uasin Gishu County, Kenya ($\beta=.108$, $p=0.004$). These findings are based on the social exchange theory.

Implications to Theory, Practice and Policy: The organization should invest in team-based support amongst employees. The insurance companies should ensure that they strengthen their policy frameworks which recognize and enhance team-based support within various domains of their operations. The team should have clarity of purpose and concern for others built on mutual trust for cohesiveness to perpetuate organizational commitment. Besides as a team the employees should use their diversity of skills and Knowledge to develop diverse talents for optimal organizational commitment.

Keywords: *Organizational Commitment, Team Based Support, Trust*

1.0 INTRODUCTION

Building a committed and efficient workforce relies on effective human resource management (HRM) processes at the corporate level and contributions at the individual level. Thus, the HRM practices embraced should engender a social exchange relationship that positively influences and predicts organizational commitment (Haley, 2018). In this regard the High Involvement Work Systems (HIWS) as a HRM practice needs to enhance a reciprocity of organizational commitment at the expense of employee turnover or counter work productive behavior. This is in line with the argument of Omilion-Hodges, Ptacek and Zerilli, (2016) that when an organization identifies the different types of impactful HRM practices which leads to higher levels of organizational commitment they can experience an advantage in retaining their valuable workforce. Uribetxebarria, Gago, Legarra and Elorza, (2020) adds that team based support directly predicts organizational commitment.

A team is a group of people who work together to accomplish something beyond their individual self-interests; however, not all groups are teams (Katzenbach & Smith, 2006). A team is a small number of people with complementary skills who are committed in a common purpose, performance goals, and approach for which they hold themselves mutually accountable. High-performance work teams have an advantage over the work of individuals because each member can offer new ideas, talent and viewpoints (Bednar & Welch, 2020). In addition, high-performance work teams predictably execute strategy, meet goals and need little management oversight because they are empowered and responsible for their functional activity and accountable for performance. Properly developed teamwork relations enhance multiple skills on the individual members where there is creative problem-solving skills and easy learning when there is an introduction of new concepts. At an effective teamwork level, learning becomes easier in comparison to the absence of teamwork and individual performance is improved with the enhanced learning (Howard, Turban, & Hurley, 2016).

A caring environment and job satisfaction had significant direct impact on organizational commitment amongst employees working in a Chinese insurance company (Fu & Deshpande, 2014). However Fu, He, and Zhang, (2020) laments that the high turnover rate of insurance agents in China makes it hard for insurers to sustain an effort to grow and expand consistently and organically. The turnover rates rate of insurance companies' management personnel is 9%, the turnover rate of principal professional staff is 18% on average in China an index of wanning organizational commitment (www.asiainsurancereview.com., 2018). There is a high turnover and low organizational commitment of life insurance work force in Sri Lankan insurance market (Dona & Hearth, 2015).

According to Ingsih, Prayitno, Waluyo and Suhana (2020) the lack of scholarly staff and a failure to attract and retain qualified academic staff can be witnessed in South African educational institutions all incriminated for wanting state of HIWS and Organizational commitment. In addition, South Africa ranks eighth globally in employee turnover at 7.7% owing to low organizational commitment and dissatisfactory human resource practices (www.hrreporter.com., 2018). In Ghana Issifu (2020) found that employees' affective, continuance and normative commitment are predicted by their job satisfaction in Enterprise Life Insurance Company Limited. The annual reports of ProCredit Savings and Loans Company Limited in Ghana have indicated that staff retention remained a major challenge throughout the year, as both banks and non-bank financial institutions continued to poach experienced staff (Gyensare, 2013). Universities in

Uganda face employee commitment challenges which impede successful attainment their objectives owing to challenges in effective utilization of human resource management practices with an inclination of high employee involvement systems (Mugizi & Nuwatuhaire, 2019). Based on the review of previous studies related to organizational commitment and high employee involvement systems. There is scarce literature on the link between high employee involvement systems in the African context.

In Kenya there has been low organization commitment and turnover of the workforce has been high because of low entry and exit barriers in the industry (IRA., 2013). Graham (2008) cited in (Kinyanjui, 2015) studied the internal operational procedures in the Kenyan insurance industry as compared to the Greek insurance industry which included Human resource procedures concluded that there is wide spread dissatisfaction both internally and externally stemming from the insurances failure to satisfy customers and employees alike. Thus, the growth of insurance industry in Kenya is lower than the country's average economic growth (Lang'at, 2018). In this regard, organizations in Kenya insurance companies in Kenya without exception to Uasin Gishu County, Kenya have to constantly manage its human resources optimally to engender their commitment for high organizational returns. Though the mechanics of how to forge the right level of employee commitment to the organization is still not straightforward, more specifically among insurance firms in Kenya (Dome, Kemboi & Kogei Kapkiai, 2017).

Statement of the Problem

Organization commitment helps the organization to create a larger whole that is often a driving force behind a firm's performance, and its employees' wellbeing. This is further explained by the fact that organizational commitment is a volitional psychological bond reflecting dedication to and responsibility for a particular target leading to organizational performance (Klein, Becker, & Meyer, 2012). These warrants the adoption of human resource management practices which invokes employee behaviors which are in tune with organizations missions and visions for optimal organizational performance. In the contrary organizations where employees are neither committed to the organization nor to their jobs, organization distress remains a common place leading to poor employee performance and organizational performance problems (Eslami & Gharakhani, 2012). Lower levels of commitment may be an index of a lack of coherent strategies linking human resource development interventions to increasing commitment in the workplace. These gives eminence to the adoption of high involvement work systems to realize organizational commitment by insurance companies. In this regard substantial efforts have been devoted by insurance companies to have a committed work force to enhance their performance.

Objectives

To assess the effect of information sharing on organizational commitment in insurance companies in Uasin Gishu County, Kenya

2.0 LITERATURE REVIEW

Theoretical Framework

This study was informed by the social exchange theory.

Social Exchange Theory

Social Exchange Theory was proposed by Blau (1964) and provides for an explanation for social exchange relationships at the workplace (Blau, 2017). Social exchange theory proposes that social behavior is the result of an exchange process (Surma, 2016). Social exchange theory says that if the costs of the relationship are higher than the rewards, such as a lot of effort or money put into a relationship and not reciprocated then recipients may be demotivated (Gould-Williams & Davies, 2005). Social Exchange Theory posits that human relationships are formed by the use of a subjective cost-benefit analysis and the comparison of alternatives (Çelik & Rasoolimanesh, 2021). Social Exchange Theory thus remains an instrumental model for interpreting society as a series of interactions between people that are based on estimates of rewards and punishments (Crossman, 2017). It can therefore be, argued that our interactions are determined by the rewards or punishments that we expect to receive from others, which we evaluate using a cost-benefit analysis model (whether consciously or subconsciously).

Reciprocity is ingrained in the SET as a cultural mandate, in which those who do not comply are punished. In fine those who receive the rewards must reciprocate in particular behavior. Individuals with a strong exchange orientation are more likely to return a good deed than those with low exchange orientation (Amir, et al., 2016). Eisenberger et al. (2004) cited in Laura, Janaki and Michele, (2015) argue that reciprocity represents quid pro quo propensities whether positive or negative. A negative reciprocity orientation involves the tendency to return negative treatment for negative treatment; a positive reciprocity orientation involves the tendency to return positive treatment for positive treatment. Social Exchange Theory puts forward those employees feel pleased to perform more than their duties by showing organizational commitment, when they feel that their organization takes care of them (Sabrina, 2016). In fine, high involvement work systems is capable of making employees reciprocate through heightened organizational commitment. This gives credence to the use of this theory in understanding high involvement work systems and organizational commitment.

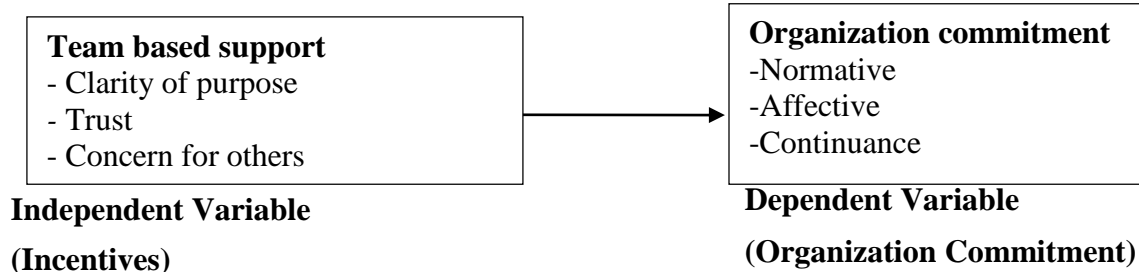
The relevance of this theory is that it assumes that high involvement work systems such as team based support are key for organizational commitment. Employees continue to establish social relations through team based support on the basis of their expectations that such team based support would be mutually advantageous. These altogether denotes the capacity of team based support in modifying employee behavior which is reciprocated through organizational commitment.

However social factors have the capacity to infuse a sense of ownership to the employees which motivates them to put consistent efforts to get the work done hence increased organizational commitment. In consequence, Social Exchange Theory examines the processes instigating and perpetuating reciprocity in social relations, or the mutual gratifications between individuals. Assumption of Social Exchange Theory is rationalized by the fact that individuals establish and promote social relations on the basis of their expectations that such relations would be mutually advantageous. Many critique this theory for presuming that people always make rational decisions, and point out that this theoretical model fails to capture the power that emotions play in our daily lives and in our interactions with others. This theory also undercuts the power of social structures and forces, which unconsciously shape our perception of the world and our experiences within it, and play a strong role in shaping our interactions with others (Crossman, 2017). Besides there is

strong evidence supporting the existence of cultural and individual differences in endorsement of reciprocity (Leung & Cohen, 2011).

Conceptual Framework

The current study conceptualizes a relationship between team based support and Organizational Commitment.



Source: (Author, 2024)

Empirical Literature

A leader with team support is one that makes employees feel heard, valued, and cared about. (Kurtessis, et al., 2017). Thus there is need for support role that front-line supervisors, midlevel managers and organizational leaders to assume to enable their employees to be successful in an increasingly complex and competitive global business context. A good supervisor enables employees to achieve their personal as well as organizational goals (Rabbani, Akram, Habib, & Sohail, 2017). Supervisors are front side of the organization hence their support galvanizes much of organizational commitment. According to Gilbert, (2013) organization should prepare supervisors to erect workplace, where employees wish for a long-term stay, provided that each level of performance and prospects can improve their competence to work. If the supervisors do not demonstrate that they take into account the subordinates' contributions, there will be a decrease in belonging and confidence feelings (Ferreira, 2014). Thus, there is need for enhanced proximity and regular interaction with the subordinates by the supervisors to make it easier for employees to seek and receive feedback on actions consistent with the aspired values. Regarding particularly the affective commitment, quite a few studies show that team based support is related to the affective commitment towards the organization (Dasborough, Ashkanasy, Tee & Herman, 2009).

Racicot, Kernan, and Nicholls (2019) examined the impact of management and team member support on employee attitudes through the mediating effect of safety climate in the eastern United States. Five hundred fifty-six physicians and nurses from a large teaching hospital in the eastern United States completed survey items assessing their perceptions of management support, team member support, and safety climate as well as job satisfaction and organizational commitment. Results indicated that while job satisfaction and commitment were directly affected by perceptions of management and team member support, these relationships were also partially mediated by safety climate. In addition, the results suggested that team member support contributed to the prediction of safety climate over and above the effect of management support alone indicating that multiple sources of support may be important in developing positive safety climates. However the study was not conducted in the Kenyan context.

Tawil et al., (2022) reviewed the important role of Shared Vision Based Teamwork Cohesiveness (SVBTC) in bridging Organizational Commitment (OC) and Organizational Citizenship Behavior (OCB) for employees of an organization. The study was conducted using a library research method based on theoretical studies and references to reputable scientific journal articles. The study concepts included perceived organizational support (POS), organizational commitment (OC), shared vision based teamwork cohesiveness (SVBTC), and organizational citizenship behavior (OCB). The study was carried out with systematic steps which included: determining concepts and building logic between concepts, building study models, setting criteria for articles from reputable journals, and selecting articles in journals that meet the criteria. Based on the results of the study conducted, the study concluded that efforts to create employee OCB must begin with presenting good POS first, then good POS, team work will encourage an increase in OC, so that it has a positive impact on OCB. However, the study was not conducted amongst insurance companies.

Jungert (2012) investigated meaning of support from co-workers and managers in teams when working. In two studies, one with a sample of 45 employees in a Swedish private research-oriented company (6 females and 39 males) and one with a sample of 235 Swedish care givers (214 females and 21 males) completed surveys. Results showed that employees perceived high levels of motivation and self-efficacy. Study 2 also showed that employees perceived greater support for autonomy from co-workers than from managers but greater support for competence from managers. As in previous studies, support from managers was significantly positively related to employees' outcomes. However, results also showed that co-worker support predicted these outcomes over and above the effects of managerial support and that support for autonomy was related to motivation while support for competence was related to self-efficacy. However, the study didn't focus on organizational commitment.

Ghorbanhosseini, (2013) provided a model for determining impact of organizational culture, teamwork and organizational development on organizational commitment with emphasis on the mediating role of human capital. The 266 employees of SAFA Industrial Group were selected using random sampling and they responded research tools. Path analysis test was used for analysis of research data. Findings show that organizational culture, teamwork, and organizational development have direct and significant impact on human capital. In addition, human capital has a positive effect on organizational commitment. Organizational culture, teamwork and organizational development have direct and significant effect on organizational commitment. Finally, findings show that human capital has mediating role between organizational culture, teamwork, organizational development and organizational commitment. However, the study was not conducted in the Kenyan context. A study by Zincirkiran, Emhan, and Yasar, (2015) focused on the employees of public and private hospitals in Diyarbakir. The results suggest that there is a positive linear relationship between team work, organizational commitment and organizational performance variables.

Research Gaps

The studies presented conceptual, contextual and the methodological gap. Racicot, Kernan, and Nicholls (2019) study was not conducted in the Kenyan context thus showing a contextual gap. The current investigation was done in Kenya. Jungert (2012) investigated meaning of support from co-workers and managers in teams when working. However, the study didn't focus on organizational commitment thus showing a conceptual gap. Tawil et al., (2022) used library

research method thus showing a methodological gap. The current investigation adopted a descriptive research design.

3.0 MATERIALS AND METHODS

In a bid to effectively achieve these objectives, the study adopted a descriptive research design based on samples drawn from across the insurance companies in Uasin Gishu County. The target population was 754 insurance companies' employees. A two-stage sampling technique was adopted where stratified random sampling was used to select the insurance companies after which simple random sampling was used to select respondents within the insurance companies. The study used the Krejcie and Morgan table (1970) to calculate the sample size which was 260 respondents from the target population of 754 respondents. The sample size was distributed proportionally to the insurance companies according to Neyman's allocation formula to maximize survey precision. Data was collected by use of self-administered questionnaires which was tested for validity and reliability after piloting 26 questionnaires at Kisumu city insurance companies. Data was analyzed by use of both inferential and descriptive statistics using SPSS version 25.

4.0 FINDINGS

Descriptive Statistics

Descriptive Statistics of Team Based Support

Properly developed teamwork relations enhance multiple skills on the individual members where there is creative problem-solving skills and easy learning when there is an introduction of new concepts. At an effective teamwork level, learning becomes easier in comparison to the absence of teamwork and individual performance is improved with the enhanced learning (Howard, Turban, & Hurley, 2016). According to Table 1 a total of 70.3% of the respondents both agreed and strongly agreed that the goals of the organization and their department are clear to them ($M=3.90$ $SD=1.045$), 13.1 % were in disagreement while 16.6% were undecided. When employees trust their employers, have clear goals, they are much more likely to work together towards as team for purposes of achieving the same ultimate business goals. Besides Rosenstein (2023) notes that when everyone has a clear understanding of everything, they need to know about the work required to effectively achieve their goal. Besides, a majority of the employees 66.9% of the respondents agree that their team members participate in setting and prioritizing goals working together ($M=3.85$ $SD=1.322$), 22.6% were in disagreement while undecided were 10.6%. This is hinged on the fact that working in unison to achieve a common goal is hinged clarity, everyone has a clear understanding of everything they need to know about the work required to effectively participate in achieving their goal which emboldens their level of commitment.

A total of 67.8% of the respondents also agreed and strongly agreed that they trust members of their team are willing to share their knowledge and skills without fear ($M=4.11$ $SD=.988$), 7.5% disagreed and strongly disagreed while 24.6% were undecided. A total of 68.3% of respondents agreed and strongly agreed that high levels of commitment and encouragement from colleagues have enabled them to thrive amongst challenges and pressures ($M=3.96$ $SD=1.050$), 6.0% strongly disagreed and disagreed while 25.6% were undecided. Lastly 77.9% of the respondents agreed and strongly agreed that their supervisor encourages shared solutions to a colleague's challenges for best results ($M=4.07$ $SD=.856$), 5.5% were in disagreement while 16.6% were undecided. It is

therefore evidence that the insurance companies practice team-based support to influence organizational commitment based on the weighted mean of team-based support of 4.01 and SD .651. The implication of this is that there should be policy frameworks which recognize and enhance team-based support within various domains of their operations. The team should have clarity of purpose and concern for others built on mutual trust for cohesiveness to perpetuate organizational commitment. Clarity of purpose of a team improves a team's ability to execute, its ability to change directions confidently, and its overall satisfaction. In the realms of organizational support concern for others and trust remains supreme.

Table 1: Descriptive Statistics of Team Based Support

Responses	SD %	D%	UD%	A%	SA%	MEAN	SD
The goals of the organization and my department are clear to me	2.0	11.1	16.6	43.2	27.1	3.82	1.017
My team members participate in setting and prioritizing goals working together	3.5	19.1	10.6	16.6	50.3	3.91	1.300
I Trust members of my team are willing to share their knowledge and skills without fear	0.0	7.5	24.6	20.6	47.2	4.08	1.010
High levels of commitment and encouragement from colleagues have enabled me to thrive amongst challenges and pressures	2.5	3.5	25.6	29.1	39.2	3.99	1.010
My supervisor encourages shared solutions to a colleagues challenges for best results	0.0	5.5	16.6	44.2	33.7	4.06	.851
Team Based Support						4.01	.651

Source: Research Data, (2023)

Descriptive Statistics of Organizational Commitment

The dependent variable of the study was Organizational Commitment in insurance companies in Uasin Gishu County, Kenya. Results presented in Table 2, reveals that 89.9% of respondents concurred that they are concerned about leaving their organization without guaranteeing a new job (M=4.33 SD= .666) while 0.5% were in disagreement. 91.4% of the respondents were of the view that even if they wanted to leave their organization, it is very hard for them right now (M=4.41 SD= .651), 1.0% were in disagreement while 6.5% were undecided. 83% of the respondents were also in agreement that they consider the problems of the organizations as their own problems (M=4.35 SD= .770), 0.5% were in a disagreement while 16.6% were undecided. 79.4% of the respondents agreed that as for their opinion, being loyal to the organization is important (M=4.23 SD=.770) while 20.6% were undecided. 80.4% of the respondents also agreed that they would be

happy to spend the rest of the rest of their professional life in their organization (M=4.29 SD=.788) while 0.5% were in disagreement and 19.1% were undecided. Based on the weighted mean of 4.36 and SD of 0.568 the respondents were in agreement with all the statements on OCB.

Table 2: Descriptive Statistics of Organizational Commitment

Responses	SD %	D%	UD%	A%	SA%	MEAN	SD
I'm concerned about leaving this organization without guaranteeing a new job	0.0	0.5	9.5	46.7	43.2	4.33	.666
Even if I wanted to leave this organization, it is very hard for me right now	0.0	1.0	6.5	43.2	49.2	4.41	.659
I consider the problems of the organizations as my own problems	0.0	0.5	16.6	30.2	52.8	4.35	.770
As for my opinion, being loyal to the organization is important	0.0	0.0	20.6	35.7	43.7	4.23	.770
I'd be happy to spend the rest of my professional life in this organization	0.0	0.5	19.1	31.2	49.2	4.29	.788
Organizational Commitment						4.36	0.568

Source: Research Data, (2023)

Correlational Analysis

Correlation coefficient shows the magnitude and direction of the relationship between the study variables. The correlation analysis output in Table 3 shows that there is a positive significant correlation between team based support and organizational commitment at $p < 0.01$ level of significance where $r = .485$. This implies that an organization that adopts high team based support is bound to attain organizational commitment. This is supported by Uribetxebarria, Gago, Legarra and Elorza, (2020) adds that HIWS directly predicts organizational commitment

Table 3: High Involvement Work System Vs Organizational Commitment

	Team based support	Organizational commitment
Team based support	1	
Organizational commitment	.485**	1

** Correlation is significant at the 0.01 level (2-tailed).

*. Correlation is significant at the 0.05 level (2-tailed).

Source: (Field Data, 2023)

Regression Analysis

The study used multiple regression analysis so as to establish the relationship of independent variables and dependent variable that is team based support vs Organizational Commitment of insurance companies in Uasin Gishu County as presented in Table 4.

Table 4: Effect of Team Based Support on Organizational Commitment

Model		Unstandardized Coefficients		Standardized Coefficients	T	Sig.
		B	Std. Error	Beta		
1	(Constant)	.774	.200		3.872	.000
	Team based support	.108	.037	.141	2.918	.004

a. Dependent Variable: Organizational Commitment

H₀₁: There is no significant effect of team-based support on organizational Commitment in insurance companies in Uasin Gishu County, Kenya.

Result reveal standardized regression coefficient for team-based support ($\beta=.108$), implies that an increase of 1 standard deviation in team-based support is likely to result in a 0. 108 standard deviations increase in organizational commitment. T-test was used to identify whether the predictor was making a significant contribution to the model. When the t-test associated with β value is significant then the predictor is making a significant contribution to the model. The results show that work force diversity ($t=2.918, P<.05$). Therefore, the null hypothesis was rejected. Thus, it can be concluded that team-based support has a statistically significant effect on organizational Commitment in insurance companies in Uasin Gishu County, Kenya. These findings are supported by Tawil et al., (2022); Racicot, Kernan, and Nicholls (2019) and Jungert (2012) who also found a positive link between team based support and organizational commitment. The findings are based on the social exchange theory. This is ascribed to the fact that through team based support employees give attention and support to all their colleagues and not just those they feel personally compatible with courtesy of team cohesiveness which translates to organizational commitment. The most self-serving benefit of team support amongst employees is that it will produce better results for the company.

However, employees who feel supported by their manager and colleagues are more likely to be satisfied with their jobs and work through professional challenges more easily hence organizational commitment (Newsome, 2023). In this regard promotion of team-based support amongst employees working for the insurance companies remain key in attaining their organizational commitment. The team should have clarity of purpose and concern for others built on mutual trust for cohesiveness to perpetuate organizational commitment. Clarity of purpose of a team improves a team's ability to execute, its ability to change directions confidently, and its overall satisfaction because the employees will have more confidence that they're doing the most important work they can be doing and understand why it matters in the grand scheme of things. However, Rosenstein, (2023) rejoins that don't get addicted to clarity. Intrinsic to doing great things that haven't been done before is a large amount of ambiguity. A team that freezes in the face of ambiguity is a team that can't get very far in navigating uncharted territories. Never the less in the realms of organizational support concern for others and trust remains supreme.

5.0 CONCLUSION AND RECOMMENDATIONS

Conclusions

There is a significant effect of team-based support on Organizational Commitment in insurance companies in Uasin Gishu County, Kenya. These findings are based on the social exchange theory. This implies the the perceived value that employees attach to the team based support would enhance organizational commitment. In this regard promotion of team-based support amongst employees working for the insurance companies remain key in attaining their organizational commitment.

Recommendations

The organization should invest in team-based support amongst employees. The insurance companies should ensure that they strengthen their policy frameworks which recognize and enhance team-based support within various domains of their operations. The team should have clarity of purpose and concern for others built on mutual trust for cohesiveness to perpetuate organizational commitment. Besides as a team the employees should use their diversity of skills and Knowledge to develop diverse talents for optimal organizational commitment. The study concentrated on team based support and how it affects organizational commitment. However, the study did not examine the differences in application of team based support system among the insurance companies and establish whether there are any differences in organizational commitment amongst them due to team based support. Therefore, further research should compare the extent of difference in terms of organizational commitment amongst the insurance companies and HIWS.

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