

IMPACT OF COVID 19 ON PREDICTORS OF INTENT TO QUIT WOMEN EMPLOYEES IN THE INSURANCE SECTOR

Mr.D.VIGNESHWARAN¹, Dr.S.MOHANKUMAR², Dr.B.VIMALA³

***Ph.D. - (Full-Time) Research Scholar, Department of Business Administration, Annamalai University, Chidambaram, TN – South India.**

E-Mail: *srivigneshfrd@gmail.com*

****Research Supervisor, Deputy Controller of Examination & Associate Professor, Department of Business Administration, Annamalai University, Chidambaram, TN – South India.**

E-Mail: *vimohaa@gmail.com*

*****Associate Professor, Department of Business Administration, Annamalai University, Chidambaram, TN – South India.**

ABSTRACT

The intention to quit has drawn attention in the context of employee attrition, with a focus on its antecedents. A related aspect that requires attention is the outcome of the intention to quit, where little research has been done, especially in the Indian context. The present study explores social benefit support, personal factors, work-family conflict, and work-life balance as results of the intention to exit the insurance sector of the Cuddalore district. These factors become critical in the context of women because employees who want to quit can become less productive or even dysfunctional for the organization. Interviews and a questionnaire-based survey were used in this research. The survey was conducted using software professionals with less than four years' work experience, with results based on **650** responses. The first results show that, as assumed, the intention to quit leads to lower performance. This woman is understood to the Social support, personal factors, work-family conflict, and work-life balance clear pattern of the organization. Furthermore, exploration using structural equation modeling shows that performance orientation mediates the relationships between the intention to quit and social support, personal factors, work-family conflict, as well as between the intention to quit and the balance between work and private life. The findings of this study imply that organizations need to understand that employees with a strong intention to quit can prove costly from multiple dimensions.

Keywords: Covid 19 pandemic, Social Support, Personal Factors, Work-family Conflict, Intent to Quit, Work-life Balance.

1 Introduction

The Covid 19 outbreak, which affected nearly every country on the planet, disrupted people's daily lives. To reduce risk, each government and business agency has implemented work-from-home (WFH) regulations. Effective starting residence is no longer a novel concept in the administrative center (Mungkasa, 2020), but it is more commonly used in normal circumstances than in the event of a pandemic.

Working from home is a decision in which work is done from the comfort of one's own house using excellent communication and information technology. Working from home has the following advantages, according to Mungkasa (2020): balance between labor and human life; condensed take a break event to exertion and fuel savings; can create the employment agenda as well as work environment; can choose to work when one is in a good mood; boost employee morale restriction, sloth, and absence; Reduce employee pay and enhance the company's image as a family-friendly workplace.

Working from home during the duration of a pandemic, on the other hand, has been proven to be ineffective. Individuals in the whole household who work from home have difficulty managing the responsibilities of family management contributors (Bhumika, 2020). Work-life balance is an advantage of a good beginning home in normal conditions, but it becomes difficult in the course of a pandemic. Coordination of work and family desires is a difficult task for everyone who works from home. Employees' stress is increased by the presence of all household members at

home during working hours; mothers and fathers with the place of business employment, and teenagers that attend school from home and wish to be assisted by their parents.

Domestic matters are viewed as the mother's responsibility in Indonesian society (Wahid & Lancia, 2018). As a result, female employees who also play the role of housewives bear a greater strain than particular women. When a woman works from home, she must deal with both family and professional issues at the same time and in the same area. In addition to working in the administrative center, mothers want to send their children to college online and plan for specific family needs. Unlike in most cases, most household contributors are at work or college during working hours so that their requirements may be fulfilled at work. Furthermore, female staff work regularly, which reduces, decreases the amount of time they spend at work away from home.

There have been a lot of prior studies on work-life balance (Sundaresan, 2014; Dawra, 2019; Deshmukh, 2020). This study looks at the work-life balance of dual-career spouses or husbands and wives who both work outside the house. This study sought to discover how many professional associates manage their work-life balance when working from home, as well as differences in the work-life balance of male and female employees' problems during a pandemic. Coordination of work and family requirements is a difficult challenge for anyone who works from home. Personnel stress is exacerbated by the presence of all family members at home during working hours; mother and father with the place of work employment and younger people who study university from home and like to be assisted in appointing parents

1.1 INTENT TO QUIT

The last section of the withdrawal cognition method is the intention to quit, which is defined as a conscious and purposeful choice to go away an organization rapidly (Mobley et al., 1978). Managers need to generally monitor workloads and relationships between supervisors and subordinates to decrease and manipulate stress to enhance the intention to resign and, as a result, minimize turnover.

- The first purpose was once to look into the influence of job stressors on job engagement (job satisfaction, job commitment, and feelings of job stress), as well as the relationship between all of these elements and the want to leave.
- Second, we desired to see if people's dispositional characteristics (locus of control, self-esteem, and social support judgments) have been mediators of their intention to stop.
- Third, we desired to create an entire mannequin of quitting intentions that might be used to predict quitting behavior.

1.2 DEFINITION

According to The most instantaneous drivers of authentic behavior, researchers such as Ajzen and Fishbein (1980) and Igbaria and Greenhaus (1992). They're also useful from a study standpoint due to the fact after people have enacted the behavior to quit, there's minimal chance of getting access to them to examine their preceding condition. Sager's (1991) longitudinal research of salespeople, in which intention to quit used to be found to discriminate efficiently between leavers and stayers, demonstrates the validity of inspecting intentions in the workplace. While it is perfect to argue that intentions are a dependable predictor of future behavior, we still do no longer understand what determines such intentions.

According to many students (e.g., Bluedorn, 1982; Kalliath & Beck, 2001; Kramer, Callister & Turban, 1995; Peters, Bhagat & O'Connor, 1981; Saks, 1996) have tried to answer the question of what determines people's intention to resign via looking into a variety of antecedents of employees' intents to quit. To yet, there has been little consistency in findings, which is partly owing to the researchers' inclusion of a vast range of constructs and the lack of consistency in their measures, but additionally due to the heterogeneity of the populations sampled. Furthermore, some writers have given validity coefficients (also recognized as aspect loadings) for the variables being studied, although, whilst statistically significant, these are often of no real use. The amount of variance in intention to give up defined via the parameters in their models has also been overlooked by way of such authors.

2. REVIEWS LITERATURE

2.1 Social Support

Every-Palmer et al. (2020) studied the literature on perceived social support and psychological misery validated that perceived social support is a valuable device that motivates and encourages

better mental fitness and explores viable approaches for fending off psychological distress. Over the past decade, it is argued that a higher propensity for social guide is suggested as being related to lower degrees of depression, anxiety, and stress.

Shechter et al., (2020) studied mentioned greater ranges of perceived social aid may also result in multiplied self-efficacy and sleep first-class which can decrease anxiety, depression, and stress.

2.2 Personal Factors

Longo, Coyne & Joseph (2017) studied character in terms of character differences, well-being (SGWB). An evaluation of cutting-edge measures identified fourteen frequent constructs as lower-order warning signs of well-being: happiness, vitality, calmness, optimism, involvement, self-awareness, self-acceptance, self-worth, competence, development, purpose, significance, self-congruence, and connection.

Fosse, Buch, Safvenbom & Martinussen (2016) studied carried out a study to address the have an impact on the Big Five persona trait, performance, and instructor performance ratings and have a look at the mediating role of self-efficacy. Analysis conscientiousness, self-efficacy, navy overall performance Norway confirmed that conscientiousness used to be associated with each military and performance as well as self-efficacy emerged as a partial mediator for the relationship between conscientiousness and performance.

2.3 Work-Family Conflict

Cao, Liu, Wu, & Zhao (2020) studied carried out a study to address the have an impact of the Big Five persona trait, performance, and instructor performance ratings and have a look at the mediating role of self-efficacy. Analysis conscientiousness, self-efficacy, navy overall performance Norway confirmed that conscientiousness used to be associated with each military and performance as well as self-efficacy emerged as a partial mediator for the relationship between conscientiousness and performance.

Erdogan et al. (2020) studied that job pleasure is an emotional state that displays the development professionals' inside pleasure with their work environment, processes, and achievements. Satisfaction relates to the extent to which individuals accept as true that they are profitable in accomplishing their career goals.

2.4 Intent to Quit

Akbaba (2018) studied the decide the effect of psychological contracts on alienation and organizational identification in accommodations that have Tourism Operation Certificate issued through the Ministry of Culture and Tourism in Gaziantep. According to the results, dependent variables of alienation and organizational identification can be explained by transactional and relational contracts. The relationship between these variables used to be statistically substantial intention to quit.

Akbolat (2017) studied the performance to decide and to look at the relationship among organizational citizenship behavior, organizational identification, and organizational silence levels of health employees. According to the findings of the study, there is a full-size and high-quality relationship between organizational citizenship conduct and organizational identification. Organizational Identification has a wonderful impact on the organizational citizenship degree of the employee's intention to end

2.5 Work-Life Balance

Xiaoxia Suna, HonggangXub & Mehmet Ali Köseogluc, et al. (2020) studied the for entrepreneurs, business does not work, it's a lifestyle. The lifestyle entrepreneurs have administration tactics, I) Temporal Tactics, II) Physical Tactics and III) Psychological Tactics. Many of the researchers concluded that self-employment has a terrific advantage in work-life balance.

Bahar Kaya, Osman & M. Karatepe (2020) studied that failure in the guarantees made by way of the business enterprise will result in a psychological contract breach. Work-life balance is influenced by way of psychological contract breach, this may additionally lead to 1 - PWE (Propensity to stay Work Early), 2- PLW (Propensity to be Late for Work), 3- Task Performance, and 4-Voice Behavior.

3 RESEARCH METHODOLOGIES

The learning to study the intention to quit, and to explore the preparedness among employees towards social support, personal factor, the intention of Covid 19 was released in the insurance sector of female employees in Cuddalore district, an organization of the insurance sector. The work-family conflict between female workers' social support and work-life balance is described according to the characteristics of personal factors. The study also aims to identify the relationship between demographic variables and study variables such as social support, personal factors, work-life conflict, intention to quit, and work-life balance. Therefore, the method adopted for this research is descriptive methods which explain this relationship between the factors. Total population =5000, Confidence levels =95%, Margin of Values = 2.5%, Select Sample Size=650 Convenient sampling survey methods. Infinite population is a collection of objects or individuals that are no boundaries or we cannot measure about the total number of individuals in the occupied territories.

3.1 IDENTIFICATION OF THE RESEARCH GAP

This paper uses both quantitative methods to examine the relationship between Intention quit and five outcomes: Social support, Personal factors, Work-family conflict, Work-life balance, and Intent to quit. Also reviewed are studies on the effects of employer Intent to quit) policies aimed at reducing such conflict. Gap to aid women employees in managing work and family roles can be expensive, and studies show that they are often marginally effective. The review shows that relationships between work-family policies and organizational effectiveness are mixed and their connection to work-family conflict is often under-examined. Intent to quit is a critical link that may shed light on policy impacts. Suggestions on how future studies can build bridges between practitioners and academics and more clearly examine organizational effectiveness links are provided. The research identification of understanding to the clear pattern of the organization to the insurance sectors. They research insurance sectors adjustment determine to the women employees what are facilities given into job work-life balance or Intention quit

3.2 OBJECTIVES OF THE STUDY

- To examine the predictors of intent to quit women employees in the insurance sector.
- To know the perception of women employees on their social support, personal factors, and work-family conflict.
- To find out the relation among the women employees Demographic factors Social support, Personal factors, and Work-family conflict.
- To know the influence of Demographic factors on Social support, Personal factors, Work-family conflict, Intent to Quit, and Work-Life Balance.
- To identify the influence of Intent to Quit on Work-Life Balance.
- To test the influence of Work-Family-Conflict on Quit on Work-Life Balance.

3.3 HYPOTHESIS

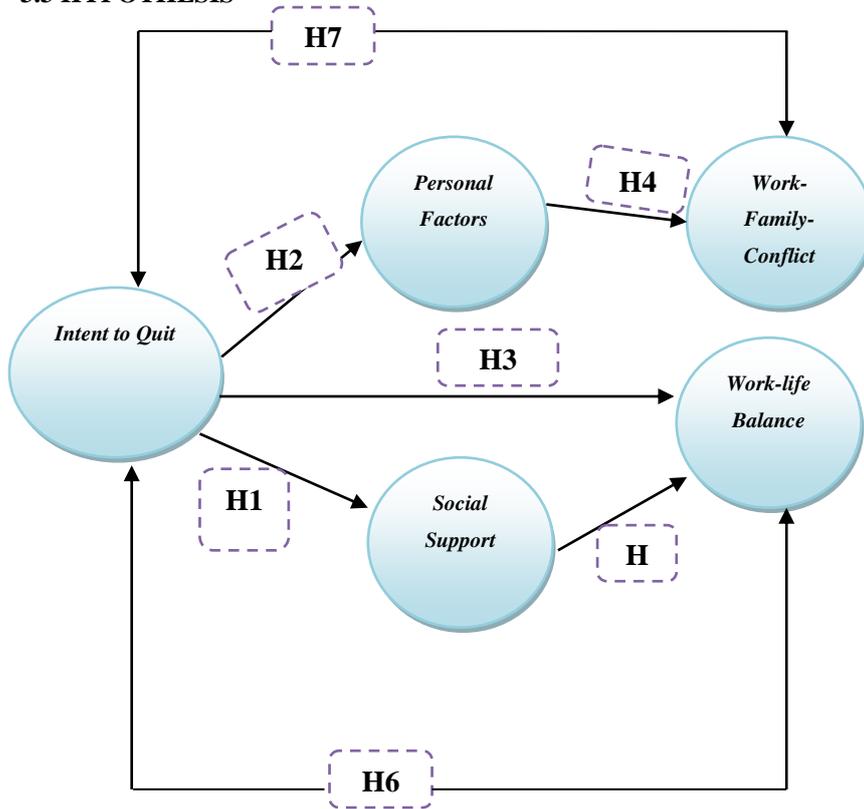
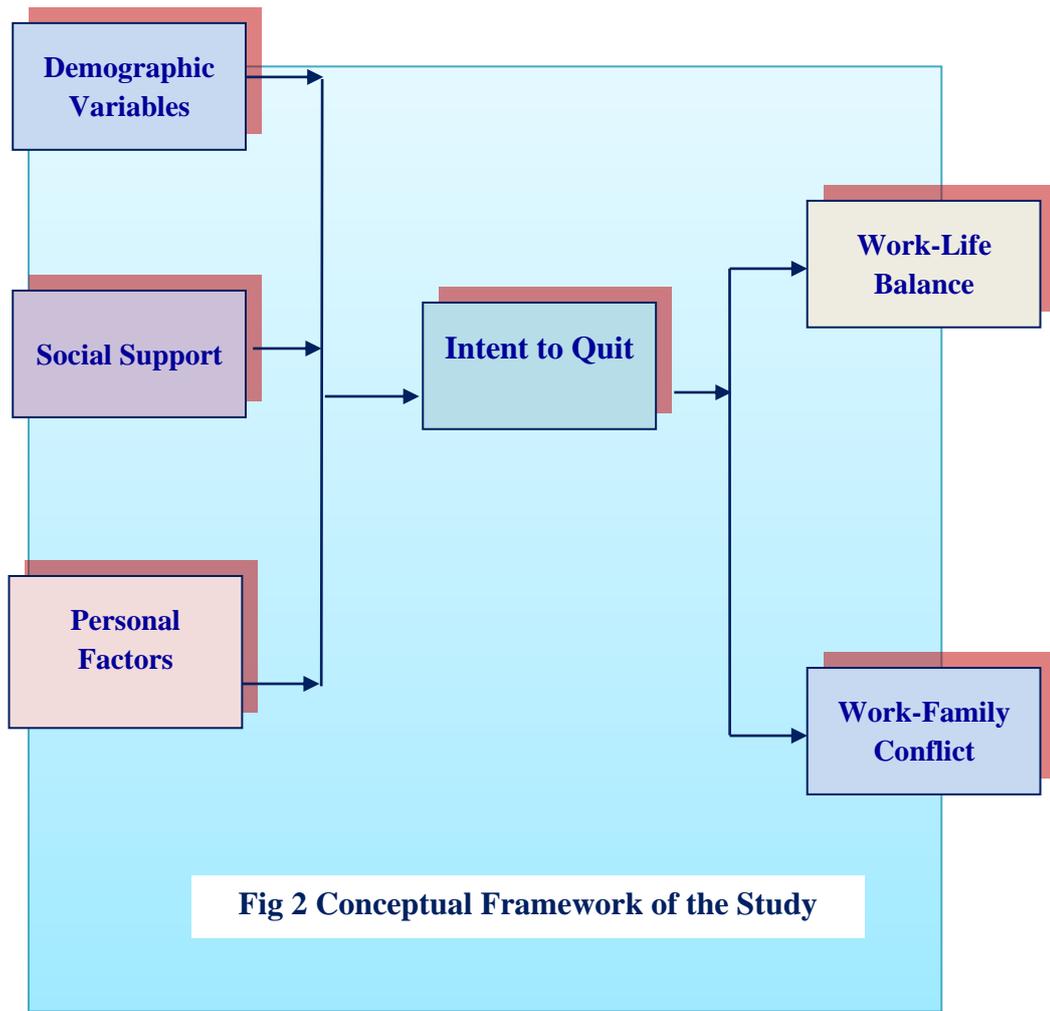


Fig- 1 The conceptual model

- Hypothesis 1 (H1).** *Intent to Quit is positively related to social support.*
- Hypothesis 2 (H2).** *Intent to Quit is positively related to personal factors.*
- Hypothesis 3 (H3).** *Intent to Quit is positively related to the purpose of termination.*
- Hypothesis 4 (H4).** *Intent to Quit is positively linked to work-life balance.*

3.4 CONCEPTUAL FRAMEWORK OF THE STUDY

In the present learn about on the predictors of intent to quit women employees in the insurance sector the researcher has taken the following unbiased variables they; are social support, personal factors, and work-family conflict. The demographic factors viewed are age, educational qualification, designation, years of experience, marital status, type of family, No.of family members, monthly income, the distance between the place of business and residence, mode of transport utilized, and are you involved in. Outcome variables are work-family Conflict and Intent to quit.



4 DATA ANALYSIS AND INTERPRETATION

TABLE OF DEMOGRAPHICAL VARIABLES		
4.1 Distribution of the respondents on the basis of Age		
	Frequency	Percent
<25	143	22.0
26-35	273	42.0
36-45	162	24.9
Above 46	72	11.1
4.2 Distribution of the respondents on the basis of Educational qualification		
HSC	174	26.8
Diploma	159	24.5
Degree	164	25.2
Postgraduate and above	153	23.5
4.3 Distribution of the respondents on the basis of Designation		

Administration	61	9.4
Advisor	86	13.2
Agent	83	12.8
Audit and Risk	95	14.6
Branch Managers	48	7.4
Business Development	99	15.2
Channel Development	44	6.8
Customer Service Executive	69	10.6
Senior Age	60	9.2
4.4 Distribution of the respondents on the basis of Years of experience		
3 Years	153	23.5
3 – 5 Years	210	32.3
6 – 9Years	170	26.2
> 9Years	117	18.0
4.5 Distribution of the respondents on the basis of Marital status		
Married	296	45.5
Unmarried	354	54.5
4.6 Distribution of the respondents on the basis of Type of family		
Joint	338	52.0
Nuclear	312	48.0
4.7 Distribution of the respondents on the basis of No.of family members		
	Frequency	Percent
3	151	23.2
3 – 6	385	59.2
> 6	114	17.5
4.8 Distribution of the respondents on the basis of Monthly income		
< 15000	274	42.2
15001 - 20000	135	20.8
20001 - 25000	124	19.1
Above 25000	117	18.0
4.9 Distribution of the respondents on the basis of Distance between work		
5	109	16.8
10	99	15.2
15	78	12.0
20	70	10.8
25	50	7.7
30	56	8.6
35	59	9.1
40	89	13.7
45	40	6.2
4.10 Distribution of the respondents on the basis of Mode of transport utilized		
Public transport	194	29.8

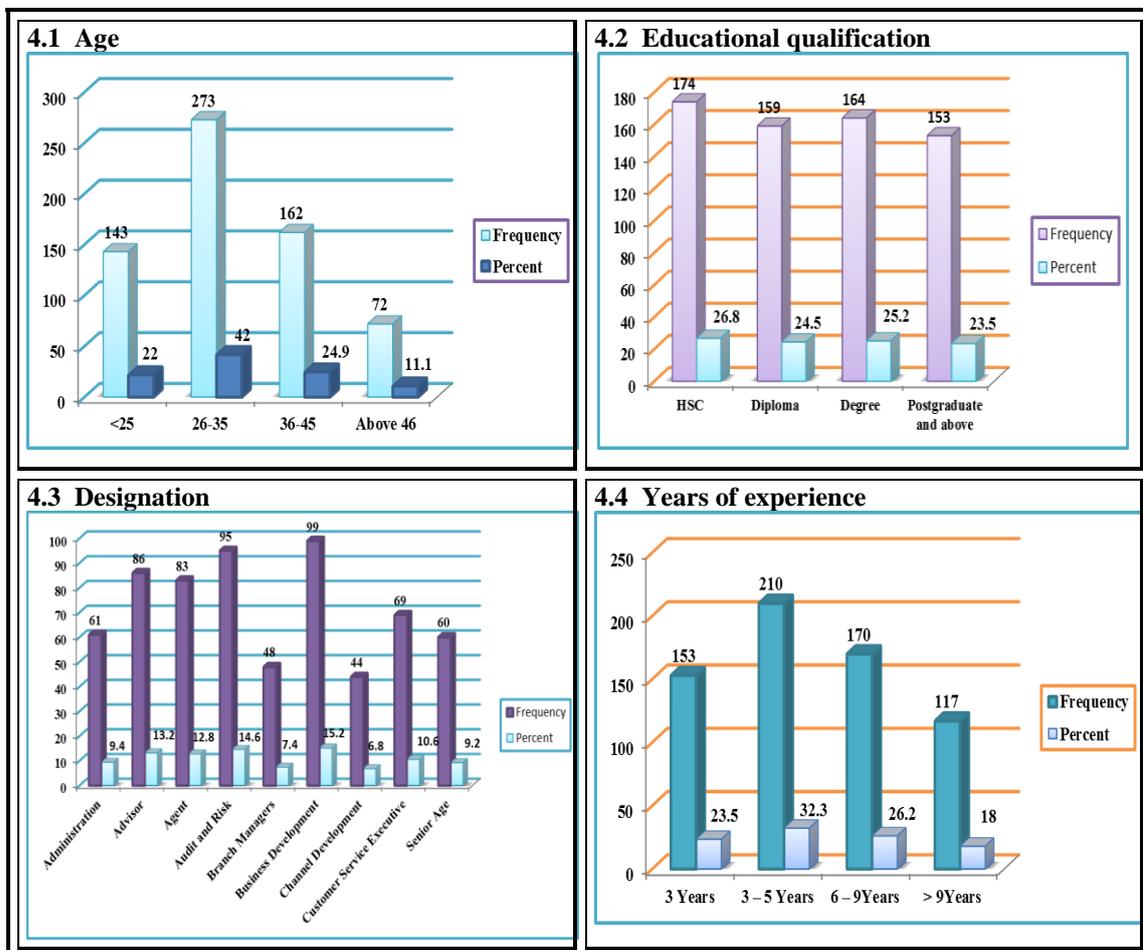
Own vehicle	225	34.6
Corporate transport	104	16.0
Private transport	127	19.5
4.11 Distribution of the respondents on the basis of Are you involved in		
Yoga	226	34.8
Fine Arts	152	23.4
Meditation	102	15.7
Sports	87	13.4
Religious activity	83	12.8
Total	650	100.0

Sources: Primary Data

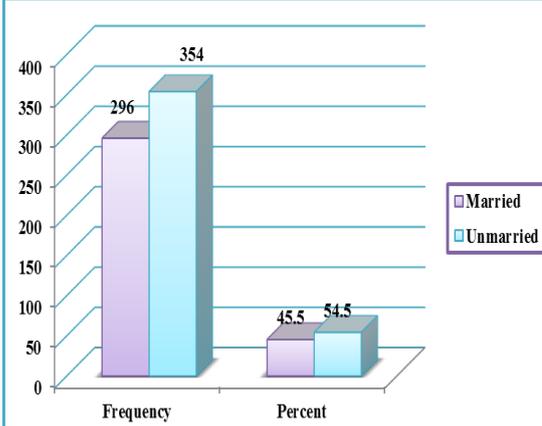
1. Results inferred that distribution of employees based on their 4.1 age the table consist of age group, the table reveals that out of 650 respondents, 273 (42.0%) of the respondents are 26-35 age group, 162 (24.9%) of the respondents are 36-45 age group, 143 (22.0%) of the respondents are <25 age group and 72 (11.1) of the respondents are Above 46 age group. The majority of the respondents are 26-35 age groups.
2. Result reveals that distribution of employees based on their 4.2 educational qualification, the table consist of qualification, the table reveals that out of 650 respondents, 164 (25.2%) of the respondents are Degree group, 159 (24.5%) of the respondents are Diploma group, 174 (26.8%) of the respondents are HSC group and 153 (23.5%) of the respondents are Postgraduate and above group. The majority of the respondents are Degree educational qualification groups.
3. Results inferred that distribution of employees based on their 4.3 designation, the table consists of designation, the table shows that out of 650 respondents, 99 (15.2%) of the respondents are business development group, 95 (14.6%) of the respondents are audit and risk group, 86 (13.2%) of the respondents are advisor group, 83 (12.8%) of the respondents are agent group, 69 (10.6%) of the respondents are customer service executive, 61 (9.4%) of the respondents are administration, 60 (9.2%) of the respondents are senior agent, 48 (7.4%) of the respondents are branch managers and 44 (6.8%) of the respondents are channel development. The majority of the respondents are business development, designation groups.
4. Results inferred that distribution of employees based on their 4.4 years of experience, the table consists of years of experience, the table shows that out of 650 respondents, 210 (32.3%) of the respondents are having 3-5years experience, 170 (26.2%) of the respondents are having 6 - 9years experience, 153 (23.5%) of the respondents having are 3years experience and 117 (18.0%) of the respondents having > 9years experience. The majority of the respondents are 3 – 5years experience groups.
5. The result inferred that distribution of employees based on their 4.5 marital status, the table consists of marital status, the table shows that out of 650 respondents, 354 (54.5%) of the respondents are Unmarried and 296 (45.5%) of the respondents are married. The majority of the respondents are unmarried status groups.
6. Results inferred that distribution of employees based on their 4.6 type of family, the table consists of the type of family, the table shows that out of 650 respondents, 338 (52.0%) of the respondents are in Joint and 312 (48.0%) of the respondents are in Nuclear. The majority of the respondents are in Joint type of family groups.
7. Results inferred that distribution of employees based on their 4.7 No.of family members, the table consists of No.of family members, the table shows that out of 650 respondents, 385 (59.2%) of the respondents are in 3 – 6, 151 (23.2%) of the respondents are in 3 and 114 (17.5%) of the respondents are in > 6. The majority of the respondents are in 3 – 6 No.of family members groups.
8. Results inferred that distribution of employees based on their 4.8 monthly income, the table consists of monthly income, the table shows that out of 650 respondents, 274 (42.2%) of the respondents are having < 15000 income, 135 (20.8%) of the respondents are having 15001 – 20000 income, 124 (19.1%) of the respondents having are 20001 – 25000 income and 117

- (18.0%) of the respondents having > above 25000. The majority of the respondents are < 15000 income groups.
- Results inferred that distribution of employees based on their 4.9 distance between work, the table consists of the distance between work, the table shows that out of 650 respondents, 5 (109%) of the respondents are in km,10 (99%) of the respondents are in km,35 (89%) of the respondents are in km, 15(78%) of the respondents are in km,20 (70%) of the respondents are in km, 25 (50%) of the respondents are in km,30 (59%) of the respondents are in km, and 40 (40%) of the respondents are in km. The majority of the respondents are 5 distance between workgroups.
 - Result reveals the distribution of employees based on their 4.10 mode of transport utilized, the table consists of the mode of transport utilized, the table reveals that out of 650 respondents, 225 (34.6%) of the respondents are own vehicle group, 194 (29.8%) of the respondents are public transport group, 127 (19.5%) of the respondents are private transport group and 104 (16.0%) of the respondents are corporate transport group. The majority of the respondents are own vehicle mode of transport utilized groups.
 - Result reveals that distribution of employees based on their 4.11 are you involved in, the table consist of are you involved in, the table reveals that out of 650 respondents, 226 (34.8%) of the respondents are Yoga group, 52 (23.4%) of the respondents are Fine Arts group, 102 (15.7%) of the respondents are meditation group 87 (13.4%) of the respondents are Sports group and 83 (12.8%) of the respondents are Religious activity group. The majority of the respondents are Yoga groups.

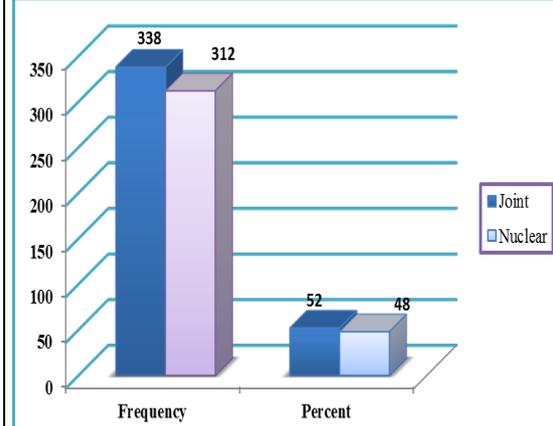
4.1 FIGURE OF DEMOGRAPHICAL VARIABLES



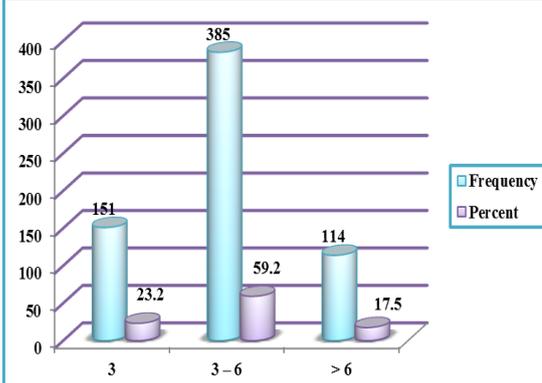
4.5 Marital status



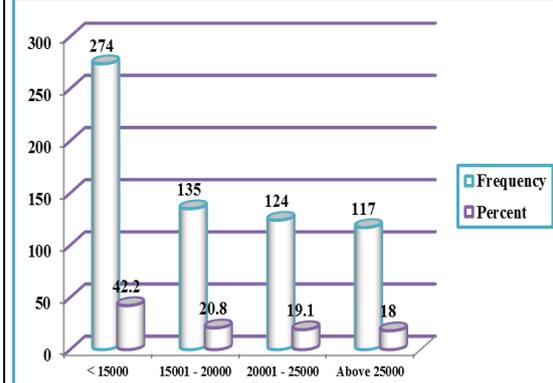
4.6 Type of family



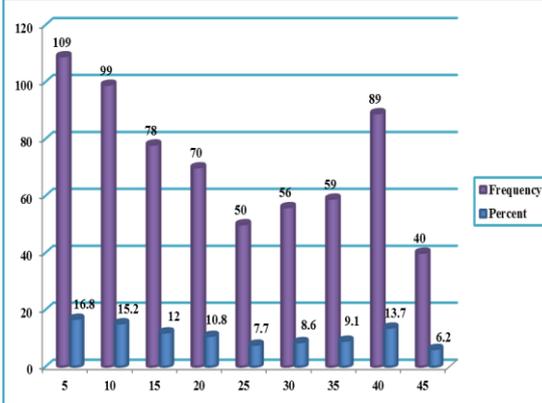
4.7 No. of family members



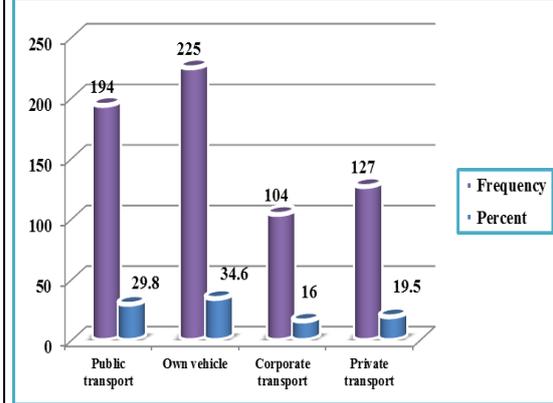
4.8 Monthly income

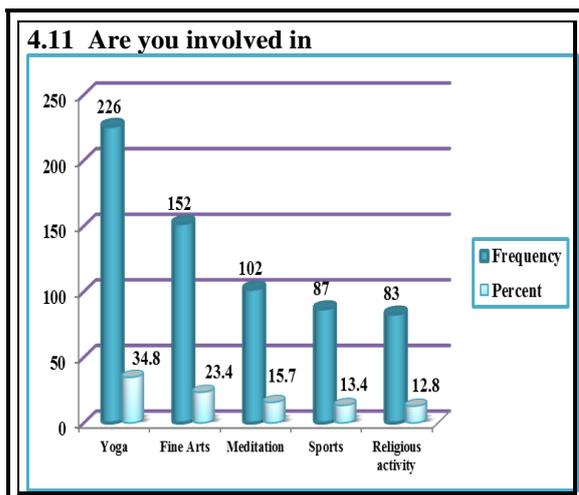


4.9 Distance between work



4.10 Mode of transport utilized





5. FINDINGS, SUGGESTIONS, AND CONCLUSION

5.1 FINDINGS

1. The majority of the respondents are 26-35 age groups.
2. The majority of the respondents are Degree educational qualification groups.
3. The majority of the respondents are business development, designation groups.
4. The majority of the respondents are 3 – 5years experience groups.
5. The majority of the respondents are unmarried status groups.
6. The majority of the respondents are in Joint type of family groups.
7. The majority of the respondents are in 3 – 6 No.of family members groups.
8. The majority of the respondents are < 15000 income groups.
9. The majority of the respondents are 5 distance between workgroups.
10. The majority of the respondents are own vehicle mode of transport utilized groups.
11. The majority of the respondents are Yoga groups.

5.2. SUGGESTIONS

Therefore the researcher offers to make some recommendations for the organizations which might be useful in addressing the need. So, companies can improve their employee retention effectiveness by providing a convenient and supportive working environment to their employees effectively & efficiently which may lead towards no (or little) more intention to quit. Moreover, the findings can help to gather insights in developing a set of practices towards the employees that can potentially assist a firm to reduce turnover as well as to retain their most valuable assets.

5.3 CONCLUSION

The trust perception of employees in the manager, which forms the subject of this research, has not been examined particularly. Instead of that, mostly organizational trust concept has been studied. Moreover, a lack of research examining the mutual effect of trust in managers and organizational identification and intention to quit in one work re-emphasizes the importance of this research. They determined to the adjustment was achieved that there are significant differences between the demographic characteristics of the Insurance sector employees in and the trust perception of employees in their managers, organizational identification, and intention to quit behaviors

As a result of the analyzes, it was concluded that there were significant differences between the perception of trust in the female employees and age, education, designation, Years of experience, marital status, type of family, and No.of family members. Besides, it was ended that there are significant differences between organizational identification behavior and tenure. Finally, it was observed that there are significant differences between the intention to quit and monthly income and distance between works mode of transport utilized.

REFERENCES

- Akbaba, M. (2018).** “Otel İşletmelerinde Psikolojik Sözleşmenin İşe Yabancılaşma Ve Örgütsel Özdeşleşme Üzerine Etkisi, Journal of Institute of Economic Development and Social Researches”, V. 4, I. 9, P.320-330.
- Cao, J., Liu, C., Wu, G., & Zhao, X. (2020).** “Work-Family Conflict and Job Outcomes for Construction Professionals”, The Mediating Role of Affective Organizational Commitment, 1–24.
- Erdogan, B., Karakitapoğlu-Aygün, Z., Caughlin, D. E., Bauer, T. N., & Gumusluoglu, L. (2020).** “Employee overqualification and manager job insecurity: Implications for employee career outcomes”, Human Resource Management, 1–13. <https://doi.org/10.1002/hrm.22012>.
- Every-Palmer, S., Jenkins, M., Gendall, P., Hoek, J., Beaglehole, B., Bell, C., Stanley, J. (2020).** “Psychological distress, anxiety, family violence, suicidality”, and wellbeing in New Zealand during the COVID-19 lockdown: A cross-sectional study. PloS one, 15(11), e0241658.
- Fosse, T.H., Buch, R., Safvenbom, R. & Martinussen, M. (2016).** “*The Impact of Personality and Self-Efficacy on Academic and Military Performance: The Mediating Role of Self-Efficacy.* Pg 1-19”, Website Document. Retrieved on 16th August 2017 from <file:///C:/Users/HP/Downloads/52567-1-51792-1-10-20160109.pdf>.
- Longo, Y., Coyne, I. & Joseph, S. (2017).** “The Scales of General Well-Being (SGWB). Personality and Individual Differences”, 109 (2017), 148-159, Retrieved on 11th March, 2017 from https://www.researchgate.net/publication/312209329_The_scales_of_general_well-being_SGWB.
- Shechter, A., Diaz, F., Moise, N., Anstey, D. E., Ye, S., Agarwal, S., . . & Claassen, J. (2020).** “Psychological distress, coping behaviors, and preferences for support among New York healthcare workers during the COVID-19 pandemic”, General hospital psychiatry, 66, 1-8.
- Turgut, M. ve Akbolat, M. (2017).** “Örgütsel Vatandaşlık Davranışı, Örgütsel Özdeşleşme ve Örgütsel Sessizlik İlişisine Yönelik Sağlık Çalışanları Üzerine Bir Araştırma”, Hacettepe Sağlık İdaresi Dergisi, 20(3): 357-384.