

The Effect of Value Congruence on Customer Focus in the Private Life Insurance Sector : A Study of Haryana State in India

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Abstract

It is very important for organizational values to match with employees' values, which is termed as value congruence. Equally important is customer focus, which is an organizational stance in which all aspects of a company's production and delivery of goods or services are directed by the best interests of the customers. This study examined the effect of value congruence on customer focus in the private life insurance sector in Haryana. Data were collected on the level of sync organizational and employees' values through two different questionnaires from 200 middle and lower level management employees of seven private life insurance companies. The study showed that value congruence was significantly related to customer focus through job satisfaction, employees' sense of belonging, organizational commitment, and employee loyalty.

Keywords : value congruence, employee sense of belonging, job satisfaction, and private life insurance companies

JEL Classification : D23, M0, M10, M14

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The words of Albert Einstein correctly fit here that “We (people) should be men of values than men of success.” Company effectiveness and work culture can be evaluated by value - driven employees. Values can also give a sense of belongingness and professionalism to employees. Every individual can have a different value set. For some employees, helping others and being honest may be of high importance, and for others, it may be being trustworthy, being punctual, being open to learning, and being responsive.

Value congruence is the extent or degree to which the employees can perform on the job in a way that matches with their own self - image. In other words, it is a similarity between individual and organization values (Chatman, 1989; Kristof, 1996). Natarajan and Nagar (2011) conducted a study to find out whether personal values predicted perceived organizational values on a sample of 220 respondents. The authors found that many personal values were correlated with perceived company values. The study also suggested that since the congruence of values of employees and organizations positively influenced the work-related attitudes, at the time of recruitment, proper profiling of values of a prospective candidate can help in creating a better person-organization fit.

A considerable volume of research has underscored the significance of congruence of values of employees and the organization (Chatman, 1989 ; Kristof, 1996 ; Ostroff & Judge, 2007). When there is a match between the values of employees and organizations, employees become satisfied, develop a sense of belongingness, and they intend to remain with the company (Kristof, 1996 ; Meglino & Ravlin, 1998). These ideal results of matching of

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values of employees and the organization carry great importance for both the parties as they permit workers to acquire satisfaction from their work parts and help companies to minimize the expenses of turnover (Podsakoff, MacKenzie, Paine, & Bachrach, 2000).

Various studies have attempted to analyze the effect of value congruence, but only a few of them attempted to clarify why these relationships form. Researchers have given the individual explanation of these studies, but they have not tested it as a mediator or with integration with each construct as a whole.

Review of Literature and Hypotheses

This section presents the available literature on the relationship between the constructs.

(1) The Relationship Between Value Congruence and Employees' Sense of Belonging : Value congruence often leads to organization identification. Organization identification is often derived from employees' sense of belongingness to the company. Value congruence leads to positive outcomes like job satisfaction, organization identification, and intent to remain in the company. Employees who believe that they have a sense of belongingness with the organization will be more committed and more productive (Edwards & Cable, 2009).

According to researchers (Anaza, 2015 ; Davila & Garcia, 2012 ; Demir, Demir, & Nield, 2015), value congruence impacts organization identification. Han, Chiang, McConville, and Chiang (2015) conducted a study on the person-organization fit, person-job fit, and contextual performance with the mediating variable as psychological ownership. The authors observed that value congruence improved the organization identification. Similarly, Mohanty and Das (2014) stated that individual values and organizational values impact the sense of belongingness of the employees towards the organization. The aim of achieving the feeling or attachment of employees towards the organization can be achieved by making changes in the equation of employees' values and personality with the company value system. Han, Chiang, and Chiang (2013) developed a research framework for identifying the relationship between the person-job fit, person-organization fit, psychological ownership, and impact on contextual performance. According to the authors, the first root of organizational ownership is employees' sense of belongingness. Employees' sense of belongingness is what makes the employees comfortable and safe in the workplace and they develop a favourable outlook towards the organization. The person - organization fit makes a contribution to employees' sense of belonging and then it enhances psychological ownership.

So, the following objective and hypothesis are proposed as :

➤ **Objective 1 :** To study the effect of value congruence on employees' sense of belonging.

➤ **H1 :** There is a significant and positive relationship between value congruence and employees' sense of belonging.

(2) The Relationship Between Value Congruence and Job Satisfaction : Job satisfaction has become one of the most studied and researched topics of the present times. It is also studied more in relation to value congruence (Kristof - Brown, Zimmerman, & Johnson, 2005). Job satisfaction is a positive emotional state that comes out from good job experiences. In other words, job satisfaction is an employee's attitude towards his or her job (Locke, 1976 ; Spector, 1997). Adkins, Ravlin, and Meglino (1996) reported that job satisfaction of the employees increased when they found that the values of the company matched with their own values.

Verquer, Beehr, and Wagner (2003) conducted a meta examination of 21 studies and found a positive connection between value congruence and satisfaction with the job, although there were some studies that had a different point of view on connection or relation between value congruence and job satisfaction. However, Rosete (2006)

stated that value congruence did not have any relation with job satisfaction. These differences between the results can be due to different definitions and measures that the researchers used. Mulky (2011) conducted a study on sales people in India to identify the impact of person - organization fit and person - job fit on job satisfaction and commitment. The author found that job-fit had a strong and positive relationship with the satisfaction levels of the sales people. There are studies that strongly advocated that value congruence had a positive impact on job satisfaction (Liu, Liu, & Hu, 2010 ; Ng & Sarris, 2009 ; Stazyk, 2009). Kasimati (2011) found a significant relation between value congruence and job satisfaction. So, the following objective and hypothesis are proposed as :

✍ **Objective 2 :** To study the effect of value congruence on job satisfaction.

✍ **H2:** There is a significant and positive relationship between value congruence and job satisfaction.

(3) The Relationship Between Employees' Sense of Belonging and Organizational Commitment : Gautam, Dick, and Wanger (2004) used the confirmatory factor analysis to investigate the difference between organizational commitment and organization identification (employees' sense of belonging). The authors found that employees' sense of belongingness was different from the four components of organizational commitment. The elements of commitment are : emotional (affective) commitment, normative commitment, attitudinal commitment, and continuance commitment.

Edwards and Cable (2009) noted that employees who felt a sense of belonging to their company were committed to the company. Ciftcioglu (2010) conducted a theatrical investigation to find out the relationship between the level of organizational commitment towards the organization and organization identification. The author concluded that organizational commitment and organization identification should be measured with different scales. Employee identification with the organization had a high correlation with the variables such as employee satisfaction, work or job involvement than organizational commitment towards the organization.

So, the following objective and hypothesis are proposed :

✍ **Objective 3 :** To study the effect of employees' sense of belonging on organizational commitment.

✍ **H3 :** There is a significant and positive relationship between employees' sense of belonging and organizational commitment.

(4) The Relationship Between Job Satisfaction and Organizational Commitment : Both concepts are mutually interrelated; however, the dominating view is that job satisfaction leads to organizational commitment (Gaertner, 1999 ; Mowday, Porter, & Steer, 1982 ; Mueller, Boyer, Price, & Iverson, 1994 ; Williams & Hazer, 1986). There are also some studies that supported organizational commitment as an antecedent of job satisfaction (Ahmad, Iqbal, Javed, & Hamad, 2014 ; Bateman & Strasser, 1984 ; Vandenberg & Lance, 1992). It is an issue of debate that who is antecedent and who is precedent among both job satisfaction and organizational commitment. The organizational commitment concept was first framed by Whyte (1956). Ramaprasad, Prabhu, Lakshminarayanan, and Pai (2017) conducted a comprehensive review of the empirical studies that covered the relationship between human resource management and organizational commitment. The authors found an indirect relationship between the HRM system and organizational commitment, which was effectively mediated by the factors such as satisfaction with work, work engagement, and person-organization fit.

Meyer, Allen, and Smith (1993) found that job satisfaction of the employees put a positive impact on the affective commitment (feelings, states of mind, and demeanor of the worker with or for the organization) and on normative commitment. Job satisfaction was negatively related to continuous commitment (continuance commitment occurs when an employee compares the advantages and disadvantages of leaving the organization).

Warsi, Fatima, and Sahibzada (2009) concluded that a positive and significant relationship existed among employee satisfaction, inspiration behind work, and organizational commitment toward the organization. Both job satisfaction and job motivation had strong relations with the commitment of the employees. Likewise, various authors (Chughtai & Zafar, 2006 ; Mahmoud, 2008 ; Tella, Ayeni, and Popoola, 2007) also observed similar results. Giri, Kumar, and Rajesh (2017) found that job satisfaction played a role of effective mediator between the subjective well being, affective organizational commitment, performance of the employees, and intentions of leaving the company.

The studies discussed above highlight that job satisfaction has a significant impact and relationship with organizational commitment, and job satisfaction collectively explains the major amount of variance in organizational commitment.

So, the following objective and hypothesis are proposed as :

✍ **Objective 4 :** To study the effect of job satisfaction on organizational commitment.

✍ **H4 :** There is a significant and positive relationship between job satisfaction and organizational commitment.

(5) The Relationship Between Organizational Commitment and Employee Loyalty : There are many research studies on the relations between organizational commitment and employee loyalty. Many studies concluded that organizational commitment leads to employee loyalty. There are some studies that also supported the opposite view that employee loyalty leads to organizational commitment. It will be interesting to find empirically which has greater influence among commitment and loyalty. Iqbal, Tufail, and Lodhi (2015) conducted a study to find out the impact of organizational commitment on employee loyalty in Pakistani organizations. The authors found that organizational commitment had a positive and significant impact on employee loyalty. However, the authors, Lee, Lee, and Lin (2015) had a different view on the relation between organizational commitment and employee loyalty. They concluded that employee loyalty had a positive and significant impact on organizational commitment in Taiwan listed family businesses. Sharma, Khandewal, and Beg (2015) conducted a study to find the reasons that created differences in loyalty among teaching professionals. Another motive behind the study was to find out the factors that enhanced or led to job satisfaction, organizational commitment, and loyalty in teachers of Bareilly region. The authors concluded that job satisfaction and organizational commitment had a major effect on employee loyalty. In contrast, Janjua and Gulzar (2014) put a different view on the relation between organizational commitment and employee loyalty. They stated that employee loyalty positively impacted the commitment of the employees. When the employees are loyal to the company, they will be more involved in the work. The authors further concluded that employee loyalty had a greater impact on retention of the employees as compared to organizational commitment.

According to Muthuveloo and Rose (2005), organization or company commitment is a subpart or subset of organizational commitment. Organizational commitment was found to have a positive impact on loyalty towards the company and a negative impact on intention to leave the organization. Employee loyalty towards the organization improved when employees were committed to the organization.

The studies discussed above support that organizational commitment leads to employee loyalty. When an employee is committed, then chances of leaving the company decrease (Lee, Haung, & Zhao, 2012 ; Mehta, Singh, Bhakar, & Sinha, 2010 ; Pandey & Khare, 2012 ; Sreejesh & Nagra, 2011). In contrast, Ahmed, Razzaque, and Ramzan (2011) found that employee loyalty had a direct and noteworthy relationship with organizational commitment. The authors tested the links of employees and customer variables in private and public banks.

So, the objective and hypothesis are as follows :

✍ **Objective 5 :** To study the effect of organizational commitment on employee loyalty.

✎ **H5 :** There is a significant relationship between organizational commitment and loyalty.

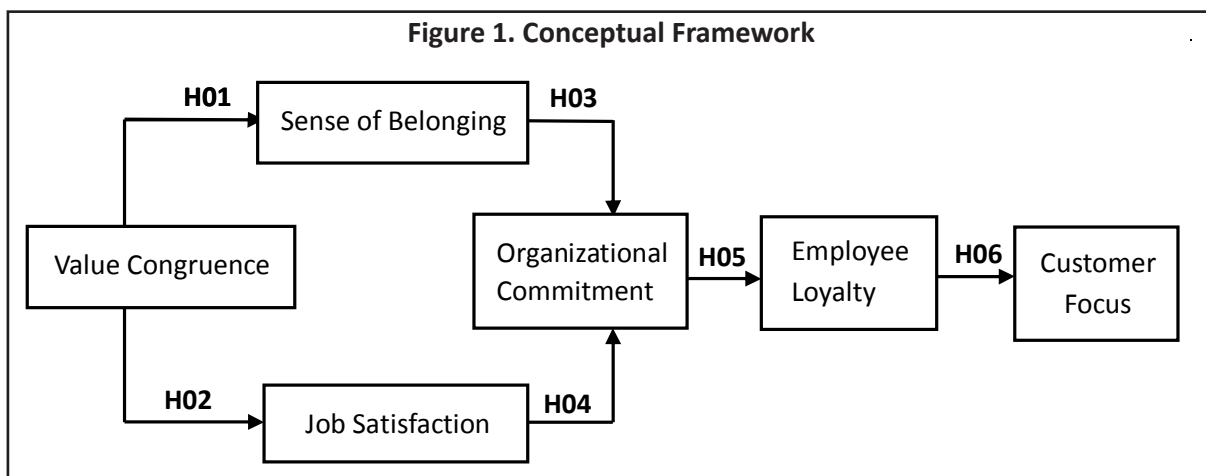
(6) The Relationship Between Employee Loyalty and Customer Focus : There are some studies that showed that customer focus comes before employee loyalty, or in another words, it can be said that customer focus leads to employee loyalty. Martensen and Gronhold (2006) observed that customer orientation had a direct impact on employee loyalty. It was expected because an employee's job is to serve the customer and to be customer oriented. Customer orientation means that an employee confirms the good character of the company's products and activities and has a clear idea of what it will take to satisfy the consumer.

On the other hand, some studies also supported that employee loyalty leads to a customer focus approach. Kumar and Pansari (2014) highlighted that loyal employees intend to stay in the organization more than the ones who aren't. Employee loyalty leads to better productivity and overall performance. Such employees have a high motivation level that creates a positive atmosphere in the organization. Peloso (2005) stated that there was a significant positive relationship between employee satisfaction and customer satisfaction. According to the author, a company can create a positive service climate by which the management can convey the message to the employees and customers that customer orientation is the primary aim of the company.

Heskett, Sasser, and Schlesinger (1997) concluded that there was a direct connection between workers' loyalty and customer satisfaction. The authors proposed a model that employees' loyalty and capabilities would lead to customer perception of values, and value perception would lead to customer satisfaction. A satisfied employee will provide services by putting the customers' needs in mind.

This paper explores the relationship among variables like value congruence, job satisfaction, sense of belongingness, organizational commitment, employee loyalty, and customer focus and tries to find out how value congruence affects customer focus. To achieve this, the existing literature has been reviewed to find the pattern of relationship between value congruence and its outcomes, which then is converted into a theoretical model. A theoretical model is tested for mediators of value congruence and customer focus as a link in between these two variables. This paper attempts to extend the existing relationship between value congruence and its outcomes to a level which goes beyond organizational constructs. It can help managers in two ways : (a) in developing a company's value system which is robust yet flexible to suit individual values that are productive in nature and to shape individual value systems perfect for the company, (b) in making a system or framework that creates value for employees.

So, the following objective and hypothesis are proposed as :



✍ **Objective 6:** To study the effect of employee loyalty on customer focus.

✍ **H6:** There is a significant relationship between employee loyalty and customer focus.

Research Gap

Quite a few studies have examined the effect of value congruence on job satisfaction and in turn on organizational loyalty, but hardly any of the studies tried to extend this relationship to customer focus. There are many theoretical mechanisms that have been developed that account for the relationship between value congruence and its outcomes, but almost all, by and large, have been speculative due to non-testing as links that connect value congruence to outcomes (Edwards & Cable, 2009). So, a measurement model has been developed on the basis of the review of literature (see Figure 1).

Research Methodology

This study is descriptive in nature and has used the quantitative research method. The study was conducted during the time period of July - August 2016. Purposive sampling technique was adopted for selection and collection of the data from employees of seven private life insurance companies of Haryana state. Two hundred employees comprising of middle and lower level management of the private life insurance companies participated in the study. Two standardized questionnaires were used for collection of the data. Data related to constructs like value congruence, employees' sense of belonging, job satisfaction, organizational commitment, and employee loyalty were collected from lower and middle-level employees. Data related to the customer focus construct were collected from the branch managers of the selected private life insurance companies.

Data were collected from Gurgaon, Rohtak, Hisar, Panchkula, Panipat, Bhiwani, and Rewari districts in the state of Haryana to get a maximum coverage for the study. SPSS (20.0) and AMOS (18.0) were used for all assessment. Confirmatory factor analysis (CFA) and structural equation modeling (SEM) were applied in the study. Before applying the SEM, all the assumptions of SEM were checked and fulfilled.

Data Analysis and Interpretation

The Table 1 summarizes the demographic profile of the respondents. Most of the respondents were in their early 30s and 40s having around 5-10 years of experience with a business management background. Equal no. of junior and middle-level employees were selected as respondents.

(1) Assumptions of Structural Equation Modeling : The assumption of missing values was fulfilled at the stage of the data collection itself. Questionnaires were screened for any error of this kind there and then, and as a result, there were no cases of missing data in the finally filled questionnaires.

Some significant outliers were detected and resolved before running the test. The condition of normality of the data was also checked and established. Normality of the data was established with the help of the normal look like distribution curve and skewness & kurtosis. According to the rule of skewness, if all the six variables come out fine, they have a skewness value between -1 to +1. The condition of multicollinearity was also fulfilled as all constructs have the VIF values less than 5 (Field, 2009). The condition regarding linearity was established by performing a deviation from linearity test under ANOVA. All the relationships are significantly linear as the deviation from linearity is above the threshold level of $p > .05$.

For investigating the common method bias in the measurement model, Harman single factor test was used in

Table 1. Demographic Profile of the Survey Respondents

Characteristics of the Sample	Frequency (n = 200)	%
Gender		
Male	172	86.0
Female	28	14.0
Age (in Years)		
Less than 25	18	9.0
25-35	130	65.0
35-45	48	24.0
Above 45	4	2.0
Educational Level		
Under Graduate	4	2.0
Graduate	82	41.0
Post-Graduate	113	56.5
M. Phil.	1	0.5
CTC (in INR)		
Junior Managerial Level (3 - 4.25 Lakhs)	53	26.5
Middle Managerial Level (4.25 - 6.75 Lakhs)	147	73.5
Job Tenure in the Organization		
0-5 Years	128	64.0
5-10 Years	66	33.0
10-15 Years	6	3.0
Present Position		
Junior Level	100	50.0
Middle Level	100	50.0

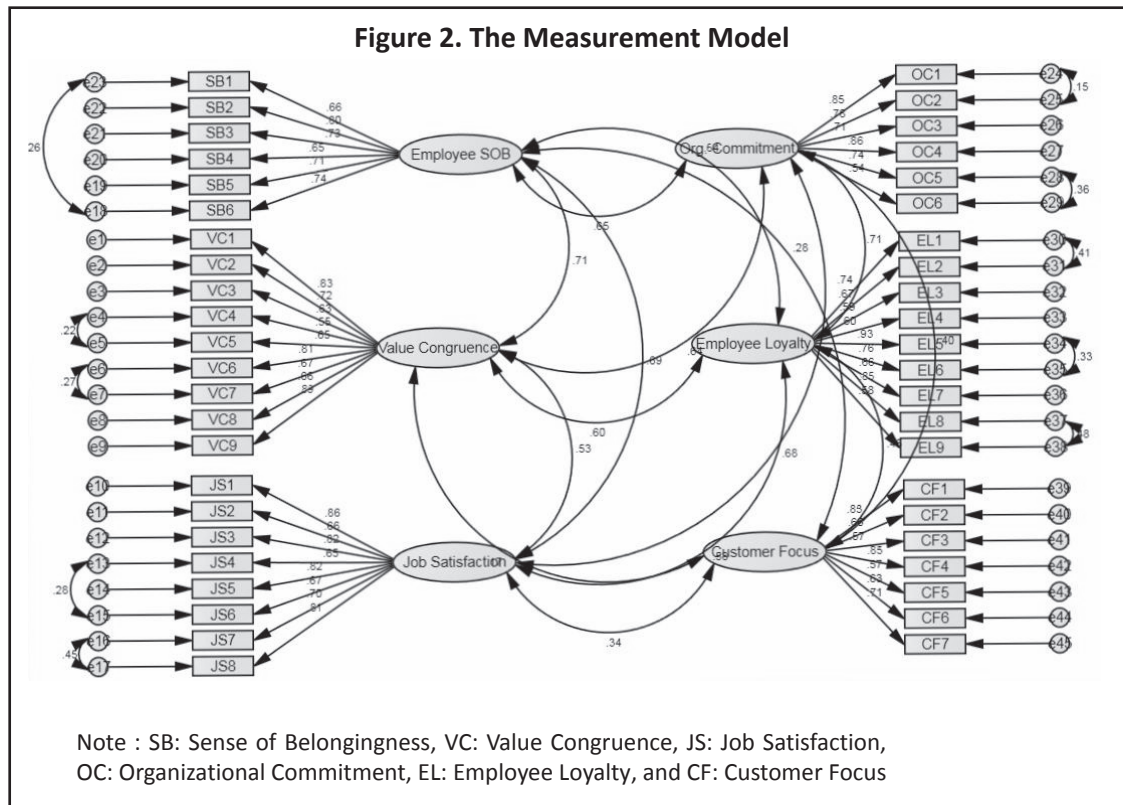
SPSS. The total variance explained by one factor is 28.18%, which indicates that the common method bias is not present (Podsakoff, Mackenzie, Lee, & Podsakoff, 2003).

(2) Confirmatory Factor Analysis (Measurement Model) : A CFA was conducted through AMOS to validate the construct. The measurement model is given in the Figure 2. The fit indices for the measurement model are shown in the Table 2.

(i) Model Fit : Multiple fit indices have been reported for assessing the fitness of the model. Fit indices are CMIN/DF, comparative fit index, root mean square error of approximation, and root mean square residual. All fit indices are in the range of recommended values, which proves that the measurement model is consistent with the

Table 2. Fit Indices of the Measurement Model

Model Fit Elements	Recommended Values	Obtained Model Indices
CMIN/ DF	< 3 good ; < 5 sometimes permissible	1.784
CFI	> .95 great ; >.90 traditional ; >. 80 sometimes permissible	.838
RMSEA	<.05 good ; .5 -.10 moderate ; >.10 bad	.063
RMR	< 0.08	.049



data, that is, $CMIN/DF$ is 1.784 that is less than the required level of 3 (Hu & Bentler, 1999). CFI is greater than the required level of .80 (Hu & Bentler, 1999). RMSEA and RMR are less than 0.08 (Bentler, 1990 ; Taylor & Todd, 1995).

(ii) Validity and Reliability : Convergent validity was checked with the help of the AVE and factor loadings. Standardized factor loading is higher than .5 and AVE is also higher than .5. CR is also higher than AVE (Hair, Black, Babin, & Anderson, 2010). Thus, all the pre-conditions of convergent validity are fulfilled.

Discriminant validity was established with the help of the following rules, like ASV should be greater than MSV and AVE should be greater than ASV. Both these conditions are also fulfilled in the study (Hair et al., 2010). Validity and reliability of the measurement model are shown in the Table 3.

Table 3. Validity and Reliability of the Measurement Model

Constructs	CR	AVE	MSV	ASV
Employee Loyalty	0.842008	0.53	0.5041	0.3625
Value Congruence	0.880117	0.58	0.5041	0.3153
Job Satisfaction	0.880947	0.60	0.4761	0.33428
Org. Commitment	0.818388	0.57	0.5041	0.3971
Customer Focus	0.796899	0.52	0.2025	0.117
Employee Sense of Belonging	0.765119	0.51	0.5041	0.3781

Note: CR: Composite reliability, AVE: Average variance extracted, MSV : Maximum share variance, ASV : Average share variance

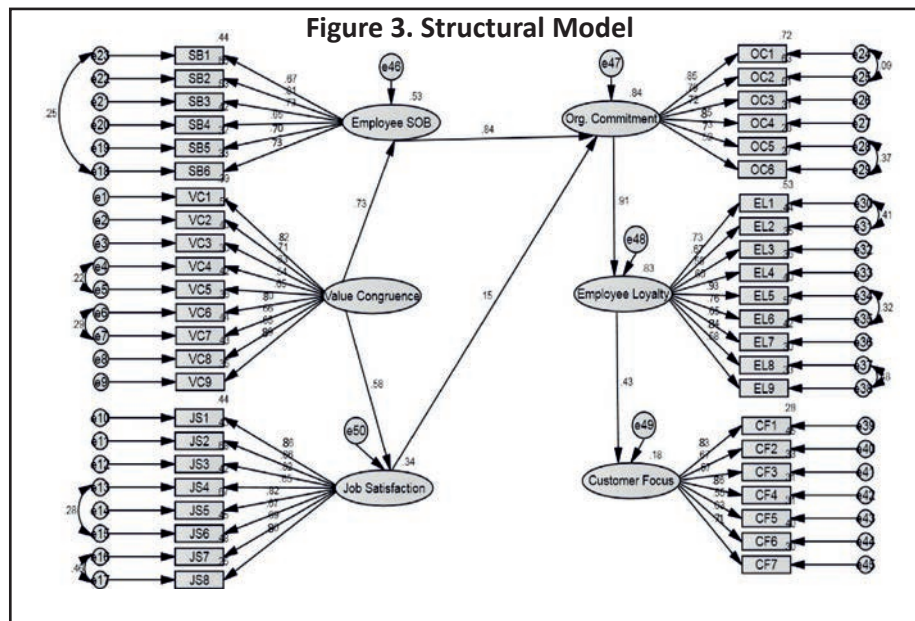


Table 4. Fit Indices of Structural Model

Model Fit Elements	Recommended Values	Obtained Model Indices
CMIN/DF	< 3 good, < 5 sometimes permissible	1.813
CFI	> .95 great ; >.90 traditional; > .80 sometimes permissible	.830
RMSEA	<.05 good; .5 -.10 moderate; >.10 bad	.064
RMR	< 0.08	.057

Note : Significant at the 0.05 level. Notes: CFI = Confirmative fit index, RMSEA = Root-mean-square error of approximation.

(3) Structural Model and Hypotheses Testing : SEM was used for testing the hypothesized relationships between the constructs in AMOS 18.0. The structural model is given in the Figure 3. The fit indices for the structural model are shown in the Table 4. It becomes clear from the SEM output that value congruence has a significant and positive impact on employees' sense of belongingness ($\beta = .730, p < .05$ and $t = 5.942$), and thus, H1 is accepted. This implies that when there is a congruence in the values of the organization and employees, then it develops a sense of belongingness towards the company among the employees. This finding is consistent with the finding of Edwards and Cable (2009) who stated that value congruence provides a win-win situation for both the parties (organization and employees). Positive outcomes for both the parties from value congruence are job satisfaction, organization identification, and intent to remain in the company. The findings under this hypothesis are in line with the finding of Edwards and Cable (2009) who found a positive relation between value congruence and employees' sense of belonging.

The results of SEM depict that value congruence has a significant positive effect on job satisfaction ($\beta = .581, p < .05$ and $t = 4.924$), and therefore, H2 is accepted. Hence, employees become more satisfied when they find that their values match with that of their organizations. This finding is in accordance with the arguments made by Kristof - Brown, Zimmerman, and Johnson (2005) and Verquer, Beehr, and Wagner (2003). The findings are also similar to the findings obtained by Furnham and Schaeffer (1984) and Kasimati (2011), who stated that person-organization fit was strongly and positively related to job satisfaction.

The SEM finding (β value = .843, $t = 7.785$, and p - value < .05) provides evidence that employees' sense of belonging significantly influences the commitment of the employees ; hence, H3 is accepted. In this context, Eskandaricharati (2014), Bergami and Bagozzi (2000), and Edwards and Cable (2009) revealed that employees' sense of belonging (organizational identification) had a positive and significant relationship with organizational commitment.

The standard path coefficient value for job satisfaction to organizational commitment is .153 ($t = 2.657$, p - value < .05), which provides evidence that a satisfied employee will be more committed to the company, although the strength of the relationship is not strong enough compared to the relationship among other constructs. So, the hypothesis H4 is accepted. The findings are similar to the previous studies that reported a significant relationship between job satisfaction and organizational commitment (Gaertner, 1999 ; Mowday et al., 1982; Mueller et al., 1994 ; Williams & Hazer, 1986).

The SEM finding (β value = 0.913, $t = 10.647$, and p values < .05) provides support for H5, which states that organizational commitment has a positive and significant impact on employee loyalty. So, H5 is accepted. If an employee is committed towards the organization, then he/she will be more loyal to the company and spread positive word of mouth for the organization (Dwivedi, Kumar, & Papazafeiropoulou, 2006 ; Iqbal et al., 2015 ; Jafari, Moradi, & Ahanchi, 2013 ; Porter et al., 1974; Sharma et al., 2015).

The standardized path coefficient for the path between employee loyalty and customer focus is .430 with $t = 4.335$ and p - value < .05. This provides support to H6, which states that employee loyalty significantly impacts customer focus. So, H6 is accepted. The employees become more concerned about the customers when they are loyal to the company (Peloso, 2005).

Conclusion

The study concludes that value congruence results in improved customer focus. Variables like job satisfaction, employees' sense of belongingness, organizational commitment, and employee loyalty mediate between value congruence and customer focus. Value congruence is very crucial, especially for the service industry, where the contact between the employee and customer is high and the product is intangible. It is a question worth more discussion that how many companies put value congruence as one of the major determinant factors while recruiting a potential candidate ? The same thing applies to the employees also. How many employees consider value congruence as one of the main factors before joining an organization ? Whatever be the answers to these questions, the results of this study conclude that value congruence is a thing that cannot be ignored easily by both the parties: organizations and employees.

Satisfaction of the customer and generating profits is the major aim of any company, both these aims can be achieved when employees are loyal towards the company and have a customer focus approach. Employees become loyal when they are committed to a company, employees become committed when they are satisfied and have a sense of belongingness to the company ; for job satisfaction and belongingness, congruence between the values of employees and the organization is a must. Any disturbance between the value congruence chain process not only disrupts the whole framework, but also adversely impacts the service delivery system which might result in negative word of mouth. So, it is a win-win situation for organization and employees to have a value congruence system among them.

Managerial Implications

The value congruence framework developed in this study attracts the attention on the importance of value shared by the organization and the internal customer of the organization: the employee. It demonstrates the importance of

a value congruence practice system in organizations. The framework also tells about the other important factors that get affected by value congruence and also have interrelation with each other like job satisfaction, employees' sense of belonging, organizational commitment, loyalty, and customer focus. Both profit and non - profit companies can use this framework to optimize the company's main resources that are employees by implementing a proper value congruence system in the organization in order to maximize the profit from key assets of the company: the customer.

Pre-entry and post-entry tactics can be used by the companies to achieve the goal of value congruence. In the pre-entry strategy, companies look forward to identifying a potential candidate with a similar value system as that of the company. In the post-entry strategy, companies put more focus on the socialization process with the aim of improving value congruence over a period of time.

Limitations of the Study and the Way Forward

The sample size for this study was 200 private life insurance employees. For further research, the sample size can be increased. This study is cross - sectional in nature. For better analysis, researchers can conduct a longitudinal study. In this study, the respondents from only private life insurance companies were selected. In future studies, employees from the private banking sector can be selected and a comparative study can be conducted between private life insurance companies and private banks. Although the districts were selected from the geographical area of Haryana in a way that covered the whole Haryana for generalization of the results, further research can be conducted by considering two or more states and comparing their respective employees' value systems. For reducing the biases in the responses, the customer focus part was filled by the superiors of the lower and middle-level employees (see Appendix) ; still, there are chances of employer biases towards their employees. Further research can also consider 360-degree feedback.

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APPENDIX

Questionnaire

Given below are a few statements related to value congruence (is defined as the compatibility between people and organizations that occurs when at least one entity provides what the other needs, or they share similar fundamental characteristics or both) each of which you may *agree* or *disagree* with depending on your own personal evaluation of your present job. Please indicate the level of your *agreement* or *disagreement* with each of the following statements by putting a tick (✓) mark in one of the five blanks representing the answer categories, which appear against the statement.

Part 1. Value Congruence

Sr. No.	Statements	Strongly Disagree	Disagree	Neither Agree nor Disagree	Agree	Strongly Agree
Person - Organization Fit						
1.	I identify myself strongly with the goals of my organization.					
2.	My personal goals and the goals of my organization are quite similar.					
3.	I care about the goals of this organization as much as many of my co-workers do.					
4.	My personal values match with my organization's values and culture.					
5.	My personality matches with that of the organization.					
6.	There is a good fit between what my job offers me and what I am looking for in a job.					
7.	There is a good fit between the demands of my job and my personal skills.					
8.	There is a good fit between the demands of my job and my educational skills.					
9.	I have as much enthusiasm towards my job as I had when I started working in this organization.					
10.	This job has enough challenges and scope for elevation to be interested in it.					
11.	Working with other people in my group is one of the best parts of this job.					
12.	I get along well with the people I work with on a daily basis.					
13.	My approach to work fits in with that of my colleagues.					
14.	My professional interests are same as those of my colleagues.					
15.	My co-workers are similar to me.					

Job Satisfaction

Given below are a few statements related to job satisfaction each of which you may *agree* or *disagree* with depending on your own personal evaluation of your present job. Please indicate the level of your *agreement* or *disagreement* with each of the following statements by putting a tick (✓) mark in one of the five blanks representing the answer categories, which appear against the statement.

Sr. No.	Statements	Strongly Disagree	Disagree	Neither Agree nor Disagree	Agree	Strongly Agree
16.	I am satisfied with the people in my workgroup.					
17.	I am satisfied with my immediate supervisor.					

18. Considering skills and level of education that I have, I am satisfied with my pay and benefits that I get in this organization.
19. I do not have any stress working in the present capacity/role.
20. I can handle the amount of work which is given to me.
21. Policies, rules, procedures, and regulations of the company that affect my job are clearly defined.
22. Leaders listen to me and help me resolve issues.
23. The workplace is a fun and fulfilling place to work.
24. I am satisfied with how my supervisor evaluates my performance.
25. My supervisor helps me develop my skills.
26. My supervisor gives recognition for a job well done.
27. My supervisor encourages me to participate in important decisions.
28. I feel that I am an important member of this company.
29. I feel that I am an important member of my work team.
30. I feel secure about my job.

Employees' Sense of Belonging

Given below are a few statements related to sense of belongingness. Please indicate the level of your *agreement* or *disagreement* with each of the following statements by putting a tick (✓) mark in one of the five blanks representing the answer categories, which appear against the statement.

Sr. No.	Statements	Strongly Disagree	Disagree	Neither Agree nor Disagree	Agree	Strongly Agree
31.	I always feel that I belong to this place.					
32.	Problems of this organization are my own problems.					
33.	As an employee of this organization, it is my responsibility to make it more competitive.					
34.	I feel a sense of ownership towards this organization.					
35.	I view the success of this organization as my own.					
36.	This organization is like a family to me.					
37.	When I talk about this organization, I usually say 'we' rather than 'they'.					
38.	When someone praises this organization, it feels like a personal compliment.					
39.	I feel bad when someone speaks badly about my organization.					

Organizational Commitment

Given below are a few statements related to organizational commitment. Please indicate the level of your *agreement* or *disagreement* with each of the following statements by putting a tick (✓) mark in one of the five blanks representing the answer categories, which appear against the statement.

Sr. No.	Statements	Strongly Disagree	Disagree	Neither Agree nor Disagree	Agree	Strongly Agree
40.	I enjoy discussing my organization with people outside.					

41. I really feel as if this organization's problems are my own.
42. I feel like 'a part of the family' in this organization.
43. I am emotionally attached to this organization.
44. This organization means a lot to me.
45. I would not like to leave this job.
46. I don't have any reason to leave this organization.
47. Leaving this organization would be a very big decision of my career and life.
48. I have never thought of leaving this organization.
49. Leaving this organization is like leaving your home.
50. It is better to find the solution of the problems in the organization than to leave it.
51. One shouldn't change organizations quite often.
52. One of the major reasons I continue to work in this organization is that it's my moral obligation to continue working.
53. Things were better in the days when people stayed in one organization for most of their career.
54. It is always sensible to be a 'Company's Man' always.

Employee Loyalty

Given below are a few statements related to employee loyalty. Please indicate the level of your *agreement* or *disagreement* with each of the following statements by putting a tick (✓) mark in one of the five blanks representing the answer categories, which appear against the statement.

Sr. No.	Statements	Strongly Disagree	Disagree	Neither Agree nor Disagree	Agree	Strongly Agree
55.	I will be happy to spend the rest of my career in this organization.					
56.	I recommend my organization to outside people as the best place to work.					
57.	In spite of job-related difficulties, I intend to continue working here.					
58.	Lucrative salaries and other benefits from other organizations do not attract me.					
59.	Loyalty always pays.					
60.	Being loyal is the best thing you can do for an organization.					
61.	I haven't felt like leaving this organization when it wasn't doing well.					
62.	I would accept almost any type of job assignment in order to keep working for this organization.					
63.	I will uphold the organization's reputation in public.					
64.	I will enhance the organization's image to the public.					

Customer Focus

Given below are a few statements related to customer focus. Please indicate the level of your *agreement* or *disagreement* with each of the following statements by putting a tick (✓) mark in one of the five blanks representing the answer categories, which appear against the statement.

Sr. No.	Statements	Strongly Disagree	Disagree	Neither Agree nor Disagree	Agree	Strongly Agree
65.	I try to understand the needs of the customers before I suggest them a product.					
66.	I try to put myself in the shoes of customers and understand their needs.					
67.	I try to give customers the right advice.					
68.	I try to answer a customer's questions about any query he/she has as correctly as I can.					
69.	I try to help customers buy products that would fit their needs perfectly.					
70.	I try to give the customers an accurate expectation of what the product will do for them.					
71.	I am willing to disagree with a customer in order to help him/her to make better decisions.					
72.	I explain both the positives and negatives of the product as per the needs of the customers.					
73.	I try that the customer is satisfied with the experience, even in case he/she does not buy our products or services. products products.					
74.	I try to influence a customer by information and logic rather than pressure.					

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