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INFLUENCE OF HUMAN RESOURCE MANAGEMENT PRACTICES ON JOB SATISFACTION IN INSURANCE INDUSTRY IN OYO STATE, NIGERIA.

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ABSTRACT

This study investigated the influence of human resource management practices on employees' job satisfaction in the insurance industry in Oyo State, Nigeria. Specifically, the research aimed to assess how recruitment and selection, training and development, compensation management, and performance appraisal affect job satisfaction. The study employed a descriptive survey research design with an ex-post facto approach to analyze the relationship between HR practices and work outcomes. The target population consisted of 183 employees at Leadway Assurance, Ibadan, Oyo State. Using Taro Yamane's formula, a sample size of 125 employees was determined for the study. Data were collected using a structured questionnaire divided into sections on socio-demographic information, human resource management practices, and employee job satisfaction. Data analysis was conducted using descriptive and inferential statistics, specifically T-tests for independent measures, with results interpreted using the Statistical Package for Social Sciences (SPSS) Version 21.0. Findings revealed that recruitment and selection significantly influenced job satisfaction in Insurance Industry, Ibadan, Oyo State [$t(117) = 10.32, p < .05$]; training and development significantly influenced job satisfaction in Insurance Industry, Ibadan, Oyo State [$t(117) = 11.54, p < .05$]; competency-based performance appraisal significantly influenced job satisfaction in Insurance Industry, Ibadan, Oyo State [$t(117)$

= 13.76, $p < .05$]; compensation and rewards significantly influenced job satisfaction in Insurance Industry, Ibadan, Oyo State [$t(117) = 13.76, p < .05$]. The study concluded that these HR practices are crucial in enhancing employee work outcomes. Based on these findings, the study recommended that insurance companies invest in advanced recruitment and selection tools to ensure the right fit for their organizational culture. Additionally, regular and tailored training and development programs should be implemented to keep employees engaged and updated with industry trends, ultimately leading to improved job satisfaction and performance.

Keywords: Human Resource, Management Practices, Recruitment and Selection, Training, Compensation Job Satisfaction.

INTRODUCTION

In the bustling realm of corporate landscapes, where the ebb and flow of productivity orchestrates the symphony of success, the quintessential heartbeat is none other than the employee work outcome (Bratton & Gold, 2017). Picture a canvas painted with the hues of dedication, proficiency, and motivation, and organisation will find the brushstrokes of employee outcomes weaving the intricate tapestry of organizational triumph (Ali, 2019). In the theater of professional endeavors, the spotlight invariably turns to the individuals who form the backbone of any enterprise (Nkogbu, 2015). The outcome of an employee's efforts is akin to a ripple in a pond; its effects reverberate through the entire organization, shaping the narrative of achievement (Kamran & Umar, 2018). The concept transcends mere deliverables; it encapsulates the culmination of skills, commitment, and innovation that an employee brings to the table (Begum & Mohamed, 2016).

At its core, employee work outcome embodies the tangible and intangible fruits of an individual's labour (Nkogbu, 2015). It's the tangible aspect that often first captures the attention – the tangible yield of a project, the completion of tasks, or the attainment of set goals (Esmael et. al. 2016). A sales executive meeting and exceeding targets, a software developer crafting a flawless code, or a marketing specialist orchestrating a campaign that resonates with the audience – these are all instances where the tangible outcomes of an employee's efforts come to fruition (Gurbuz, 2019). Yet, the essence of employee outcome extends beyond the tangible metrics (Wright et. al. 2013). It encompasses the intangible, the subtleties that shape the culture and ethos of a workplace (Esmael et. al. 2016). The commitment to teamwork, the adaptability in the face of challenges, and the innovation that sparks transformative ideas – these intangibles are the silent architects of success (Kamran & Umar, 2018).

Mira et. al. (2019) noted that the employee's influence extends beyond the immediate deliverables, leaving an indelible mark on the organizational culture. Moreover, the ripple effect of employee outcomes extends to the broader community – clients, stakeholders, and even competitors (Esmael et. al. 2016). A satisfied client isn't merely a testament to the product or service; it's a reflection of the dedication and expertise of the employees who crafted that offering (Jiang et. al. 2018). Stakeholders, observing the consistent positive outcomes, gain confidence in the organization's ability to navigate challenges and deliver value (Purohit et. al. 2014). Competitors, in turn, are compelled to recalibrate their strategies in response to the benchmark set by a workforce consistently producing exemplary outcomes (Törstena et. al. 2020).

Job satisfaction as an employee work outcome is the collection of tasks and responsibilities regularly assigned to one person, while a job is a group of positions, which involves essentially

the same duties, responsibilities, skills, and knowledge (Vrinda & Jacob, 2015). Job satisfaction has some relationship with the mental health of employees. It spreads the goodwill of the organization.

Job satisfaction reduces absenteeism, labour turnover, and accidents. Job satisfaction increases employees' morale, productivity, etc (Shaju & Subhashini, 2017). Job satisfaction creates innovative ideas among the employees. Individuals may become more loyal towards the organization, and employees will be more satisfied if they get what they expected. Job satisfaction relates to inner feelings of workers (Helmi & Abunar, 2021). Naturally, it is the satisfied worker who shows the maximum effectiveness and efficiency in his work (Siengthai & Pila-Ngarm, 2016).

The concepts of human resource management have gained acceptance over the past decades. Although there is still considerable confusion on the actual meaning of employee engagement in the workplace (Cookson & Milne, 2020), fundamentally, when most organizations face trials, they tend to enhance human resource management in producing high high-potential workforce and implement effective strategies key in managing their best people (Kamran & Umar, 2018). The field of human resource management (HRM) has travelled a long way from simple personnel management, where the job of the personnel manager was only concerned with job vacancies, recruitment, tracking employee payrolls, promotions, and other routine personnel issues (Andry, Hartono & Zakir 2020).

Armstrong (2006) saw human resource management as a strategic, coherent, and comprehensive approach to the management and development of the organization's human resources in which every aspect of that process is wholly integrated within the overall management of the organization. Human resource management is concerned with providing services and programs to develop and facilitate employee satisfaction and growth, and to get maximum satisfaction from the work and give their best efforts to the organization (Shadare & Hammed 2009). The key to sustaining a profitable company or a healthy economy is the productivity of the workforce, which can be achieved through improved HRM practices (Kamran & Umar, 2018). Furthermore, human resource management practice comprises identifying the human resource needs, screening, recruiting, training, rewards, appraising, as well as attending to labour relations, safety and health conditions, and fairness concerns (Dessler, 2007). The effectiveness of human resource management practice is a key source of competitive advantage and has a positive relationship with business performance (Collins, 2007). Such practice will keep up with the rapid organizational changes. Based on the foregoing, this study examined the influence of human resource management practices on employees' work outcomes in the Insurance Industry in Oyo State, Nigeria.

Statement of the Problem

In the professional landscape, challenges associated with employee job outcomes weave a narrative of complexity and divergence. These problems, multifaceted and dynamic, pose hurdles that organizations must navigate to ensure the harmonious functioning of the workplace. One notable issue lies in the realm of unclear expectations and communication (Pamungkas & Wulandari, 2021). When employees are unsure about their roles, responsibilities, or the criteria for success, it breeds a sense of uncertainty and dissatisfaction. Ambiguity in expectations can lead to a misalignment between individual efforts and organizational goals, hindering the

realization of desired job outcomes. Mira et. al. (2019) noted that insufficient access to training, tools, or technology can impede an employee's ability to meet performance expectations. This lack of support not only hampers individual job outcomes but also contributes to a sense of frustration and disengagement.

Job satisfaction, when lacking within an organization, can pose significant problems. Dissatisfied employees may exhibit decreased productivity, lower quality of work, and higher rates of absenteeism and turnover (Motowidlo, 2013). This turnover can lead to increased recruitment and training costs, disrupt team dynamics, and result in loss of institutional knowledge. Moreover, unhappy employees are less likely to engage with their work, innovate, or contribute positively to the organizational culture (Pamungkas & Wulandari, 2021). This can have a ripple effect, impacting morale and motivation across the entire workforce. Additionally, low job satisfaction can tarnish an organization's reputation, making it less attractive to potential candidates and customers. Failure to address these issues can undermine organizational performance and competitiveness in the long run (Pamungkas & Wulandari, 2021).

Furthermore, organizational culture plays a pivotal role in shaping job outcomes. A toxic or unsupportive work environment can undermine job satisfaction and hinder performance. Instances of workplace discrimination, harassment, or a lack of recognition can erode the positive impact of job outcomes, creating an environment where employees feel undervalued and demotivated. Inconsistency in performance evaluations and recognition practices is yet another challenge (Saha & Gregar, 2021). When the criteria for success are unclear or applied unevenly, it can breed a sense of unfairness and negatively impact morale. Employees may perceive a lack of transparency and meritocracy, leading to decreased motivation and commitment (Ali, 2019). Based on the above, this study examined the influence of human resource management practices on employees' job satisfaction in the Insurance Industry in Oyo State, Nigeria.

Research Objectives

The main objective of the study is to examine the influence of human resource management practices on employees' job satisfaction in Insurance Industry in Oyo State, Nigeria. The sub-objectives of the study are to:

- i. Assess the influence of recruitment and selection on job satisfaction in the Insurance Industry in Oyo State, Nigeria
- ii. Ascertain the influence of training and development on job satisfaction in the Insurance Industry in Oyo State, Nigeria
- iii. Determine the influence of compensation management on job satisfaction in the Insurance Industry in Oyo State, Nigeria
- iv. Examine the influence of performance appraisal on job satisfaction in the Insurance Industry in Oyo State, Nigeria

Research Hypotheses

- i. Recruitment and selection will not significantly influence job performance in the Insurance Industry in Oyo State, Nigeria
- ii. Training and development will not significantly influence job performance in the Insurance Industry in Oyo State, Nigeria

- iii. Compensation management will not significantly influence job performance in the Insurance Industry in Oyo State, Nigeria
- iv. Performance appraisal will not significantly influence job performance in the Insurance Industry in Oyo State, Nigeria

LITERATURE REVIEW

Concept of Human Resource Management

Human Resources (HR) can be thought of as the total knowledge, skills, creative abilities, talents, competencies, and aptitudes of an organization's workforce, as well as the values, attitudes, commitment, and beliefs of the individuals involved (Ali, 2019). The term human resources at the macro level spells the total sum of all the components (like skill, creative ability) possessed by all the people employed, self-employed, unemployed, employers, owners, etc. Erroneously, it is often termed to be employed only. The term human resource, even at the macro level, is limited to only employees of all organizations (Shadare & Hammed, 2015). Human resources, even at the organizational level, includes all the employers like the managing director, board of directors, persons who work on an honorary basis, experts drawn from the various organizations, and those people influencing the human resources of the formal group (Koc et. al. 2014).

On the other hand, the soft HRM model is associated with the human relations and the utilization of individual talents to improve human commitment without external (management) pressure (Truss, Gratton, Hope-Hailey, McGovern, & Stiles, 2015). Fruitier (2013) surveyed workers' reactions to HRM in the framework and found that employees are positive about the HRM practices and perceive that HRM can influence their motivation and productivity. One could criticize Guest's survey because it reports employees' reactions to HRM practices and considers employees as little more than physical resources that can be replaced when required (Shadare & Hammed, 2015).

Concept of Human Resource Management Practices

Human Resource Management (HRM) practices revolve around activities in areas such as recruitment and selection, compensation management, job design, training and career development, communication and worker participation, succession planning, retention, performance appraisal, employer-employee relations (Andry et. al. 2020). The adoption of some of the human resource management practices is capable of positively influencing the attitude and performance of employees in the workplace, as their commitment to the organization's values is facilitated by good human relationships at work. However, this necessitates that adequate attention be given to human resource management and its practices so as for the organization to have full cooperation of its employees' commitment for outstanding performance on a long-term basis (Dessler, 2007).

Oginni (2017) termed human resource management as a strategic approach to the administration of human resources, having to do with management decisions and actions that affect the relationship between organization and employees, which manifest through the philosophy, policies, procedures, and practices relating to the management of people within an organization. Substantiating further, Burke & Corper (2000) opined that there are several factors in the past that impacted the relevance, role, and practice of human resource management (HRM) in business organizations, and these have also raised some key issues and many challenges for the management of the people at work organization.

As evidenced in the results of scholars who have researched human resource management (HRM) practices, they posited that there must be adequate attention on individual employees' performance or corporate performance, organizational commitment, and job satisfaction in both the public and private sectors of the economy, financial establishments, and higher schools of learning in Nigeria. However, there are few attempts to establish the relationship among human resource management (HRM) practices such as compensation management, performance

appraisal, training and development, welfare programmes, career development, employee empowerment, and industrial relations to employee commitment in the public sector (Shadare & Hammed, 2015).

Compensation Management

According to Sam-Kalagbor, Victoria, Ezeala, and Irochi (2021), reward is anything given to a worker to encourage desirable behaviour. Obasi, (2013) viewed reward as anything tangible or intangible, material or non-material that gives an employee impetus to behave in a desirable manner and drop undesirable behaviours. Apart from the all-important role of financial reward, non-financial rewards such as recognition, praise, certificates of merit, prizes, smiles, compliments, and friendly looks help workers to increase their performance in the organization, as they also help in strengthening good and productive relationships between the employers and the employees.

This implies that reward is sensitively developed within the framework of the organization's reward philosophy, policies, and strategies that contain the arrangements in the form of processes, structures, practices, and procedures which provide and maintain appropriate types and levels of remuneration, benefits, and other forms of reward (Wright, Gardner, & Moynihan, 2013). Robert (2015) opined that reward system must involve the process of developing and implementing strategies and policies that help the organization to achieve its objectives by obtaining and keeping the people it needs and increasing their morale and commitment, which in turn help the organization to achieve its mandate (Wright et. al. 2013). This definition acknowledged that the outcome of rewards and recognition includes improvement in performance (Obasi, 2013). Non-monetary rewards like recognition, praise, achievement, empowerment, and professional growth, which are all appreciations also help to stimulate and build confidence in employees. The other reward system consists of financial rewards (fixed and variable pay) and employee benefits, which together may comprise total remuneration. Nevertheless, reward system can be seen as a set of relationships, which aim at developing the psychological contract, and a positive relationship between employers and employees (Sarvadi, 2015).

Training and Development

Furqan and Khan (2011) stated that training and career development to be a very important tool for an organization to compete in this challenging and changing world. Training and development have become the most important factor in the business because training increases the efficiency and the effectiveness of both employees and the organization (Furqan & Khan, 2011). Training is a systematic restructuring of behaviour, attitude, and skills through learning-education, instruction, and planned experience. Training is designed to change or improve the behavior of employees in the workplace so as to stimulate efficiency (Raja, 2011). The cardinal purpose of training is to help the organization achieve its short- and long-term objectives by adding value to its human capital. Training and development are not undertaken for the sake of training, but rather are designed to achieve some needs. Therefore, training and development are need-based in the sense that they are undertaken to fill some knowledge gap within an organization (Furqan & Khan, 2011).

This automatically improves the level of engagement. Training and opportunities for career development are yet another means of engaging workers to accomplish and sustain high performance levels. Training improves service delivery, accuracy, and effectiveness in the workplace. When employees are well trained, the level of competence, ability to cope with job demands, and motivation to perform better improve tremendously. This is consistent with scholars (Kahn, 1990; Murphy & DeNisi's, 2008) theories of psychological condition where training is considered essential for providing employees with innate resources such as skills and

knowledge to enable them to fully engage in their roles to increase performance. However, sometimes lack of performance may have little to do with inadequate training and development of employees. In this study, training and career development are regarded as a continuing process in which individuals or staff of an organization undergo a series of stages, where each stage is reflected by a relatively unique theme, task, and issues (Grecnhaus et al, 2000).

Recruitment and Selection

The job opportunity within an organization includes a large variety of job options for the people. In general, HRM personnel recruit employees according to the merit and skill of the candidates (Murphy & DeNisi's, 2008). Apart from the operational process, an organization has several activities like marketing, maintenance, and financial activities. Furthermore, an organization involves several different positions, such as in security, parking, and housekeeping (Meagher, 2015). HRM person plays an essential role in recruiting technical and non-technical candidates for the different positions in an organization. The recruitment process is a vital aspect in any organization, which mainly drives the output and efficiency of the organization (Meagher, 2015).

The employment contract is an important aspect of Human Resource Management (HRM). The main objective of the employment agreement is to balance and safeguard the position of the organization and their employees (Meagher, 2015). It helps in maintaining certain laws and regulations within the organization. The organization and its employees are bound to follow the set rules or guidelines in the agreement. The structure and the quantities of the employment agreement are designed according to the essential needs of the employees (Eng, 2000). The agreement balances the requirements of both the employees and the organization. The process helps in establishing a productive outline without any obligation or doubts in the workplace (Meagher, 2015). The employment agreement also provides information about the job, responsibilities, and rights of the employees (Kithuku, 2012). It is very difficult for any organization to design agreements that are fruitful for everyone. It offers several other information like what to do and what to avoid in a productive approach (Meagher, 2015). Therefore, the employment agreement is vital in securing the position of the organization and the employees

Performance Appraisal

A performance appraisal is a regular review of an employee's job performance and the overall contribution to a company. This is also known as "annual review" or "employee appraisal". This evaluates an employee's skills, achievements, and growth, or lack thereof. Atiomo (2000) agrees with Fajana (1997) that performance appraisal is a system which provides organizations with a means of identifying not only what people's performance levels are, but in which areas those levels need to be improved upon if maximum use is to be made of human resources. Every organization should ensure that the individual is clearly aware of what his functions and responsibilities are to make performance appraisal effective (Wahjono et. al. 2016). Performance appraisal is the process through which an organization takes stock of its manpower in terms of its present performance, the aptitude and interest of each person, his strengths and weaknesses, and his potential for growth (Kithuku, 2012). The data emerging from such an exercise constitutes the primary database for individual development and should be communicated to the subordinate (Wahjono et. al. 2016).

Employee Job Satisfaction

Employee job satisfaction, a nuanced and subjective work outcome, is a vital metric that gauges the contentment and fulfillment individuals derive from their work roles within an organization (Fang, 2016). It extends beyond the tangible outputs of tasks completed and delves into the emotional and psychological dimensions of the employee experience, influencing productivity, retention, and overall organizational success (Xu et. al. 2016). At its core, job satisfaction is a

reflection of the alignment between an employee's expectations, values, and the actual work environment. It encompasses factors such as meaningful work, supportive relationships, and a positive organizational culture (Noe et. al. 2017). When employees find their work engaging, purposeful, and in harmony with their personal values, job satisfaction tends to soar. This emotional resonance not only enhances the quality of work but also contributes to a sense of commitment and loyalty to the organization (You, 2017).

A critical examination of job satisfaction as a work outcome reveals its impact on various facets of organizational dynamics (Padhi, 2017). Satisfied employees are more likely to demonstrate higher levels of motivation and commitment, leading to increased productivity and overall job performance. Moreover, a positive correlation exists between job satisfaction and employee retention (Geare, 2006). Organizations that prioritize and foster job satisfaction often experience lower turnover rates, reducing the costs associated with recruitment, onboarding, and training (Gruman & Saks, 2011).

However, the landscape of job satisfaction is multifaceted, and its intricacies warrant a careful analysis (Padhi, 2017). Factors influencing job satisfaction can be diverse, ranging from the nature of the work itself to the quality of relationships with colleagues and superiors (Guest, 2012). A misalignment between expectations and reality, lack of growth opportunities, or an unsupportive work culture can contribute to diminished job satisfaction, potentially leading to disengagement and decreased performance (Fang et. al. 2016). Employee job satisfaction stands as a pivotal work outcome, offering a glimpse into the holistic well-being and engagement of individuals within the organizational framework (Nataraja & Alamri, 2015). It is a critical component in the quest for sustained success, impacting not only individual performance but also organizational effectiveness (Padhi, 2017). Organizations that prioritize the creation of a positive, supportive, and fulfilling work environment are likely to reap the rewards of heightened job satisfaction, translating into a workforce that is not only productive but also committed and resilient (Nataraja & Alamri, 2015).

THEORETICAL REVIEW

The Resource-Based View (RBV) Theory

The Resource-Based View (RBV) theory, which blends concepts from organizational economics (Penrose, 1959) and strategic management (Barney, 1991) has it that HRM delivers added value through the strategic development of the organization's rare, valuable, imperfect to imitate and hard to substitute human resources. The RBV establishes that competitive advantage no longer lies in natural resources, technology, or economies of scale, since these are easy to imitate, but rather competitive advantage is dependent on the valuable, rare and costly, and hard-to-imitate resources that reside with the human resources of an organization. HRM's role is to ensure that the organization's human resources meet those criteria (Mertens & Hesse-Biber, 2013).

It suggests that organizations are heterogeneous (having varying parts) in nature, as a result, they possess diverse (human and non-human) resources. The resource-based view of the firm stresses distinctive and unique resources, especially those that exist within the organization (Liao, 2011). Resource-based view (RBV) regards the organization as a bundle (or complete package) of resources (in various forms of man, money, material, machine, and measure), and proposes that their elements considerably affect the organization's competitive advantage, and by inference, its increased performance (Barney, 1991; Wernerfelt, 1984; Ahmad & Alli, 2013). The most noticeable among these resources are those that are valuable, scarce, rare, and difficult for competitors to mimic; such as intellectual capabilities, organization-wide specific knowledge, experiences, skills and aptitudes, abilities, and entrepreneurial and market orientation, etc. (Barney, 1991). In essence, organizations are able to accumulate core managerial resources,

such as knowledge and experiences, entrepreneurial and market orientation and other intangible assets, and these resources could enable the operating, line, or hiring manager realize greater operational capability to serve its intended purpose if applied prolifically (Mertens & Hesse-Biber, 2013).

Human Capital Theory

Adding to the array of concepts and theories is the term Human Capital, which was originated by Schultz (1961). Human capital is the stock of competencies, knowledge, experience, social and personal attributes, including creativity and innovation, embodied in the ability to perform work so as to produce economic value (Nataraja & Alamri, 2015). Dess & Picken, (2011) assert human capital is generally understood to consist of the individual's capabilities, knowledge, skills, and experience of the company's employees and managers, as they are relevant to the task at hand, as well as the capacity to add to this reservoir of knowledge, skills, and experience through individual learning. This theory is concerned with how people contribute their knowledge, skills, and abilities to enhancing organisational capability and the significance of that contribution (Dessler, 2013).

Human Capital Theory suggests that education or training increases the productivity of workers by imparting useful knowledge and skills, hence raising workers' future income by increasing their lifetime earnings (Jones. 2012). Researchers have long understood that human capital, especially one's education and training, plays a key role in both employee and firm performance (Becker 1993, Mincer 1974). Much of the contemporary literature on training and development finds a positive relationship between individual performance (Schmidt 2007, Jones 2012, Bapna 2013) and firm performance (Hatch & Dyer 2004, Vidal-Salazar 2012, Georgiadis & Pitelis 2016). Human Capital Theory asserts that human capital is a key determinant of economic success in all industries. Human capital definition is the combination of personality attributes, habits, knowledge, social life, and creativity considered in labour performance to contribute to economic value.

METHODOLOGY

Research Design

The study is a survey, which employed Ex-post Facto design. The independent variable was Human Resource Management Practices. The human resource practices are recruitment and selection, training and development, compensation management, and performance appraisal. The dependent variable was Employees' Job Outcome. The work outcome consists of job performance and job satisfaction.

Population of the Study

The targeted population of this study consisted of all employees in the Insurance Firms. Specifically, the study will focus on the staffs of Leadway Assurance, Ibadan, Oyo State. The total number of employees in Leadway Assurance, Ibadan, Oyo State, is 183 (Researcher Field Survey, 2024).

Sample Size and Sampling Techniques:

The sample size was calculated using Taro Yamane's formula (Yamane, 1973) with 95% confidence level. The calculation formula of Taro Yamane was presented as follows:

$$n = \frac{N}{(1 + N(e)^2)}$$

Where:

n = the sample size

N = the population of the study

e = the margin of error in the calculation

$$n = \frac{183}{(1 + 183(0.05)^2)}$$

$$n = \frac{183}{(1 + 183(0.0025))}$$

$$n = \frac{183}{(1 + 0.46482)}$$

$$n = \frac{183}{1.46482}$$

$$n = 124.930$$

$$n = 125$$

After calculating the sample size by substituting the numbers into the Yamane formula, the numbers of sample is 125 employees. In order to obtain reliable of data, the sample size is 125.

Research Instrument

The research instrument used in carrying out this study was a structured questionnaire. The questionnaire consisted of three (3) different sections, namely sections A, B, and C.

Section A: This section contained the socio-demographic information about the respondents, such as age, sex, marital status, education qualification, religion, and years of experience.

Section B: Human Resource Management Practices: This scale will be measured by Demo et. al. (2012), which will be titled “**Human Resources Management Policies and Practices Scale (HRMPPS)**”. Through Principal Components Analysis, it was possible to decide how many factors would be extracted. All the criteria adopted (eigenvalues higher than 1.0, explained variance percentage of each factor above 3%, scree plot graphic visual analysis, and parallel analysis) pointed to the existence of 6 factors. HRMPPS, after 8 iterations, resulted in a multifactorial instrument. Since the minimum acceptable load was defined as .32 (Pasquali, 2008), 10 items from the application version were not acceptable and the final version of

HRMPPS comprised 40 items, distributed across 6 factors (subscales), representing HRM policies. The policies are compatible with the theoretical review, explaining 58% of the construct's total variance and meeting Hair et al. (2009) criterion that says a scale needs to have enough factors to explain about 60% of the construct variance

Section C: Employee Satisfaction Scale: Under this section, the Individual Work Performance Questionnaire (IWPQ) developed by Koopmans (2014) will be used. This scale contains 18 items and the three components, Task performance (TP) (5 items, $\alpha = .79$), Contextual performance (CP) (8 items, $\alpha = .83$), and Counterproductive Work Behaviour (CWB) (5 items, $\alpha = .89$) will be measured by the responses to the (IWPQ). A 5-point Likert-type scale was used with scores ranging from Strongly Agree (SA), Agree (A), Undecided (U), Disagree (D), and Strongly Disagree (SD).

Procedure for Administration of Instrument

The researchers distributed a total of 169 questionnaires at Leadway Assurance, Ibadan, Oyo-State to ensure comprehensive data collection. This quantity was determined to facilitate a robust analysis of the factors under investigation. To gain access to the organization, the researchers first secured an official authorization letter from the Head of the Department of Human Resource Development at Osun State University. This letter served as formal permission to conduct the study within Leadway Assurance, Ibadan, Oyo-State premises. Upon presentation of the authorization letter, the researchers administered the questionnaires to the designated participants. This systematic approach enabled efficient data gathering while adhering to ethical and procedural guidelines. Ultimately, the aim is to gather reliable and valid data that contributes to and enhances the achievement of the research objectives

Method of Data Analysis:

The obtained data in this study were subjected to descriptive and inferential statistics. The descriptive statistics used to obtain summary information from collected data, such as mean, frequency distribution, standard deviation etc. The inferential statistics were used to test the hypotheses. Specifically, the T-test for independent measures is used to test the stated hypotheses. However, the Statistical Package for Social Sciences (SPSS) Version 21.0 was used.

RESULTS

The result revealed that 67 (56.3%) of the respondents were male, while 52 (43.7%) were female. The result revealed that 14 (11.8%) of the respondents were within age range 20-24yrs; 22 (18.5%) were within age bracket 25-29yrs; 23 (19.3%) of the respondents were within age bracket 30-34yrs; 20 (16.9%) of the respondents were within age bracket 35-39yrs; 10 (8.4%) of the respondents were within age bracket 40-44yrs; 11(9.2%) of the respondents were within age bracket 45-49yrs; 9 (7.6%) of the respondents were within age bracket 50-54yrs while 10 (8.4%) of the respondents were within age bracket 55yrs and above. It was also revealed that 5(9%) of the respondents were holders of WAEC/SSCE/NECO; 34(28.6%) of the respondents were holders of OND/DIPLOMA/NCE; 39(32.8%) of the respondents were holders of FIRST DEGREE/HND; 7(5.9%) of the respondents were holders of POSTGRADUATE DIPLOMA; 30

(25.2%) of the respondents were holders of Master's Degree; 1 (0.8%) of the respondents was a Doctorate Degree holder while 3 (2.5%) of the respondents were holders of other educational qualifications.

The result revealed that 26 (21.9%) of the respondents were single; 83(69.7%) were married; 5 (4.2%) of the respondents were divorced; 3 (2.5%) of the respondents were separated, while 2 (1.7%) of the respondents were widows/widowers. It was revealed that 56 (47.1%) of the respondents were Christians; 49 (41.2%) of the respondents were Muslims, while 14 (11.8%) of the respondents were of other religions. It was also revealed that 17(14.3%) of the respondents had worked between 0-4yrs; 25(21.0%) of the respondents had worked between 5-9yrs; 30 (25.2%) of the respondents had worked between 10-14yrs; 28(23.5%) of the respondents had worked between 15-19yrs while 19(16%) of the respondents had worked between 20yrs and above.

Hypotheses Testing

Hypothesis One

Recruitment and Selection will not significantly influence job satisfaction in the Insurance Industry in Ibadan, Oyo State. The hypothesis was tested by a T-test for independent measures. The result is shown in table 1 below.

Table 1: A Summary Table of T-Test for Independent Measures Showing the Influence of Recruitment and Selection on Job Satisfaction in the Insurance Industry, Ibadan, Oyo State

Recruitment and Selection	N	\bar{X}	SD	df	t	P
Higher	69	74.54	14.77	117	10.32	<.05
Lower	50	61.32	12.45			

Source: Authors' Fieldwork, 2024

The result in Table 1 above revealed that recruitment and selection significantly influenced job satisfaction in the Insurance Industry, Ibadan, Oyo State [$t(117) = 10.32, p < .05$]. Clearly, the results revealed that employees in the Insurance Industry who were found higher on recruitment and selection ($X=74.54$) reported more job satisfaction than employees in the Insurance Industry who were lower on recruitment and selection ($X=61.32$). Therefore, the null hypothesis one was not accepted by the result of the study while the alternative hypothesis was accepted.

Hypothesis Two

Training and Development will not significantly influence job satisfaction in Insurance Industry in Ibadan, Oyo State. The hypothesis was tested by T-test for independent measures. The result is shown in table 2 below.

Table 2: A Summary Table of T-Test for Independent Measures Showing the Influence of Training and Development on Job Satisfaction in the Insurance Industry, Ibadan, Oyo State

Training and Development	N	\bar{X}	SD	df	t	P
Higher	61	70.65	12.66	117	11.54	<.05
Lower	58	58.71	10.34			

Source: Authors' Fieldwork, 2024

The result in Table 2 above revealed that training and development significantly influenced job satisfaction in the Insurance Industry, Ibadan, Oyo State [$t(117) = 11.54, p < .05$]. Clearly, the results revealed that employees in the Insurance Industry who were found higher on training and development ($X = 70.65$) reported more job satisfaction than employees in Insurance Industry who were lower on training and development ($X = 58.71$). Therefore, the null hypothesis two was not accepted by the result of the study, while the alternative hypothesis was accepted.

Hypothesis Three

Competency-Based Performance Appraisal will not significantly influence job satisfaction in the Insurance Industry in Ibadan, Oyo State. The hypothesis was tested by T-test for independent measures. The result is shown in table 3 below.

Table 3: A Summary Table of T-Test for Independent Measures Showing the Influence of Competency-Based Performance Appraisal on Job Satisfaction in the Insurance Industry, Ibadan, Oyo State

Competency-Based Performance Appraisal	N	\bar{X}	SD	df	t	P
Higher	53	80.52	16.53	117	13.76	<.05
Lower	66	62.63	12.45			

Source: Authors' Fieldwork, 2024

The result in table 3 above revealed that competency-based performance appraisal significantly influenced job satisfaction in the Insurance Industry, Ibadan, Oyo State [$t(117) = 13.76, p < .05$]. Clearly, the results revealed that employees in the Insurance Industry who were found higher on competency-based performance appraisal ($X = 80.52$) reported more job satisfaction than employees in the Insurance Industry who were lower on competency-based performance appraisal ($X = 62.63$). Therefore, the null hypothesis three was not accepted by the result of the study, while the alternative hypothesis was accepted.

Hypothesis Four

Compensation and rewards will not significantly influence job satisfaction in the Insurance Industry in Ibadan, Oyo State. The hypothesis was tested by T-test for independent measures. The result is shown in table 4 below:

Table 4: A Summary Table of T-Test for Independent Measures Showing the Influence of Compensation and Rewards on Job Satisfaction in the Insurance Industry, Ibadan, Oyo State

Compensation and Rewards	N	\bar{X}	SD	df	t	P
Higher	53	80.52	16.53	117	13.76	<.05
Lower	66	62.63	12.45			

Source: Authors' Fieldwork, 2024

The result in Table 4 above revealed that competency-based performance appraisal significantly influenced job satisfaction in the Insurance Industry, Ibadan, Oyo State [$t(117) = 13.76, p < .05$]. Clearly, the results revealed that employees in the Insurance Industry who were found higher on compensation and rewards appraisal ($\bar{X} = 80.52$) reported more job satisfaction than employees in the Insurance Industry who were lower on compensation and rewards ($\bar{X} = 62.63$). Therefore, the null hypothesis four was not accepted by the result of the study, while the alternative hypothesis was accepted.

DISCUSSION, SUMMARY, CONCLUSION AND RECOMMENDATIONS

Discussion of Findings

The main objective of the study was to examine the influence of human resource management practices on job satisfaction in the Insurance Industry in Oyo State, Nigeria. The study establishes the framework that is found to be in the Insurance Industry in Oyo State, Nigeria. However, this study attempted to provide a practical scenario in Leadway Assurance, Ibadan, Oyo State. This will help the business sectors and future researchers and scholars in various aspects, and help them to conduct an intensive study in the Nigerian context. It can be suggested that the demographic variables, such as gender, age, and tenure, should be considered while explaining organizational commitment.

The hypothesis one which stated that recruitment and selection will not significantly influence job satisfaction in the Insurance Industry in Ibadan, Oyo State was rejected by the result of the study. The finding indicated that recruitment and selection significantly influence job satisfaction in the Insurance Industry in Ibadan, Oyo State. The findings indicated that employees in the Insurance Industry who were found higher on recruitment and selection index reported more job satisfaction than employees in the Insurance Industry who were lower on recruitment and selection index. This finding is supported by the study conducted by Onikoyi (2023), who revealed that human resource management practices such as recruitment and selection have an impact on employees' behavioural outcomes in the manufacturing sub-sector of South-West Nigeria.

Hypothesis two, which stated that training and development will not significantly influence job satisfaction in the Insurance Industry in Ibadan, Oyo State, was rejected by the results of the study. The finding indicated that employees in the Insurance Industry who were found higher on the training and development index reported more job satisfaction than employees in the Insurance Industry who were lower on the training and development index. This finding is supported by the study conducted by Sailaja, Vaishnavi, and Sai Krishna (2022), who revealed that training and development impact employee job satisfaction.

Hypothesis three, which stated that competency-based performance appraisal will not significantly influence job satisfaction in the Insurance Industry in Ibadan, Oyo State, was rejected

by the results of the study. The finding indicated that competency-based performance appraisal significantly influences job satisfaction in Leadway Assurance, Ibadan, Oyo State. The finding indicated that employees in the Insurance Industry who were found higher on competency-based performance appraisal reported more job satisfaction than employees in the Insurance Industry who were lower on competency-based performance appraisal. This finding is supported by the study conducted by Anwar and Abdullah (2021), who revealed that the impact of performance appraisal as a practice of human resource management influences employee job satisfaction.

Hypothesis four, which stated that compensation and rewards will not significantly influence job satisfaction in the Insurance Industry in Ibadan, Oyo State, was rejected by the results of the study. The finding indicated that compensation and rewards significantly influence job satisfaction in the Insurance Industry in Ibadan, Oyo State. The finding indicated that employees in the Insurance Industry who were found to be higher on compensation and rewards reported more job satisfaction than employees in the Insurance Industry who were lower on compensation and rewards. This finding is supported by the study conducted by Pamungkas and Wulandari (2021), who revealed the influence of compensation and rewards on job satisfaction.

Conclusion

Using Leadway Assurance, Ibadan, Oyo State, as a case study, the main objective of the study was to examine the influence of Human Resource Management (HRM) practices on employees' work outcomes in the Insurance Industry in Oyo State, Nigeria. Based on findings, the study conclusions are:

- i. Recruitment and selection significantly influenced job satisfaction in the Insurance Industry in Oyo State, Nigeria
- ii. Training and development significantly influenced job satisfaction in the Insurance Industry in Oyo State, Nigeria
- iii. Compensation management significantly influenced job satisfaction in the Insurance Industry in Oyo State, Nigeria
- iv. Competence-Based Performance Appraisal significantly influenced job satisfaction in the Insurance Industry in Oyo State, Nigeria

Recommendations

Based on the findings of the study, the following recommendations were formulated for the study: Firstly, insurance companies need to enhance their recruitment and selection processes. By investing in advanced selection tools and techniques, organizations can ensure they hire candidates with the right skills and cultural fit. This will not only improve job satisfaction but also boost overall employee performance.

Secondly, continuous training and development should be prioritized within the industry. Insurance companies need to implement regular training sessions, workshops, and professional development opportunities tailored to meet the specific needs of their employees. This approach will help employees stay updated with industry trends, improve their skills, and feel more satisfied and engaged in their roles.

Also, companies should design and implement comprehensive compensation and rewards systems. These systems should be competitive and transparent, including performance-based bonuses, recognition programs, and other incentives that align with employees' contributions. Such measures will significantly influence workers' job satisfaction by enhancing employee morale and performance.

Furthermore, adopting competency-based performance appraisal systems is crucial. These systems will provide clear criteria for evaluating employee performance and include regular

feedback mechanisms and development plans. By helping employees understand their strengths and areas for improvement, these systems can enhance both job satisfaction and performance. Finally, fostering a supportive organizational culture is vital. Insurance firms should create a work environment that values employee well-being, promotes open communication, and supports work-life balance. Management should encourage a positive workplace where employees feel valued and supported, leading to higher levels of job satisfaction and improved overall performance.

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