



# Exploring the Impact of Human Resource Management Practices on Employee Performance: A Case Study of LIC India

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## Abstract

*This study examines the impact of Human Resource Management (HRM) practices on employee performance in the Life Insurance Corporation (LIC) of India, focusing on the Visakhapatnam division. Using a quantitative approach, data was collected from 130 employees through structured questionnaires and analyzed using multiple linear regression and exploratory factor analysis. The findings reveal that training and development, competitive compensation, and promotion and transfer policies significantly enhance employee performance. Aligning HRM strategies with company goals and ensuring clear communication of HR policies further improve organizational efficiency. The study emphasizes the importance of continuous investment in training, fair compensation, and strategic HR alignment to boost employee engagement and productivity. These insights provide valuable recommendations for optimizing HRM practices to enhance performance and competitiveness in the insurance sector.*

**Keywords:** HRM practices, employee performance, training and development, compensation, LIC India.

## Introduction

The human resource management (HRM) practices within the life insurance sector play a pivotal role in shaping organizational success, employee satisfaction, and customer outcomes. In an industry where trust, reliability, and efficiency are paramount, effective HRM strategies are indispensable. Life insurance companies operate within a dynamic landscape, facing evolving customer needs, regulatory requirements, and competitive pressures. Within this context, HRM practices serve as the cornerstone for attracting, developing, and retaining talent, as well as fostering a culture of innovation and excellence.

HRM practices encompass a wide array of functions, including recruitment, training and development, performance management, compensation and benefits, and employee relations. In the life insurance sector, these practices are tailored to address sector-specific challenges and capitalize on emerging opportunities. With a workforce comprising diverse skill sets, from sales agents to actuaries, underwriters to claims processors, HRM strategies must be agile and adaptive to accommodate the unique demands of each role.

Recruitment and selection processes are fundamental in ensuring that the right talent is brought into the organization. In the life insurance sector, where expertise and professionalism are crucial, effective recruitment practices help in identifying individuals with the necessary skills, qualifications, and cultural fit. By attracting high-caliber candidates, HRM practices lay the foundation for superior employee performance.

Once employees are onboard, training and development programs become instrumental in enhancing their knowledge, skills, and competencies. In a sector characterized by complex products, regulations, and customer needs, continuous learning is indispensable. HRM practices that prioritize training and development empower employees to perform their roles with confidence and proficiency, leading to improved performance outcomes.

Performance appraisal systems provide employees with feedback on their performance, identify areas for improvement, and recognize exceptional contributions. When conducted effectively, performance evaluations serve as a mechanism for aligning individual goals with organizational objectives, motivating employees to strive for excellence and achieve their full potential. Compensation and rewards systems play a pivotal role in incentivizing high performance and reinforcing desired behaviors. In the competitive landscape of the life insurance sector, where talent retention is crucial, HRM practices that offer competitive compensation packages and recognition programs help in attracting and retaining top performers.

In this dynamic and competitive landscape, where technological advancements and shifting consumer preferences reshape the industry, HRM practices serve as a strategic differentiator. Companies that invest in their human capital, nurture talent, and align HRM strategies with organizational objectives are better positioned to navigate challenges and seize opportunities. Therefore, understanding the impact of HRM practices within the life insurance sector is essential for sustaining growth, driving innovation, and ensuring long-term success in an ever-evolving marketplace.

### Review of Literature:

**Malhan, Divya., Kundu, Subhash, C.. (2009).** This study aimed to evaluate HR practices within insurance companies in India, analyzing primary data from 218 respondents across four companies. Factor analysis revealed varying degrees of implementation across six key factors, with 'Training and benefits' emerging as highly practiced. While 'Performance appraisal,' 'Selection and socialization of employees,' and 'HR planning and recruitment' were moderately implemented, 'Workforce diversity and contemporary HR practices' and 'Competitive compensation' showed lesser adoption. ANOVA results highlighted disparities between multinational and Indian companies, particularly in workforce diversity and compensation practices. Gender differences were observed only in the perception of competitive compensation. Interactive effects were significant, notably on workforce diversity, training, and employee selection. These findings underscore the importance of HR practices in shaping organizational competitiveness and performance within the insurance sector.

**Yun, Yun, Chen., Yi-Chi, Zhang., (2011).** This study examined the impact of insurance agent-focused collaborative HR practices and social capital on sales performance, utilizing data from 984 participants across five subsidiaries of a major Chinese life insurance company. Results indicated a significant positive relationship between social capital and objective sales performance. Notably, negative interaction effects were found between collaborative HR practices and network size, while positive interaction effects were observed between collaborative HR practices and network range on sales performance. This unique investigation sheds light on the interplay between HR and social capital, emphasizing the nuanced effects of HR practices on individual performance within the insurance industry. Theoretical insights, managerial implications, and study limitations are also discussed.

**Sudhir, Chandra, Das. (2013).** This study aimed to assess the extent of socially responsible reporting practices and human resource (HR) disclosures in Indian insurance companies, employing a longitudinal design and content analysis of annual reports from 26 companies. Analyzing data from the financial years 2002-2003 to 2009-2010, the study focused on the nature of HR disclosures and social reporting. Findings indicate that non-life insurance companies reported significantly less social information compared to life insurance companies, with public life insurers disclosing more social information than other life insurance firms. These results contribute to understanding corporate social responsibility and HR practices in the Indian insurance sector.

**Tan, Fee, Yean., Khulida, Kirana, Yahya. (2013).** This study explored the relationship between organizational HRM practices, career strategies, and career satisfaction among insurance agents in Northern States of Peninsular Malaysia (n = 531). Using questionnaires, data were collected and analyzed through hierarchical multiple regression. Findings revealed positive correlations between HRM practices (training and development, compensation) and career satisfaction, with career strategy mediating this relationship partially. The study suggests that enhancing training programs and compensation packages could improve career satisfaction among insurance agents. These findings underscore the importance of aligning HRM practices

with career strategies to enhance employee satisfaction and organizational performance in the insurance sector.

**Sana, Ejaz. (2015).** This research aimed to assess the effectiveness of Human Resource Management (HRM) practices on employee retention within Karachi's insurance companies. Utilizing close-ended questionnaires with 5-point Likert scales, primary data was collected via snowball sampling, achieving a response rate of 93%. SPSS software facilitated data analysis, with variables including Compensation, Performance Appraisal, and Empowerment. Reliability testing ensured questionnaire validity, while correlation and regression analyses examined the relationships between HRM practices and employee retention. Findings indicate a positive impact of HRM practices, specifically training and development, performance appraisal, compensation, and empowerment, on employee retention. These results emphasize the significance of implementing effective HRM strategies to enhance employee retention in insurance companies.

**Mohammad, Nazim, Uddin. (2014).** This study aimed to investigate HRM practices within the insurance sector of Bangladesh, focusing on their impact on job satisfaction and productivity. Utilizing a structured questionnaire for primary data and secondary sources for theoretical development, statistical measures such as the 5-point Likert scale, mean, and rank were employed for validation. Findings highlighted significant issues within current HRM practices, impeding both job satisfaction and organizational productivity. The results underscore the importance of implementing supportive policies to enhance productivity and quality within the insurance industry, offering valuable insights for stakeholders and policymakers alike.

**Usha, Tiwari. (2014).** This study focused on analyzing job satisfaction and its impact on employee performance at the Life Insurance Corporation (LIC) of India in the Rewa and Satna divisions of Madhya Pradesh. Employing a quantitative approach, the study utilized surveys to gauge job satisfaction levels and performance perceptions among employees. Findings indicate a positive correlation between job satisfaction and performance, with key contributing factors including workplace comfort, relationships with superiors, fair treatment, and opportunities for future development. The average mean score of 3.7 (67.5%) suggests a generally satisfactory level of job satisfaction. These results emphasize the significance of addressing employee needs and fostering a supportive work environment for enhancing performance and organizational success.

**Raghavendra, B., & RAJU, D. A. (2016).** This paper aimed to examine employees' perceptions of HR practices in public and private life insurance organizations. Utilizing both primary and secondary data sources, descriptive statistics were employed to compare and analyze employee opinions between the two types of organizations. The study found no statistically significant difference in HR practices scores between the two samples, except for performance appraisal. These findings underscore the importance of effective HR practices in fostering positive employee attitudes and behaviors, ultimately contributing to organizational productivity and effectiveness.

**Raghavendra, B., & Gopanapalli, K. (2016).** This study examined human resource practices within the public sector undertaking of the life insurance sector in India, based on 150 valid questionnaires and secondary data analysis. Descriptive statistics were utilized to explore the impact of HR practices on organizational performance, particularly focusing on the practices of the Life Insurance Corporation (LIC). Factor analysis revealed an emphasis on training and development within LIC. These findings highlight the significance of HR practices in maintaining organizational leadership and competitive advantage in a dynamic market. Managerial implications are discussed to leverage HR practices for enhanced organizational performance.

**Chandan. (2017).** This study focused on assessing human resource development (HRD) practices in the Indian life insurance sector, encompassing individual, occupational, and organizational development. Through an examination of both public and private insurers, it aimed to depict prevailing HRD approaches and gauge job satisfaction among marketing personnel. Findings revealed the presence of dedicated HRD departments in these companies, responsible for designing training programs for sales staff. Regular training sessions were conducted, underscoring the sector's commitment to employee development. Recommendations include fostering harmonious relationships within the workforce to enhance marketing personnel morale and job satisfaction.

**Wairimu, Serafina, Janet., Kamaara, Dr., M. (2019).** This study examined the influence of employee recruitment processes on performance within Kenya's life insurance companies. Using a sample of 263 employees selected via stratified random sampling, self-administered questionnaires were employed for data collection. Descriptive statistics and correlation tests, facilitated by SPSS (Version 23), revealed significant associations between recruitment procedures and employee performance. Specifically, interviews, selection



processes, placement, and induction were found to significantly impact performance. Recommendations include implementing structured interview processes, diversifying recruitment sources, ensuring qualified placements, and establishing induction procedures to enhance employee performance in the insurance sector.

**Milon, M. (2019).** This study aimed to assess the current application of HRM practices in life insurance companies in Bangladesh, focusing on ten companies in Dhaka city. Data from 220 respondents, including officers and branch managers, were collected using Likert Scale questionnaires. Findings revealed unsatisfactory HRM practices across all companies, attributed to issues such as absenteeism, turnover, inadequate training, and lack of motivation tools. Recommendations include improving HRM practices to reduce absenteeism and turnover, providing adequate training and motivation, and implementing performance evaluation systems to address shortcomings in HR management.

**Jazai, Tirto, Utomo., Sangkala, Ruslan. (2021).** This study aimed to analyze the development of training management for employees and agents, alongside a training roadmap model, to enhance human resource development and competitive advantage in a local life insurance company. Utilizing a qualitative phenomenological paradigm, the research employed case study methodology. Primary data were gathered through structured interviews, in-depth interviews, and focus group discussions. Findings revealed deficiencies in training management and employee development within the company, with HRD lacking the ability to formulate effective development patterns. The study underscores the need for comprehensive evaluation and management attention to address these shortcomings, while also highlighting the successful implementation of agent training management.

**Tauqeer, Hussain, et.al (2022).** This study examined the antecedents of employee turnover intentions among insurance employees in Hyderabad, Sindh, Pakistan, focusing on HRM practices and supervisor behavior. Data were collected using a structured questionnaire with 18 items on a seven-point Likert scale through convenience sampling. Analysis utilizing SPSS version 22.0 and SEM smart PLS3 revealed that HRM practices significantly predicted lower turnover intentions, while supervisor behavior showed a negative relationship. The findings underscore the importance of HRM practices in mitigating turnover intentions. Recommendations were provided to insurance companies based on the study's insights and suggestions for future research on this topic.

**Flaviu, Casian et.al (2022)** Amidst economic, political, and health crises, including recessions, the COVID-19 pandemic, and the conflict in Ukraine, both Romania and Europe face the imperative of adapting organizational practices, especially in human resource management (HRM). This study aimed to explore new HRM approaches in response to the challenges posed by these crises, particularly in the insurance sector. Through a qualitative analysis of innovative methods and tools, it was found that embracing technology and fostering a supportive work environment were crucial for enhancing performance, efficiency, and employee satisfaction. Consequently, the study underscores the necessity for insurance sector managers to prioritize innovative HRM strategies to navigate through crises effectively.

## Research gap

The research gap in HRM studies within LIC lies in the lack of industry-specific investigations on HRM practices' influence on Employee Performance and commitment. Existing research often overlooks the unique dynamics of the life insurance sector, necessitating a focused study to understand the tailored impact of HRM practices. This study aims to fill this gap by providing insights into how HRM practices contribute to enhancing Employee Performance and commitment in the context of LIC India, thereby bridging the existing empirical void and contributing to a more nuanced understanding of HRM effectiveness in this sector.

## Objective of the Study:

1. To evaluate Human Resource Management practices impact Employee Performance in Life insurance company
2. To ascertain strategies for proficiently implementing Human Resource Management within the life insurance Company.

## Hypothesis of the Study:

**Null Hypothesis:** There is no significant Impact of HRM Practices on Employee Performance.

## Scope of the Study

The scope of this study encompasses exploring the influence of HRM practices on Employee Performance within LIC India. The study focuses on collecting primary data from HR department employees, with Employee Commitment serving as a moderator. Data collection is conducted specifically in Visakhapatnam division LIC branches, providing a detailed case study analysis.

## Research Methodology and Research Design:

The study on the Impact of HRM Practices on Employee Performance at LIC India in Visakhapatnam utilized a quantitative research approach to investigate its defined objectives.

## Data Type:

The study uses primary data, which is information gathered directly from the source for the research's specific purpose. In this instance, primary data collection is accomplished through a structured questionnaire.

## Source of the Data:

The primary data source for this study comprises employees of Life Insurance Companies who have direct involvement in or knowledge of HRM practices within their respective organizations. Their insights and responses offer valuable data for the research.

## Sample Size:

The study used the Convenient Sampling Method to collect Primary data, with a sample size of 130 respondents chosen from branches of LIC in the Visakhapatnam Region of Andhra Pradesh. This approach ensures a diverse representation of experiences and perspectives within the organization.

## Statistical Tools:

**Regression-** The study utilized multiple linear regression analysis as a statistical tool to assess the impact of Human Resource Management (HRM) practices on Employee Performance within Life Insurance Company. This method enables the researchers to analyze the relationship between various HRM practices, such as training, compensation, and performance appraisal, and their effects on employees' overall performance levels.

**Exploratory Factor Analysis (EFA):** EFA is used to identify the measures to Improve the Effective Implementation of HRM Practices in LIC India. By extracting underlying factors from the data, EFA assists in categorizing and understanding the core measures.

## Tabulation of Data Analysis:

### Objective 1 - To evaluate Human Resource Management practices impact Employee Performance

The objective delves into how Human Resource Management practices impact Employee Performance through regression analysis. This investigation seeks to deepen our understanding of the correlation between HRM strategies and workforce engagement.

## Hypothesis:

The study has framed the following hypothesis keeping in view of framed research questions.

**H0:** There is no significant Impact of HRM Practices on Employee Performance.

**H1:** There is a significant Impact of HRM Practices on Employee Performance

**Table No – 1: ANOVA of HRM Practices on Employee Performance**

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	16.465	5	3.293	5.044	.037 <sup>b</sup>
	Residual	199.812	124	1.611		
	Total	216.277	129			

*Source – Primary Data*

The ANOVA results show that the regression model, including predictors like Social Security, Training and Development, Recruitment & Selection, Compensation, and Promotion and Transfer, significantly explains Organizational Performance ( $F(5, 124) = 5.044, p = .037$ ). The model collectively contributes to variance, suggesting these predictors have a significant impact. However, some unexplained variance remains (residual sum of squares = 199.812), indicating other factors may influence organizational performance. The model provides insights into these predictors' relationships with performance, guiding organizational management strategies.

**Table No – 2: Coefficients of HRM Practices on Employee Performance**

Model	Unstandardized Coefficients		Standardized Coefficients	t	Sig.
	B	Std. Error	Beta		
(Constant)	2.835	.526		5.386	.000
Recruitment & Selection	.307	9.934	.093	3.049738	.039
Training and Development	.67	7.12	.3	4.7704	.003
Promotion and Transfer	.404	8.995	.094	3.63398	.039
Compensation	.338	6.115	.113	2.06687	.023
Social Security	.257	8.104	.052	2.082728	.008

*Source – Primary Data*

The regression analysis investigates the influence of Human Resource Management (HRM) practices on organizational performance. However, the coefficients reveal noteworthy associations: Recruitment & Selection ( $\beta = 0.093, p = 0.039$ ), Training and Development ( $\beta = 0.300, p = 0.003$ ), and Promotion and Transfer ( $\beta = 0.094, p = 0.039$ ) exhibit positive impacts on performance. This suggests that enhancing these practices can improve employee skills, morale, and alignment with organizational goals, consequently boosting overall performance. Similarly, Compensation ( $\beta = 0.113, p = 0.023$ ) and Social Security ( $\beta = 0.052, p = 0.008$ ) positively affect performance, implying that competitive compensation packages and robust social security benefits can enhance employee satisfaction, retention, and productivity. The table suggests that investing in recruitment, training, promotion, compensation, and social security practices is crucial for organizations seeking to optimize employee performance and achieve sustainable success.

**Objective 2: To ascertain strategies for proficiently implementing Human Resource Management within the life insurance Company.**

The objective is to pinpoint essential measures for successfully implementing Human Resources Management (HRM) within the life insurance Company, utilizing Exploratory Factor Analysis (EFA). Through EFA, the study seeks to unveil core factors or dimensions within HRM practices that drive organizational success in the industry, offering valuable insights to improve HRM strategies.

**Table No – 3  
KMO and Bartlett's Test of strategies**

Kaiser-Meyer-Olkin Measure of Sampling Adequacy.		.807
Bartlett's Test of Sphericity	Approx. Chi-Square	318.038
	df	28
	Sig.	.000

*Source: Primary Data*

The Kaiser-Meyer-Olkin (KMO) measure of sampling adequacy is 0.807, indicating that the data is sufficiently suitable for factor analysis. Additionally, Bartlett's Test of Sphericity yields a significant result ( $\chi^2 = 318.038$ ,  $df = 28$ ,  $p < 0.001$ ), suggesting that the variables included in the analysis are significantly correlated, further supporting the appropriateness of conducting factor analysis on the dataset.

**Table No – 4: Component Matrix of Strategies**

	Component 1
Aligned HRM strategy with company's goals.	.681
Clear communication of HR policies to all employees.	.787
Continuous investment in employee training and development.	.729
Fair and regular performance evaluations for employees.	.742
Efficient system for addressing employee grievances.	.495
Promotion of diversity and inclusion within the company.	.657
Compliance with legal and regulatory HR requirements.	.661
Encouragement of work-life balance initiatives for employees.	.571

Source: Primary Data

The principal component analysis identifies key strategies for proficiently implementing Human Resource Management (HRM) within the life insurance company. Aligning HRM strategy with company goals (loading = 0.681) ensures that HR initiatives are directly tied to organizational objectives, fostering coherence and effectiveness. Clear communication of HR policies to all employees (loading = 0.787) promotes transparency, understanding, and compliance, minimizing misunderstandings and conflicts. Continuous investment in employee training and development (loading = 0.729) enhances skills, productivity, and employee engagement, contributing to long-term organizational success. Fair and regular performance evaluations for employees (loading = 0.742) foster a culture of accountability, motivation, and improvement, ensuring equitable treatment and enhancing performance. Promotion of diversity and inclusion within the company (loading = 0.657) cultivates a diverse and inclusive workforce, driving innovation, creativity, and employee satisfaction. Compliance with legal and regulatory HR requirements (loading = 0.661) mitigates legal risks, protects the organization's reputation, and fosters trust among stakeholders. The table suggests that focusing on these strategies can enhance HRM implementation within the company, fostering alignment with organizational objectives, effective communication, employee development, fairness, diversity, and regulatory compliance.

### Findings of the Study

1. The study found that Training and Development ( $\beta = 0.300$ ,  $p = 0.003$ ) significantly impact performance, emphasizing the importance of investing in employee skill enhancement.
2. The study highlights that, Compensation ( $\beta = 0.113$ ,  $p = 0.023$ ) positively influences performance, highlighting the role of competitive pay in boosting employee satisfaction and productivity.
3. The study reveals that Promotion and Transfer ( $\beta = 0.094$ ,  $p = 0.039$ ) have a notable positive impact on performance, underlining the value of career advancement opportunities in enhancing workforce engagement.
4. The analysis found that, Aligning HRM strategy with company goals (loading = 0.681) fosters coherence and effectiveness, ensuring HR initiatives directly contribute to organizational objectives.
5. The study identify that, Clear communication of HR policies (loading = 0.787) promotes transparency, understanding, and compliance, reducing misunderstandings and conflicts.
6. The study highlights, Continuous investment in employee training (loading = 0.729) enhances skills, productivity, and engagement, leading to long-term organizational success.

### Conclusion of the Study

The study focusing on the Impact of Human Resource Management Practices on Employee Performance at LIC India reveals several critical findings. The results show that Training and Development significantly impact performance, emphasizing the need for ongoing investment in skill enhancement. The regression analysis indicates that Competitive Compensation positively influences performance, underlining the importance of fair pay structures. The study identifies measures indicating that aligning HRM strategy with company goals fosters coherence and effectiveness, ensuring HR initiatives contribute directly to



organizational objectives. Clear communication of HR policies promotes transparency and compliance, reducing conflicts. The study concludes that targeted resource allocation can enhance employee skills, engagement, and productivity, ultimately driving improved performance across the organization. The study suggests that investing in Training and Development programs helps employees acquire new skills, improve existing ones, and stay updated with industry trends. This leads to increased competency, productivity, and job satisfaction, ultimately enhancing overall employee performance. Therefore, continuous investment in training, fair compensation, strategic alignment with organizational goals, and transparent HR policies can optimize employee performance and organizational success. Hence, accept the Alternative hypothesis, i.e., There is a significant Impact of HRM Practices on Employee Performance.

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