

Xenic insurance company: ethical dilemma of an employee

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Abstract

Purpose – This paper aims to depict the ethical dilemma of an employee in an insurance company who analyzed the group health policy of a major private telecommunication company. He noticed striking discrepancies and reported the findings to his superior.

Design/methodology/approach – Case study methodology is used for this study.

Findings – This paper reported the ethical dilemma faced by the employee.

Originality/value – This is an original work to the best of the author's knowledge.

Keywords Health insurance, Insurance, Ethical dilemma, Insurance analytics

Paper type Case study

Mohan Sharma was a happy young man. As a recent graduate of a prestigious insurance school, he joined claim department of Xenic Insurance Company Limited. Mohan was best among his counterparts in the college and has achieved his Masters in Insurance with flying colors. His area of interest was health insurance, and he aspired to use all his learning of insurance analytics and actuarial science in developing an exhaustive but affordable health insurance product to serve bottom of pyramid. One of his projects titled "Health insurance products in sachet" won the first prize in business plan competition organized by the Finance Ministry of India. He got special appreciation by the chief guest of the function for his societal concern and insurance acumen. His research article titled "Exploring the linkage between health insurance and poverty" also won accolades from industry experts. His academic brilliance and bright future prospects brought him job offers from leading private insurance players of the market. But he politely denied the offers and joined Xenic insurance, a public sector company, to pursue his dream of serving the downtrodden through his association with the government organization.

Established in 1940, Xenic Insurance Company in 2019 is the largest multi-line general insurer of the India, providing a range of products for individuals, families, small businesses and mid-sized and large corporate houses and governments. The company offers both standard and customized products in nearly all areas of risk including motor, health, personal accident, shopkeeper items, household items, baggage, fidelity, fire, engineering, cash, crop, animal and events. It has gained Number 1 spot in the insurance market in terms of premium collection, market share, life insured and growth rate. The gross business of the company



crossed Rs 23,000 crores in March 2018 and company aimed at crossing Rs 30,000 crores by March 2021. The company has been rated “A” (Excellent) by AM Best Company, a US-based most reliable credit rating agency. Company’s strong financials as indicated by its solvency margin, reserves and net worth helped them to gain “AAA” (stable) rating from CRISIL. Xenic won “Golden peacock business excellence award” and “General insurance company of the year award” in 2018. It entered in the global market in 1999 and has expanded its business in more than 30 countries now. It employs more than 20,000 employees worldwide. The company attributes its success to a large pool of prudent underwriters, dedicated claim settlement teams and visionary fund investors.

Mohan Sharma was on cloud nine with his first assignment. New job relocated him to Mumbai where he got company accommodation within one month of joining. He proudly asked his widow mother and younger sister to shift with him. His initial posting was in claim department with job design of analyzing and suggesting corrective measures for highly claim prone group health policies. Group health policies are taken by big companies for their employees. Since, big corporate houses with large number of employees negotiates with insurance companies thus premium charged for such policies are significantly small in comparison with other health policies. Health insurance policies provide facility of reimbursement of hospitalization expenses incurred due to illness/sickness, accident or disease. Xenic Insurance Company offers four different types of health insurance products. “Individual Medclaim Policy” provides independent and separate coverage for each individual covered under the policy. “Xenic Happy Family Floater Policy” is designed to cover all family members with one sum insured. For example, in Individual Medclaim policy each family member may be covered separately for (say) Rs 5 lakh, whereas coverage of Rs 5 lakh floats across all family members in case of Family Floater policy. “Group Medical Policy (Standard)” is offered to small business entities, trusts, educational institutes, co-operatives and registered associations. It provides extended insurance coverage (certain riders of individual medclaim policy are relaxed) to a group of employees at discounted rates. “Group Medclaim Policy (Customized)” offers tailor-made insurance coverage to a predefined group of employees. Premium is charged on the basis of extent of coverage requested by the client. (*Table AI shows comparison of coverage under four types of policy*).

While analyzing one such group health policy of a major private telecommunication company, Mohan noticed striking discrepancies. He observed that most of the claims pertain to maternity. Quickly he started to analyze the demographic composition of the insured group. “Oh My God! Nearly 60 per cent of insured are unmarried” he exclaimed. Sensing something wrong, he started to go deeper into the claim files. Later on, he observed that the majority of cases (delivery) pertain to small hospitals with no computerized bills, which seems quite strange in the case of Mumbai. Moreover, claims were processed without ensuring birth certificates of the newborn children. He also observed that no new born baby has been added to the policy. He recalled the terms and condition of the policy which allows addition of newborn baby without any premium. Now, he realized that there is something fishy. All factual and circumstantial evidences indicate some bigger conspiracy. He reported his findings to his branch manager who asked him to leave that file with him and start working on some other case. He expected appreciation from his senior but manager cold response shocked him. He did not receive any satisfactory response from manager even after repeated reminders. Meanwhile, he started to analyze claim files of other group health policies. He observed similar types of unexplainable items in the files. In one case, one insured was hospitalized 30 times in the past two months. In another instance, he observed

that all the claims registered under a particular policy in one particular month were treated in same hospital.

He reported every finding to his branch manager but manager never responded back. Dissatisfied by apathy of branch manager, Mohan approached Johnson, divisional manager with a formal report of all his findings. Johnson gave a patient hearing to Mohan and replied:

Look Mohan, you are working in the right direction and your findings can help our company in a big way. But being a senior, I suggest you to take more time to explore. It will help you to substantiate your findings with more data and statistical analysis.

Johnson's words provided new lease of life for dejected and frustrated Mohan. He decided not to leave any stone unturned to bring corruption to light. Next morning, as soon as he joined the office, branch manager handed over his transfer order to him. He was transferred to another nearby branch under the same division manager with immediate effect. While he was wrapping his belongings, he noticed signature of Johnson on his transfer letter. While he was about to leave his office, his branch manager called him and said:

Please do not take any personal grudges with you. You should have understood my silence. Leave it now. Focus on your future and do not indulge yourself in unnecessary controversy in future. All the very best for your future

He left the place hurriedly to join his new office. Adding salt to injury, he was asked to join pension department in the new branch. New assignment shattered him badly as he found no enthusiasm and interest in repeated routine task of pension disbursement. He could not tolerate looting of public money. It gave him sleepless nights. Somehow, he gathered enough courage to report the incidence to regional head. While he was waiting for regional manager, he met Sridhar, one of the alumni of his insurance school. Sridhar told him that he is working there for the past 15 years and is well-versed with workings of the company. Mohan shared everything with him. Sridhar gave him a patient hearing and offered a smile in return. He said, "Look folk, everyone shares the pie and nobody is ignorant over here. If you hit someone's stomach, he will definitely hit you back". With these words, Sridhar left the place. While he was pondering over his future course of action, he got call from his mother who reminded him to pay sister's fee, electricity bill and installment of car on time.

Appendix. Teaching note

Background

Case study: Xenic Insurance Company: Ethical Dilemma of an Employee is designed to be taught in BBA/MBA/PGDM/BTech/BA course or other courses that covers business ethics, professional conduct, corporate governance, corporate ethics, morality at workplace or similar ethics-related issues. The case is about an employee named Mohan Sharma from one of the fastest growing insurance companies. The employee is facing an imminent moral dilemma wherein he is unsure about his future course of action. Mohan, a bright student and post graduate in insurance, joined Xenic Insurance Company Limited, which is a leading public sector insurance company. His ultimate aim of life is to serve the society through developing an exhaustive but affordable health insurance product to serve bottom of pyramid. Accordingly, he declines job offer from private companies and joined government company in claim department. While analyzing claim files of Group Mediciclaim Policy of a leading telecommunication company, he observes certain discrepancies. When he reports the same to his

Coverage	Individual mediclaim	Family floater	GMC (Standard)	GMC (Tailor-made)	Ethical dilemma of an employee
Cover	Individual	Family	Group	Group	27
Hospitalization expense	Yes	Yes	Yes	Yes	
Pre hospitalization expenses	Yes (30 days)	Yes(30 days)	Ye (30 days)	Yes(As per request)	
Post Hospitalization expenses	Yes (60 days)	Yes(60 days)	Yes(60 days)	Yes(As per request)	
Pre-existing diseases	No	No	No	Yes	
Maternity	No	No	No	Yes	
New born baby cover	Yes (from the date of insurance)	Yes(from the date of insurance)	Yes(from the date of insurance)	Yes (from the date of birth of child)	
Cashless facility	Yes (Limited)	Yes(Limited)	Yes(Limited)	Yes(As per request)	
Pre-acceptance health checkups	Yes (above 45 years)	Yes (above 50 years)	Yes (above 50 years)	No	
Dental treatment	No	No	No	Yes(As per request)	
Naturopathy	No	No	No	Yes(As per request)	

Source: Based on Coverage provided by Major Indian insurers

Table AI.
Coverage comparison of four policies

branch manager and then subsequently to his divisional manager then he is transferred to some other branch. He is the sole bread winner of the family and his mother and unmarried sister rely on him fully. Case ends with a moral dilemma for Mohan.

Learning objectives

After analyzing the case, students would be able to:

- identify the moral dilemma faced by an individual in the organization and understand personal and organizational implications of various course of actions;
- understand various organizational and extra-organizational mechanisms and networks through which individual's value manifest;
- differentiate between different approaches to business ethics like teleological, deontological and emotive approaches;
- understand the fact that personal ethics, personal need of the hour and organizational circumstances and needs may contradict; and
- understand various provisions of whistle blower act and its larger implications.

Assignment questions

- Q1. Who is Mohan Sharma? Discuss his values, motivation, future aspirations and family conditions.
- Q2. What should be the future course of action for Mohan? Discuss implications of each alternative available with Mohan.
- Q3. What are the legal provisions against corruption as per Indian Penal Code? Also discuss statutory provisions of whistle blower protection.

Teaching plan

Introduction

Ask students to get into the shoes of Mohan.

Q1. Who are you? (5-10 min)

The question bears paramount importance and should be repeated again and again to reinforce the importance of 'getting into the shoes of Mohan'. Diverse responses including name, student, learner, human etc. should be negated till students get into the role of Mohan. Nobody can assume the mental and psychological challenge of Mohan until and unless one becomes Mohan. So, correct answer of the question is 'Mohan Sharma'

Q2. Who is Mohan Sharma? Discuss his values, motivation, future aspirations and family conditions. (10 min)

Although question seems very simple and easily answerable, but its answer has deep ramifications. Honest and deep evaluation will help learner in understanding the personality, perception and motivation of main character of the case. Following are the few responses to the question "Who is Mohan Sharma". Students should be allowed to brainstorm to reveal maximum personality traits of Mohan.

- Employee of Xenic Insurance Company
- Victim of corrupt system
- A bright learner with a passion for excellence
- A brave man with never to die spirit (remind he has already raised his voice to branch manager and divisional manager and has decided to meet regional manager)
- A researcher or have research intent (published paper as student of PG)
- Most importantly, he is a man with a heart, which is filled with love, affection and compassion for needy people

Second part of the question is quite interesting to answer as values, motivation, future aspirations and family conditions are all interlinked and intermingled. Two- three facts inscribed in case study hints towards Mohan's strong commitment and feeling for downtrodden people. These facts include learning of insurance analytics and actuarial science for product development, his business plan and research paper's theme, he declines lucrative private sector jobs to serve public sector company. His academic achievements and extra-curricular credentials highlight his talent, hardworking intent, competitive spirit, theoretical expertise of subject matter and zeal for excellence. His family conditions are also a bit challenging. He is the sole bread earner of the family. His sister depends upon him for her studies. Additionally, Indian wedding also puts additional burden on bride's side. Also, he would also need some cuisine against probable health issues of his old-aged mother. Looting of public money leaves Mohan sleepless, it reflects his inclination for transparency, accountability and good governance. He seems to be a honest and a man with impeccable integrity.

Q3. What should be the future course of action for Mohan? Discuss implications of each alternative available with Mohan. (30-40 min)

Alternative 1: Leave the office of Regional Manager silently and without discussing his hardship. And concentrate on constructive work and wait for opportunity to fulfil his dream to serve the needy people.

Alternative 2: Meet Regional Manager and discuss whole incident informally (without formal complaint of corruption).

Alternative 3: Meet Regional Manager and give written complaint with all proofs.

Alternative 4: Come back silently and submit complaint to Chief Vigilance Commissioner and seek anonymity and protection under Whistle Blower Protection Act, 2011.

Alternative 5: Write an anonymous letter to Chief Vigilance Officer and mark various authorities like Prime Minister Office, Department of financial services (Insurance Division), Ministry of finance, CMD of the company, CEO of Telecommunication company, IRDAI and honorable Supreme Court of India.

Alternative 6: Meet branch manager and divisional manager and get involved in corrupt practice. Ask for his share of loot.

Alternative 7: Leave the job and use his talent, expertise and skills in a private company.

Now, students should be encouraged to discuss personal, organizational and societal implications of Mohan's decision. In general rewards for bringing corruption to light are letter of appreciation or recognition by higher officials but repercussions are numerous and are often dangerous. Personal repercussions may include transfer to far-flung areas like north-east India, organizational witch hunting in the form of false charge sheets, audit and vigilance, denial of leaves, training and promotion opportunities, ostracism at workplace, bad behavior and victimization. Non-action may lead to loss of confidence, self-belief, self-efficacy, value degradation, loss of trust in company and system. Mohan may become indifferent towards such activities and may lose courage to speak up again. More than personal loss, students should be motivated to devote some time in exploring organizational repercussion like loss of a talented, young and enthusiastic human resource, demoralization of other employees due to grapevine, financial loss to the company, enticement for other employees who are susceptible to get engaged in corrupt practices.

Q4. What are the legal provisions against corruption as per Indian Penal Code? Also discuss statutory provisions of whistle blower protection.

Students should be encouraged to go through relevant statutory provisions of the same.

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Contextual and Task Performance: Do Demographic and Organizational variables matter?

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Abstract

Purpose – Improving employee's performance has always remained an area of concern in the hospitality industry where employees' performance is related to customers' satisfaction. The inadequacy of research work on demographics and organization variables' influence on contextual and task performance has led to present research. Thus, the purpose of this study is to identify role of demographic and organizational variables in affecting contextual and task performance of hotel employees.

Design/methodology/approach – Data was collected from a sample of 350 hotel employees. The research is based on primary data and a structured questionnaire.

Findings – Task performance of employees increases with the age but contextual performance improves up to 40-50 years and then remains constant. Low salaries and job insecurity affected the performance of employees. A change of designation alone, without a corresponding increase in pay, did not enhance the performance of the employees. The type and size of the organization significantly affect job performance.

Research limitations/implications – The study is a contribution to the theory and practice of employee management and improving employee's performance. Factors affecting contextual and task performance have been identified. Future research can be conducted based on this study.

Practical implications – The study has highlighted the significant effect of demographic variables, organizational variables on contextual and task performance of hotel employees. The hotel industry plays an important role in economic development of a country. The study is practically helpful for hotel industry to understand what demographical and organizational variables can be considered to enhance employee's performance.

Originality/value – Previous literature has lacked in identifying factors, which can affect the contextual and task performance of hotel employees. The paper is contributing to the existing body of knowledge related to employees' performance. The managers of hotel industry can use outcome of this research to improve job performance of the employees. Findings open new avenues for future research.

Keywords Task performance, Hospitality, Job performance, Hotel industry, Contextual performance

Paper type Research paper



Introduction

The hospitality industry, which depends on the efficacy of its employees, is a major service industry that has significantly contributed to the economic development of India. As per the Indian Brand Equity Foundation (IBEF) (2017) constant transformation has made the Indian hotel industry more functional and practical gaining acceptance the world over. In India tourism accounts for 7.5 per cent of the GDP and is the third largest earner of foreign exchange for the country (World Travel and Tourism Council's Economic Impact, 2016). The growth and increasing competition in the hospitality industry have caused even the front runners of the industry to reevaluate their practices and identify areas of improvement.

The hotel industry in India is widespread and as per the credit analysis & research (CARE) rating report: industry research on Indian hotels (CARE's rating, September 2017), hotels are broadly classified into:

- star hotels, which consist of 5-D, 5-star, 4-star, 3-star, 2-star and 1-star and heritage hotels classified by the Ministry of Tourism;
- hotels that have been approved by the Ministry of Tourism, but have not been classified into star category; and
- licensed hotels, which have acquired a license to provide boarding and lodging facilities from local municipal authorities.

India has several classes of domestic hotel chains, and during 2015-2016, hotels and restaurants accounted for 10 per cent of India's hospitality industry, with a 14.4 per cent growth rate (Hotel Industry – ICSI, 2018). There are 588 branded chain hotels in India (Goibibo) with Sarovar Group of Hotels, Fortune Hotels, Club Mahindra, Taj Hotels, Resorts and Palaces, etc., being some of the common brands.

In the state of Himachal Pradesh particularly, tourism is one of the most important sectors of the economy and is acknowledged as a major growth engine for the future. Though the non-star class of hotels dominates the state is endowed with all the basic resources necessary to make it a thriving tourist destination such as geographical and cultural diversity; natural attractions; clean and beautiful streams, shrines, historic monuments, and friendly and hospitable people (Economic Survey of Himachal Pradesh, 2017). There has been consistent growth in the number of Indian and foreign tourists to the state. The total of tourists that visited the state in 2005 was 7.13 million and this number was 18.45 million in 2017 (Economic Survey of Himachal Pradesh, 2017). Thus, for the development of the state it is necessary that tourists be provided with the best hospitality experience to attract even more national and foreign tourists. Increased tourism revenues could not only result in the progress of the state overall but also contribute to the economic development of the country. This can only be achieved if the performance of employees in this industry is enhanced.

The employees in the hospitality industry are not a homogeneous group, but they share a number of common characteristics, which includes a wide range of skilled and unskilled staff; staff may live on the premises; many employees are poorly paid; the staff is often expected to work long and "unsocial" hours; part-time and casual staff are common; labor mobility and turnover is high (Maroudas *et al.*, 2008). Most studies related to employees as a factor affecting the hotel industry in India have been conducted on the employees of star and brand hotels (Chand and Ranga, 2018; IHCL sustainability report 2017-2018), and were mainly confined to hotels of major capital cities of the country, such as New Delhi (Singh and Amandeep, 2017), Kolkata (Hazra *et al.*, 2017) and Hyderabad and Bangalore (Peshave and Gujarathi, 2014). However, no studies have been conducted on employees of non-star

approved hotels in India, like most hotels in the state of Himachal Pradesh. Thus, in the context of the problems faced by employees of this industry, it is essential to study those factors that can help to enhance their job performance, that is, contextual and task performance, so that measures may be taken to adopt different human resource management practices to improve them. Hence, the purpose of this study is to identify different factors, which can affect the contextual and task performance of hotel employees in this hilly state. Along with this, the study gives an insight into the measures, which can be adopted by this industry for enhancing the job performance of its employees. To achieve this purpose, the study aims at the following research objectives: to analyze the effect of demographic variables on contextual performance; to assess the role of demographic variables in affecting task performance of hotel employees; to identify different organizational variables that influence contextual performance of hotel employees; and to assess the role of organizational variables in affecting task performance. This research will not only provide key areas where employees need to be motivated and trained but also will suggest the steps to be taken by the government and organizations involved, to enhance the job performance of employees for the future success of the hotel industry.

Review of literature

The construct of job performance

Job performance refers to a record of the results when employees have practiced a job for a certain period (Lawler, 1976), and is defined as quality and quantity accomplished by individuals or groups after fulfilling a task (Schermerhorn, 1984). After a certain period of time, measurements of employee's job performance could serve as a criterion for promotions, wage adjustments, rewards, punishments and evaluations. Lee *et al.* (1999) divided job performance into efficiency, efficacy and quality. Robbins (2005) divided the measurement of job performance into job results, job behavior and personality traits.

According to Goodman and Svyantek (1999), job performance consists of a task or in-role behavior, and contextual or extra-role behavior. The definition of task performance emphasizes the instrumentality of performance for organizational goals. It refers to those required outcomes and behaviors that directly serve the goals of the organization (Motowidlo and Van Scotter, 1994). It includes meeting company objectives, effective sales presentations and it varies between jobs within the same organization. In role performance behaviors also contribute directly or indirectly to individual and organizational performance (Behrman and Perreault, 1982).

Contextual or extra-role performance is defined as discretionary behaviors on the part of an employee that are believed to directly promote the effective functioning of an organization without necessarily directly influencing an employee's productivity (Podsakoff *et al.*, 2000). Contextual or extra-role performance is defined as discretionary behaviors on the part of an employee that are believed to directly promote the effective functioning of an organization without necessarily directly influencing an employee's productivity (Podsakoff *et al.*, 2000). Contextual activities, however, are common to many (or all) jobs and are less role-prescribed. They support the organizational, social and psychological environment in which task performance occurs. Behaviors such as volunteering, helping, persisting and so on are probably better predicted by volitional variables related to individual differences in motivational characteristics and predisposition or person-organization fit (Borman and Motowidlo, 1993; Motowidlo and Van Scotter, 1994).

Studies conducted by different researchers show that problems faced by employees in the hotel industry are insufficient wages, job insecurity, lack of new opportunities, business managers being deprived of managerial qualifications and high job transfer speed

(Cheng and Brown, 1998; Horng *et al.*, 2016). To overcome these problems, different factors that affect the job performance of hotel employees such as job characteristics, work environment, individual factors, esteem, leadership, among others were identified (Dodd *et al.*, 2015; Bakker *et al.*, 2012; Chughtai and Buckley, 2010). Previous research studies suggest that among all the various factors affecting the job performance of employees, widely contributing factors are demographic variables, organizational variables, employee engagement and organizational culture (Carrell and Elbert, 1974; Konya *et al.*, 2016; Marcus and Gopinath, 2017).

Demographic variables and job performance

Variables of age, gender, income, education, region, marital status, etc., are independent variables (Rabindarang, Bing and Yin, 2014). These variables highlight the demographic characteristics of research participants in different studies on the job performance of employees. Fletchl (2010) observes that:

[. . .] how well the employee performs, how many years they are ready to dedicate in service and how well they act in the best interest of the firm's objectives heavily depends on how much the organizations take care of the needs that are related to their demographic characteristics.

Hassan and Olufemi (2014) studied demographic variables and job performance and established a significant relationship between age, marital status, educational qualification and gender as demographic variables affecting job performance. Nasir *et al.* (2011), in their study of employees of an organization by the name of Behzisty in the central provinces of Iran found that gender, age and education have significant effects on the task performance of employees.

Age is an important characteristic. Mathieu and Zajac (1990) suggested that as the age of employees increases, their options for employment decreases, and hence, they consider their current job to be more favorable. As they grow within the organization, their performance is expected to improve with their maturity up to a certain age, after which their energy levels go down, and thus, performance slows down (Adio and Popoola, 2010).

Education was negatively correlated with task performance. It did not show a significant association with overall job performance. It is surprising to note that higher education levels did not guarantee higher job performance (Kahya, 2007). However, in a widely cited work of Ng and Feldman (2009), education was positively related to task performance. Their meta-analysis study on the relationships between education level and job behaviors showed that education positively influenced core task performance and was negatively related to on the job performance.

Gender also affects the performance of employees (Yammarino and Dubinsky, 1988). However, Knudson (1982) believes that given similar exposure, women are as capable as men. According to Ogunleye and Osekita (2016), gender does not have a significant effect on the work performance of employees. Marital status is of vital importance when studying the performance of employees.

Married employees are more committed and motivated to display higher job performance than single employees because they need a stable job because of their perceived responsibilities toward their families and concerns regarding economic safety (Choong *et al.*, 2012). Ojeleye (2017) studied the impact of remuneration on employees' performance and found a strong positive correction between total income and job performance of employees.

Organizational variables and job performance

Organizational variables are defined as "characteristics of the decision setting (versus characteristics of the decision-maker or the decision) that should influence the decision-

making process and outcomes” (Musbah *et al.*, 2016). Experience at work, designation, and type and size of the organization are among the widely studied organizational variables (Bartłomiejczuk and Jin, 2015). A study by Adanse *et al.* (2017) on the hotel industry in Bolgatanga municipality of Ghana revealed that work characteristics have an impact on different dimensions of organizational commitment, which, in turn, affect the job performance of employees.

Experience at work enhances job knowledge, which leads to improved job performance (Borman and Motowidlo, 1993). Higher the level of experience decreases the adaptability to social and new situations and experienced employees are less flexible toward change (Kahya, 2007). Ugwu and Ugwu (2017) found that job position and work experience were significant predictors of task-based and contextual performance. Jena (2015), in an assessment of the factors affecting job performance among shift workers in India, found job tenure and job level to be significant.

Ng and Feldman (2009) found evidence of a curvilinear relationship between organizational tenure and job performance. According to them, although the relationship of organizational tenure with job performance is positive in general, the strength of the association decreases as organizational tenure increases. Research remains to be done in this area, but some consequences of longer job tenure may be the loss of desire for career advancement, employees with longer tenure being viewed by recruiters as “less movable,” or an actual decrease in job performance.

Job grade was strongly correlated with task and contextual performance (Kahya, 2007). A study by Rigg *et al.* (2014) on Jamaican hotels showed that departmental level designation affected level of employee engagement, which was an important predictor of job performance.

Organizational size is another characteristic that can have an impact on employees’ job performance and is also a typical control variable in organizational research (Musbah *et al.*, 2016). Differences in the work environment between large and small organizations exist (Appelbaum *et al.*, 2007). Large organizations have business advantages and offer higher career prospects than small organizations (Clarke *et al.*, 1996; Vitell and Festervand, 1987). Interpersonal relations of employees working in service sector and the workload in large hotels played a vital role in influencing job performance of hotel employees (Çivilidağ, 2014).

Research methodology

Sample for the study

The sample for this study was obtained from hotels registered with the Department of Tourism in different districts of the state of Himachal Pradesh, India. Out of the 12 districts, 4 major districts, which are widely spread in the state, namely, Kullu, Shimla, Kangra and Chamba having 626, 404, 365 and 142 hotels, respectively, were selected. They house nearly 65 per cent of the 2,377 hotels in the state. In each district, the hotels were arranged in alphabetical order based on their names, and every 10th hotel was selected for the study. The state mostly possesses small- and medium-sized budget hotels. A total of 200 hotels in different districts were contacted to participate in the study, out of which responses were received from 172, but when visited personally, only 151 hotels participated.

A structured questionnaire was used to collect data from hotel employees. The general manager of each hotel was contacted and with his cooperation, one-to-one interactions were conducted with employees who were willing to be part of this research. As the hotels in the state are small and medium-sized, therefore, some hotels did not have a general manager, in those hotels the owner cum manager in charge of hotels interacted. Employees were given the questionnaire, informed about the importance of the study, and the anonymity of their

responses was assured. Participants returned their survey in a closed response box, which was collected in person by the researcher from the general manager/manger-in-charge of the respective hotels. In total, 2-3 employees from each hotel responded, and total sample consisting of 350 employees (lower level) from front office, kitchen, housekeeping, cleaning services participated in the research.

Research tools

This study used a structured questionnaire, consisted of two parts (A and B). Part A comprised of demographic variables – age, gender, education, marital status, income status and annual income of the employee and organizational variables – job tenure, designation at work and type and size of the organization.

Part B comprised of statements related to job performance and consisted of two constructs measuring contextual and task performance of employees. It was based on research done by Goodman and Svyantek (1999). The scale had 7 statements for contextual performance, and 9 statements for task performance, comprising a total of 16 statements. The subjects responded to a four-point Likert-type scale for all items in the questionnaire. These measures were anchored at highly valued, fairly high value, fairly low value and very low value that is 4, 3, 2 and 1, respectively.

The questionnaire was subjected to a pilot study with 20 respondents and based on the suggestions and responses, some statements were re-worded for the purpose of improving the reliability and ease of understanding of the questionnaire. Data were analyzed through mean, standard deviation, one-way analysis of variance (ANOVA) and multiple regressions. The significance was tested by comparing the calculated *F*-value with the table value for the calculated degrees of freedom.

Results and discussion

Out of 400 questionnaires distributed among employees of different private and public hotels, a total of 350 duly filled questionnaires were received. Among these, employees, 78 per cent were men and 46 per cent employees had completed their undergraduate level of education. In total, 89 per cent of the employees were working on a contractual or part-time basis. In total, 68 per cent of the total employees have been working in the hospitality industry only for the past 10 years, reflecting a high turnover rate for the employees of this industry.

The reliability of the scale was measured using Cronbach's α . Each of the multi-scale items was found to be reliable with an α coefficient of 0.830 for employee engagement, 0.759 for organizational culture and 0.852 for job performance, all tested at the 0.95 level of significance.

Role of demographic variables in affecting affect contextual and task performance of hotel employees

The results of variance analysis (ANOVA) of the effects of demographic variables on the contextual and task performance of employees are given in Table I. These results establish the following interrelationship:

Age and job performance: the age of the employees significantly affected contextual performance ($F = 9.274, p < 0.05$) and task performance ($F = 15.078, p < 0.05$). Further investigations of mean values indicated that task performance of the employee's increased with an increase in the age group of the respondents, whereas in the case of contextual performance, the level increased with age up to the age group of (40-50 years), but thereafter, remained nearly constant. This as indicated by Kujala *et al.* (2005) and Tsai *et al.* (2009) as

Table I.
ANOVA for the
effect of demographic
variables on job
performance

Demographic variable	<i>(n)</i>	Contextual performance				Task performance			
		Mean	SD	<i>F</i> -value	<i>p</i> -value	Mean	SD	<i>F</i> -value	<i>p</i> -value
<i>Age (years)</i>									
20-30	151	5.90	5.90	9.274*	0.000	6.03	0.434	15.078*	0.000
30-40	125	6.00	6.00			6.20	0.362		
40-50	57	6.23	6.23			6.34	0.406		
>50	17	6.24	6.24			6.55	0.310		
<i>Gender</i>									
Male	304	6.02	0.480	2.506	0.114	6.17	0.434	0.153	0.696
Female	46	5.90	0.376			6.14	0.342		
<i>Education</i>									
10th	46	5.94	0.435	4.712*	0.003	6.04	0.493	9.820*	0.000
12th	117	5.91	0.462			6.05	0.434		
UG	160	6.06	0.442			6.24	0.375		
PG	27	6.21	0.469			6.43	0.301		
<i>Marital status</i>									
Married	242	6.07	0.456	14.278*	0.000	6.23	0.400	19.234*	0.000
Unmarried	108	5.87	0.469			6.02	0.438		
<i>Income status</i>									
Contractual	313	5.98	0.465	6.518*	0.011	6.19	0.418	13.144*	0.000
Salaried	37	6.14	0.472			6.40	0.397		
<i>Annual income</i>									
0-50,000	32	5.55	0.429	72.932*	0.000	5.78	0.520	46.300*	0.000
50,000-100,000	161	5.82	0.339			6.03	0.369		
100,000-150,000	116	6.18	0.376			6.31	0.264		
>150,000	41	6.59	0.409			6.60	0.399		

Note: * $p < 0.05$

the age of an employee increases, their job performance also increases, and younger people had poorer job performance compared to their older counterparts.

Education level and job performance: different levels of education significantly affected contextual performance ($F = 4.712, p < 0.05$) and task performance ($F = 9.820, p < 0.05$). Significantly higher mean values for postgraduate employees compared to others further revealed that postgraduates show a higher level of job performance as compared to other employees.

Marital status and job performance: the marital status of the respondents significantly affected task performance ($F = 14.278, p < 0.05$) and contextual performance ($F = 19.234, p < 0.05$). Further, the mean values indicate a higher score for married employees in terms of job performance as compared to their unmarried counterparts. The need for job security to meet family liabilities makes married employees more careful, sincere and responsible, which is reflected in their job performance.

Income status and job performance: income status made a significant difference in both dimensions of job performance, namely, contextual performance ($F = 6.518, p < 0.05$) and task performance ($F = 13.144, p < 0.05$). Further, the mean values suggested that salaried employees had a greater score on the different dimensions of job performance as compared to their contractual counterparts, which implies that salaried employees are better performers as compared to contractual employees. The job security, which comes with a permanent salary helps to boost their performance.

Level of income and job performance: differences in income levels were found to significantly affect both contextual ($F = 72.932, p < 0.05$) and task performance ($F = 46.300, p < 0.05$) of the respondents. An examination of mean values further revealed that as the annual income of the employees increased, both their task and contextual performance increased. The values for both dimensions showed a lower score for annual incomes less than Rs. 50,000, and increased with the pay level. Overall, it can be inferred that the job performance of employees increases with an increase in their annual incomes. The main discouraging factor at work was related to low salaries and contractual employment, whereas stable jobs and higher incomes acted as a major motivating force among employees. This supports the findings of a previous study by Azman *et al.* (2009) that showed that money is a major driving force for the improvement of work performance. The present study showed that annual income significantly influences the job performance of employees. In other words, it can be concluded that demographic variables of age, education, marital status, income status and annual income significantly affect both the dimensions of job performance, namely, contextual and task performance.

Role of organizational variables in influence the job performance of hotel employees

The results of the variance analysis (ANOVA) of the effects of organizational variables on the contextual and task performance of employees are given in Table II. These results establish the following interrelationship:

Job tenure and job performance: job tenure in the organization significantly affected contextual performance ($F = 8.272, p < 0.05$) and task performance ($F = 12.947, p < 0.05$) of the employees. The examination of mean values further revealed that both contextual and task performance increased with an increase in job tenure until 30 years, and then showed a decrease in the performance level. These results can be attributed to low growth opportunities and monotonous nature of jobs in the hospitality industry. This is in

Organizational variables	(n)	Contextual performance				Task performance			
		Mean	SD	F-value	p-value	Mean	SD	F-value	p-value
<i>Job Tenure (Years)</i>									
0-10	240	5.94	0.446	8.272*	0.000	6.08	0.412	12.94*	0.000
10-20	81	6.11	0.483			6.28	0.397		
20-30	21	6.39	0.356			6.54	0.309		
>30	8	5.91	0.469			6.44	0.407		
<i>Designation at work</i>									
Entry level	267	6.00	0.480	0.500	0.480	6.17	0.430	0.017	0.897
Executive level	83	6.04	0.433			6.16	0.402		
<i>Type of organization</i>									
Private	314	5.98	0.465	8.000*	0.005	6.14	0.422	16.38*	0.000
Public	36	6.21	0.460			6.43	0.333		
<i>Size of organization</i>									
1-10	35	5.79	0.482	10.563*	0.000	5.90	0.451	9.67*	0.000
10-20	189	5.94	0.469			6.14	0.414		
20-30	103	6.13	0.420			6.24	0.403		
>30	23	6.33	0.376			6.43	0.292		

Note: * $p < 0.05$

Table II.
ANOVA for the effect of organizational variables on job performance

accordance with earlier studies by Kolz *et al.* (1998) found that experienced employees have better job performance because of their in-depth knowledge of the tasks required to be done. The longer an employee stays with the organization, the more sense of belongingness he/she develops with the organization, which is reflected in his/her increased job performance.

Designation at work and job performance: designation at work did not play a role in influencing the performance of employees. As the change in designation was not linked with a pay hike, it did not act as a motivation for enhancing job performance.

Type of organization and job performance: type of organization had a significant influence on contextual performance ($F = 8.000, p < 0.05$) and task performance ($F = 16.381, p < 0.05$). The mean values revealed that employees in the public sector had a higher score on job performance dimensions as compared to their private-sector counterparts because of the job security and better pay scale associated with the public sector as compared to the private unorganized sector. Thus, the type of organization influences the job performance of employees.

Size of organization and job performance: the size of the organization ($F = 10.563, p < 0.005$) had a significant effect on the job performance of employees. The mean values further revealed that with an increase in the size of the organization, contextual and task performance of employees also increased. The larger the organization, the greater was the career growth available for the employee. Thus, in summary, the results for the second objective, namely, to identify the organizational variables that influence the job performance of hotel employees revealed that job tenure, type and sizes of the organization play a major role in the job performance of hotel employees.

Conclusion

To meet the future challenges of the hospitality industry, the job performance of its employees was found to be of vital importance. The in-depth empirical analysis done in the study revealed that demographic and organizational variables, affect the contextual and task performance of hotel employees. As the age of the employees increased, their task performance also increased. However, their contextual performance increased till the age-group of 40-50 years of age, remaining constant thereafter. Older employees, by virtue of their experience and maturity, showed increased job performance as compared to their younger counterparts. Educated, salaried employees bearing a post-graduate degree were better performers in their jobs because of the exposure offered by their education, and job security. Annual income acted as major factor for enhancing job performance. One of the main discouraging factors at work was found to relate to low salaries and unsecured job conditions. A stable job and income acted as a major motivating force among employees. Therefore, a system of variable and performance-linked pay, along with monetary rewards should be encouraged in organizations.

The effects of organizational variables on job performance revealed that the longer the job tenure, the better the performance of employees. A change of designation alone, without a corresponding increase in pay, did not enhance the performance of the employees. Higher job security in the public sectors was found to motivate employees to perform well. Along with the type of organization, the size of the organization also significantly affected job performance. Working in large organized hotels with more career opportunities enhanced the performance level of employees. Therefore, the state government should encourage the setting up of branded hotel chains in the state.

Implications

The hotel industry is a service-based industry and its existence and growth are largely dependent on the performance of its employees. The present study has contributed to the

existing body of knowledge and research on job performance by studying the impact of demographic and organizational variables on both constructs of job performance i.e. contextual and task performance. There is a dearth of previous studies analyzing the role of both these variables on task performance and contextual performance especially focusing on hospitality industry. Himachal being a tourism industry based state needs to take into consideration all the factors, which can predict and affect the performance of employees in hotel industry. The finding of the study has managerial implications as it can be used to decide and frame organization policies, which can complement and support employees' performance. The study has social implication as well. The outcome of the study can help in improving performance of employees, as well as hotel industry bringing social upliftment of employees and industry as a whole. Upliftment of tourism industry in the state will not only be helpful for employees but also will boost the economy of the state.

Limitations and future research

The current research acknowledges a few limitations in this study. First, the response rate in the current study was relatively moderate. The participants in the study were slightly reluctant to answer questions related to their demographic profile, such as income, age, relationship with their supervisor, among others. Second, the questionnaire used for the survey was an attitude questionnaire, and the questions were based on self-reported ratings; therefore, the problem of self-report biases needs to be considered.

However, despite these limitations, our study does contribute toward identifying the factors that promote contextually and task performance of hotel employees. As the hotel industry is fast spreading in the region, to meet the manpower needs of this industry, to augment their efficacy, to assess their job condition and ensure their welfare, it is essential that this study is undertaken regularly, year by year, with feedback to all the stakeholders of this industry. Further to strengthen this study, future research should also include the parameters of evaluation of demographics and organizational variables, which have an impact on employee engagement and the organizational culture of hotels in this hilly state of India.

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