

# RECRUITMENT STRATEGY AND EMPLOYEE RETENTION IN INDIAN BANKING AND INSURANCE SECTOR

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Employee retention starts with better recruitment. This paper aims at presenting findings of study of recruitment strategy adopted by the banks and insurance companies in India and retention of employees in the same organizations. Specifically, objective of the study is to find the relationship between elements of recruitment strategy and categories of employees retained. Based on previous literature and in-depth interviews with HR and recruitment heads of banks and insurance companies, a survey was designed and administered among banks and insurance professionals across India. 591 responses were received from private sector, cooperative, and foreign banks as also life and general insurance companies operating in India. Results show that elements of recruitment strategy have significantly strong relation with committed employees retained in the organization. Relationship between recruitment strategy elements and employees with turnover intent is insignificant. The study is important from the point of view of understanding recruitment strategy elements relating to commitment and turnover intentions of employees in the organizations.

**Keywords:** Recruitment strategy, Employee retention, Organizational commitment, turnover intent.

## Introduction

India has been repeatedly cited to have an abundant and educated workforce. Indian organizations have technically superior workforces with a competitive approach to problem-solving and who are keen to establish themselves as capable of handling all organizational tasks. However, it is observed that organizations are facing acute problem of talent shortages and also struggling to find 'right talent' for organizational success. Therefore, recruitment today is taken lot more seriously and given lot more thought than it used to be.

A lot less recruiting will be required if better employee retention is done (Sam, 1999). Retention begins long before an employee's first day on the job. It starts when a company representative defines the position to be filled, and continues till interview and hiring process is completed. In essence, job descriptions, recruitment, selection and employee orientation are the foundations of retention (Dibble, 1999). It can be noted that turnover is relatively high in the early years of employment. Kass et al., (2001) found that in any given cohort of hires, two-thirds to three-fourths of the quits would occur by the end of the first three years of employment. As a remedy, effective human resource management can reduce employee turnover and increase employee commitment and productivity within an organization (Kaliprasad, 2006).

Out of the plentiful practices, the recruitment practice facilitates the entry of an employee in an organisation. Hence considering the significance of this function, the researcher has ventured

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to investigate the relationship between recruitment practices and employees' retention intentions in the Indian banking and insurance sector. Findings of the study would enable management of organizations, through the use of more favourable recruitment practices. It will help to reduce or eliminate the employment of individuals who may yield shortened periods of tenure, or, encourage employment of individuals who may turn out to be loyal to the organization.

#### Literature Review

## **Recruitment Strategy**

The process of recruitment emerges as one of the most critical and strategic processes in any organization. Lewis (1985) has distinguished between recruitment and selection along with definitions of both the terms. According to him, "Recruitment is the activity that generates a pool of applicants, who have the desire to be employed by the organization, from which those suitable can be selected". He defines Selection as, "the activity in which an organization uses one or more methods to assess individuals with a view to making a decision concerning their suitability to join that organization, to perform tasks which may or may not be specified". It can be seen from the definitions that the first stage of the process is labelled recruitment, and second selection. Barber (1998) defined the first phase of recruitment as the period when a firm uses an array of different practices to attract individuals to apply to the organization. Further, an organization's success in this early stage of recruitment limits the potential value of the recruitment process as a whole because the effectiveness of later recruitment stages can only maintain or degrade the size and quality of the initial applicant pool (Carison et. al, 2002). In addition to the definitions given by above authors various other stages or elements of recruitment strategy can be explained as follows:

## Source of Recruitment

One of the first issues that an organization needs to address in trying to fill job openings is how to reach individuals who may be qualified for and interested in the openings. It becomes essential to understand which recruitment source is more effective in terms of securing employees who remain within the organization for an acceptable period of time (Druker and White, 1995). A possible explanation may be the sources from which employees are drawn. Candidates can be recruited from either internal source or external sources. Internal sources include promotion and transfer of existing employees, and recommendations from the internal employees of the organization. While external sources are mail applicants, application file, employment exchanges, agencies and consultants, professional associations, and educational institutes etc.

A study by Ullman (1966) was one of the first to examine recruitment sources. His study reveals that new employees who were recruited by means of informal sources (i.e., employee referrals, direct applications) had a lower turnover rate than individuals recruited via formal sources (i.e. newspaper advertisements, employment agencies). Gannon (1971) suggest that referrals, the hiring of an individual with a reference from his or her high school, and the referral of an individual by a present employee, are successful predictors of stable employees. Decker and Cornelius (1979), Taylor and Schmidt (1983), and Saks (1994) got similar to the results of Gannon while study by Swaroff, Barclay, and Bass (1985) failed to find recruitment source as having a significant effect on turnover. Williams, et. al (1993) and Kirnan, et. al (1989) found

that persons recruited from informal sources were of higher quality (and were more likely to be offered jobs). Newspaper is considered as source that helps in appealing active job seekers. Such ads need to be assisted with other sources to attract other passive job seekers. Recruiting sources that are of low quality can be used less intensively or eliminated altogether in future recruiting. Thus, recruitment source becomes important element of recruitment strategy to influence post-hire outcomes.

## Information Shared During Recruitment

The recruitment message is the recruitment activity that attempts to encourage the applicant to take the first step to learn more about the employment opportunity. Job characteristics described in the recruitment message have a significant impact on the reaction of job applicants in two ways: one, failing to provide job-related information results in less favorable applicant perception of the recruitment message, and second, the nature of job attributes influence applicant reactions to the recruitment message (Rynes, 1991). The recruitment message generally contains such information as job description, required experience, salary, benefits, job specifications, and the work schedule. More detailed recruitment message may contain information about the company, work environment, local community, and possibilities for advancement (Mianzo, 2005). Such information a job applicant receives about a job can come from a variety of sources including interviewers, other company employees (Fisher et al., 1979), recruiters, etc. The same can appear in newspapers, trade magazines, and on the Internet.

The results of the study by Caldwell & O'Reilly (1985) show that individuals who report that they have received accurate information about jobs are less likely to leave their organizations than are those who have received inaccurate information. The study by Wanous (1973) & Saks (1994) suggested that realistic job previews and job expectations were important for job survival. While a meta-analysis by Phillips (1998) revealed that only moderate effect sizes for realistic job previews when predicting voluntary turnover. Though many researchers talk about accuracy and realistic information, Philips (1998) & Mianzo (2005) have contended that in addition to accurate and realistic information it is also important to share specific information at right time. By advertising the critical job characteristics that are of value to potential applicants, organizations can bring to develop more successful recruitment procedure (Willimson et al., 2001 & Roberson et al., 2005). Caldwell et al. (1985) suggest that information on job facets like salary and benefits, career paths, content of work, working conditions, co-workers, level of responsibility, and training should be accurately presented to the applicants. Thus, if organizations wish to improve the success of their recruitment efforts they have to ensure that prospective candidates receive a fair and adequate description of the job opening (Quaglieri, 1982). Hence, information shared during recruitment needs to be considered as a part of recruitment strategy.

## Recruiter and Recruitment Process Experience

The majority of the research related to recruiters has attempted to determine what specific recruiter characteristics account for applicants' overall impressions of recruiter. Researchers have offered a number of explanations for why recruiters may have an effect on job candidates. It has been suggested by Rynes (1991) that recruiters may have an impact because job candidates view them as signals of unknown organizational attributes. Researchers (e.g., Powell, 1991) have theorized that some recruiters provide more information and more specific information to applicants than other recruiters. Other researchers (e.g., Maurer, Howe, & Lee, 1992) have

contended that recruiter credibility helps explain the differential effects of recruiters on applicants. In this case, Fisher et al. (1979) hypothesized that, in comparison to job incumbents, corporate recruiters would lack credibility as corporate recruiters would be viewed by applicants as lacking expertise concerning what a job involves and would be perceived as having a vested interested in filling open positions. Connerley & Rynes, (1997) have suggested that recruiter personableness may be important because it 'signals' how the person may be treated if hired or how likely the person is to receive a job offer. Liden & Parsons (1986) and Harris & Fink (1987) examined and suggested that the recruiter's personableness, as well as how informative he or she was, influenced the applicants affect toward the job. Study by Rynes and Connerley (1997) shows that other than recruiter characteristics time spent by recruiter with applicant, allowing applicant to ask questions affect applicant impression. Taylor and Bergmann (1987) contend that there are five stages involved in recruitment process and at each stage applicant impression are created by the recruitment activities.

Thus, researchers have theorized about the positive effects of recruiters who are informative, credible, personable, and demographically diverse. But in today's advanced world organizations are increasingly making use of technology for conducting recruitment activities. This leads to reduced face to face interaction of recruiters with applicants. Thus, in this scenario more than recruiter, recruitment process influences applicants' reactions. Thus, it becomes important to study the applicant reactions to recruitment experience. In summary, recruiter characteristics as well as recruitment experience merit attention as an important element of recruitment strategy.

#### Interviewer and Interview Structure

The structure of the recruiting interview can influence intentions and reactions of applicants. Some recruiting interviews are dual-purpose in that they combine recruitment with preliminary employee selection. Meyers (1992) describes the interview as an activity that involves asking a set of questions to help the interviewer make a sound hiring decision.

Interviewer behaviours are hypothesized to influence applicant behaviour (Rynes, 1988). Schmitt (1976) reported that when interviewers show an interest in and concern for the applicant and give more information about the job the applicant reactions are improved. Dipboye (1998) examined various aspects of interview like interviewer characteristics, information shared during interview, job relatedness of questions, applicant voice and interviewer warmth. Interviewer behaviours are interpreted by applicants as 'cues' concerning unknown organizational or job characteristics (Rynes, et al., 1980). McComb (1984) recommended that the interview be investigated as an information-sharing, expectation-matching communication event, proposing that its outcomes were influenced by four dimensions: topics discussed; the quality of the information obtained on each topic (quantity, relevancy, specificity, accuracy); interaction patterns (question-response or response-response); and non-verbal behaviours. Interviewees have been found to be more satisfied when interviewers showed interest in them, gave them the opportunity to display their technical knowledge, talked about the job and the organization and reviewed the career progression of employees similar to the interviewee (Alderfer and McCord, 1970; Keenan and Wedderburn 1980). Androniki et al. (1996) conducted study on interview with reference to interviewer's ability to provide information, ability to control, willingness to listen to the interviewees, willingness to give them the opportunity for an effective self-presentation and knowledge of the content of the application form. Hyde (1997) conducted a study of job applicants' participation in employment interviews, which suggested that attention to the

structure of interviews could enhance their recruitment value. Thus, recruitment interview plays an important role in recruitment strategy of the organization.

## Applicant Attractors

Practicing managers as well as academics agree that the quality, as well as quantity, of applicants and job acceptors is a crucial outcome of the attraction process (Boudreau & Rynes, 1985; Cascio, 1987; Schneider, 1976; Schwab, 1982). Rynes and Barber (1990) in their study examined applicant attraction with emphasis on attracting those candidates who would stay as a result of the initial organizational attractiveness. Their examination of attraction from an organization's perspective suggested ways to improve applicant attraction (through inducements and the recruitment process); linked ways that applicant attraction was related to human resource practices; and proposed strategies to influence applicant attraction. The researchers (Bergman & Taylor, 1984; Harris & Fink, 1987; Powell, 1984, 1991; Rynes & Miller, 1983) suggested that continual examination of organizational attractiveness and the use of specific strategies such as providing benefits and incentives, improving recruiting activities, and building good reputation for the organization, would all lead toward a more informed and effective organization, in terms of recruiting. Therefore, when emphasis is placed on the applicant, the organization may be more effective in attracting the correct one. Hence, applicant attractor is important element worth studying as a part of recruitment strategy.

# **Employee Retention**

It is costly to replace personnel, and often the individuals who leave take proprietary knowledge that is impossible to replace (Mattox & Jinkerson, 2005). Employees stay with a company either because the business satisfies their needs and uses their abilities to an optimum extent (the ideal case) or because they just can't find another job (the worst case). Researchers studied various variables like organization culture, more pay, better management, improved opportunities for training and better career prospects which helps organization to maintain good level of retention.

In line with the study by Mak and Sokel (2001) retention can manifest itself majorly in two ways: first, employee may develop an enhanced sense of loyalty and commitment to the organization (Loyalty); second, the employee may develop an intention to leave the firm or change career path (Turnover Intent). These intentions can be explained in detailed as follows:

# Organizational Commitment

The decision to remain with an organization is largely determined by an employee's level of commitment to the organization (Miller, 1996). Organizations are intended to have more highly committed workforce, because the research results show that organizational commitment leads to important outcomes such as decreased turnover, higher motivation, higher organization citizenship behaviour and organizational support (Kwon and Banks, 2004).

Employee commitment comprises commitment to the organization, manager, occupation, profession, or career (Meyer & Allen, 1997). It is defined as the strength of an individual's identification with and involvement in a particular organization (Porter et al., 1974). Wiener (1982) defined commitment as the 'totality of internalized normative pressures to act in a way which meets organizational goals and interests'. Loyalty, or organizational commitment, has most commonly been studied as attitudinal perspective as well as from a behavioural perspective

(Salancik, 1977). Meyer & Allen (1991) developed a framework that was designed to measure three different types of organizational commitment: affective commitment, continuance commitment, and normative commitment. They further contended that these three were components rather than types because employees could have varying degrees of all three. While O'Reilly and Chatman (1985) argued that commitment takes on three forms: Compliance, Identification, and Internalization. Wilson and Laschinger (1994) found that access to information, support, resources, and opportunities were all significantly correlated with organizational commitment, as were age and tenure.

#### Turnover Intent

People who do not fit an environment well will tend to leave it (Mobley, 1982). Turnover intent is the cognitive process of thinking, planning, and desiring to leave a job (Mobley et al. 1979, Thatcher et al., 2002). It is generally defined as seriously considering leaving one's current job (Guimaraes et al., 1992). Similarly, Tett & Meyer (1993) conceived it to be a conscious and deliberate wilfulness to leave the organization. While intention to quit is not the same as voluntarily turnover, many authors (e.g. Igbaria and Greenhaus, 1992) have used intentions as indicative of actual quitting behaviour on the basis of the evidence that intentions are the most immediate determinants of actual behaviour (Fishbein and Ajzen, 1975; Locke, 1976; Mobley et al., 1978; Ajzen and Fishbein, 1980; Kim and Hunter, 1983; Steel, Ovalle, 1984; Armitage and Connor, 2001). A relatively small proportion of pharmacists who expressed an intention to leave the profession appeared to have done so, suggesting that intentions may not be translated into action in this group of pharmacists (Seston et al, 2009). The validity of studying intentions to quit in the workplace rather than actual quitting behaviour can be drawn from Sager's (1991) longitudinal study of salespeople, in which intention to quit was found to discriminate effectively between leavers and stayers.

## Research Gap

Most of the research has focused on understanding why employees leave an organization. There has been little research investigating whether employers can avoid turnover (Barrick & Zimmerman, 2005) and encourage employee commitment at recruitment level. Thus, purpose of this study is to systematically explore whether applicants with loyalty can be encouraged and those with high turnover propensities can be identified and avoided prior to organizational entry. Recruitment literature stated above shows that little information is available about the way applicants react to the different recruitment activities or about tenacity of their reactions over time. Thus, there is a need for research that extends recruitment findings along several dimensions and over a longer period of time.

Thus, the objective of this study is to find the relationship, if it exists, between recruitment strategy variables and employee retention intentions. The same can be depicted with the help of following concept map:

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Figure 1. Concept map.

# Methodology

This is a descriptive study undertaken to ascertain and describe the characteristics of recruitment strategy and employee retention variables. This study is developed on the basis of literature review of researches conducted by considering single variable at a time. In this study researcher has taken all those variables of recruitment strategy together to find its cumulative relationship with retention i.e. dependent variable. Thus, first step here is to find correlation of independent and dependent variables. Then the multiple regression analysis is administered to find the strength of relationship between those variables.

The population of the study consists of 591 employees working in private, foreign and cooperative banks as also private and foreign insurance companies operating in India. Due to the sensitive nature of the questions, all respondents were guaranteed anonymity, and no specific data that might identify the client was solicited. For generalisation purpose not more than 70 responses are collected from single organization.

A certain amount of tenure is necessary in order to assess retention of employees. So those employees who have completed one year in the organization are considered for the study. While as employees have to give their opinion about recruitment experience, only those employees who have employed for not more than 5 years are considered. The reason is they might not be able to recollect their recruitment experience clearly after five years of tenure in the organization.

## **Measurement Scales**

Due to the nature of the recruitment process, different activities tended to be measured. The specific recruitment activities measured in the study were selected on the basis of three sources: previous research, company HR heads and recruitment heads and employees (at pilot study). Items were written to tap the relevant activity and revised based on comments from applicants and company recruiters. Major studies considered for developing measurement tools is mentioned as follows:

**Table 1.** Literature referred for developing measurement scale.

Variable	Studies considered
Recruitment Strategy	
Source of Recruitment	Klaus Moser (2005)
Information shared	Caldwell and O'Reilly III (1985) and Philips (1998)
Recruiter and Recruitment process experience	Harris & Fink (1987) and Taylor and Bergmann (1987)
Interviewer and interview process	Jablin and McComb (1984) and Harris and Fink (1987)
Applicant Attractors	Ralston & Brady (1994)
<b>Employee Retention</b>	
Loyal	Porter, Steers, & Mowday (1974)
Turnover Intent	Mak and Sockel (2001)

# **Findings**

The research shows that most of the elements of recruitment strategy have significant positive relationship with loyal employees and some of the elements of recruitment strategy have negative relationship with turnover intent of employees in the organizations studied.

It can be seen from table 2 that all recruitment strategy variables have significant positive relationship with loyalty and negative relationship with turnover intent of employees. All coefficients of correlation are statistically significant at 5% level of significance.

Regression analysis shows that approximately 39% of variation in variable loyalty is being explained by recruitment strategy variables. Variables like information shared, recruitment process experience, interview structure, and applicant attractors influence loyalty at 5% level of significance. The same can be seen in table 3 below:

**Table 2**. Analysis of Correlation.

Pearson Correlation Coefficients Prob >  r  under H0: Rho=0 Number of Observations					
	Loyalty	Turnover Intent			
Information Shared	0.34443 <.0001 591	-0.31370 <.0001 591			
Recruitment Process	0.57087 <.0001 591	-0.42297 <.0001 591			
Interview Structure	0.51240 <.0001 590	-0.29393 <.0001 590			
Applicant Attractors	0.48016 <.0001 590	-0.31923 <.0001 590			

**Analysis of Variance** Source DF Mean F Value Pr > FSum of Square **Squares** 74.01 Model 5 193.33758 38.66752 <.0001 305.13056 0.52248 **Error** 584 **Corrected Total** 589 498.46814

 Table 3. Analysis of Regression: Loyalty.

Root MSE	0.72283	R-Square	0.3879
Dependent Mean	4.99059	Adj R-Sq	0.3826
Coeff Var	14.48386		

	Parameter Estimates						
Variable	D F	Parameter Estimate	Standard Error	t Value	Pr >  t	Variance Inflation	
Intercept	1	0.68268	0.24027	2.84	0.0046	0	
Information Shared	1	0.01383	0.00450	3.07	0.0022	1.27642	
RecruitmentProcess	1	0.47697	0.08895	5.36	<.0001	2.52487	
Interview Structure	1	0.29327	0.07349	3.99	<.0001	2.02210	
Applicant Attractors	1	0.29237	0.05836	5.01	<.0001	1.53529	
Source	1	-0.05997	0.06071	-0.99	0.3237	1.00178	

Table 4 shows that approximately 21% of variation in turnover intent is explained by recruitment strategy variables. Variables like information shared, recruitment process experience, and applicant attractors significantly influence turnover intent at 5% significance level.

Table 4. Analysis of Regression: Turnover Intent

Analysis of Variance							
Source	DF	Sum of Squares	Mean Square	F Value	Pr > F		
Model	5	115.95317	23.19063	30.57	<.0001		
Error	584	442.96040	0.75849				
Corrected Total	589	558.91358					

Root MSE	0.87092	R-Square	0.2075
Dependent Mean	2.77915	Adj R-Sq	0.2007
Coeff Var	31.33745		

Parameter Estimates						
Variable	D F	Parameter Estimate	Standard Error	t Value	Pr >  t	Variance Inflation
Intercept	1	5.69015	0.28949	19.66	<.0001	0
InformationShared	1	-0.01995	0.00543	-3.68	0.0003	1.27642
Recruitment Process	1	-0.54158	0.10718	-5.05	<.0001	2.52487
InterviewStructure	1	0.03546	0.08855	0.40	0.6889	2.02210
ApplicantAttractors	1	-0.18906	0.07031	-2.69	0.0074	1.53529
Source	1	0.07867	0.07315	1.08	0.2826	1.00178

## **Conclusions**

As per the suggestions from Rynes's (1989) study research in the area of effect of recruitment activities and processes on post-hire outcomes is conducted and the same has given some important findings. Similar to the findings of studies by Robertson et al. (1991); Smither et al. (1993); Bauer et al., (1998) it is evident from this study that recruitment strategy variables individually show significant correlation with post-hire outcomes like loyalty and turnover intent. Previous researchers have included few variables of recruitment process in their studies and its relationship with one of the variables like commitment or turnover intent. Whereas, this study has considered all variables of recruitment strategy and two variables of employee retention i.e. loyalty and turnover intent.

When all recruitment strategy variables are assessed together in this study, it showed that most of them together influence post hire outcomes like loyalty and turnover intent. Factor information shared shows that sharing required information in a realistic, specific manner and on time is essential for influencing loyalty of employees and the same will help them to avoid turnover intentions among them.

Similarly, recruitment process experience plays important role in influencing loyalty and turnover intention of employees. Recruitment process which shows personableness, informativeness, credibility of the organization has positive influence on loyalty and the lack of it influences turnover intention among employees.

Interviews that are structured considering topics discussed during interview, information provided, interviewer's ability to control, his/her willingness to listen to the interviewees, giving opportunity to applicant for an effective self-presentation and knowledge of the content of the application form play important role in influencing loyalty of employees. While non-structuring of interviews does not play any role in turnover intent among them.

Use of applicant attractor factors like salary, benefits, training, career path, organizational growth and philosophy, availability of good geographic location options influence retention intentions of employees. Application of these factors in attracting applicants influences loyalty among employees. While if no such factors are used by the organization then the same influences turnover intention among them. Recruitment source is one factor that does not show any relationship with loyalty or turnover intention among employees studied.

Results of this study will help the recruitment managers to plan their recruitment strategy for retention of loyal employees in the organization. The study will help to know certain outcomes

of recruitment strategy that are poor and will allow an organization to direct its improvement efforts to those areas.

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