



The Impact of Absenteeism on Job Performance: Evidence from Pakistani Insurance Companies

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Keywords:

Employee
Absenteeism,
Job Performance,
Depression,
Work Centrality,
Work Locus of
Control, and
Emotional
Exhaustion

ABSTRACT

In a competitive environment, employee absenteeism has a great impact on the job performance of the employees. The absence of the employee does not only affect the job performance of the employee in general but also affects the whole department and organization. So, the phenomenon of employee absenteeism of employees is considered a critical area for management concerns and research because an organization can save a huge amount of money by identifying the drivers of absenteeism and by taking necessary and corrective actions against it. The purpose of this study was to examine the relationship between depression, emotional exhaustion, work centrality & work locus of control, and job performance. This study is conducted on insurance companies only due to a limited period. The adopted research design is a case study as the gathered data is only from one organization. Approximately total population of insurance companies is approximately 460, and the sample size is 210 respondents as per Krejcie Morgan's table. A convenient sampling technique is used because of the availability of the respondents for this research. The research technique used in this study is multiple correlation and multiple regression, and the software used for data analysis is SPSS version 20. An instrument is adopted that includes close-ended questions, which is further based on a five-point Likert scale. Results showed that depression, work locus of control, and emotional exhaustion influence job performance, whereas there is no relationship seen between work centrality and job performance. Moreover, implications, limitations, and future recommendations are also discussed in the research paper.

Article History:

Received:
October 28, 2023
Revised:
August 08, 2024
Available Online:
December 31, 2024



a Gold
Open Access Journal

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How to cite this paper?

Aziz, A., Salman, S. M., Hasan, M., Hayat, K., & Iqbal, A. (2024). The Impact of Absenteeism on Job

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1 Introduction

The Insurance sector in Pakistan is regulating the ordinance of Insurance 2000 and in past years it has transformed into fast growing and more developed market that is further divided into three general components which include; life insurance, health insurance, and general insurance also known as non-life insurance policies (Nakhoda et al., 2017). The Department of Insurance was established by Pakistan's government in the year 1948, April as a Ministry of Commerce department and it aimed to take care of the affairs that were linked to the insurance industry. Out of 54%, the service sector of Pakistan contributes to the national GDP, and insurance along with communication, storage, transport, and finance occupy 24% of the service sector (Ashraf, 2019). The insurance industry is a vast industry, that offers its customers different types of insurance in which customers are interested in managing their risk in the formation of insurance contracts. In Pakistan, there are 64 listed insurance companies of which 4 come in the public sector that is National Insurance Corporation, Postal Life Insurance, Pakistan Reinsurance Company Ltd, and State Life Insurance Corporation Ltd.

The insurance sector has shown a continuous uphill growth trajectory in Pakistan, low penetration of insurance (0.83% of GDP) indicating there is an opportunity for growth in Pakistan's insurance sector whereas the global penetration of insurance was 6.3% in 2017. The asset base has been estimated to grow by 10.88 % to PKR 1,435 billion for the insurance sector by December 31, 2018, due to an increase in the business of life insurance. Properties and investments registered to have an increase of 12.22% to PKR 1,128 billion by December 31, 2018. Equity for the insurance industry has increased by 5.86% to PKR 119 billion in CY18 because insurers are trying to comply with improved regulatory capital paid-up requirements. Life insurance sector growth is driven by to increase in the business and there is a growth of 11.92% to PKR 1,207 billion for CY18 in assets of the life insurance sector as the life insurers increase the total investments by 13.52% to PKR 997 billion and now investments are constituting 82.63% of total assets. Life insurance is considered as a large institutional investment for debt and capital markets.

Life insurance decreased its investment share in equity from 20.32% in CY17 to 18.10% in CY18 and increased its investment share in term deposits and fixed income from 1.93% in CY17 to 5.38% in CY18. Life insurance has a continuous significant section that is 76.14% in CY18 of investments in the securities of government. Comparisons of the growth rate of real GDP and real gross premiums of life insurance show a significant correlation that indicates the increase in activities of the economy which can lead to an increase in gross premiums for Pakistan (Mohammad, 2015b; Nakhoda et al., 2017).

Most people believe insurance companies will be popular and viable in societies but this is not the case because the insurance business faces some different challenges that badly threaten their existence and survival. Some of the biggest challenges of insurance companies are as follows; (Shawar & Siddiqui, 2019). Lack of trust is one of the main reasons why many individuals do not bother with insurance. Many insurance companies fail to pay back the claims, they also do not own up to offer benefits so, most people take insurance as an unnecessary expense. Many of the companies shut down just because of financial problems and the individuals who are loss victims do not even think to purchase the policies of insurance. Secondly, another challenge faced by companies is Competition because currently, there are so many insurance companies in the market, and due to this, there is an intense challenge for the insurers because every company is selling their products of insurance in the best way and targeting a particular group of people.

Furthermore, some challenges include mismanagement because the company is solely responsible for the issues faced by their clients about the insurance business management. All companies will be unable to hide the faults for a longer period so there can be a continuous increase in the complaints of clients which will result in loss of customers. Another threat or challenge to companies is economic instability because when the economy of the country is down, all insurance organizations will be affected, and rates get affected because insurance companies are forced to increase the rates more likely the rate of interest on credit facilities, provided by the insurance institutions.

For many years majority of the workplaces (insurance companies) have been facing a serious problem i.e. employee absenteeism (Stephan et al., 2016). Some previous estimation shows that absenteeism of employees from work is costing every country an average of over \$3 billion Annually (L. D. Johnston et al., 2019). In a competitive environment, employee absenteeism has a great impact on the job performance of the employees (Bertolina & Rakic, 2013). The absence of the employee does not only affect the job performance of the employee in general but also affects the whole department and organization (Ahmed et al.; Grinza & Rycx, 2020). Management must find out the root cause of their employee absences and take some actions to overcome employee absenteeism that will be resulted in increasing the job performance of the employees to many folds, which will be further beneficial for the organizations in becoming, more productive oriented.

This research is being conducted as there is a research gap what are the other factors apart from job satisfaction (Diestel et al., 2014), employee boredom (Wan et al., 2014), work environment (Harju & Hakanen, 2016; Mohammad, 2015a), organizational commitment (Chênevert et al., 2013), etc that are influencing absenteeism because these factors are discussed in researches many times. Factors that are used in this research, according to my knowledge are never been tested before altogether are emotional exhaustion, depression, work centrality, and work locus of control. Secondly, two of the variables that are emotional exhaustion Stephan et al. (2016) and work centrality Grinza and Rycx (2020). in previous research are used as mediators and in this study, they will be used as independent variables. According to my knowledge, author-using theories for this study; Maslow hierarchy of needs and expectancy theory have not been used before in this framework (Tourigny et al., 2019). Each variable is taken from the research of different countries mostly from European countries so, in this study due to changes in socio-economic factors, results may also vary. In past literature, the relationship between the variables is seen as both significant and insignificant in different countries and different sectors so, this study will come up with a new relationship between the variables in Pakistan's insurance industry.

2 Relationship and Hypothesis Development

2.1 Emotional Exhaustion and Job Performance

However, the past researchers in past studies that there is a link between emotional exhaustion and employee job performance give some evidence. Tourigny et al. (2019) claims that emotional exhaustion always involves the reduction of emotional resources may be due to the work nature in which the individual engaged. An employee also faces few job demands and is equipped with the resources that are needed to meet those demands, which includes guidance for carrying out the task, training, and working conditions, while extending the theoretical reasoning Banks et al. (2012) say that when an individual is emotionally exhausted, one always try to withdraw from the situation that is considered the reason of such exhaustion. COR model also says that when individuals are emotionally exhausted, they entirely lack energy and due to this they become sensitive and selective towards its use or deployment. Individuals may not be willing to expend scarce resources for the well-being of the organization for which they are considered responsible due to the exhaustion they hold. Similarly, they will also withhold their energy and efforts towards their high performance at the job. Empirical evidence including

from China gives the impression of supporting this viewpoint although emotional exhaustion effect size may vary generally (Keijsers et al., 2012; Mohammad & Ahmed, 2017). According to Tourigny et al. (2019) empirical evidence shows that emotional exhaustion negatively mediates the role of job performance therefore this study offers the following hypothesis;

H2: There is a negative significant relationship between emotional exhaustion and job performance

2.2 Depression and Job Performance

In most of the previous studies, depression has had a significant relationship with the decline in job performance (Adler et al., 2006). Past studies also examined that patients who are suffering from depression had significantly greater insufficiency in managing mental factors, interpersonal factors, physical factors, time, and tasks. Another study claims that depression always limits the job performance of employees by 20% on average. In the research of D. Johnston et al. (2019) statistically significant relation between depression and total absences. As the symptoms of depression increase, the relation between depression and absence shows an increased rate of absenteeism. Furthermore, a few more previous studies claimed that there is a negative significant relation between depressive symptoms and job performance (Beck et al., 2011; Evans-Lacko & Knapp, 2018; Johns, 2010). According to Adler et al. (2006) a negative relationship is seen between the depression severity and job performance and variation in depression leads to increased job performance. So, based on previous findings it is hypothesized that;

H1: There is a negative significant relationship between depression and job performance

2.3 Work Centrality and Job Performance

On an individual level, work centrality has been associated with job performance (Peterson & Ruiz-Quintanilla, 2003). However, work centralities vary from person to person and across countries as well (Harpaz, 1998). An international research team (1987) found a positive relation between the number of worked hours and work centrality. Most of the research on absenteeism implied that tasks or work is always central to lives of the each individual and had always ignored the other life problems that may influence the behavior at work and that resulted in decreased performance. However, an argument was also built by researchers that if work is considered a central interest for each individual then their involvement at work will be higher and they will also be more engaging in work and work-related activities as compared to those who have low involvement at work (Chênevert et al., 2013). Furthermore, prior literature shows that work centrality inconsistently; positively, and negatively mediates the role of job performance (Chênevert et al., 2013) (Harpaz, 1998; Peterson & Ruiz-Quintanilla, 2003). So, based on previous findings it is hypothesized that;

H3: There is a negative significant relationship between work centrality and job performance

2.4 Locus of Control and Job Performance

According to Brownell (1982) locus of control always plays a vital role in individual job performance. Locus of control is one of the most commonly investigated constructs of personality in social sciences and psychology (Strickland, 1989). Previous conducted research tells that internals always tend to have a belief that outcomes are always influenced by their actions and they are better adaptable and their job performances also become effective in situations that always allow them to have a better extent of control over their actions (Brownell, 1981). Similarly, externals tend to have a belief that outcomes of their performance are due to outside events as compared to their actions, they are only adaptable towards betterment and performing well or efficiently on the job when a greater extent of control is imposed on them. According to the existing literature, there is a negative significant relationship between work

lack of control and job performance (Brownell, 1981; Strickland, 1989). Based on the above previous literature the following hypothesis was formulated;

H4: There is a negative significant relationship between locus of control and job performance

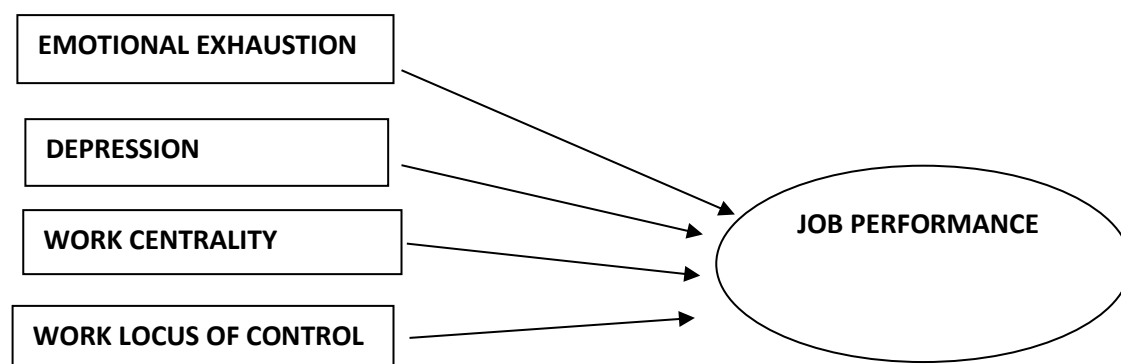
This research is being conducted as there is a research gap that what are the other factors apart from job satisfaction (Diestel et al., 2014), employee boredom (Wan et al., 2014), work environment (Harju & Hakanen, 2016), organizational commitment (Ahmed et al., 2024; Chênevert et al., 2013) etc that are influencing absenteeism because these factors are discussed in researches many times. Factors that I am using in this research, according to my knowledge studies on these factors are limited or have never been tested before altogether are emotional exhaustion, depression, work centrality, and work locus of control. According to my knowledge, author-using theories for this study; Maslow hierarchy of needs and expectancy theory have not been used before in this framework (Tourigny et al., 2019). Secondly, two of the variables that are emotional exhaustion (Deery et al., 2014) and work centrality Grinza and Rycx (2020) in previous research are used as mediators and in this study, they will be used as independent variables. Each variable is taken from the research of different countries mostly from European countries so, in this study due to changes in socio-economic factors, results may also vary. In past literature, the relationship between the variables is seen as both significant and insignificant in different countries and different sectors so, this study will come up with a new relationship between the variables in Pakistan's insurance industry.

3 Research Methodology

The Section is named Methodology and the rationale of the Section is to discuss the methodology of this study which in detail enlightens the process or methods that will be used in collecting data. It includes a conceptual framework on which research is going to be conducted. Then it covers the sampling method of the study which includes the population of this study. Further, it includes the target population; this also discusses the chosen sample size for the study and sampling technique. It also discusses the measurement used for this current study for collecting data and it also covers data analysis techniques. In the end, the Section is conclude

Figure 1

Conceptual Framework



The main objective of this Section is to support the rationale of the study. This Section also provides the path to the researcher through which results will be achieved in the context of the research objectives (Stephan et al., 2016).

3.1 Research Design

According to Saunders et al. (2003), research design is the broad-spectrum plan needed to answer the research question and research objectives. Kinnear et al. (1996) state that research design is considered the layout of the research that defines the type of data or information to be collected, its source, and the procedure of collecting data. According to Churchill and Iacobucci (2006), research design is the blueprint that is mandatory to follow to complete the study. Five research designs are mostly followed by the researchers in their studies which include; cross-sectional, longitudinal, comparative, experimental, and case study.

3.2 Research Approach

This study is quantitative as it fulfills the phenomenon of positivism in which already a tested theory is used for understanding the complexity of the ongoing societal problem, no new theory is being explored, and this research is based on the deductive approach in which the conceptual framework is developed based on past literature and theory that will be tested by data collected from the respondents and at last conclusion will be drawn from the empirical hypothesis testing.

3.3 Population

Creswell and Creswell (2017) explained population as the group of people having similar characteristics required for a study to be conducted on. Moreover, Polit-O'Hara and Hungler (1993) stated population is the entire group of people in which the researcher is interested in conducting the research. As this study targets the insurance sector and due to the ongoing problem of absenteeism of employees and declined performance in insurance companies, the current study population includes the employees of insurance companies. Furthermore, because of time constraints, this research will target only the employees of the head office of insurance companies which are located in Karachi and because people belonging from different communities and ethnic groups are hosted by Karachi, thus it is not wrong to say that culture of the city is diverse and Karachi represents the whole country. The total population of employees in insurance companies – Karachi is around 460.

3.4 Sampling

Sampling is the procedure of unit selection i.e., organizations or people from the entire population of the study (Polit-O'Hara & Hungler, 1993). The method of this current study is a non-probability sampling method as the exact population of insurance companies is not known.

3.5 Sample Size

As the total population of insurance companies insurance is 460 so, the sample size of this study according to the Krejcie Morgan table is 210. The sampling is a technique of this study is convenient sampling technique, which done as per the availability of the employees of insurance companies. Measurement of Variable

3.6 Instrument and Measurement

3.6.1 Dependent Variable

3.6.1.1 Job performance

In previous studies, for measuring the different dimensions of job performance different questionnaires were adopted by the researchers. In the research of Hooi (2013) job performance was assessed by an adopted questionnaire developed by Williams and Anderson (1991) which consists of six-item scales and its average composite reliability was 0.92. Job performance is measured by an adopted questionnaire developed by Schwirian (1978). Similarly, in another research, (Kahya, 2007) a questionnaire on job performance was adopted which was developed by Motowidlo and Schmit (1999) was based on seven items. In the research of (Borman et al., 2001) a self-designed questionnaire was used which was based on 12 12-item scale. For this study, a questionnaire for assessing job performance was adapted from the research of

(Bertolina & Rakic, 2013) which was developed by Williams and Anderson and consists of 16 16-item scales.

3.6.2 Independent Variables

3.6.2.1 Emotional exhaustion

In previous studies, for measuring the different dimensions of emotional exhaustion different questionnaires were adopted by the researchers. In the research of Tourigny et al. (2019) to measure emotional exhaustion Maslach burnout inventory Maslach et al. (1997) was used to measure emotional exhaustion and was based on a seven-item scale. Similarly, in the study of Donahue et al. (2012) a questionnaire was adopted to assess emotional exhaustion and it consisted of 10 items. Another study by D. Johnston et al. (2019) that adopted a questionnaire to assess emotional exhaustion was Maslach et al. (1997) and it was an item scale. For this study, a questionnaire for assessing emotional exhaustion was adopted from the research of (Stephan et al., 2016).

3.6.2.2 Locus of control

In previous studies, for measuring the different dimensions of locus of control different questionnaires were adopted by the researchers. In this research questionnaire adopted for assessing locus of control was of Rotter (1966) and it consists of 29 items.. Judge and Martocchio (1996) in their study adopted the questionnaire on “locus of control” which was developed by Levenson (1981) and was 24 24-item scale. For this study, a questionnaire for assessing locus of control was developed and adopted from the research of Spector (1988) and consists of 16 16-item scales.

3.6.2.3 Work centrality

In previous studies, for measuring the different dimensions of work centrality different questionnaires were adopted by the researchers. In the research of Diefendorff et al. (2002) questionnaire used to assess work centrality was developed by Paullay et al. (1994) and it was 12 12-item scale. In the research questionnaire used to assess work centrality was developed by Kanungo (1982) and it was 9 item scale. Similarly, in the research of Hirschfeld et al. (2000) the questionnaire adopted to assess work centrality consists of a total of 13 items from which 7 items that are adopted are developed by Paullay et al. (1994) and the rest were developed by Kanungo (1982). For this study, a questionnaire for assessing work centrality was adopted from the research of (Kanungo, 1982) it was the Work Involvement Questionnaire and it consist of 6 6-item scale.

3.6.2.4 Depression

In previous studies, for measuring depression the researchers adopted different questionnaires. In the research of Lerner and Henke (2008), a self-generated questionnaire was used to assess depression and it consisted of 24 items. Keith and Schafer (1980) to measure depression and it consists of eleven items. Similarly, in the study of Park et al. (2004) depression was measured by an adopted questionnaire that was chosen from (CES-D) “Center for Epidemiologic Studies for depression” and it consisted of 9 9-item scales. Moreover, we adopted McTernan et al. (2013) questionnaire to assess depression and it was an 11-item scale. For this study, a questionnaire for assessing depression was adopted from the research of (D. Johnston et al., 2019) and it was the “PHQ-9 Patient Depression Questionnaire” which consists of 9 9-item scale.

4 Data Analysis

This study aims to investigate the impact of absenteeism on employee job performance in insurance companies Insurance. The demographic profile of the respondent includes gender, age, income, and experience

The below table shows the frequency and percentages of the respondents.

Table 1*Respondent Profile*

Summary of Respondents	Frequency	Percentage
Gender		
Male	121	57.1%
Female	91	42.9%
Age		
22-24	66	31.1%
25-29	36	17%
30-34	39	18.4%
35-39	27	12.7%
40- onwards	44	20.8%
Income level		
20,000-30,000	61	28.8%
31,000-40,000	42	19.8%
41,000-50,000	36	17%
Above 51,000	73	34.4%
Experience		
0 – 5	83	39.2%
6 – 10	52	24.5%
11 – 15	33	15.6%
Above 15	44	20.8%

4.1 Response Rate

For this current study, the sample size was 213. For the collection of responses from respondents, an electronic questionnaire was distributed among the respondents through WhatsApp and email and asked them for their participation in this current study. To avoid the error. The total responses gathered were 220 from 4 departments of insurance companies and from the total responses 205 were considered valid and used in data analysis. The below table shows the response rate in depth.

Table 2*Response Rate*

Response Rate	HR Department	Sales Department	Audit	Finance Department	Freq/Rate
Distributed questionnaire	73	80	25	42	220
Returned questionnaire	69	75	24	40	208
Returned & usable questionnaire	67	74	24	40	205
Returned & excluded questionnaire	2	1	0	0	3
Response rate (%)	94.5%	93.75%	96%	97.01%	94.54%

Usable response rate (%)	91.78%	92.5%	96%	97.01%	93.18%
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4.2 Descriptive Analysis

Descriptive analysis is needed to determine the normality of the data and it provides a summary of the sample and measures. Table 3 shows the result;

Table 3

Descriptive Statistics

	Std. Deviation	Skewness		Kurtosis	
		Statistic	Statistic	Statistic	Std. Error
EE	1.21243	.637	.157	-.381	.314
WC	1.05671	.271	.157	-.189	.314
DP	1.05674	.313	.157	-.325	.314
WY	1.10307	.011	.157	-.419	.314
JP	.89439	-.041	.157	.339	.314
Valid N (listwise)					

Table 3 shows emotional exhaustion (EE) with std. deviation 1.21 is moderately skewed because its value exists between +1 or +0.5 which is 0.637 whereas, work centrality (WC) with std. deviation 1.05, Depression symptomology with std. deviation 1.05, work locus of control (WY) with std. deviation 1.10 and job performance (JP) with std. deviation .894 shows the skewness of this variable as approximately symmetrical because their values lie between -0.5 and +0.5. Furthermore, the value of kurtosis of all the variables is greater than 3 which shows that all the variables are leptokurtic.

4.3 Correlation Analysis

Correlation analysis is the statistical technique that is used to examine the relationship between dependent and independent variables. The correlation coefficient value lies between -1 to +1 and the correlation between dependent and independent variables can be positive or negative.

The below table shows the correlation analysis summary

Table 4

Multiple Correlation

Correlations		JP	EE	WC	DP	WY
JP	Pearson Correlation	1				
	Sig. (2-tailed)					
EE	Pearson Correlation	.528**	1			
	Sig. (2-tailed)	.000				
WC	Pearson Correlation	.618**	.474**	1		
	Sig. (2-tailed)					

		Sig. (2-tailed)	.000	.000		
DP	Pearson	.592**	.520**	.715**	1	
	Correlation					
	Sig. (2-tailed)	.000	.000	.000		
W	Pearson	.534**	.408**	.671**	.636**	1
Y	Correlation					
	Sig. (2-tailed)	.000	.000	.000	.000	

** . Correlation is significant at the 0.01 level (2-tailed).

Since the Pearson correlation value of all the variables is greater than 0.30, therefore all the variables are positively correlated.

4.4 Model Summary

Table 5
Model Summary

Model	R	R Square	Adjusted R Square	Std. error of the Estimate	Change Statistics					
					R Square Change	F Change	df1	df2	Sig. Change	F
1	.694 ^a	.482	.473	.64934	.482	54.383	4	234	.000	

a. Predictors: (Constant), WY, EE, DP, WC

In the above table, the R square value is 48.2% therefore, 48.2% variations in job performance are explained by emotional exhaustion, work centrality, depression, and work locus of control and 51.8% are other variables that explain job performance.

4.5 Regression Analysis

Multiple regression analysis is a technique used to measure the intensity (strength) of relations between job performance with emotional exhaustion, work centrality, depression, and work locus of control.

Table 6
Multiple regression statistic

Model		Unstandardized Coefficients		Standardized Coefficients	T	Sig.
		B	Std. Error			
1	(Constant)	1.071	.133		8.042	.000
	EE	.183	.041	.248	4.426	.000
	WC	.103	.063	.291	1.909	.057
	DP	.147	.062	.174	2.370	.019
	WY	.246	.054	.127	3.925	.000

The above table shows that when emotional exhaustion, depression, work centrality, and work locus of control are not present then job performance would be 1.071.

When there is a 1 unit decrease in emotional exhaustion, job performance is decreased by 0.183 units on average while all the other variables are assumed constant. Since the t- t-value is 4.426 which is greater than 2 in absolute terms, therefore, there is a significant relation between emotional exhaustion and job performance at $\alpha = 0.05$

When there is a 1 unit decrease in work centrality, job performance is decreased by 0.103 units on average while all the other variables are assumed constant. Since the t- t-value is 1.909 which is less than 2 in absolute terms, therefore, there is no negative significant relation between work centrality and job performance at $\alpha = 0.05$

When there is a 1 unit decrease in depression, job performance is decreased by 0.147 units on average while all the other variables are assumed constant. Since the t- t-value is 2.370 which is greater than 2 in absolute terms, therefore, there is a significant relation between depressive symptomatology and job performance at $\alpha = 0.05$

When there is a 1 unit decrease in emotional work locus of control, job performance is decreased by 0.246 units on average while all the other variables are assumed constant.

Since the t- t-value is 3.925 which is greater than 2 in absolute terms, therefore, there is a negative significant relation between work locus of control and job performance at $\alpha = 0.05$

4.6 Reliability Testing

Reliability testing is used to determine the reliability or internal consistency of multiple-question surveys.

Table 7

Reliability test

	Cronbach's Alpha if Item Deleted
JP	.836
EE	.870
DP	.815
WC	.814
WY	.836

The above table shows that questions of all the variables are reliable as Cronbach's alpha value is greater than 0.70.

4.7 Results Discussion

Below are the results discussed regarding rejecting or failing to reject the hypothesis of this study;

Table 8

Hypothesis Results

HYPOTHESIS	P- VALUE
H1: There is a significant relationship between emotional exhaustion and job performance	0.000
H2: There is a significant relationship between work centrality and job performance	0.057
H3: There is a significant relationship between work locus of control and job performance	0.000

H4: There is a significant relationship between depression and job performance	0.019
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Since the p-value = 0.00 which is less than 0.05 therefore, H1 fails to be rejected and there is a negative significant relationship between emotional exhaustion and job performance.

Since the p-value = .057 which is greater than 0.05 therefore, H2 is rejected and there is no negative significant relationship between work centrality and job performance

Since the p-value = .000 which is less than 0.05 therefore, we failed to reject the H3 and there is a negative significant relationship between work locus of control and job performance

Since the p-value = .019 which is less than 0.05, therefore, we failed to reject H4 there is a negative significant relationship between depression and job performance.

5 Conclusion

This Section is named as conclusion and future recommendation, which includes the findings of research based on research objectives, questions, literature review, and hypothesis. This Section also discusses the relationship of the hypothesis of this study and then comparing it with past researchers. Furthermore, it also gives theoretical and practical implications and contributions to this study. This also includes limitations and recommendations for future research. At last, this Section provides the conclusion of the current study.

The main objection of the study was to explore whether absenteeism influences the job performance of employee in insurance sector. This study used four different factors of absenteeism to investigate their link with job performance and this study evident that there is a significant relationship between absenteeism and job performance in the insurance industry. this study investigated the relationship between depression and job performance and according to the findings of this study, there is a negative significant relationship which indicates that this relationship supports the prior literature (Adler et al., 2006; Beck et al., 2011; Evans-Lacko & Knapp, 2018; Johns, 2010; D. Johnston et al., 2019). So, it is suggested that organizations work on their employee mental health to increase their job performance and reduce absenteeism rate.

The second objective of this study was to investigate the relationship between emotional exhaustion and job performance, according to the findings of the hypothesis, there is a negative significant relationship between the both which also supports and contributes to the existing literature (Tourigny et al., 2013). For managerial intervention, it is suggested, that they should give some flexibility to their employees who get emotionally exhausted at work and are not urged to engage in their work which later results in declining job performance and an increasing absenteeism rate.

The third objective of this study was to investigate the relationship between work centrality and job performance, this study evident no relationship between the variables which contradicts prior literature as that shows an inconsistent positive and negative relationship between work centrality and job performance (Ahmed et al.; Chênevert et al., 2013; Harpaz, 1998; Peterson & Ruiz-Quintanilla, 2003). Secondly, work centrality differs in men and women so, the demographic of the respondents can also play a vital role in it Johns (2010). At last, might be possible in the Pakistani context views of employees may vary for work centrality as people have different perceptions of their work. Furthermore, for managerial intervention, it is not necessary to put their time focusing on work centrality, as this shows no relation due to differences in people's perceptions or due to demographics, etc.

The last objective of this study was to investigate the relationship between work locus of control and job performance, according to the findings of the hypothesis, there is a negative significant relationship between both which supports and contributes to the existing literature (Strickland, 1989). It is suggested that organizations work on employees' locus of control

because it is considered one of the main motivational factors for employees to be active and present on the job.

5.1 Limitations of the Study

Although many considerable contributions have drawn attention in this current study regarding the job performance of employees apart from it, this study has several limitations that are as follows; The current study respondent profile was restricted to the insurance sector as it was conducted on insurance companies. The demographic of employees for the questionnaire was designed according to the insurance sector. Furthermore, the current study is a case study on IGI-Life Insurance because this study is time-bound and needs to be completed within the period given by the faculty. This current research is quantitative and the approach used in this study is deductive. The current study sampling method is non-probability as the whole population was not known exactly and the sampling technique used is convenient sampling which is done as per the availability of the respondents. Moreover, as this research is quantitative the questionnaire used to measure the impact on job performance was close-ended which was based on five Likert scales. Only four factors of absenteeism were measured in the study that is emotional exhaustion, depression, work centrality, and work locus of control. Many other factors such as job satisfaction, job burnout, etc, are not used.

5.2 Recommendations

This study has some future recommendations for researchers who will conduct research in the future, which will help them that are as; Future researchers can use different respondent profiles designed for collecting data according to the sector chosen for that research. In future studies, researchers can use cross-sectional or comparative design as well for better results. However, researchers can conduct qualitative or mixed research with the same variables. Researchers can also use probability sampling methods and sampling techniques such as cluster, stratified, snowball, etc because due to sampling method and technique results may be affected. Moreover, the researcher can also use the open-ended questionnaire in qualitative studies, and may be results vary when the research design will be cross-sectional or comparative in future studies. Seven-point Likert – scale could be used in future research for better results.

The rationale for conducting this study is to measure whether depression, emotional exhaustion, work locus of control, and work centrality influence the job performance of employees in insurance companies. In addition, this study has achieved its all objectives, as mentioned in Section 1. The current study's first objective was to investigate the relationship between emotional exhaustion and job performance and to achieve this objective hypothesis was developed based on the prior available literature, to test the relationship statistical techniques were used on SPSS, and last this study also shows there is a negative significant relationship between emotional exhaustion and job performance. All other three objectives of this study were also achieved through the same methodology. Empirical evidence shows that there is a negative significant relationship between depression and job performance, also there is a negative relationship between work locus of control and job performance but there is no relationship between work centrality and job performance.

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