



A Study on the Opportunities and Challenges in Implementing Electronic Human Resource Management System in a Local Insurance Company

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A Study on The Opportunities and Challenges In Implementing Electronic Human Resource Management System In A Local Insurance Company

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Abstract: According to recent reports a well strategy implementation and an effective human resource approach is very important and the basis for a long-term success and improving business performance. Mostly with the current state of working environments and the growth of new technologies that are transforming the workplaces, it is more important than ever for businesses to implement strategies that will improve the performance of human resource functions, thus assisting in achieving the company's objectives. As a result, HRM integration and activities are seen among the most important and major elements in a company's strategy-aligned performance. These days, HRM seems to be more engaged in the everyday routine than normal methods of delivering the requisite details using the technology, and many organizations have adopted a number of E-HRM systems. The purpose of the research study is to explore the opportunities and challenges in implementing E-HRM in a local insurance company and its effect on the staff daily activities and the company's value in the market. The results of interviewing the employees revealed that implementing E-HRM will have a substantial positive effect on individuals' activities in the local insurance company as their motivation towards daily work will increase and it will have the most impact on their satisfaction. The research reflects on the importance of e-HRM activities for increasing company's performance and efficiency and gaining a strategic edge for the business. This was one among the fewest researches to look at the relationship and the impact of e-HRM activities and the operational results from the employee's perspective in the insurance field. Creating and deploying e-HRM solutions in a way that facilitates the workflow and the functionality could benefit the company in advancing and developing.

Keywords; Electronic Human Resource Management, Insurance Companies, E-HRM practices

I. INTRODUCTION

1.1 Background of the study

Human resource management (HRM) is a method of controlling individuals at a workplace that was originated in the 1980s. As (Armstrong 2006) stated in his handbook, the definition of HRM is a systematic and a strategic approach to managing the most important assets of a company, the individuals employed in the company who will contribute to accomplish the goals of the company.

It is important as it concern about the hiring, the growth and compensating employees in the company, which manage the relationship between the workforce and the organisation.

Latest studies have highlighted that strategic human resource management is the foundation for competitive advantage. With today's development in the world and the increase of technological advancements that change the workplace to newer, it has become crucial for companies to develop policies that can enhance the efficiency of human resource functioning, thereby helping to meet the company's goals. (Al Marri et al. 2018)

Individuals do not have the same thinking capabilities, strategies, emotions or attitudes, even as a group they vary greatly and are subject to several diverse influences. Therefore, each organization must have a method to handle its employees through a human approach, and HR approaches manpower to help administrators to perceive the workforce as a valuable resource in their company. Accordingly, HRM is a system that provides the workforce with human dignity, by taking into consideration their abilities, opportunities, expertise, accomplishments, inspiration, dedication and qualification, so they accept their identities as an important human being. (Keenan 2015)

Human capital is a vital significance to the performance of any company since much of the challenges in the corporate environment are psychological and emotional rather than technological or economic shortcomings.

1.2 Statement of the problem

Over the past decades, technology has developed rapidly and the same with HRM processes implementation. The strategies and practices transformed from a concept and an objective into a working institutionalized instrument of operation. Thus, HRM implementation and practices are considered as one of the main factors in achieving success in any company aligned with their strategy. Nowadays, HRM has involved in the daily process more than the traditional ways of providing the necessary information using the technology and there are a variety of e-HRM system adoptions in many organizations. (O’riordan 2017)

A local insurance company which is one of the most leading companies in the insurance sector in Oman has been having its value in the market, with almost 200 employees in 13 different branches and one Auto-Service workshop division. The company still follows the usual ways starting from hiring processes to applying employees training programs and services, which costs them almost more than O.R. 1000/- per employee per year. Having extra costs may cause a delay in the yearly training plans which will affect the employees' behaviour and which will impact negatively on the company's performance in the market.

The main problem faced in the local insurance company is that HRM considered as a secondary system which is not as important as the insurance system in the company, for example. Moreover, the employees lack for many training sessions, increments and promotions as the nature of their skills aren't known yet. As the HRM can evaluate all the above to provide the right career path for each employee. Also, this will follow the government vision to transform digitally as per their strategic plan.

Hence the problem statement is covering the gap created by the delay of implementing technology and the increase of the employees' number and how technology integration can develop with managing diversity.

1.3 Why the study is important

HRM concerned about paying incentives, monitoring the efficiency, the growth of a company and the engagement of the workforce, the training and many other important things. It plays a critical role in the recruitment of employees, the culture and the environment of the workplace. If implementing it was successful, it will make a substantial contribution to the general process in the organization and it will fulfil its goals.

1.4 Highlighting significant issues, problems and ideas

Many companies started adopting HRM in their daily process because of its benefits. However, related difficulties and the problem can occur while performing duty in the HR department. The main issue is advancement in technology, which costs a huge amount to spend in implementing and developing the system. Also, it requires intelligence from the workers to be capable to understand and cope with the improvements promptly. This led to a second issue which is training the workforce to have a smooth functioning organization, which requires the managers to give the employees on the job training and other external training like developing their skills in using machines, applications and computers.

II. RESULTS

2.1 Introduction

The main goal of this section is to review and examine the barriers and the possible opportunities and outcomes associated with incorporating E-HRM in a local insurance company. The evaluation and analyzing the data would be based on two major sources of data: Observation and Interviews. Following the data collection and the research process, is to analyze and evaluate the data, present and discuss the results. The analyst may employ a variety of analysis techniques and different methodologies. All interviews were arranged and completed in April 2021, followed by getting the necessary approvals and permits and

gathering tools needed and essential equipment, the interviews took place and extended between 20 to 40 minutes.

2.2 Results

The company must be analyzing and understanding the current system structure in terms of data size and business growth activities and classify it based on that. Following the analysis of internal procedures and the proposals for digitizing these activities and processes in the company's context. Eventually, the project strategy is created and formulated accordance with predetermined models and methods. Specific modules are implemented in the company's framework after a thorough examination of the procedures in the working project team. An incremental integration is feasible with visual interface, functional requirements are relevant to the company's particular need and developed upon the company's demand. A deep understanding of the system's features and components is essential for an effective execution. Users are trained and introduced to the system by the whole group of projects starting from the HR specialist and ending by the IT experts. Rapid technical advancement and creation of new technologies and applications necessitate post implementation teamwork.

Company's management should participate in actions and taking decisions that have the opportunity to embrace the company's processes. They must not be afraid of taking risks and change to the better, even if they recognize that introducing a new invention will not have predicted results for the short term. Both staff and the leaders of the company should have the same perspectives on systemic transition creativity and development and taking risks towards innovation. Their perspectives and ideas also contribute to company's planning and internal transition, and they should allow for expressing of innovative concepts within the company.

E-HRM has the ability to improve the performance of the company as well as efficacy. Enhance managerial and employees' skills will improve the productivity and effectiveness by allowing them to make smarter and faster choices and making better decisions. It will provide a comprehensive support with an effective service for HRM as well as most essential and functional procedures within the organization.

It results in a more open structure, an extensive understanding and a significant decrease in admin operational burden. It is also, to enable an easier control of HR growth and their supplies. This will encourage a better and quicker responses to staff needs and HR essential components.

HR would have a higher organizational profile, which will result in a stronger work atmosphere and an even more proactive operations in the company's business, as well as increased competitiveness and staff satisfaction. E-HRM could reduce expenses when maintaining data accuracy, decentralizing HR activities and standardization.

An electronic employee portfolio through a website that offers a single source of accessibility to the worker personal details and view a completed employee database system, optimizing and trying to simplify HRM and team bonding by displaying the employee's knowledge, abilities, skills, qualifications, capabilities, job description, career plan and even their photos.

Initially, the company can use the technology to recruit by posting job openings on its system by which potential employees could reach employers. Nowadays, internet has been a key tool for both the companies and job seekers. Companies and job seekers have access to many recruitment platforms where they might advertise vacancies and evaluate applications of different types. While most companies appear to be optimistic about using the internet to hire and recruit, the use of digital screening resources like personality tests or skill tests has been constrained till now to avoid any matters to be out of control.

Regarding E-Learning is any form of learning, training or skills development in which online technologies or software have been used for development of employees' knowledge or management. Is a broad concept that includes a variety of methods or applications including interactive online classrooms, remote learning and machine-based learning.

Motivation is influenced by using E-HRM. It is a powerful tool for inspiring employees. If IT is used to improve and enhance HR process, it may further increase productivity. The workforce is consistently inspired in a variety of ways. E-HRM can make the managerial mechanism for rewards, recruiting and managing the knowledge as well as all other procedures smoother. There connectivity will be improved and HR support, resulting in a better and a significant internal partnership that boosts motivation and morale even more.

Workers would be more optimistic and motivated about E-HRM usage if they see good outcomes and results from it. Assuming that once an E-HRM system identifies a suitable motivational basis, it eventually assists the Admin and HR department on taking on the charge of a better strategies and planning.

- Communicating with the direct managers. Regular contact between employees is amongst the most effective ways to encourage and empower the employees to work. Mostly, setting up weekly sessions to follow up and get regular updates.
- To be treated with respect. Trying to make it a priority to communicate, listen and approach other employees with respect and dignity in office would help others to feel happy and satisfied to give more work.
- Having a representable environment. One of the easiest methods to inspire employees is to make the office they occupy as friendly to optimal success as possible. Workers will genuinely fit in better and will feel that they are at home if the environment in which they work in produce a representative community and expresses the company's values and vision.

- Having a genuine reason to work. Employees must believe that whatever they are offering and performing personally is critical to the company's performance result. Each employee must have a clear job description stating their roles and the job assigned to them to know what they are supposed to do in daily basis.
- Motivate self-improvement and professional growth. Investing in the workforce, individuals would be more likely to stay with the company. As a result, if the employees learn and expand, so the company will expand and the performance will be boosted and the revenue will be increased.

The most common challenges that are any IT system is considered to be difficult when using by regular individuals. Sometimes the company does not consider IT systems as a priority, so the IT spends are poor and it costs higher prices to install and setup. Also, when intending to purchase the system is got with higher expenses and later the maintenance is expensive and repairment costs much. Shortage of support from the management, lack of trained employees, no IT expertise and the difficulty of changing existing operating processes.

Solution to the above challenges is by having a well-planned strategy of implementation. First of all, to allocate all functions that the company is in need. Secondly, by preparing all the equipment in the IT department to avoid any failure. Lastly, start to implement each function separately to have the time to train all employees and to fully understand each function and how it works.

As the majority of employees, career development and advancement in positions. By gaining good knowledge, learning more skills and build confidence with the company I am working with.

We wish to see this system in reality which will ease the work related to HR. Moreover, it will have easier accessibility to data and tracking of information will be faster. Also, the accuracy of the information will be high and no place for errors. In particular, this has shown

its results now during the pandemic and how HR activities have been affected by COVID-19 such as recruiting, evaluation, working remotely from home, staff motivation during this hard times and communication within the company. This must change the HR activities during the pandemic other than the ways it used to be few years earlier before the COVID-19.

2.3 Summary

In summary, the data analysis and representation of this research paper addressed the majority of identified opportunities and challenges that a local insurance company may experience when introducing and adopting a new electronic HRM system. The paper provides a framework to every opportunity and challenge that were identified and listed as an important aspect by the respondents.

III. DISCUSSION

3.1 Introduction

Findings, limitations, recommendation and conclusion are the four elements that will make up and shape this chapter. In the findings will present a summary of the research findings and the study results as well as key aspects. Later, limitations whilst collecting data and gathering information for the report, will address them that both the research and the research faced.

3.2 Findings

The research paper presented a series of questions and their connection to the contribution of the research objectives and variables being placed. The research provides a variety of findings that could help improving organisational efficiency, enhancing the services provided by the Admin and HR department and increasing the satisfaction of the employees in the local insurance company. E-HRM is amongst the most recent industry advancements that is rapidly becoming a trend. We may infer from the research that incorporating technology into HRM

will allow companies to be more dependable and secure. It has also made it much simpler and easier in documenting and saving the necessary data about the human capital in the company. (A. and Prakash 2018) Interview results shows that participants are welcoming the new technology to be implemented and they value the importance of E-HRM in the daily procedures as the system will impact on their level of satisfaction. However, the company must prepare and offer the employees in advance a high-quality training courses to all departments through using the new technology, which contributes to increase workforce success and a better performance. (Punithavathi And Sugavaneswari 2016)

3.3 Limitations

Any research should have certain limitations. In this research case, the analysis has a small number of participants of fifteen employee. However, it is widely acknowledged that the greater the group of the study the findings are more reflective. Beside that during the current situation and the global pandemic it was a bit difficult to set a proper time to meet inside the company or through the online applications due to the unfixed working hours and the shifting schedules that the company was following. Moreover, some of the participants English skills were on Elementary Proficiency, which while interviewing some of them made it difficult to handle to manage and this may have resulted in uncertainty and confusions due to translation process between the questions.

3.4 Recommendations

As an outcome, and based on the previous findings and conclusion. The research proposed that the local insurance company should:

- Develop a list of procedures and tasks of HR which could have been mechanized and automated, leading to higher productivity, performance, work efficiency and enhanced organizational success. (Vashishth 2014)

- According to that, the management team in the company should increase the consistency of HRM specifications to implement a better electronic system for the sake of company's performance.
- Moreover, the research highlighted the importance of working on the training quality level that the company provides to the staff, in order to introduce new service that improve and enhance their analytical and critical thinking skills. (Ibrahim 2021)
- Finally, using the E-HRM will introduce a realist appraisal mechanism, as the system will enable an easy access to their daily outputs which will encourage them to be more productive and self-developing to the newest technologies. (Heikkilä 2013)

3.5 Future Research

Further studies and future researches are needed to evaluate and support the findings of the analysing results from this research. This research isn't confined to the opportunities and challenges that a local insurance company could encounter while introducing a new electronic HRM system. The approach used in this research is applicable to the primary data collection process, and that was confined to interviews qualitative structure focused on a limited study population, implying that the results are not generalizable. Thus, future studies about the same context and area are encouraged to be using quantitative approaches when implementing their studies to rely on more explanations of conclusions and participants expectations, because combining both techniques and methodologies would be more effective depending on a higher range of study population.

The following are several specific subjects that researches may have interest in for future researches to expand the current results and findings:

- The effect of automated HRM on the success and efficiency of Insurance sector workers.

- A systematic analysis of the effect and how e-HRM influence the corporate growth, a comparison study between Insurance and Banking sectors.

IV. EXPERIMENTAL PROCEDURE

4.1 Introduction

The usage of study methodologies is very important and critical, as it precisely relates to the subject of the study. The methodologies of any study, varies from one subject to the other. It is really important to choose the study methodology and technique in order to collect the necessary information to achieve and answer the study objectives. To understand and address the main potentials and barriers in a local insurance company's adoption of the e-HRM system, it was necessary to use data from various sources to achieve enhanced research goals and objectives. The analysis techniques in this thesis relies on qualitative method to obtain and collect reliable data. To be able to obtain information to achieve a better overview of the research topic is a basic step for the dissertation. To collect the key information for the study subject, both primary and secondary data resources are being included too. As this study relies on objective analysis of a variety of publications, journals and articles relevant to the topic in order to identify they key points, also serval written and published works and books, they spoke about human resource management and its electronic implementation. This aim to identify the difference between the past studies and the current research, also it will support benchmarking with those similar companies or different firms in Oman and around the world. (Jha 2008)

In this section, will present the nature of the study, the study process, analysing and collecting sampling technique and the process of gathering the data to extract the final results. This discussed the accuracy and the quality of the data analytical techniques.

4.2 Research Method & Design

Various and different forms of analysis techniques and methods that can be followed for conducting study. The techniques are: Quantitative approach for a research, qualitative

approach or a combination of the two techniques. The analysis approach varies based on the type of the study, the research questions and the goals and objectives of the study.

However, the techniques employed in any analysis must be matched and adapted to the questions of the research and the goals and objectives in order to achieve the desired results of the analysis. (Patton 2014) A qualitative analysis methodology is being used and followed in this research in order to collect and analyse the needed information. (Zeed 2015)

This research would follow the quantitative technique and methodology in order to meet the research objectives and solve the research questions. One of the most significant origin of data and information when performing a study is interviews. Qualitative analysts are able to explore and represent the various perspectives of any situation. (Creswell and Plano Clark 2017) Analysis originally moved beyond the qualitative model through using the semi-structured interviews and observing. (Patton 2014) This has been followed in order to attain a better and strong knowledge of the participants experiences that are taking a place in this research. In addition, valuable data on the perceptions if the participants were collected through this interview methods. (Cassell and Symon 2004) Therefore, the main goal was to explore the definitions and create theories by using comparatively narrowed datasets and in-depth analysis. As this method of study is the most successful at seeking accurate information about relevant people regarding their perceptions, attitudes, values and habits. Qualitative analysis approaches are very dependent on the form of sample. Each used approach to collect a particular form of data. (Charmaz 2006)

Descriptive analysis will not eventually fit into the descriptions of either qualitative or quantitative data analysis techniques and strategies, however aspects of both may be seen, even from the same analysis. (41.1 What Is Descriptive Research? 2001) Its importance is predicated on the presumption that through evaluation, examination and description, which challenges could be resolved and activities enhanced. The most popular descriptive study

approach is surveying, interviews, questionnaires and phone surveys are among the methods used. (Koh and Owen 2021) The positive use of survey design for the research strategy of data collection includes the ability for the researchers to access a significant group of participants for a comparatively low cost and the ability to calculate several factors using a single component. A descriptive study may employ a broad range of methodologies to analyse one or even more factors. Apart from experimental research or other designs, the academic researcher does not always influence or modify some of the other factors, instead they simply observe and evaluates things. (McCombes 2019)

4.3 Justification

Identification of the benefits and difficulties in incorporating an electronic HRM system in a local insurance company in Oman, and the selection of the study approach has taken a place after several stages. The qualitative approach chosen must offer the right conclusions and recommendations for this study and facilitate the accomplishment of the research goals and objectives. The intention of to use the qualitative approach and its diverse methods is to have employees involved from multiple perspectives and experiences to recognise the advantages and disadvantages of applying the system in the local insurance company. (Silverman 2017) This would help and assist the researcher to suggest and focus on a better solution and recommendation to introduce the best method for the company. (Creswell and Creswell 2017)

4.4 Sampling Technique and Sample Size

Qualitative studies generally prefer to select sampling techniques that help their researches to get a deeper knowledge and understanding of the nature they are analysing. One of the most common sampling techniques for qualitative research is non probability. Is usually utilised in observational or trials studies and it will not accurately reflect the audience size. It relies on personal opinion and expert evaluation and makes use of the most accessible samples and elements from the population. (Etikan and Bala 2017) For data collection and personal

interviews studies, the non-probability techniques which are one of the sampling methods it saves money, because the outcome results also appear like probability sampling analysis. In practise, a variety of non-probability research techniques are often used. In this research will be using the haphazard sampling, or as it called in other names accidental of convenience sampling. (Etikan et al. 2016) Convenience sampling is a form of irregular sample methods in which the participants of the sample group who fulfil several functional requirements, like the group is easy to access, range within the region, presence at a particular period and their willing to engage in study. It also may apply to population analysis topics, collecting information and finding data which are readily available for the research topic and the researcher. (Dudovskiy 2018)

Qualitative analysis generally necessitates a small and controlled group of respondents unlike the quantitative research. The responses group for qualitative analysis must be sufficient enough yet to collect adequate results to properly explain the nature of the research and the important variables in order to answer the research questions and analyse the data. (Vasileiou et al. 2018) Saturation can be the main purpose for qualitative studies. Since introducing more respondents to an analysis does not lead to further insights or facts, it's said to be saturated. However, in qualitative experiments, the principle of saturation is advised for reaching an acceptable sample group. (Boddy 2016) So many researches proposed good number for how many people that the researcher must interview to get good results. The range of respondents were between five to fifty interviews for different types of studies. These suggestions will assist the study in estimating the group of respondents needed, yet the actual participants needed could be determined by when saturation is achieved. (Creswell and Poth 2017)

The respondents' group that will be selected for this analysis are fifteen participants minimum, for the total number of interviews that will been done.

4.5 Data Collection and Analysis

Qualitative research approaches help everyone to fully identify and assess the perceptions of the end users. These methods enable the researchers to determine how choices are taken and most of the things are done. Also, it adds a complete understanding on the possible solutions and what are the possible challenges. (Sutton and Austin 2015) Qualitative study includes content that is comprehensive, diverse and insightful in order for certain concepts and conclusions to arise from thorough examination. The purpose is to gather relevant information while discussing concepts, knowing perceptions and obtaining deep perspectives into a given context and this research gathered both primary and secondary data resources. (Shanks and Bekmamedova 2018)

4.6 Data Collection Technique

Case study analysis usually employs a variety of research data collection methods and information extracted from a various of resources. Interviews, individual findings, surveys and related records are all used to gather data and obtain more information. (Bhandari 2020)

4.7 Interviews and Observation

Most qualitative researches recommend the gathering of data by interviews conducted. Interviews have been the most effective and logical way of collecting comprehensive and powerful data concerning a specific occurrence. (Gill et al. 2008) The form of interviewing being used to gather data may be adapted to the study objectives and the research questions, the respondents' personalities and the researcher's chosen methodology. (Barrett and Twycross 2018) When the interviews will be held for each respondent, each interview will differ significantly from one to another depending on other questions that will be drawn out based on the respondent's reaction to the original questions.

The analyst approaches topics closely enough to analyze and study with or without respondent's engagement in order to determine if individuals do as they think to gain a direct connect to implicit understanding and information of subjects.

4.8 Data Analysis Technique

Qualitative data processing should preferably take place simultaneously throughout the collection of data just so researchers may develop an evolving interpretation of relevant literature of the study questions and this requires all questions raised to find answers and the sampling and analysis data. (Alhojailan 2012) This adaptive data capturing and interpretation method gradually hits a stage that no new versions or concepts arise. It is known as saturation and it indicates the data processing is over. (Caulfield 2019)

The evaluation of qualitative research documenting and observations arises in any sector where the analyst discovers challenges and ideas that are critical in supporting understanding the situation from different perspectives, whether by observing, interviews or even both methods. A critical and an essential step in any analytical approach is to read the documents thoughtfully. (Kawulich 2004)

Colaizzi's data processing and analytics method is a form for analysing qualitative data for any research from different samples, which is widely used in healthcare and social sciences in order to classify relevant knowledge and arrange this information into categories or groups. (Turunen et al. 1994) To get a better understanding of the respondents, the analyst reads an overview of each individual involved in this research as first stage. Furthermore, the researcher collects observations and comments relevant to the study and relating to the questions that were stated. (Morrow et al. 2015) Essential points must be represented direct quotes and with the actual words used from the respondents in order to reliably represent the findings. To evaluate the important and the most significant comments, the analytics starts by articulating what the statements mean and then develops patterns dependent on the explanations, and grouping each

related pattern together under the same categorizes. Eventually, combining all the findings into a detailed overview of the problem and the study and follows up with each respondent to validate the findings. (Writer 2020)

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