
The Mediating Role of Organizational Commitment in the Relationship between Participative Leadership and Job Performance of Insurance Agents in Surabaya

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Abstract

This study analyzes the effect of participative leadership and organizational commitment on the job performance of insurance agents in Surabaya. The research also identifies the mediating role of organizational commitment in the relationship between participative leadership and job performance. Data collection by distributing questionnaires resulted in 94 responses. The data is analyzed using partial least squares structural equation modeling (PLS-SEM). The results show that all the hypotheses are supported. Participative leadership and organizational commitment have a positive effect on job performance. In addition, organizational commitment mediates the relationship between participative leadership and job performance. This study supports social exchange theory. Moreover, this study's findings show the importance of insurance companies selecting and developing individuals in managerial positions who are able to behave participatively.

Keywords: participative leadership, organizational commitment, job performance, insurance agents.

Introduction

Employee performance is an important factor in improving company performance, including for insurance companies. The salespeople, i.e., insurance agents (Ghosh et al., 2019), are expected to make a profit for the company by selling various insurance products, handling and solving problems, and satisfying its customers (Tseng, 2017). They are expected to have new ideas that can be beneficial to acquire new customers and retain existing customers (Iddris et al., 2022). In addition, they also need to provide accurate information and high-quality service in order to gain the trust of their customers (Saoula et al., 2023). Therefore, the insurance company relies on the performance of its agents.

Job performance refers to task performance, that is, the behavior of employees as required in their job descriptions (Singkali et al., 2023). Job performance is also the most important factor that concerns the organization (Miao & Kim, 2010), determining the effectiveness and competitive advantage of the organization (Choudhary et al., 2017). Referring to the social exchange theory, subordinates will perform well as a form of reciprocation for the behavior of the supervisors considered pleasant (Organ, 1974).

Consistent with social exchange theory, leadership is important in improving employee performance (Schwepker Jr. & Ingram, 2016). One leadership behaviour considered effective in improving job performance is being a participatory leader (Newman et al., 2014). Referring to Mulki et al. (2015), positive attitudes and work behaviors of salespeople can be built if supervisors behave participatively. Participatory leaders provide a supportive working environment and are willing to accept the input of their followers (Mulki et al., 2015). Supervisors who use a participatory style build an emotional bond (Islam et al., 2018) and will consult with their followers when making decisions (Mesu et al., 2015). Insurance agents who are faced with the problems of customers and need to practice creative ideas to acquire and serve customers may prefer supervisors who want to listen to their opinions. Moreover, when the supervisors have to decide on solutions to existing problems, the opinion of insurance agents will be very needed because they are the closest party to the customer.

Several studies have found a positive correlation between the performance of employees working in insurance companies and leadership. For example, responsible leadership (Castro-González et al., 2022), servant leadership (Suhardi et al., 2022), and leader-member exchange (Gabel-Shemueli & Riva Zaferson, 2021). Nevertheless, few studies investigate the influence of participative leadership on the performance of insurance agents. Ayodele & Kehinde (2020) found that participative leadership positively affects innovative work behavior that can improve salespeople's performance. Mulki et al. (2015) and Huang et al. (2010) investigated the performance of employees, including the sales force. Both studies found that participative leadership did not directly influence employees' performance. Mulki et al. (2015) showed that work effort and satisfaction with the supervisor mediate the effect of participative leadership on job performance. Furthermore, Huang et al. (2010) showed the mediating role of the trust-in-supervisor in the relationship between the two.

Previous studies have shown that organizational commitment mediates the relationship between employee performance and its antecedents (Rahman et al., 2019; Castro-González et al., 2022). Mihardjo et al. (2021) also found the mediating role of commitment in the relationship between the performance of insurance agents and its antecedent. Organizational commitment is the attachment of individuals to their organizations that makes them willing to give great effort and high productivity to their organization (Latifah et al., 2023). Therefore, building their commitment to the organization becomes essential to delivering high performance for their company. Furthermore, employee commitment can be built on leadership behavior (Islam et al., 2018; Lee, 2018), including participative leadership (Mesu et al., 2015). It is consistent with the social exchange theory that subordinates reciprocate the pleasant treatment of their supervisors with positive work behavior and relational such as commitment (Cropanzano et al., 2017). However, very few studies investigate the mediating role of organizational commitment in the relationship between participative leadership and insurance agents' performance.

Our study aims to analyze the effect of participative leadership and organizational commitment on the job performance of insurance agents. We also investigate the mediating role of organizational commitment on the relationship between participative leadership and job performance. The study contributes, firstly, to enriching the study that investigates the relationship model between participative leadership, organizational commitment, and job performance. Secondly, to give insurance companies and supervisors an understanding of the importance of applying participative leadership to enhance organizational commitment and further the performance of insurance agents.

Literature Review and Hypotheses

Job performance is individuals' work behaviors consistent with the organization's goals and results from their abilities and motivations (Mulki et al., 2015). One form of job performance

is task performance (Yun et al., 2007), which is work behavior as requested in job descriptions (Singkali et al., 2023) or commonly referred to as in-role performance (Miao & Kim, 2010). The effectiveness of an employee's task performance is demonstrated by the outputs produced and the activities that contribute to the organization's technical core (Choudhary et al., 2017). Moreover, task performance indicates individual talents, abilities, and competencies (Yun et al., 2007). This performance task is employees' most fundamental responsibility to carry out, and they will be rewarded with compensation (Miao & Kim, 2010). Referring to Williams & Anderson (1991), task performance is measured by the extent to which employees complete their tasks and meet the standard of performance expected from their work. In addition, Lin (2017) mentions that job performance can be assessed by employees work behaviors and outcomes. In salespeople's context, behavioral-based performance can include understanding customers and solving their problems (Mallin et al., 2017). In contrast, outcome-based performance can refer to achieving high sales value and meeting sales targets (Mallin et al., 2017).

Participative leadership is the behavior of supervisors who support and encourage followers to share a certain number of responsibilities in the workplace (Newman et al., 2014) and are willing to share influence, control, information, and power with followers (Lam et al., 2015). Participatory leaders consult with and facilitate their followers' engagement in decision-making (Newman et al., 2014). They also empower their followers to help solve problems, give opinions and feedback, as well as get a think out of the box (Nabi & Akter, 2023). Since supervisors who give autonomy and ask advice from employees are regarded as being respected and trusted by employees, implementing a participatory style can increase followers' trust in their supervisors (Huang et al., 2010). As a result, based on the social exchange theory, employees will reciprocate supervisors' treatment by providing high performance (Huang et al., 2010). As employees get the opportunity to advise and solve problems at work, they will likely feel that they have done a significant job for the company and the job (Chan, 2019). Next, they will be more motivated to do the job and perform well (Chan, 2019). Their performance in decision-making will also increase (Chan, 2019). Furthermore, salespeople who feel that their advice is appreciated will be happy to be part of the organization and consequently have positive work behavior (Mulki et al., 2015).

Regarding the work activities of insurance agents faced with complaints and customer problems that must be resolved, participative leadership is likely to improve their performance. Employees with participatory supervisors show creative performance (Nabi & Akter, 2023) and increase job performance (Huang et al., 2010; Newman et al., 2014; Hermawati et al., 2019).

H1: Participative leadership has a positive effect on job performance.

Organizational commitment is the strength of an individual's identification with and involvement in a particular organization (Porter et al., 1974). Individuals who commit to their organization are demonstrated by their acceptance of the values and purposes of the organization and their willingness to contribute to and persist in the organization (Porter et al., 1974). Porter's definition of commitment is an individual attitude, also referred to as affective commitment (Cohen, 2014). According to Meyer & Allen (1996), affective commitment is an individual's emotional attachment to the organization. The strongest driver of affective commitment is a work experience where employees feel comfortable in the organization and are competent in doing their jobs (Allen & Meyer, 1990). Individuals will have a higher affective commitment to their organization if they can fulfill their role in their work (Tsai & Yen, 2017) and gain respect and support from their organization (Rahman et al., 2019). Moreover, if individuals feel empowered to have control and initiative to solve problems in their work, their emotional attachment to the organization will increase (Colla et al., 2019).

Participatory leaders empower their followers by allowing them to express their opinions and advice on how to solve problems (Nabi & Akter, 2023). Drawing on the social exchange theory, individuals treated well by their supervisors will reciprocate by engaging in behavior that benefits their organization (Newman et al., 2014). Therefore, the more supervisors may behave participatively, the more their employees' commitment to the organization increases. Previous studies have found that participative leadership positively correlates to organizational commitment (Islam et al., 2018; Odoardi et al., 2019).

H2: *Participative leadership has a positive effect on organizational commitment.*

The high organizational commitment enables employees to work for the organization (Donkor et al., 2021). Furthermore, employees whose goals are congruent with their organization's goals will be more enthusiastic and able to improve organizational performance (Cheema & Abbas, 2017). Employees with high organizational commitment also have a sense of belonging and strive to contribute to the success of their organization (Ouerdian et al., 2021). Therefore, the more individuals have organizational commitment, the more they show higher job performance. Several studies have found that organizational commitment and job performance are positively linked (Donkor et al., 2021; Rahman et al., 2019; Sungu et al., 2019).

H3: *Organizational commitment has a positive effect on job performance.*

Participatory supervisors' behavior allows their employees to participate in providing advice for problem-solving and decision-making (Nabi & Akter, 2023). As a result, employees feel empowered, cared for, and trusted in their abilities. This treatment is important for insurance agents to be able to face job demands to please their clients. The supervisors' willingness to acknowledge their followers' opinions and information can help the agents effectively complete their duties. Consistent with the social exchange theory, pleasant treatment of supervisors will be rewarded by employees with emotional attachment and work behavior that benefits the organization (Newman et al., 2014). They will build an emotional attachment to the organization and contribute to its success in achieving its goals. The higher their commitment to the organization, the higher their performance.

H4: *Organizational commitment mediates the relationship between participative leadership and job performance.*

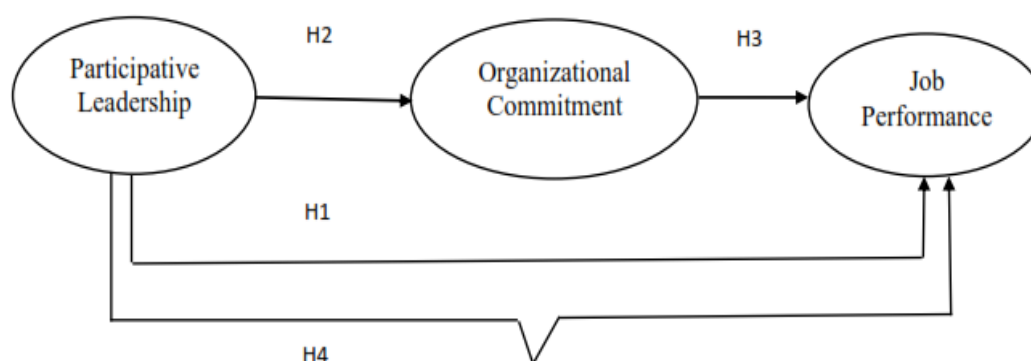


Figure 1. Research Model

Research Method

This study uses a survey method with a digital questionnaire with Google Forms. Based on convenience sampling techniques, questionnaires are distributed to insurance agents working

at three branch offices of an insurance company in Surabaya. This distribution is done on a network owned by a member of the researchers. Of the 104 questionnaires collected, there were 10 incomplete responses. A total of 94 responses were used in the data analysis. We use G*power as the basis for calculating the minimum sample size. For a mediation model with three predictors, i.e., the largest number of arrows leading to a dependent variable (Memon et al., 2020), the minimum sample required is 77 data. Therefore, the number of respondents we obtained already met the minimum sample size criteria.

This study uses well-established measurements. Participative leadership is measured by adopting five items (for example: before making decisions, my supervisor considers my opinions) from Ogbonna & Harris (2000). Organizational commitment is measured by adopting eight items of the affective commitment scale (for example: I feel a sense of belonging to the organization where I work) from Allen & Meyer (1990). We adopted five items of a sales performance scale (for example: I work out solutions to my client's insurance problem) used in the study by Mallin et al. (2017). Respondents were asked to respond on a five-point Likert scale (1=very disagreed – 5=very agreed).

Results and Discussion

The results of the data collection showed that the majority of respondents were women (60.6%), under the age of 25 (39.4%), educated at the undergraduate level (63.8%), unmarried (58.5%), and had worked for less than three years (58.5%). Table 1 shows information about the respondent's profile.

Table 1. Profile of Respondents

Characteristics	Frequency	%
<i>Gender</i>		
Male	37	39.4
Female	57	60.6
<i>Age (years)</i>		
18 -< 25	37	39.4
25 -< 35	20	21.3
35 -< 45	17	18.1
>=45	20	21.3
<i>Education</i>		
High school	22	23.4
Associate degree	10	10.6
Undergraduate	60	63.8
Master Degree	2	2.1
<i>Marital Status</i>		
Single	55	58.5
Married	39	41.5
<i>Tenure (Years)</i>		
<1	32	34.0
1 -< 3	23	24.5
3-<6	17	18.1
6-< 10	3	3.2

Characteristics	Frequency	%
>=10	19	20.2

Data analysis uses partial least squares structural equation modeling (PLS-SEM). The examination is conducted in two stages: first, testing a measurement model that covers validity and reliability, and second, testing structural models to identify the relationship between variables. Three variables are tested for validity and reliability. Reliability test results are based on composite reliability (CR) values, and convergent validity is based on outer loading and average variance extracted values. (AVE). Some indicators are not used in structural model testing to meet the high reliability and convergent validity criteria. Table 2 shows the CR, outer loading, and AVE values. Job performance, participative leadership, and organizational commitment have shown acceptable CR values of more than 0.7 (Hair et al., 2019). Test results show convergent validity as the outer loading of each indicator has already exceeded 0.7 and the AVE value of each variable has also shown more than 0.5 (Hair, et al., 2017).

Table 2. Reliability and Convergent Validity

Variable	Item	Outer Loading	CR	AVE
Job Performance (Perf)	perf1	0.761	0.901	0.645
	perf2	0.865		
	perf3	0.778		
	perf4	0.807		
	perf5	0.8		
Participative Leadership (Part)	part1	0.908	0.943	0.805
	part2	0.894		
	part3	0.927		
	part4	0.858		
Organizational Commitment (Ocom)	ocom4	0.747	0.904	0.652
	ocom5	0.817		
	ocom6	0.831		
	ocom7	0.841		
	ocom8	0.8		

The discriminant validity is tested based on the Heterotrait–Monotrait (HTMT) ratio of correlations approach. Table 3 shows that all constructs have a value less than HTMT0.85 (Hair, et al., 2017). It indicates the existence of discriminant validity that one construct is different from the other.

Table 3. Discriminant Validity

	Ocom	Part
Part	0.659	
Perf	0.609	0.597

Note: Part = participative leadership, Ocom = organizational commitment, Perf = job performance

Table 4 shows the magnitude of the R^2 and f^2 values. Test results showed that participative leadership and organizational commitment explain a 35.7% variance in job performance. The magnitude of this value is moderate, with a value greater than 0.25 but less than 0.5 (Hair, et al., 2017). Similarly, the ability of participative leadership to predict organizational commitment is moderate. Furthermore, participative leadership and organizational commitment each have a medium effect size on job performance. In contrast, the effect size of participative leadership on organizational commitment is large, i.e., 0.579 (Hair, et al., 2017).

Table 4. R^2 and f^2 Values

Anteseden	Konsekuensi	R^2	Predictive power	f^2	Effect size
Part, Ocom	Perf	0.357	Moderate		
Part	Ocom	0.367	Moderate	0.579	Large
Part	Perf			0.108	Medium
Ocom	Perf			0.111	Medium

Note: Part = participative leadership, Ocom = organizational commitment, Perf = job performance.

The next stage is testing the structural model; the results are shown in Table 5 and Figure 2. Participative leadership has a significant positive effect on job performance ($\beta=0.331$, $t=2.603$). These results support hypothesis 1. In line with hypothesis 2, the higher participative leadership, the higher the organizational commitment ($\beta=0.606$, $t=6.846$). As expected, increased organizational commitment improves job performance ($\beta=0.335$, $t=2.767$). The results support hypothesis 3. Furthermore, the study results support hypothesis 4, that organizational commitment significantly mediates the relationship between participative leadership and job performance ($\beta=0.203$, $t=2.332$). Since participative leadership can also directly affect job performance, the mediating role of organizational commitment is partial.

Table 5. Results of Hypothesis Testing

Hypothesis	Beta	t value	Decision
H1: Part \rightarrow Perf	0.331	2.603**	Supported
H3: Part \rightarrow Ocom	0.606	6.846**	Supported
H2: Ocom \rightarrow Perf	0.335	2.767**	Supported
H4: Part \rightarrow Ocom \rightarrow Perf	0.203	2.332*	Supported

Note: * $p < 0.05$, ** $p < 0.01$

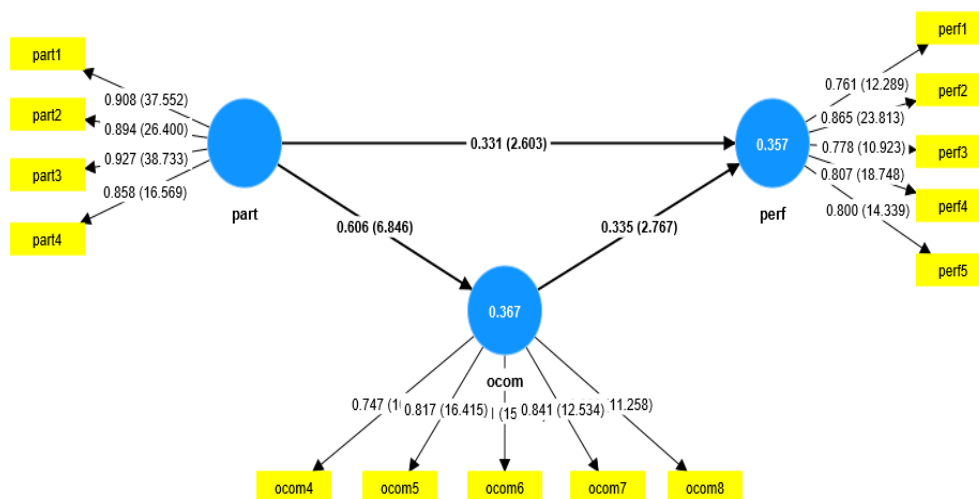


Figure 2. Structural Model Testing

Studies show that participative leadership improves the job performance of insurance agents, both directly and through organizational commitment. Respondent profiles indicate that most insurance agents have diplomas or undergraduate education. These results are consistent with Nazarian et al. (2017), who found that individuals with higher educational levels would prefer supervisors who allowed them to participate in decision-making. Furthermore, since respondents are part of Indonesian society that tends to have cultural values of high power distance (Hofstede, 2007), it is possible that they do not like supervisors with a participative style (Huang et al., 2006). Interestingly, this study gives different results. Most of our respondents are aged up to generations Y and Z. These results are consistent with the idea that millennial employees prefer participatory supervisors (Torsello, 2019).

Our study supports previous studies that show participative leadership is positively related to organizational commitment (Islam et al., 2018; Odoardi et al., 2019) and job performance (Newman et al., 2014; Hermawati et al., 2019). Furthermore, commitment has been found to enhance job performance, supporting studies from Donkor et al. (2021) and Rahman et al. (2019). Our study also found that organizational commitment has a partial mediation role. Job performance can be improved directly by participative leadership and indirectly by the mediating effect of organizational commitment.

Our finding suggests support for the social exchange theory. Supervisors who give their subordinates pleasant experiences, such as an opportunity to convey opinions useful for decision-making and problem-solving, will be reciprocated with positive relational and work behavior. Employees' commitment to the company will increase; for example, they will become more emotionally attached and feel involved (Boles et al., 2007). Consequently, they will also give their best to generate high performance for the company.

Conclusion

The study finds that supervisors with high participative leadership behavior improve the organizational commitment of insurance agents, and vice versa. Organizational commitment also mediates the effect of participative leadership on job performance. The whole hypothesis of this study is supported. The results of this study show the need for insurance companies to encourage individuals in managerial positions to practice participatory behavior in leadership. Companies need to select managers who can behave participative and provide training programs for them to enhance their participatory style.

Participatory leaders ask their followers' opinions before making decisions and involve them in problem-solving. Referring to the profiles of respondents, who are mostly of the Y and Z generations, this leadership behavior needs to be implemented more in the workplace. Companies will also gain from involving this younger generation in problem-solving. They may have a high source of information that could be a solution in the workplace since they are more likely to be able to use technology.

Further studies are needed to investigate the research model by considering older employees and the role of cultural values such as power distance. It is possible that employees of the older generation, such as the X-gen, prefer a directive leadership style. In addition, job performance is determined only by participative leadership and organizational commitment. Further studies need to identify other job performance antecedents, such as motivation and work value. Current studies are limited to employees who work as insurance agents. Further studies are needed to consider testing the research model in different fields of work and business contexts.

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