

**SOCIAL SUPPORT CHANGE AS A MODERATOR
AND ORGANIZATIONAL COMMITMENT AS A MEDIATOR
BETWEEN PRE-ENTRY EXPECTATION AND TURNOVER
INTENTION: A STUDY AMONG LIFE INSURANCE AGENTS
IN TIANJIN, CHINA**

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Abstract: The study intends to understand the social support change's moderation effect and organizational commitment's mediation effects between the relationships of pre-entry expectation and turnover intention among the life insurance agents in Tianjin, China. Partial least squares structural equation modelling (PLS-SEM) was employed as the method of the analysis. Statistical environment R version 3.1.0 was used as the tool of analysis. Six of seven hypotheses were accepted. As the result, perceived performance is more determinative than pre-entry expectation of defining confirmation of expectation. Organizational commitment is more important than post-entry satisfaction when employees making decision of staying. High composite reliability needs to be investigated whether caused by the life insurance agents' job nature or the poor content validity of the instrument. Original value of paper: The paper applies expectation confirmation theory into human resource context.

Key words: organizational commitment, PLS-SEM, R, social support change, turnover intention

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Introduction

Employee turnover is a rising concern in China. China has 1.3 billion of population, traditionally been recognized as a labour-abundant country with "unlimited" labour supply; Fang and Wang (2005) define that close attention should be paid to the waves of labour shortage due to the already started declining of labour force (15-59 year-old population) (National Bureau of Statistics of China, 2013). The first quarter of 2013, the job opening-to-applicant ratio in Guangzhou was as low as 1.23. In China's labour market, 19 percent of positions are waiting to be taken (He, 2013).

Furthermore, employees switch jobs more frequently than in the past (Waldmeir, 2012; Sang et al., 2009; Hughes and Bozionelos, 2007). In China's cities' areas, one-third of office workers are considering leaving their job (Xue, 2012). Employees' turnover brings both explicit and tacit knowledge away from

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organizations. The leaking of the knowledge causes organizations to become forgetful (Hislop, 2009).

The paper intends to measure whether life insurance agents satisfied by the decision that they have made to join the company and the industry. The focusing point of the study is the moderation role of social support change and mediation role of organizational commitment constructed the mechanism between post-entry satisfaction and turnover intention.

Literature Review

The causes of labour shortage of life insurance industry in China can be academically sorted into two issues, the recruitment and retention issue, and employee turnover issue. At the organizational level, the goal of recruitment programmes and activities is to influence the behaviour of prospective employees and their significant others to decide and agree on joining a company (Lords, 2000; Roach, 2000; Raisman, 1999; Stonewater, 1999).

After literature review, a list of research gaps was suggested (Table 1).

Table 1. List of Research Gaps

Gaps	Sources
Measuring post-entry satisfaction via a comparison between pre-entry expectation and post-entry experience	O'Neill and Adya, 2007; Donovan et al., 2004; Filstad, 2004; Sutton and Griffin, 2004
Longitudinal study	Sutton and Griffin, 2004
Applying it to the life insurance industry in China	Tan, 2010; Zhang and Wu, 2010; Li, 2009; Yang, 2009; Zheng, 2007; Wu and Li, 2005; Chen, 2004
Social support change (moderator), Organizational commitment (mediator)	Selvarajan et al., 2016; Gim et al., 2015; Davey et al., 2014; Han et al., 2014; Mustaffa et al., 2014; Yang et al., 2014; Antonaki and Trivellas, 2014; Kalkavan and Katinli, 2014; Russo and Buonocore, 2012; Tuzun and Kalemci, 2012; Sutton and Griffin, 2004;

Sutton and Griffin (2004) exhibited that newcomers' job satisfaction and organizational commitment have strong correlation toward to recruitment satisfaction; the relationship, however is fully mediated by post-entry experiences. They suggested the main limitation of their research is that the respondents of that study were limited to who joined a company less than 14 months. The study can not be applied to senior employees.

Studies (O'Neill and Adya, 2007; Donovan et al., 2004; Filstad, 2004; Sutton and Griffin, 2004), categorized employees into three career stages: the regular, the newcomer and the applicant. Sutton and Griffin (2004) believe that the more satisfactory on a recruitment process, the employees will be organizationally more committed to a company. However, the investigation of whether pre-entry expectation or post-entry experience is more determinative to job satisfaction, has

been overlooked. O'Neill and Adya (2007) also report that modern employees' commitment is more occupationally than organizationally motivated. There are a few studies (Tan, 2010; Zhang and Wu, 2010; Li, 2009; Yang, 2009; Zheng, 2007; Wu and Li, 2005; Chen, 2004) from China suggest that life insurance companies should reduce the presentation of commission in the total compensation and improve the working environment. However, those studies focused on company rather than individuals' perspective. Based on the literature review and the context of the study, the research framework has been illustrated in the following Figure 1.

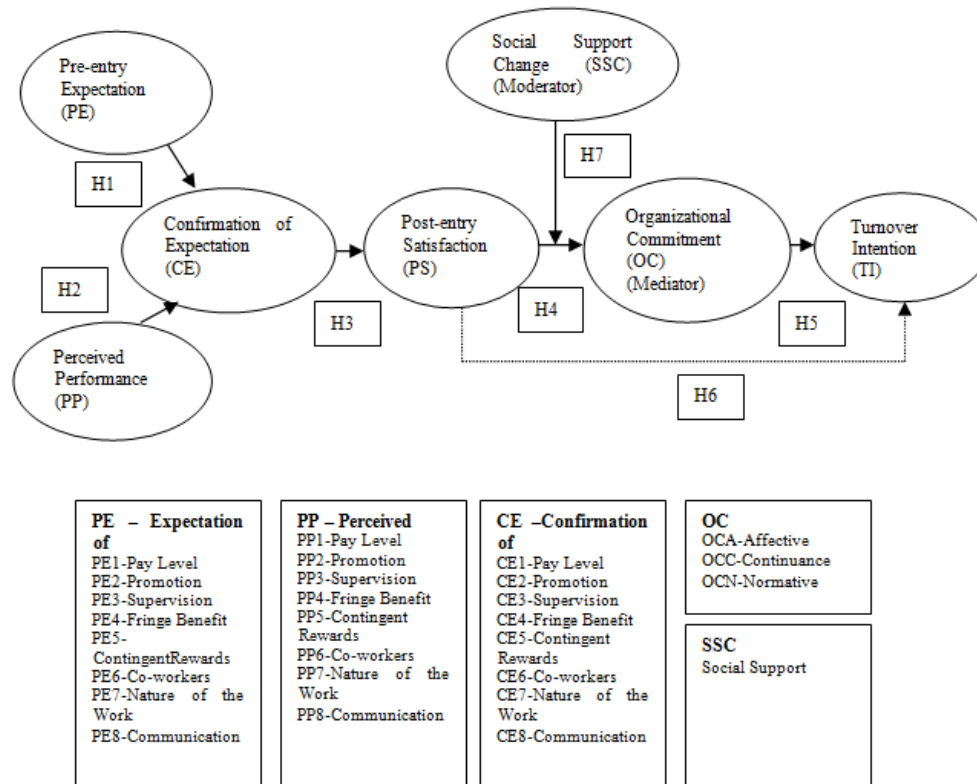


Figure 1. Research framework

Research Methodology

The study employs a quantitative methodology with primary data collected via a structured questionnaire. The target population in this study is the employees who are currently working with Ping An life insurance company, Tianjin branch. The samples were selected using the group administered questionnaire technique. Initially, a total of 100 questionnaires were distributed after weekly meeting and all been collected back 30 minutes later. On treating missing variables with a list wise

deletion, 99 were able to be retained. To analyse the dataset, statistical environment R version 3.1.0 was employed as the tool. PLS-SEM analysis was conducted for hypothesis testing. OC has been modelled to be a reflective-formative higher order construct. The two-stage approach was selected for treat the higher-order variable (Hair et al., 2014). The moderation effect is tested by adopting the product indicator approach (Chin 2010).

The measurement of the variables, with five-point Likert scales, the relevant items are rated by 1 = strongly disagree, 2 = disagree, 3 = neither agree nor disagree, 4 = agree and 5 = strongly agree. The questions were adopted and adapted (Table 2).

Table 2. Source of the Instruments

Variable	Items	Relationship	Sources
PE	8	Adaptation	Job satisfaction survey's 8 categories (Watson et al., 2007)
PP	8	Adaptation	Job satisfaction survey's 8 categories (Watson et al., 2007)
CE	8	Adaptation	Job satisfaction survey's 8 categories (Watson et al., 2007)
PS	4	Adoption	(Kim et al., 2009)
TI	4	Adoption	(Shore and Martin, 1989; Simmons et al., 1997)
OC	24	Adoption	Allen and Meyer's organizational commitment measure to be tested (Bang et al., 2013; Zain and Grill, 1999; Allen and Meyer, 1990).
SSC	4	Adaptation	Norbeck's social support questionnaire (Norbeck et al., 1983; Norbeck et al., 1981).
Total			60 items

Results

The study tested the convergence validity by assessing factor loading, composite reliability (CR) and average variance extracted (AVE) for the reflective scale type variables, and employing indicators' weight, variance inflation factor (VIF) and tolerance (TOL) for the formative scale type variables (Hair et al., 2014). The study adopted a factor loading cut off value at 0.70 as significant (Hair et al., 2014). Therefore, PE1 and OCC7 are omitted from the additional tests. PE3 however, the loading is 0.67, which is very close to 0.70, thus PE3 was remained for the further tests. These results are presented in table 3.

Table 3. Measurement model

		Scale Type	Item	Loadings		Composite reliability	AVE	VIF	TOL
	PE	Reflective	PE2	0.75		0.95	0.74	N.A	N.A
			PE3	0.67					
			PE4	0.78					
			PE5	0.93					
			PE6	0.95					
			PE7	0.94					
	PP	Reflective	PP1	0.87		0.99	0.92	N.A	N.A
			PP2	0.94					
			PP3	0.97					
			PP4	0.96					
			PP5	0.99					
			PP6	0.97					
			PP7	0.98					
			PP8	0.96					
	CE	Reflective	CE1	0.93		0.99	0.96	N.A	N.A
			CE2	0.99					
			CE3	0.98					
			CE4	0.98					
			CE5	0.99					
			CE6	0.98					
CE7			0.99						
CE8			0.99						
PS	Reflective	PS1	0.95		0.97	0.90	N.A	N.A	
		PS2	0.96						
		PS3	0.97						
		PS4	0.91						
Mod	Interaction Indicators	Reflective	Mod01	0.77		0.71	0.70	N.A	N.A
			Mod02	0.88					
			Mod03	0.78					
			Mod04	0.89					
			Mod05	0.80					
			Mod06	0.89					
			Mod07	0.80					
			Mod08	0.88					
SSC		Single Factor		N.A					

OC	Two Stage Approach	Formative	OCA	N.A.	(Weight)	0.67	N.A	9.52	0.11
			OCC		(Weight)	0.23		8.77	0.11
			OCN		(Weight)	0.17		1.67	0.60
TI	Reflective	T11	0.98	0.99	0.96	N.A	N.A	N.A	N.A
		T12	0.98						
		T13	0.99						
		T14	0.97						
Loadings > 0.70 is preferable; Composite reliability > 0.70 is preferable; AVE > 0.5 is preferable; VIF < 10 is preferable; TOL > 0.10 is preferable									

The correlations among the constructs are examined based on the estimation of path coefficients and R^2 and Q^2 are the values that determine the predictive power. A 1000 times re-sampling boots trapping analysis is followed by determining the 0.025 and 0.975 percentiles to measure whether the relationship is significant at the 95 percent confidence interval (Hayes, 2009). Table 4 summarizes the results of the hypotheses proposed from the analysis.

Table 4. Summary of hypothesis testing

	H1	H2	H3	H4	H5	H6	H7
	PE → CE	PP → CE	CE → PS	PS → OC	OC → TI	PS → TI (Indirect mediation effect)	Mod → OC (Moderation effect)
Std. Beta	-0.17	0.81	0.96	0.03	0.92	0.02	0.04
Mean.Boot	-0.17	0.81	0.96	0.03	0.92	0.02	0.02
Std. Error	0.06	0.04	0.01	0.01	0.01	0.01	0.03
Std. Deviation	1.90	1.26	0.32	0.32	0.32	0.32	0.95
perc.025	-0.29	0.71	0.94	0.01	0.89	0.004	-0.04
perc.975	-0.06	0.88	0.97	0.05	0.95	0.05	0.05
t-value	-2.83***	20.33***	94.87***	2.96***	90.92***	1.98**	0.67
Decision	Accepted	Accepted	Accepted	Accepted	Accepted	Accepted	Rejected
*P < = 0.1, t > = 1.28; **P < = 0.05, t > = 1.65; ***P < = 0.01, t > = 2.33 In between perc.025 and perc.975 should not contain 0; SD = SE * sqrt(N)							

Effect sizes of the moderator, $f^2 = 0.21$ and $q^2 = 0.05$. The GoF of the framework is 0.84, which explains that after introducing the framework 84 percent of the total variation has been reduced.

Discussion

The study obtained high composite reliability values, which needs to be investigated whether the measurement items were overly redundant and the construct measured over specific (Briggs & Cheek, 1986).

Higher expectation leads to a lower confirmation of expectation and higher perceived performance results in a better confirmation of expectation (Dadzie and Winston 2007; Schlosser et al., 2006; Dadzie et al., 2005; Szymanski, 2000; Bakos, 1997; Gilbert et al., 1992; Churchill and Surprenant, 1982). The study, however the beta value from expectation is weaker than perceived performance. This is deemed to be due to the lack of trust culture in China's society. The study supports that there is inconsistency between satisfaction and turnover intention (Jha, 2011; Jones et al., 2010; Kuruezuem et al., 2009; Addae et al., 2008; Aube et al., 2007).

Summary

The study made an empirical effort to understand the relationships between pre-entry expectation and turnover intention among life insurance agents in Tianjin, China. The study adopted ECT theory to achieve this. In a more practical sense, the study provided evidence to the industry that perceived performance is more determinative than pre-entry expectation of defining confirmation of expectation. Organizational commitment is more important than post-entry satisfaction in terms of make employees to stay. As a conclusion, the China life insurance industry needs to revise the public's image to wards to the industry. Furthermore, besides satisfies their employees, the companies also need to take care of the employees' family members and their social surroundings.

The study is a pilot study of a PhD dissertation. The main purpose was testing whether the research design is workable. Thus, generalization was not the consideration. Number of respondents is the main limitation in this study. Future researches may consider having a bigger sample size, to improve the moderator's confidence interval.

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ZMIANA WSPARCIA SPOŁECZNEGO JAKO MODERATOR I ODDANIE ORGANIZACYJI JAKO MEDIATOR MIĘDZY WSTĘPNYMI OCZEKIWANIAM I CHĘCIĄ ZMIANY: STUDIUM WŚRÓD AGENTÓW UBEZPIECZEŃ NA ŻYCIE W TIANJIN, CHINY

Streszczenie: Celem badania jest zrozumienie efektu moderacji pomocy społecznej i efektów pośrednictwa zaangażowania organizacji między relacjami oczekiwań przed wejściem do obrotu a zamiarem obrotu wśród agentów ubezpieczeniowych na życie w Tianjin, w Chinach. Jako metodę analizy wykorzystano modelowanie równań częściowych najmniejszych kwadratów (ang. Partial least squares structural equation modelling, PLS-SEM). Jako narzędzie analizy wykorzystano środowisko statystyczne R wersja 3.1.0. Sześć z siedmiu hipotez zostało zaakceptowanych. W rezultacie, postrzegana wydajność jest bardziej rozstrzygająca niż oczekiwania dotyczące zdefiniowania potwierdzenia oczekiwania. Zobowiązanie organizacyjne jest ważniejsze niż zadowolenie z pracy, gdy pracownicy decydują o pozostaniu. Niezbędne jest zbadanie wysokiej złożonej niezawodności, niezależnie od tego, czy jest to spowodowane charakterem pracy lub brakiem użyteczności instrumentu. Oryginalne osiągnięcie artykułu: W artykule przedstawiono teorię potwierdzania oczekiwania (ang. expectation confirmation theory) w kontekście zasobów ludzkich.

Słowa kluczowe: oddanie organizacji, modelowanie równań częściowych najmniejszych kwadratów (PLS-SEM), R, zmiana wsparcia społecznego, chęć zmiany

社會保障改革作為一個調解人和組織承諾，作為預期預期和轉移意向之間的調解人：
中國天津生命保險代理人的研究

摘要：本研究旨在了解中國天津人壽保險代理人之間的社會支持變化的調節效應和組織承諾調節效應之間的預期期望與成交意向之間的關係。採用部分最小二乘結構方程模型（PLSSEM）作為分析方法。統計環境R版本3.1.0被用作分析工具。接受了六項假設中的六項。因此，感覺到的表現比定義預期確認的前期預期更具決定性。員工作出決定時，組織承諾比入職滿意度更重要。需要調查高複合可靠性是否由人壽保險代理人的工作性質或儀器的內容有效性造成的。論文的原始價值：本文將期望確認理論應用於人力資源環境。

關鍵詞：組織承諾，PLS-SEM，R，社會支持變化，周轉意向。