

Research Article

The Effect of Quality of Work Life on Employee Performance with Mediation of Affective Commitment and Moderation of Perceived Organizational Support (Study of Insurance Brokers)

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Abstract: *The purpose of this study is to examine how employee task performance is impacted by work-life quality, with a focus on emotional devotion and the modifying impact of perceived organizational support. The population of the study were insurance brokers who work at insurance brokerage companies established in Jakarta registered as members of the Association of Indonesian Insurance and Reinsurance Brokers. The research samples consist of 232 respondents. Structural Equation Modeling (SEM) Partial Least Square (PLS) analyzed with SMART PLS 3.3.9 application was used as the data analysis technique of the study. The study's results indicate that quality of work life significantly positively affects affective commitment and employee task performance. In addition, the results also show that affective commitment has a positive and significant effect on employee performance. The relationship between employee task performance and work-life quality is partially mediated by affective commitment. This study also demonstrates that the impact of work-life quality on employee task performance can be mitigated by perceived organizational support. It is anticipated that the research's conclusions will be used to help insurance brokerage firms establish, develop, and improve their resource management strategies.*

Keywords: *Affective Commitment, Employee Performance, Perceived Organizational Support, Quality of Work Life.*

I. INTRODUCTION

The insurance industry has been one of the most important industries in the economy, whose function is to restore the financial position as it was just before risks occurred, affecting business entities and individuals. The insurance market has experienced a long period of growth driven by supportive macroeconomic conditions and an increasingly complex set of risks actively managed by corporations, Small to Medium-sized Businesses (SMEs), and individuals. A study conducted by Lembaga Riset Media Asuransi (LRMA) shows that the general insurance sector experienced a decline in premiums in 2020 but gradually improved with a growth of 2.54 percent from the previous year in 2021. The insurance business itself is considered to be one of the businesses that will continue to experience growth in the future due to increasing public awareness of the importance of protection to reduce the risk of losses incurred.

The increased awareness of the importance of insurance drives the need for insurance brokerage businesses. Prospective insured persons tend to buy insurance through intermediaries, namely insurance brokerage businesses, because the level of awareness is still moderate and because insurance brokerage businesses focus on the interests and satisfaction of the insured [1]. Insurance brokers have been central to helping end policyholders navigate this evolving risk landscape — from increasing climate-related natural disasters to more sophisticated and frequent cybersecurity and data privacy incidents. The contribution of insurance brokerage businesses to national general insurance premiums reaches around 33 percent. General insurance premium income has increased by around 7 percent from the previous period, reaching IDR 48 trillion in the first semester of 2023 [2]. The growth of commissions and premiums through insurance brokerage businesses between 2016-2020 experienced consecutive positive growth of 9.25 percent in 2016 to 11.02 percent in 2019, but in the first quarter of 2022, there was a slowdown in growth, largely due to the COVID-19 pandemic, to 9.74 percent. Employees who began to transition back from working conditions during the pandemic to working conditions towards normal certainly also affected the business climate.

The insurance business is considered to have the opportunity to continue to grow. However, there is a tendency for the number of insurance brokerage businesses to shrink in line with business realities. Over the past five years, the number of insurance brokerage businesses has gradually decreased from a total of 160 businesses in 2016 to 151 businesses in 2023. The shrinkage can be seen from the revocation and return of insurance brokerage business licenses to the Financial Services Authority (Otoritas Jasa Keuangan (OJK) in Indonesian). Based on POJK No. 70/POJK.05/2016, insurance brokerage companies are required to have a minimum equity or capital of 2 billion rupiah at all times. The decline in the number of insurance brokerage



businesses due to the revocation of the license is largely related to violations of the minimum amount of equity that has not been met. The General Chairperson of Asosiasi Perusahaan Pialang Asuransi dan Reasuransi Indonesia (Apparindo) explained several reasons for the decline, including not being profitable, requirements that complicate the smooth running of company activities, and difficulty adapting to new business patterns [3].

These problems are related to the company's performance in maintaining its business and fulfilling its obligations to avoid administrative sanctions from OJK. The existence of this problem indicates that the company's performance is less than optimal, so efforts are needed to improve performance, especially the performance of insurance brokers as employees in the insurance brokerage business. In order to make suggestions or act as a representative for policyholders, insureds, or others involved in writing insurance or sharia insurance and/or resolving claims, an individual must be employed by an insurance brokerage firm. The performance of insurance broker employees can be seen from the premium results obtained by the company. There has been a fluctuation in the total equity, liabilities, and premiums owned by the insurance brokerage business over the past five years. The premium income of the insurance brokerage business decreased in 2019 to 2020 from 30 trillion to 28 trillion and gradually increased in 2020 to 2022 from 38 trillion to 43 trillion, but decreased again in 2023 [4]. Each insurance brokerage business sets a premium income target that is expected to be achieved by the insurance broker. The instability of insurance broker premium income over the past five years indicates that employee performance in maintaining and increasing income for insurance brokerage businesses is not optimal. The company's efforts to provide a safe and comfortable work environment for employees, both for work life and life as a whole, can be a way to encourage increased employee performance. The quality of work life influences employee performance, especially growth and development factors [5]. This is in line with more research that found employees with a high quality of work life will have an impact on high performance [6-9], but several other studies have found that quality of work life does not have a significant effect on employee performance [10-12].

Previous research has shown inconsistencies in the results of research which then became the basis for researching the effect of quality of work life on employee performance. Based on the phenomenon, previous research, and the existence of a research gap in the form of inconsistency of the results of research on quality of work life on employee performance, the author attempted to conduct further studies by adding affective commitment variables as mediation and perceived organizational support variables as moderation in an effort to explore the influence of quality of work life on employee performance.

II. LITERATURE REVIEW

A) *Quality of Work Life*

The concept of quality of work life was formed to increase opportunities for constructive, productive, and positive work experiences. Quality of work life is a multidimensional construct with basic concepts including work conditions and environment, employee well-being, and a sense of ownership and job worthiness [13]. Quality of work life can be described through three main points [14], namely:

1. A goal is to improve work by creating more involved, satisfying, and effective work and work environments at all levels of the organization.
2. A process that is active participation at all levels of the organization to provide more meaningful contributions and have a greater sense of satisfaction, pride in achievement, and personal growth.
3. A philosophy, namely that each part of the organization is an asset that must be "released" and developed, contributing knowledge, experience, skills, and commitment, and not a cost that must be controlled.

[15] defines quality of work life as employee perceptions of physical and psychological well-being in the workplace, which includes providing opportunities to make decisions about work and workplace design and ensuring work-life balance. Based on the theory of needs satisfaction, quality of work life is employee satisfaction with various needs through resources, activities, and outcomes derived from participation in the workplace, where the basic needs of employees to be achieved through work are assessed from the match between organizational resources and personal needs [16]. Quality of work life is more than job satisfaction; it includes satisfaction in the non-work sphere, personal happiness, and subjective well-being.

[17] explain that quality of work life has two goals to achieve, namely increasing the effectiveness of organizational functions and helping to improve the quality of life of workers in the workplace, including the area of individual feelings towards the dimensions of work in the work environment. According to [18], the concept of quality of work life focuses on the essence of individual work experiences, which are influenced by direct and indirect factors from those work experiences. From the definition above, it can be concluded that the quality of work life is the employee's perception and/or evaluation of the fulfillment of needs that enable employees to be actively involved and develop positively in life in the work environment, which also affects life outside the work environment.

B) Affective Commitment

Commitment to something provides a sense of certainty that encourages the emergence of behavior. Commitment is a process when individual interests develop into an attachment to structured social behavior that complements those interests [19]. Organizational commitment is widely known to be distinguished into three models, namely affective (desire to commit), normative (obligation to commit), and continuance (perception of costs if not committed) [20]. The term affective commitment initially emerged with the term cohesion commitment, defined as an individual's affective and emotional attachment to a group, where a cohesive system can withstand threats to member disintegration [19]. According to [20], affective commitment is employee identification, involvement, and attachment that fosters a desire to stay in their organization. Affective commitment is an affective bond that individuals have to their organization, characterized by identification and involvement and a desire to remain part of the organization [21]. Affective commitment is an employee's decision to stay in an organization because of their emotional identification [22]. Affective commitment is the core of organizational commitment, which means it has enduring, important characteristics, and central in viewing employee commitment [23]. From the definition above, it can be concluded that affective commitment is a condition of employees when identification, involvement, and attachment to the company encourage the formation of emotional bonds, thereby giving rise to the employee's desire to stay and be part of the company.

C) Perceived Organizational Support

Perceived organizational support refers to employee perceptions that the organization values contributions and cares about employee well-being in the workplace [24]. Based on organizational support theory, perceived organizational support depends on employee attributions of the treatment received from the organization, both favorable and unfavorable, which triggers exchanges between employees and the organization [25]. From this perception, an exchange relationship arises that is supported by reciprocity norms that bind employees to return the benefits, support, and attention provided by the organization [26]. Returning what has been received is believed to guarantee that the organization will always help employees when they are under pressure or have to handle work effectively.

Perceived organizational support is based on the concept of reciprocity between workers and employers [27]. This is in line with [28], who explained that employees' views of work as a reciprocal exchange relationship that can be driven by good or bad intentions towards the organization so that employees will see the actions of people in the organization as representatives of the organization itself. The norm of reciprocity requires employees to respond positively to favorable treatment from their organization [29]. Perceived organizational support represents employee belief in the organization's willingness to reward efforts made [27]. Perceived organizational support is not only based on exchange relationships but also on building a reserve of resources that employees want to maintain [30]. It can be concluded that perceived organizational support is a belief held by employees regarding the extent to which the organization rewards efforts made for the organization and the organization's concern for employee welfare in the workplace.

D) Employee Performance

Performance is one of the main criteria for designing, assessing, and evaluating in the workplace [31]. Performance is an important concept in understanding employee contributions to the company. According to [32], performance is employees' actions, behaviors, and measurable results that contribute to organizational goals. Task performance refers to the core and basis of employee contributions to the company [33]. Task performance is defined as the effectiveness of the job role owner in carrying out activities that contribute to the technical core of the company. [34] define task performance as employee performance that emphasizes company goals and focuses on results directly related to those company goals. From the definition above, it can be concluded that employee task performance is the output or results of employee work towards fulfilling the company's core and basic tasks accompanied by expertise, adaptability, and proactivity in completing them.

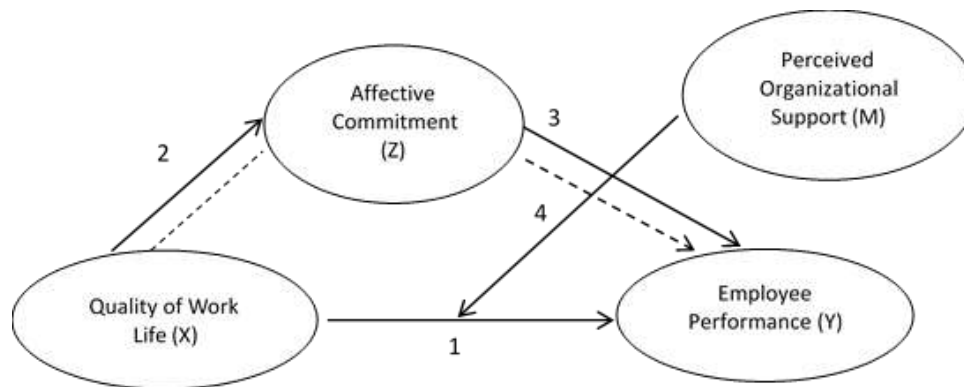


Figure 1: Conceptual Framework

By elucidating the connection between employee performance and work-life quality, this study aims to contribute to the body of literature. It is crucial to carry out research in many cultural contexts to validate earlier findings and create useful applications for a wide range of situations. We consider emotional involvement a mediating variable and perceived support from management as a moderating variable since this study looks at a conceptual model of indirect links between employee performance and job-life balance. Figure 1 shows the conceptual framework of this study. There are five hypotheses tested, namely:

- H1. Quality of Work Life has a positive and significant effect on Employee Performance.
- H2. Quality of Work Life has a positive and significant effect on Affective Commitment
- H3. Affective commitment has a positive and significant effect on Employee Performance.
- H4. Affective commitment mediates the influence of Quality of Work Life on Employee Performance.
- H5. Perceived Organizational Support moderates the influence of Quality of Work Life on Employee Performance.

In this study, an explanatory approach is used to examine the relationship of each variable. The instrument employs a Likert-Scale ranging from 1 (strongly disagree) to 5 (strongly agree). The data collected was analyzed using Partial Least Squares Structural Equation Modeling (PLS-SEM), which was selected because the variables under study were unobservable through multiple indicators.

This study utilizes scales that have been employed in previous research. Work-Related Quality of Life Scale developed by [18] was used to assess the quality of work life. The adaptation of the [20] scale conducted by [35] was used to assess affective commitment. A scale adaption from [36] assessed perceived organizational support. The employee performance variable was measured using the individual task performance model developed by [37].

III. RESULTS AND DISCUSSION

A) Respondent Characteristics

This study used 232 respondents who were insurance brokers working at insurance brokerage companies in Jakarta and registered as active members of the Indonesian Insurance and Reinsurance Broker Expert Association. The majority of respondents (50.86%) were male, and the other 114 respondents were female (49.14%). Respondents based on their age were mainly aged 36 - 45 years (34.48%) and > 45 years (33.62%). This suggests that a career as an insurance broker is more pursued by the more senior population and is less in demand by the new generation, which is within the range of 18 – 25 years (3.02%). The majority of respondents have been working at an insurance brokerage company for > 5 years (63.79%). This shows that a career as an insurance broker is a stable career choice and can be pursued over a long period of time.

Table 1: Respondent Demographics

Characteristics Based on Gender		
Gender	Total (Person)	Percentage (%)
Male	118	50,86
Female	114	49,14
Characteristics Based on Age		
Age (Years)	Total (Person)	Percentage (%)
18 - 25	7	3,02
26 - 35	67	28,88
36 - 45	80	34,48
> 45	78	33,62
Characteristics Based on Work Experience		
Work Experience (Years)	Total (Person)	Percentage (%)
≤ 1	18	7,76
2 - 5	66	28,45
> 5	148	63,79

B) Measurement Model Analysis

This study involved 39 statements from 4 research variables. The results of the validity test of convergent validity in Table 2 show that the outer loading value > 0.70, meaning that all items are valid. The result of discriminant validity shows the root value of AVE is higher than the correlation value between constructs, meaning that all variables are valid. The results of the reliability test in Table 3 show that Cronbach’s Alpha value > 0.70, meaning that all variables are reliable. Thus, the instrument is valid and reliable.

Table 2: Validity Analysis

Variable	Indicators	Item	Convergent Validity		Discriminant Validity		
			Outer Loading	Result	AVE	Result	
Quality of Work Life (X)	General Well-Being (X1)	X1.1	0,741	Valid	0,579	Valid	
		X1.2	0,756	Valid			
		X1.3	0,728	Valid			
	Home-Work Interface (X2)	X2.1	0,723	Valid			
		X2.2	0,716	Valid			
		X2.3	0,730	Valid			
	Job and Career Satisfaction (X3)	X3.1	0,759	Valid			
		X3.2	0,786	Valid			
		X3.3	0,792	Valid			
		X3.4	0,796	Valid			
	Control at Work (X4)	X3.5	0,735	Valid			
		X4.1	0,805	Valid			
		X4.2	0,744	Valid			
	Working Conditions (X5)	X4.3	0,792	Valid			
		X5.1	0,787	Valid			
		X5.2	0,723	Valid			
	Stress at Work (X6)	X5.3	0,789	Valid			
		X6.1	0,783	Valid			
X6.2		0,762	Valid				
Affective Commitment (Z)	Willingness to Exert Effort (Z1)	Z1.1	0,719	Valid	0,599	Valid	
		Z1.2	0,771	Valid			
		Z1.3	0,777	Valid			
	Identification with the Organization (Z2)	Z2.1	0,754	Valid			
		Z2.2	0,735	Valid			
		Z2.3	0,804	Valid			
	Positive Affect for the Organization (Z3)	Z3.1	0,708	Valid			
		Z3.2	0,829	Valid			
		Z3.3	0,814	Valid			
	Perceived Organizational Support (M)	Attention (M1)	Z3.4	0,816			Valid
			M1.1	0,854			Valid
		Appreciation (M2)	M1.2	0,848			Valid
M2.1			0,848	Valid			
Employee Performance (Y)	Proficiency (Y1)	M2.2	0,815	Valid			
		Y1.1	0,753	Valid			
	Adaptivity (Y2)	Y1.2	0,787	Valid			
		Y2.1	0,808	Valid			
	Proactivity (Y3)	Y2.2	0,806	Valid			
		Y3.1	0,798	Valid			
		Y3.2	0,762	Valid			

Table 3: Reliability Analysis

Variable	Composite Reliability	Cronbach's alpha	Result
Quality of Work Life (X)	0,963	0,959	Reliable
Affective Commitment (Z)	0,937	0,925	Reliable
Perceived Organizational Support (M)	0,906	0,862	Reliable
Employee Performance (Y)	0,906	0,876	Reliable

Table 4: Fornel-Lacker Criterion

	M	X	X*M	Y	Z
Perceived Organizational Support (M)	0,841				
Quality of Work Life (X)	0,700	0,761			
Quality of Work Life (X)* Perceived Organizational Support (M)	-0,398	-0,372	1,000		
Employee Performance (Y)	0,616	0,650	-0,171	0,786	
Affective Commitment (Z)	0,507	0,661	-0,360	0,621	0,774

C) Structural Model Testing

The structural model was tested using determinant coefficient (R^2), predictive relevance (Q^2), and goodness of fit. R-square to assess the variance explained by the dependent construct. The R-Square value for the affective commitment variable is 0.437, indicating that quality of work life contributes 43.7% to affective commitment, with the remaining 56.3% influenced by other variables outside the research model. Employee performance variable has an R-Square value of 0.556, showing that 55.6% of employee performance is influenced by quality of work life, affective commitment, and perceived organizational support, while 44.4% is influenced by other variables outside the study.

Based on the calculation results above, the Q^2 value obtained is 0.7501. This value indicates that the structural model can explain 75.01% of the variance in the research data, with the remaining 24.89% explained by factors outside the research model. These results suggest that the research structural model exhibits a good fit and holds significant predictive value.

D) Hypothesis Testing

Hypothesis testing aimed to observe the direct effect of quality of work life on employee performance, which means that the evaluation of the fulfillment of both work and non-work life domains that enable employees to be actively involved and positively developed has an impact on performance in the workplace. The hypothesis will be accepted if the t-statistic value exceeds the t-table (1.960) or the p-value is less than 0.05. The results, as presented in Table 5, show that quality of work life has a direct effect on employee performance, with a path coefficient value of 0.252, a t-statistic value of 2.951 > 1.960 (t-table), and a p-value of 0.003 < 0.05, which indicates that there is a significant effect of quality of work life on employee performance of insurance brokers employees. Therefore, Hypothesis 1 is accepted.

According to the second hypothesis, there is a direct effect between quality of work life and affective commitment with a path coefficient value of 0.661, a t-statistic value of 11.655 > 1.960 (t-table), and a p-value of 0.000 < 0.05. Thus, Hypothesis 2 is accepted because these results show that quality of work life positively and significantly affects affective commitment. The third hypothesis's results show the effect of affective commitment on employee performance, with a path coefficient value of 0.351, a t-statistic value of 5.374 > 1.960 (t-table), and a p-value of 0.000 < 0.05. Thus, Hypothesis 3 is accepted.

Table 5: Result of Direct Hypotheses Test

Hypotheses	Path Coefficient	t-Statistics	p-Values	Result
H ₁ Quality of Work Life → Employee Performance	0,252	2,951	0,003	Accepted
H ₂ Quality of Work life → Affective Commitment	0,661	11,655	0,000	Accepted
H ₃ Affective Commitment → Employee Performance	0,351	5,374	0,000	Accepted

The result, as presented in Table 5, shows that quality of work life has a direct effect on affective commitment, and affective commitment has a direct effect on employee performance. Regarding the effect of affective commitment mediation on the quality of work life-employee performance relationship, as shown in Table 6, the path coefficient is 0.232, with a t-statistic value of 4.522 > 1.960 (t-table), and a p-value of 0.000 < 0.05, indicating that affective commitment partially mediated the effect of quality of work life on employee performance. Thus, Hypothesis 4 is accepted. Hypothesis 5 deals with the moderating effect of perceived organizational support on the link between quality of work life and employee performance. The results of the hypothesis testing show that the influence of quality of work life on employee performance moderated by perceived organizational support shows a path coefficient value of +0.093, which indicates a unidirectional relationship between the two. The t-statistic value obtained is 2.096, and the p-value is 0.036. Based on the conclusion-making criteria, it was found that the t-statistic value of 2.096 > 1.96 and the p-value of 0.036 < 0.05, which indicates that the results are significant where the perceived organizational support plays a role in strengthening the relationship between quality of work life and employee performance. This result means that quality of work life has a significant effect on employee performance moderated by perceived organizational support; thus, Hypothesis 5 is accepted.

Table 6: Result of Indirect Hypotheses Test

Hypotheses	Path Coefficient	t-Statistics	p-Values	Result
H ₄ Quality of Work Life → Affective Commitment → Employee Performance	0,093	2,096	0,036	Accepted
H ₅ Quality of Work Life*Perceived Organizational Support → Employee Performance	0,232	4,522	0,000	Accepted

E) Discussion

The present research examined the direct and indirect effect of quality work life on employee performance through affective commitment and the moderating role of perceived organizational support. The results revealed that quality of work life has a direct effect on employee performance, consistent with findings in [5], [6], [7], [8], [9]. The quality of work life that employees have can be a determinant in directing employee efforts to give their best performance. In other words, the better the quality of employee work life, the better the employee performance.

Affective commitment partially mediated the relationship between quality of work life and employee performance. The results of the study prove that quality of work life affects the performance of insurance broker employees with or without affective commitment. The results of this study indicate that insurance brokers have a high perception of the quality of work life in the company. Insurance brokers have a high perception of the fulfillment of needs in the work environment and can provide encouragement to have effective commitment so as to produce good employee performance.

Perceived organizational support in the study was used to strengthen the relationship between quality of work life and employee performance. The results indicate that perceived organizational support strengthens the relationship between quality of work life and employee performance of insurance brokers, thereby strengthening the quality of work life that has been highly evaluated by insurance brokers and also affects high performance. The results of this study can support research conducted by [38] regarding the moderating effect of perceived organizational support on employee performance. It was found that perceived organizational support can reduce negative influences in the workplace on performance due to the satisfaction of basic needs for appreciation and self-ownership. Perceived organizational support provides protection related to needs in the workplace where the existence of perceived organizational support can also be associated with the impact of pressure outside the scope of work, such as the work-home interface, which also affects the ability to work well in the workplace.

IV. CONCLUSION

This study was conducted with the aim of exploring the influence of quality of work life on employee performance of insurance brokers. This study was tested on insurance brokers who work in brokerage businesses in Jakarta. The results show that all the proposed hypotheses were confirmed and accepted. Quality of work life is proven to improve the performance of insurance broker employees. This means that the higher the employee's evaluation of the fulfillment of needs in the workplace, the more it will be able to increase the output or work results of insurance brokers towards achieving targets in the company.

Quality of work life is proven to increase the affective commitment of insurance brokers. This shows that the better the employee's evaluation of the fulfillment of needs in the workplace, the more it will be able to increase the formation of emotional bonds between employees to remain part of the insurance broker company. Affective commitment has been proven to improve the performance of insurance broker employees. This means that the higher the emotional bond between employees to remain part of the insurance broker company, the more it will be able to increase the output or work results of insurance brokers towards achieving targets in the company.

Affective commitment served as a mediator in the indirect pathway, indicating a partially mediated relationship. Affective commitment is able to mediate the effect of quality of work life on the performance of insurance broker employees. The existence of a good quality of work life will form a higher affective commitment, and high affective commitment can encourage better employee performance. Insurance broker employees who have a good quality of work life will have a desire to remain part of the company so that they strive to improve their performance. Perceived organizational support moderates the quality of work life and the performance of insurance broker employees. These results show that perceived organizational support owned by employees strengthens the influence of the quality of work life on the performance of insurance broker employees.

Future researchers are encouraged to advance this study, particularly regarding the influential role of quality of work life on employees. Future researchers should consider expanding their scope to another part of insurance-related businesses such as reinsurance, sharia insurance, and insurtech to enhance the comprehension regarding the whole population of the insurance industry.

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