



Factors Influencing Job Satisfaction in Insurance Employees PT. Starinvestama

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ABSTRACT

Job satisfaction (JS) is satisfaction with work. It is considered a concept that describes work behavior, especially in the insurance sector which is one of the sectors that provides financial services. The purpose of this study was to determine: The effect of proactive personality (PP) on intrinsic motivation (IM); the effect of PP on JS; IM on JS; and the effect of PP on JS with IM mediation. The method used in this study is quantitative, with a population of employees of PT. Asuransi Jiwa Starinvestama. The sampling technique in this study was saturated sampling, using the SmartPLS analysis tool. The results of the study showed: there was no effect of PP on IM; there was an effect of PP on JS; there was IM on JS; and there was an effect of PP on JS with IM mediation. The study concludes that the ideas conveyed by employees and employee pleasure in doing work are the main keys to job satisfaction. The implication is that organizations need to enhance intrinsic motivation through job autonomy and support, as a proactive personality alone is not enough. Furthermore, intrinsic motivation has been shown to strengthen the influence of a proactive personality in increasing employee job satisfaction.

Keywords: job satisfaction, proactive personality, intrinsic motivation.

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INTRODUCTION

Life insurance is a professional service involving consumers (Chang & Lee, 2020). The basic purpose of life insurance is to identify factors and their impact on life expectancy or likelihood of death (Kwiecień et al., 2020), the risk character borne is the soul, taking into account lifestyle conditions, and individual characteristics to ensure the risk profile (Bii K & Kiplang'at N, 2017). Based on this, employees are needed who are ready to serve consumers well.

Job satisfaction (JS) has been of concern to individuals, organizations, and social systems for many years (Ang & Koh, 1997). Many factors can affect JS (Irvine & Evans, 1995) job content characteristics, such as routine, autonomy, and role conflict, as well as work environment characteristics, such as leadership, supervisory relationships, and participation, are all related to job satisfaction. JS is the level of influence on work and its main components and is considered a positive concept that describes work behavior. According to (Stephan et al., 2024) giving employees autonomy to decide how to perform a task, thereby creating satisfying work. Employees as valuable assets in building a company. Their satisfaction is a concern for the company because employees understand their impact on overall growth and development.

For an insurance company to grow, it needs employees who have proactive personality (PP) tend to exhibit behavior that makes them more likely to grow in place work (Jiang, 2017), PP is increasingly important, given that work organizations and structures are more complex and work-related decisions and outcomes are increasingly interdependent (Fuller Jr et al., 2010; Parker et al., 2017). For organizations to provide quality services and ensure policyholder satisfaction, employees must be encouraged to PP, employees who have a proactive attitude tend to have a PP attitude compared to their co-workers (McCormick et al., 2019a). Employees who have PP have a relatively stable tendency to intentionally change themselves and their organizations in a meaningful way (Caniëls et al., 2018).

Over the last decade, technological advances and changes like work have made it easier to work anytime, anywhere (Giurge & Woolley, 2022), so that non-standard working hours affect intrinsic motivation (i.e., pursuing work for the sake of the interest and enjoyment it provides) (Ryan & Deci, 2000). Intrinsic motivation (IM) relates to doing something inherent in pleasure or pleasure. Employees who are motivated become enthusiastic in carrying out their duties. life insurance employees with the workload they receive make many employees spend more time in the office and enjoy the time so satisfaction is needed in doing the work.

The purpose of this study is to determine: (1) the influence of PP on IM; (2) the influence of PP on JS; (3) the influence of IM on JS; and (4) the influence of PP on JS with IM mediation. The urgency of this study can provide information for companies related to employee JS and can provide insight for the author.

LITERATURE REVIEW

Job Satisfaction (JS)

JS refers to the overall evaluation of personal work experiences (Locke, 1976) that represent job and career success (Judge and Hurst, 2008). *Job satisfaction* is a major

consideration in organizational behavior and occupational health (Judge et al., 2002). JS is a positive feeling about a job, resulting from an evaluation of its characteristics (Rosdaniati & Muafi, 2021). According to (Furnham et al., 2009), JS as to how far employees are satisfied with their jobs it is said that a person is satisfied at work because some factors and conditions motivate him.

JS Level Employees can be influenced by many factors such as opportunities for participation in decision-making, coworker support, supervisor support, training opportunities, and workplace tension (Griffiths et al., 2011). According to (Atefi et al., 2015) factors affecting JS are work stress, working conditions, role conflict, organizational environment, and so on.

Proactive Personality (PP)

Bateman & Crant (1993) define PP as a tendency that is relatively fixed to influence environmental changes that characterize individuals based on the extent to which they take the initiative to influence their environment. According to (Hu et al., 2020) PP's natural dispositions determine how a person responds to changes in the social environment. Because a proactive personality will indirectly contribute to the competitiveness of the organization (McCormick et al., 2019b).

Describes the behavioral tendency to identify opportunities for changing things at work and to act on those impulses (Crant, 2000). Compared to passive workers, proactive employees tend to be more active in shaping and manipulating the environment to achieve their goals. They prefer not to wait passively. information and opportunities to reach them (Crant, 2000). Instead, their initiatives lead to several cognitions and behaviors, such as identifying new ideas to improve work processes, updating their skills, and striving to better understand the company (Seibert, Kraimer, & Crant, 2001).

Characteristics of PP according to Akgunduz et al (2020): (1) PP not limiting oneself to situational constraints but influencing environmental change. Individuals who have a proactive personality are more active; (2) PP takes advantage of opportunities taking the initiative and persisting until change is achieved; and (3) PP identifies opportunities and works to make them happen, and persists until change occurs.

Intrinsic Motivation (IM)

According to the study (Gill et al., 2023), employee performance is impacted by the type of motivational rewards given to them, so intrinsic and extrinsic motivations are also measures of employee performance (Gill et al., 2023). IM is related to activities carried out for individual satisfaction independent of the consequences, benefits, and goals of the activity (Ryan & Deci, 2000). IM has also been argued to be a major determinant of participation in any activity (Hsu, 2017). IM can be stated as the perception of doing an activity by the user for pleasure and satisfaction, and intrinsically motivated behavior will be voluntary and self-determined and optimally engage individuals in certain activities that they consider interesting, new, and challenging (Chaurasia et al., 2019). According to Davis et al (1992) the analysis will consistently choose IM to illustrate that this is a drive that comes from within a person.

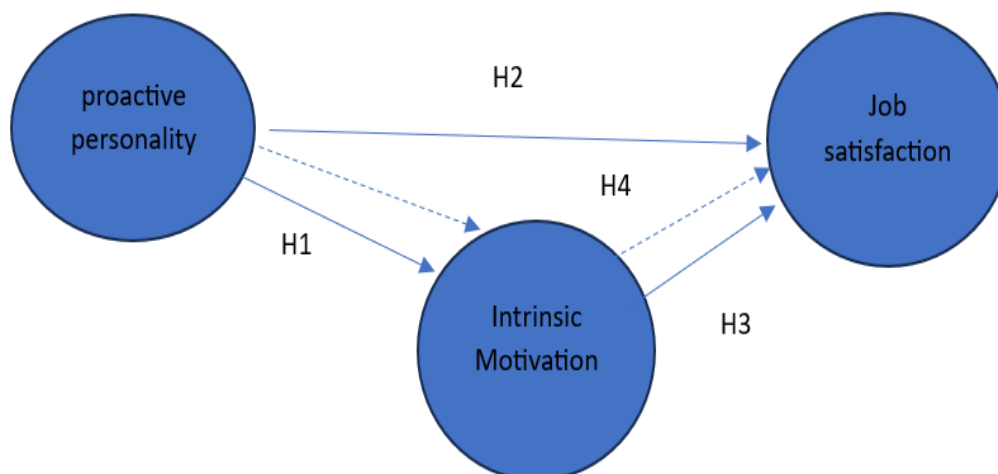


Figure 1 framework of thinking

Research hypothesis:

Proactive Personality towards Intrinsic Motivation

In the research literature, positive effect of intrinsic motivation on creativity has been emphasized; however, insufficient attention has been paid to the role that personality traits play in shaping intrinsic motivation (Karimi et al., 2022). Although motivational orientation may be partly shaped by the environment (e.g., organizational, social, job characteristics (Amabile et al., 1996). As a result of the analysis of the two survey questions, proactivity is focused on action-oriented and self-initiated behavior aimed at improving a situation or oneself to achieve greater personal or organizational effectiveness (Unsworth & Parker, 2003), intrinsic motivation emphasizes the creation of new and useful ideas, solutions, and/or products and services. Little has been done to examine the relationship between proactive personality and intrinsic motivation. So the hypothesis in this study:

H₁: Proactive personality has a positive effect on intrinsic motivation

Proactive Personality towards Job Satisfaction

However, most of the early studies on the relationship between proactive personality and job satisfaction were carried out in Western cultures (Kuo et al., 2019). Proactive personality is a unique personality trait that enables individuals to take positive actions to influence the environment, and it is an important factor for individuals to actively complete work tasks, realize their selfworth, and improve job satisfaction (Wang & Lei, 2023). Previous studies show that proactivity can act as a driving force for predicting how individuals attain supervisor, co-worker, career, and perceived organization support (Maan et al., 2020). Proactive workers carry out tasks efficiently and effectively; they actively

take initiatives, assist other employees, constantly learn, and put forth new ideas. So the research hypothesis:

H₂: Proactive personality has a positive effect on job satisfaction

Intrinsic Motivation towards Job Satisfaction

This study examines the positive relationship between IM and JS based on SDT (Deci & Ryan, 1985). Self-satisfaction drives individuals who have intrinsic motivation to act according to organizational standards (Mahmoud, Fuxman, et al., 2021). When IM is challenged by job insecurity, especially through interference with individual autonomy, it leads to a decrease in JS because employees perceive a threat. Thus, threats to job IM elements are directly related to JS (Mahmoud, Reisel, et al., 2021). So the research hypothesis:

H₃: Intrinsic Motivation has a positive effect on Job Satisfaction

Proactive Personality on Job Satisfaction through Intrinsic Motivation

Research (Alessa et al., 2022) indicates that a proactive personality among correctional officers will be realized when supported by relevant tasks and social situations. This means that officers proactively strive to prevent problems that hinder correctional activities. Therefore, officers with a proactive personality will seize opportunities and anticipate potential disruptions to their work. Consequently, work can be carried out successfully, leading to job satisfaction (Sridadi et al., 2024). While intrinsic motivation positively affects job satisfaction, satisfaction with one's job also reinforces intrinsic motivation. Recent research has shown that employees who are content with their jobs are more likely to experience heightened intrinsic motivation, creating a mutually reinforcing cycle. In essence, the existing research provides insights for organizations aiming to cultivate intrinsic motivation as a means to enhance job satisfaction and foster a positive work environment (Aljumah, 2023). So the hypothesis is:

H₄: Proactive Personality has a positive effect on Job Satisfaction through Intrinsic Motivation

RESEARCH METHOD

This study uses a quantitative approach, with a population at PT. Asuransi Jiwa Starinvestama with a total of 76 employees, all employees were used as samples in the study. The sampling technique in this study was saturated sampling. Data collection used a Google form distributed to all employees, 60 Google forms were successfully returned, then the data was processed using the SmartPLS application program.

RESULTS AND DISCUSSION

Results

Table 1 Respondent Profile

Respondent Profile	Frequency	Percentage
Gender		
Man	38	63%

Woman	22	37%
Length of work		
< 5 years	46	77%
5-10 Years	11	18%
>15 Years	3	5%
Education		
High School/Vocational School	2	3%
D3	6	10%
S1	48	80%
S2	4	7%

Source: Data processed by researchers, 2024

Based on the table above, the profile of male respondents is 63%, while women are 22%. Then the length of work is less than 5 years is 77%, between 5-10 years is 18%, and the length of work is more than 15 years is 5%. For high school / vocational school education level is 3%, for D3 is 10%, for S1 education level is 80%, and for S2 education is 7%.

Table 2 Construct reliability and validity

Variables	Cronbach's Alpha	Rho_A	Composite Reliability	Average Variance Extracted
<i>Proactive Personality</i>	0.876	0.885	0.910	0.670
<i>Job Satisfaction</i>	0.905	0.919	0.926	0.676
<i>Intrinsic Motivation</i>	0.952	0.958	0.969	0.912

Source: Primary data, processed (2024)

Based on the table above, the results of data analysis obtained Cronbach's Alpha values of all variables greater than 0.60 or > 0.60, Composite Reliability values of all variables greater than 0.70 or > 0.70, and Average Variance Extracted (AVE) values of all variables greater than 0.70 or > 0.70, so it can be concluded that all variables are valid and reliable. The next step is to analyze the value of the termination coefficient or R square which shows the contribution of the independent variables to the dependent variable.

Table 3 R Square

Variables	S Square	S Square Adjusted
<i>Intrinsic Motivation</i>	0.323	0.311
<i>Job Satisfaction</i>	0.286	0.261

Source: Primary data, processed (2024)

Based on the table above, R Square IM is 0.323 or 32.3%, so it can be concluded that

the JS and PP variables contribute to the IM variable by 32.3%, while the remaining 32.3% is given by other variables not discussed in this study. R Square JS is 0.286 or 28.6%, so it can be concluded that the PP and IM variables contribute to the JS variable by 28.6%, while the remaining 71.4% is influenced by other variables.

Table 4 Path coefficients

	Original Sample (O)	Sample Mean (M)	Standard Deviation	T Statistics	P Value	Results
<i>Proactive Personality</i> → <i>Intrinsic Motivation</i>	0.568	0.563	0.091	6,221	0.512	H1 not accepted
<i>Proactive Personality</i> → <i>Job Satisfaction</i>	0.105	0.099	0.159	0.660	0,000	H2 Accepted
<i>Intrinsic Motivation</i> → <i>Job Satisfaction</i>	0.468	0.484	0.110	4,248	0,000	H3 Accepted

Source: Primary data, processed (2024)

Table 5 Specific indirect effect

	Original Sample (O)	Sample Mean (M)	Standard Deviation	T Statistics	P Value	Results
<i>Proactive Personality</i> → <i>Intrinsic Motivation</i> → <i>Job Satisfaction</i>	0.266	0.273	0.081	3,289	0.002	H3 Accepted

Source: Primary data, processed (2024)

Discussion

Proactive Personality* towards *Intrinsic Motivation

With the *original sample* as big as 0.568, t count $6.221 > 1.96$ and P-Value $0.512 > 0.05$, which means it is not significant. Thus the hypothesis is rejected, which means there is no direct influence of PP on IM. This finding shows that, if employees are proactive in providing ideas for the progress of the company but are limited by the rules and culture of the company, then employees will not be motivated to use knowledge skills, and intelligence abilities in working, because intrinsic motivation reflects values and interests that can guide employees to be proactive in working. This is not in line with research which states that proactive people tend to assess job characteristics as richer than less positive people (Brief et al., 1995; James & Jones, 1980; Judge et al., 2000; Parker et al., 2006).

Proactive Personality* towards *Job Satisfaction

With a value original sample big as 0.105, t-count of 0.660, and P-Value of $0.000 < 0.05$, which means significant, this finding shows that employees carry out work by taking the

initiative, helping other employees, then they will try to solve work problems using communication to avoid potential problems in the organization. As a result, proactive employees are more likely to be appreciated by colleagues and leaders significantly increasing JS in working and reducing stress. This is in line with the research (Yan et al., 2019) that regarding the influence of PP on JS.

Intrinsic Motivation towards Job Satisfaction

With an original sample value of 0.468, a t count of 4.248, and a P-value of $0.000 < 0.05$, which means it is significant, this is in line with the research. Recognition and rewards positively and significantly affect JS and performance (Ali & Anwar, 2021). Personal growth affects employee job satisfaction (Chavadi et al., 2022). States that IM has a positive and significant influence on job satisfaction (Omar et al., 2021). According to (Vulley, 2021) said that intrinsic motivation has a positive and significant effect on employee job satisfaction and performance. The results of research (Ayalew et al., 2021) show that there is Intrinsic Motivation towards Job Satisfaction. Intrinsic motivators such as recognition and achievements at work make the work process more productive and creative. This finding shows that IM employees provide job freedom and carry out something that comes from interest to increase JS.

Proactive Personality on Job Satisfaction through Intrinsic Motivation

With value original samples big as 0.266, t count of 3.289, and P-Value $0.002 < 0.05$, which means significant, this finding shows that when employees have a higher proactive personality, they tend to have high intrinsic motivation and perceive higher job complexity. Employees who are satisfied with their jobs due to strong motivational and contextual factors are willing to continue working for their company (Mardanov, 2020).

CONCLUSION

JS is a major concern in many organizations. A proactive personality plays an important role in increasing job satisfaction. This is because PP employees take the initiative to complete tasks without waiting for direction. This increases efficiency and productivity, which can lead to higher job satisfaction. Proactive individuals are better able to adapt to changes in the work environment. This is in line with employees who have intrinsic motivation which greatly influences job satisfaction because it creates a sense of belonging to the company and deep involvement in the work being done. The findings in this study are that PP will not affect IM, namely that proactive personality is often oriented towards action and results. While intrinsic motivation is more related to experience and process, so proactive individuals may get caught up in taking action without considering whether they enjoy or feel connected to the work.

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