A STRUCTURAL EQUATION MODEL OF THE PERSONALITIES AND WORK ACHIEVEMENT OF LIFE INSURANCE SALESPERSONS: EVIDENCE FROM TAIWAN

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ABSTRACT

The aim of this research is to discuss the personal characters of salespersons that produce higher work achievement. A sample of 384 life insurance salespeople from Taiwan are examined. A structural equation model is used to discuss the direct and positive influence of personalities on work achievement. The research shows that conscientious and extravert characters have direct and positive influences on task performance within work achievement. Neuroticism has direct and negative influence. Being conscientious and agreeable has direct and positive influences on contextual performance. We recommend that insurance companies consider those whose personalities are conscientious, extravert, agreeable, emotional stable, and less anxious for employment. People with these features have better familiarity in core skills and can create better work achievement.

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KEYWORD：personalities, work achievement, structural equation model

INTRODUCTION

The competitiveness of a company comes from innovation and innovation comes from human resources. Therefore, human resources are the major advantage of a company in competition and the most important assets of a company. Understanding personalities of employees helps the company cultivate its employees and increases their performance. Life insurance salespersons have close contacts with people, need to spend much time visiting customers, maintain good relationships with clientele, are often under pressure to meet business targets, keep hunting for potential customers., and face rejection. As a result, the individual personalities which do not fit the salesperson needs are likely to be forced out of the market and give no realistic return to the firm, regardless of how much training cost has been invested. An outstanding life insurance salesman can bring the company enormous business.

After the economic recession in 2008, and the poor economic climate, decrease of interest rates, and increase in premiums, the life insurance sector in Taiwan faced difficult challenges. In such a competitive environment, it is worth exploring which personalities of the salespersons can produce. This paper is structured as follows: Section 2 briefly discusses the relevant literature. Section 3 describes data selection, research methodology, and empirical model. Section 4 contains the empirical results and analysis; Section 5 is the conclusions.

LITERATURE REVIEW

David (1989) argues that personalities are a set of enduring and stable features and tendencies representing commonalities and differences between individuals. The personalities of an individual can be perceived by observing his/her behaviors. Costa and McCrae (1992) argue that personalities are the personal features reflected by the individuals' behaviors which continuously appear in different contexts. Pervin (1993) stated that personalities are the constructional and dynamic features which appear when individuals react to contexts as well as a kind of constancy which makes the individuals different from others. Every person has his/her own unique personality which constitutes unique behaviors for dealing

with the external environment. The type of unique characters are composed either mental or physical aspects some inherited and some learned. Personalities decide the mode of interaction between people and the environment, and the adaptability of the individuals to work in an environment. In the Incentive Theory in Management, achievement means that "an employee completes a job" (Gray and Smeltzer, 1993). In the context of organization behaviors, achievement means "the overall performance concerning efficiency, effectiveness, and efficacy".

Kane (1976) indicated that work achievement means the employee achieves results within a specified time. Campbell (1990) argues that work achievement is occurs when a person completes the expectation, rules, and requirements by the organization. Porter and Lawler (1968) state that work achievement includes the quality and quantity of achieved work and efforts expended on the work, which is the value contributed by an individual to the work.

Brouther (2002) argues that work achievement can be defined as the completed level of work targets for an individual in his/her position.   He argues that work achievement is the net result of the employees' hard work. Van Scotter (2000) divided work achievement into task performance and contextual performance. Task performance means the level of task completion by the employees who utilize the hardware provided by the companies and professional knowledge. Contextual performance refers to the employees volunteering to provide extra resources to assist their colleagues, to improve interpersonal relationships and the atmosphere in the work environment, and to complete the work.

Borman and Motowidlo(1993) defined work achievement as behavior in relation to the organizations' targets. Those behaviors can be measured according to the level of contribution made by each individual to the organizations' targets. They also divide work achievement into task performance and contextual performance. Task performance concerns the tasks assigned by the organizations.   Contextual performance is related to non-official activities and the passion to finish tasks, including cooperation with and help to other people, sacrifices of personal interest to follow the organizations' rules and procedures, and the endorsement and support of the relevant behaviors to achieve organization targets.

The study of Weitz Barton (1978) shows the direct factors which influence salespersons work achievement are encouragement, personal attitude towards sale, and recognition of the salespersons position.   Different personalities react differently to the same contexts where different types of people have different performance. Many scholars also find the personalities of employees can effectively predict their performance (Barrick & Mount,1991；Mount & Strauss,1993；Steward & Carson, 1995；Carson & Cardy,1996). In a team, the more significant the agreeable, diligent, honest, and open characters are, the better performance will be (Neuman et al., 1999). For example, abstract-tolerant, vagueness tolerant, and independent characters are fit for production jobs. Energetic, decisive, adventurous, and risk-taking characters are fit for creative activities. As a result, personalities have a close relationship to work achievement.   The purpose of this research is：1. exploring if the personalities of the life insurance salespersons influence work achievement and in what way, and 2. if different background variables influence work achievement.

DATA AND METHODOLOGY

The sample in this research are Taiwan Life Insurance salespersons. The number total life insurance salespersons in Taiwan in July, 2010 was 185,107. To achieve 95% credibility and 5% inaccuracy, there should be at least 385 people included in the sample. This research distributed surveys to 500 people. The response included 411 returned surveys representing an 82% return rate. There were 384 valid returns representing a 77% valid return rate.

We use a Likert-type scale as the tool to measure personalities and work achievement. This research has five potential exogenous variables related to personalities as amended from the five main personalities and scale raised by Costa McCrae (1985, 1986, 1992).   These variables include:

(1) Conscientiousness includes features such as hard-working, diligence, perseverance, self-discipline, self-motivation, achievement-oriented, careful-thinking, keen to details, organization, responsibility are included in the questions of "I can always stick to it throughout when I make up my mind (X_1), "I always do everything responsibly and wholeheartedly (X_2), and "I am keen to details" (X_3)

(2) Agreeableness includes features like empathetic, trustworthy, frank, altruistic, willing to follow, gentle, modest and helpfulness are include in the three questions of "I actively remain good relationship with customers" (X_4), "I am often attentive and consider others"(X_5), and I can have good friendship with my work partners" (X_6).

(3) Extraversion includes features including being active, strongly-motivated, passionate, self-confident, and liking to perform and are measure by 4 questions as follows "I like being surrounded by many people" (X_7), "I like talking to and having contact with people" (X_8), "I often take the initiative to participate in social activities" (X_9), and "I am able to have a nice chat even with someone I don't know" (X_{10}).

(4) Openness to Experience involves imagination, creativity, curiosity, independent judgment, and pursuit of new things are include three questions as follows: "I like pondering and exploring abstract concepts" (X_{11}), "I often try new things" (X_{12}), and "I have abundant imagination" (X_{13}).

(5) Neuroticism involves feeling easily anxious, nervous, upset, tense, and lack of a sense of security and are measured in three questions as follows "I often feel upset when facing problems (X_{14}), "I often feel anxious" (X_{15}), and "it's hard for me to let it go when I face frustration (X_{16}).

This study also has two endogenous variables both related to work achievement. Based on the viewpoint of Borman and Motowidlon (1993), this research divides work achievement into task performance and contextual performance as follows:

(1) Task Performance relates to the work results of official positions, the contribution to core skills of the organizations, and the familiarity delivered within work, measured in five questions as follows: "overall, my sale performance is good" (Y_1), "I am able to notice every details in the work and manage them well" (Y_2), "I always grip the work progress" (Y_3), "my work efficiency is averagely high" (Y_4), and "overall, I can do the required task by the organization well" (Y_5).

(2) Contextual Performance: is related to volunteering to complete the activities of non-official positions, which means, apart from task activities, the employees contribute other activities of the organization's efficiency, show familiarity, have passion and perseverance to complete tasks successfully, work with others and recognize the organization goal.   This variable is measured with the questions: "I have been keeping working with other colleagues in a team" (Y_6), "I often help others or work on performance for the team" (Y_7), "I would check through the main customers on the list and active promote sale to them (Y_8), and "I discover and look for new customers for the company" (Y_9).

<u>Research Design and Hypothesis</u>

This research is structured as shown in Figure 1 and the hypotheses are as follows:

Hypothesis 1.："Conscientiousness" has direct and positive influence on "task performance" and "contextual performance".

Hypothesis 2："Agreeableness" has direct and positive influence on "task performance" and "contextual performance".

Hypothesis 3："Extraversion" has direct and positive influence on "task performance" and "contextual performance".

Hypothesis 4："Openness to experience" has direct and positive influence on "task performance" and "contextual performance".

Hypothesis 5："Neuroticism" has direct and negative influence on "task performance" and "contextual performance".

EMPIRICAL RESULTS

Table 1 shows the demographic information of our sample. We have more females in our sample at 56%. The participants aged from 31 to 40 represent 39.8% of the sample.

Table1: Frequency Distribution of Variables of Vital Statistics

Variable	Grouping	Number of Samples	%
Gender	Male	169	44
	Female	215	56
Age	21-30 years old	101	26.3
	31-40 years old	153	39.8
	41-50 years old	103	26.8
	51-60 years old	27	7
Education Level	Graduate Institute or above	13	3.4
	University	117	30.5
	Junior college	149	38.8
	Senior/Vocational high school	100	26.0
	Junior high school or below	5	1.3
Industrial Experience	Under 3 years	161	41.9
	4-6 years	76	19.8
	7-9 years	31	8.1
	10-12 years	41	10.7
	Above 12 years	75	19.5
Annual Income	Under 300,000	47	12.2
	310-600,000	58	15.1
	610-900,000	75	19.5
	910,000-1.2 million	75	19.5
	Above 1.2 million	129	33.6

This table shows the personal data distribution of 384 life insurance salespersons in Taiwan. Variables include gender, age, education level, industrial experience and annual income. The number of females is more than the number of males. The amount of annual income is expressed as the amount of NT dollars.

Additional summary statistics are presented in Table 2. The most represented education level is junior college at 38.8%. People with less than 3-year experience are the majority at 41.9%. Annual income is most commonly 1.2 million at 33.6% of the sample. The five personality aspects are measured next. The average conscientiousness is 3.9470, agreeableness is 4.1519, extraversion is 3.7969, openness to experience is 3.9601, and neuroticism is 2.3385. The average work achievement in task performance is 3.7409 and is 3.9512 for contextual performance. The personality trait of agreeableness appears most frequently and contextual performance is more significant in work achievement.

Table 3 shows the MANOVA results. The results show that age and annual income have a reciprocal effect on work achievement. We perceive its reciprocal effect on contextual performance and analyze its simple main effect and post-hoc comparison as shown in Table 4. The results indicate the contextual performance of people between 41 to 50 years of age with annual income above 1.2 million is better than that of people aged 31 to 40. In addition, education level and industrial experience have reciprocal effect on task performance and contextual performance as shown in Table 3. Similarly, we analyze the simple

main effect and post-hoc comparison. The results are presented in Table 5. The results show that people involve in industry for under 3-years with education level of junior college or above have better task and contextual performance than those with senior/vocational high school education.

Table 2: The Average and Standard Deviation of Personalities Aspects and Work Achievement Aspects

	Aspects	Average	Standard Deviation
	Conscientiousness	3.947	0.5297
	Agreeableness	4.151	0.4857
Personal Characters	Extraversion	3.796	0.5702
	Openness to Experience	3.960	0.5686
	Neuroticism	2.339	1.0869
Work Achievement	Task Performance	3.741	0.5368
	Contextual Performance	3.951	0.4484

This table shows the average and standard deviation of personalities aspects and work achievement aspects of 384 life insurance salespersons in Taiwan. Personalities aspects include 5 items and work achievement aspects include 2 items . Agreeableness and contextual performance have the highest averages respectively.

Table 3: MANOVA of Vital Statistics in Work Achievement

Population Variable	Multivariable Λ\value (Significance)	Single variable F value	
		Task Performance	Contextual Performance
Gender*Annual Income	0.888*** (0.008)	1.506 (0.120)	2.238*** (0.01)
Education level*Industrial Experience	0.869*** (0.001)	3.008*** (0.000)	3.041*** (0.000)

*This table shows the interaction effect of gender and annual income at task performance and contextual performance on 384 life insurance salespersons in Taiwan. Another is the interactive of education level and industrial experience at task performance and contextual performance on 384 life insurance salespersons in Taiwan. ***, ** and * indicate significance at the 1, 5 and 10 percent levels respectively.*

Table 4: The Reciprocal Effect of Age and Annual Income in Contextual Performance

Variable	Annual Income	Statistics	Age				F value	Significance	Post-hoc Test
			21-30	31-40	41-50	51-60			
Contextual Performance	Above 1.2 million	Average	4.21	3.89	4.15	4.16	5.20	0. 002***	41-50years old>31-40 years old
		Standard Deviation	0.37	0.34	0.43	0.52			
		Standard Error	0.10	0.05	0.06	0.14			

*This table shows the average, standard deviation and standard error of contextual performance at each age level on 1.2 million of annual. And the table also shows the difference of contextual performance average at age on 1.2 million of annual in 384 life insurance salespersons in Taiwan. ***, ** and * indicate significance at the 1, 5 and 10 percent levels respectively.*

Test of the Model

Our path model was analyzed using the AMOS5.0 statistical package. The results of the factor analysis are presented in Table 6. The factor loading of the items reached a significant level and its standardized parameter is above 0.5, but the factor loading of the item "I always grip the work progress" (Y_3) did not reached a significant level and its standardized parameter is under 0.5. Table 7 shows the construct reliability of the latent variable is also above 0.5. The model provided a proof fit to the data. χ^2（N=384）=399.5, p=0.00,GFI=0.922,NFI=0.89, AGFI=0.899, SRMR=0.027 as shown in Table 8.

Table 5: The Reciprocal Effect of Education Level and Industrial Experience

Variable	Industrial Experience	Statistics	Education Level					F value	Significance	Post-hoc Test
			Graduate	University	Junior	Senior/	Under			
		Average	3.95	3.74	3.77	3.16	3.68			Graduate Institute or above ,
Task Performance	Under 3 years	Standard Deviation	0.21	0.51	0.54	0.71	0.57	7.31	0.000***	university, and junior college > Senior/
		Standard Error	0.09	0.06	.07	0.16	0.05			Vocational high school
		Average	4.20	3.93	3.96	3.58	3.91			Graduate Institute or above ,
Contextual Performance	Under 3 years	Standard	0.54	0.44	0.37	0.54	0.45	5.12	0.002***	university, and junior college > Senior/
		Standard	0.25	0.05	0.05	0.12	0.04			Vocational high school

This table shows the average, standard deviation and standard error of task performance(or contextual performance) at each education level in industrial experience under 3 years. And the table also shows the difference of task performance(or contextual performance) average at industrial experience under 3 years in 384 life insurance salespersons in Taiwan. ***, ** and * indicate significance at the 1, 5 and 10 percent levels respectively.

The test on Hypothesis 1 is analyzed in Figure 1. Figure 1 shows that being "conscientious " has direct and positive influence on task performance (γ_1= 0.390，t =2.45) as well as on contextual performance (γ_2 = 0.341，t =2.04).The test on Hypothesis 2 shows the standardized coefficient, (γ_3), in which "agreeableness" influences task performance, is 0.047, while the t value is 0.45. They are not significant enough to prove that "agreeableness" has direct positive influence on task performance. On the other hand, that the standardized coefficient, (γ_4), in which "agreeableness" influences contextual performance, is 0.448, while the t value is 3.59. They are significant enough to prove that "agreeableness" has direct positive influence on contextual performance.

The result of test of Hypothesis 3 can be learnt from Figure 1 that the standardized coefficient of "extraversion" (γ_5)) is 0.37and t value is 2.52, which achieve significant. This shows "extraversion" has direct and positive influence on "task performance". The standardized coefficient of "extraversion" (γ_6) in "contextual performance" is 0.11 and t value is 0.715, which fail to achieve significant level so "extraversion" has no influence on "contextual performance". The results of the Hypothesis 4 are presented in Figure 1. The results show the standardized coefficient of "openness to experience" (γ_7) is -0.004 and t value is -0.039, which are not significant so "openness to experience" has no influence on "task performance". Also, the standardized coefficient of "openness to experience (γ_8)" in "contextual performance" is 0.018 with a t value of 0.170, which is not significant so "openness to experience" has no influence on "contextual performance".

The Hypothesis 5 test results are presented in Figure 1. The results show the standardized coefficient, (γ_9), in which "neuroticism" influences "task performance", is -0.155, while the t value is -0.039. They are significant enough to prove that "neuroticism" has direct negative influence on "task performance". On the other hand, the standardized coefficient, (γ_{10}), in which "neuroticism" influences "contextual performance", is -0.056, while the t value is -0.967. They are not significant demonstrating that "neuroticism" does not directly influence "contextual performance".
Table 6 ：Model Parameter Estimation Table

Parameter	Unstandardized Parameters	Standard Error	T Value	Standardized Parameter	Parameter	Unstandardized Parameters	Standard Error	T Value	Standardized Parameter
λ_1	1.000			.690	δ_1	.246	.022	10.946***	0.524
λ_2	1.000	.084	11.880***	.728	δ_2	.197	.019	10.129***	0.470
λ_3	.832	.087	9.562***	.563	δ_3	.332	.027	12.428***	0.683
λ_4	1.000			.560	δ_4	.241	.021	11.727***	0.686
λ_5	1.259	.151	8.360***	.635	δ_5	.260	.024	10.654***	0.597
λ_6	1.269	.150	8.450***	.648	δ_6	.245	.024	10.395***	0.580
λ_7	1.000			.696	δ_7	.314	.028	11.413***	0.516
λ_8	.878	.071	12.334***	.727	δ_8	.203	.019	10.926***	0.471
λ_9	1.013	.083	12.198***	.717	δ_9	.286	.026	11.090***	0.486
λ_{10}	.783	.082	9.558***	.547	δ_{10}	.423	.033	12.758***	0.701
λ_{11}	1.000			.692	δ_{11}	.251	.025	10.199***	0.521
λ_{12}	1.090	.099	10.987***	.729	δ_{12}	.241	.026	9.324***	0.469
λ_{13}	.914	.093	9.783***	.613	δ_{13}	.320	.028	11.497***	0.624
λ_{14}	1.000			.894	δ_{14}	.279	.032	8.672***	0.201
λ_{15}	.989	.040	24.838***	.901	δ_{15}	.252	.031	8.252***	0.188
λ_{16}	.976	.041	23.960***	.880	δ_{16}	.309	.033	9.448***	0.226
λ_{17}	1.000			.623	ε_1	.347	.028	12.286***	0.612
λ_{18}	.951	.091	10.464***	.661	ε_2	.257	.022	11.925***	0.563
λ_{19}	.944	.089	10.602***	.673	ε_3	.238	.020	11.792***	0.547
λ_{20}	.991	.097	10.217***	.641	ε_4	.311	.026	12.132***	0.589
λ_{21}	.666	.081	8.249***	.493	ε_5	.306	.023	13.072***	0.757
λ_{22}	1.000			.617	ε_6	.199	.017	12.087***	0.619
λ_{23}	1.175	.116	10.088***	.647	ε_7	.235	.020	11.744***	0.581
λ_{24}	1.128	.115	9.814***	.624	ε_8	.245	.020	12.016***	0.611
λ_{25}	.984	.115	8.592***	.527	ε_9	.309	.024	12.785***	0.722

*This table shows the regression coefficients(λ_i) of observed variables on latent variables. λ_i is also the factor loading of the items. This table also shows the measurement errors(δ_i) of exogenous observed variables and the measurement errors(ε_i) of endogenous observed variables. ***, ** and * indicate significance at the 1, 5 and 10 percent levels respectively.*

Table 7：Composite Reliability of Latent Variable of the Amended Model

Latent Variable	Composite Reliability
Conscientiousness	0.70
Agreeableness	0.65
Extraversion	0.77
Openness to Experience	0.72
Neuroticism	0.92
Task Performance	0.73
Contextual Performance	0.73

This table shows the reliability indexes of latent variables in the structural equation model of the personalities and work achievement in 384 life insurance salespersons in Taiwan. Bagozzi and Yi (1988)suggest that the value of the reliability indexes of latent variables is equal to 6 or above.

Table 8：Test Indicator of Overall Fit of Hypothetical Model

Fit Indicator	Statistics after Amendment	Fit Indicator	Statistics after Amendment
Absolute Fit Indicator	CFI		0.952
χ^2 value (df) (Significance)	399.5(231) (0.000***)	IFI	0.952
GFI	0.922	PNFI	
AGFI	0.899	PNFI	0.748
SRMR	0.027	PGFI	0.71
RMSEA	0.044	Normedχ^2	1.729
Absolute Fit Indicator			
NFI		0.89	

This table shows the indicator of overall fit. It includes absolute fit measure, incremental fit measure, and parsimonious fit measure. Absolute fit measure is composed by goodness of fit index(GFI), adjusted goodness of fit index(AGFI), standardized root mean square residual(SRMR), and root mean square error of approximation(RMSEA). Incremental fit measure is composed by normed fit index(NFI), comparative fit index(CFI), and Incremental fit index(IFI). Parsimonious fit measure is composed by parsimonious normed fit index(PNFI), parsimonious goodness-of-fit index(PGFI), and normed chi-square

The results above indicate that conscientious, agreeable, extravert, and neuroticism relate to work achievement where task performance and contextual performance are positively influenced by conscientiousness. A conscientious person appears hardworking, responsible, self-disciplined, achievement-oriented and in-depth thinking. They have better efficiency in the work assigned within the official position in an organization, have more contribution to the core organization skills, and have better task performance. A conscientious person has the passion and perseverance to complete tasks successfully, works together with others, recognizes the organization's target, volunteers to complete non-official duties and has better contextual performance. An agreeable person has features of being willing to follow, gentle, modest and helpful and will be more able to work with and help others.

People fitting this profile are willing to sacrifice their interests to follow the rules and procedure of the organization and to volunteer to participate non-official activities of the organization. They are also more likely to win the trust of customers and establish interpersonal relationships with customers because of their empathy and have better contextual performance. Extraverts are active and confident and like to perform. So they show their activeness in official positions and their task performance is also relatively higher. Neurotic people easily feel anxious, nervous, upset and lack of a sense of security so they are more likely to be nervous and anxious when interacting with official persons. Their task performance is lower. Hence, neurotic people have negative influence on task performance.

CONCLUSION

The research results show a reciprocal influence between age and the annual income of the salespersons and the work achievement. With annual income above NTD$ 1.2 million, people from 41 to 50 years of age have greater contextual performance than those from 31 to 40. People between 41 and 50 years of age have good and stable income, well-connected interpersonal network, abundant work experience, recognition of the goal of insurance organization, great passion and negotiation capacity, attention to team work, and establishment of reciprocal relationships with colleagues so their contextual performance is better than those aged 31 to 40.

The reciprocal effect by education level and industrial experience also exists in task performance and contextual performance. People working as life insurance salespersons for under 3 years with education level of junior college or above exceed the performance of people who hold senior high school or vocational school degree in task performance and contextual performance. This result suggests the

education level of people who work less than three years in an industry can accentuate its relationship with performance because of their lack of work experience. Work experience can make up for insufficiency of education level for those with more than 3-years of experience. As a result, the influence of education level on work achievement descends and becomes less significant.   Conscientiousness is a must in the personalities of an outstanding salesman. Life insurance salespersons need to keep in touch with customers and provide good after-sale service as well as to reflect on customer feedback and actively market the company.

Figure 1 ： Amended Model
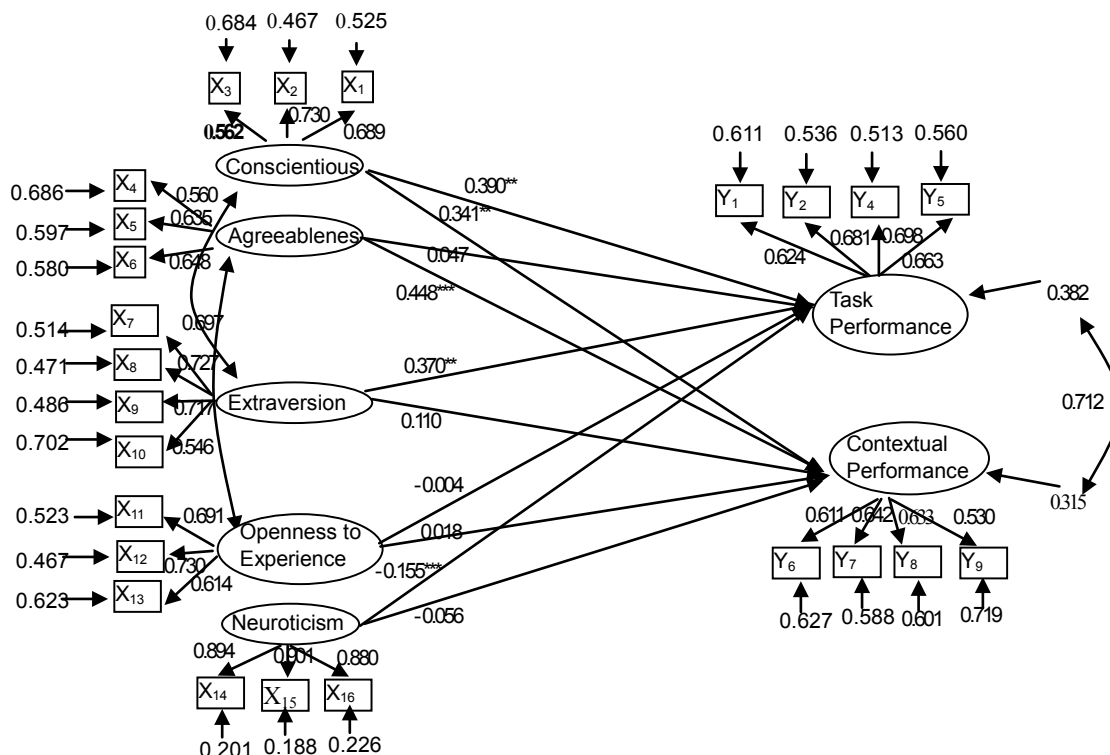
This figure shows thee structural equation model of the personalities on work achievement of   384 life insurance salespersons in Taiwan.   The regression coefficients of observed variables on latent variables(the factor loading of the items) are over 0.5. This figure shows how the personalities explain the task performance。 ***, ** and * indicate significance at the 1, 5 and 10 percent levels respectively.

The salesman him/herself should be perseverant, meticulous, and a careful thinker. They must also organize and plan products, be strongly goal-oriented, set sales goal, and be self-motivated. Hence, he/she can deliver in task performance and contextual performance. Extraversion is a must personality trait for insurance salespersons. Life insurance salespersons need not only keep current customers but must develop new ones so they need to keep in touch with their customers and keep good relationship with them. Extravert salespersons show active attempts to achieve the company business goal, provide after-sale service, and establish the long-term trust with customers.   Agreeableness in personalities can smooth the development of life insurance business. In order to maintain the relationship with customers, life insurance salespersons need to have ordinary conversations with and send regards to customers in addition to the usual business contacts.   This can make customers feel warm and that they are valuable. Salespersons should be empathetic and give a warm impression so the promoting and the development of business is easy and the contextual performance increases correspondingly.

Life insurance salespersons must control emotions.   Life insurance salespersons have many contacts with people and frequently interact with people over a long period of time. They are often rejected when

they pay a visit to customers or try selling insurance products causing frustration. The customers they meet can vary requiring the salesperson to be adaptable. Insurance salespersons work under great pressure. Because of these factors it is important to select salespersons with ideal personalities.

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