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Antecedents of Organizational Commitment of Insurance Agents: Job Satisfaction, Ethical Behavior, and Ethical Climate

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Abstract

This research explored the impact of job satisfaction, the ethical behavior of coworkers, successful managers, and employees themselves. Also explored were six types of ethical climate on organizational commitment and its three dimensions, including affective, continuance, and normative commitment through an investigation on 476 Chinese insurance agents. The empirical results showed that ethical behavior of coworkers and a caring climate had a significantly positive impact on both organizational commitment and its three dimensions, while independence climate had no significant influence on overall organizational commitment or its three dimensions. Job satisfaction, ethical behavior of successful managers and employees themselves, and the other five types of ethical climates only had a significant impact on organizational commitment or some of its dimensions.

Keywords: China, commitment to an organization, employees' behavior, employees' satisfaction with their jobs, organizational climate

Introduction

The strong economic growth of China has created a growing demand for insurance products. As a result, the insurance industry in China has experienced a tremendous growth during the past few decades. Currently, the Chinese insurance market maintains a relatively faster development compared to other countries. The global premiums increased 4% in 2017, while Chinese insurance industry's premiums increased more than 16% (Atlas Magazine, 2018). During the first seven months of 2019, the overall gross written premium in China grew 13.9% (Ey, 2019). China is expected to surpass the United States and become the strongest insurance market in the world by 2030 (Lam, 2019). Under the enormous and accelerated expansion of the insurance market, the number of insurance agents reached more than seven million in 2016, more than double the number about one year prior (Asia Insurance Review, 2016). In 2018, China had over eight million insurance

agents contributing almost half of the total premiums (Chen, 2018). However, how to retain this great number of employees with different backgrounds is an intractable task confronted by many Chinese insurance firms as the turnover rate of insurance agents is high in China (Lane & Pollner, 2008). The high turnover rate makes it hard for insurers to sustain an effort to grow and expand consistently and organically (Nathan, 2018). Therefore, how to decrease turnover and increase organizational commitment of insurance agents is an urgent problem for both insurance companies and researchers.

Organizational commitment (OC) is an important variable that describes how close an individual is attached to their organization or how an individual feels they are a part of the organization (Peterson & Xing, 2007). OC is one of the variables that affect employees' intention to leave (Gul et al., 2012; Mathieu et al., 2016; Russ & McNeilly, 1995; Wombachera & Felfe, 2017). The current research suggests that an employee's commitment is not only a primary element that impacts the employee's performance at work, but also a vital signal that indicates the relationship of the employee versus the organization (Liou et al., 2013). We propose that an organization's long-term profit depends greatly on employees' commitment to the organization (Lok & Crawford, 2004). Furthermore, Yao et al. (2019) confirmed the significant impact of OC on attitudinal and behavioral loyalty of employees to their organizations. Therefore, it is crucial for researchers and managers to better understand and improve employees' commitment to their organizations. Abundant previous studies were found on the antecedents of employees' OC in various contexts (Lambert et al., 2018; Luz et al., 2018; Pathak & Tripathi, 2010; Top et al., 2015). Several variables received great attention from previous researchers, such as different leadership styles (Chen et al., 2019; Choi et al., 2015b; Gul et al., 2012), employees' burnout (Sarisik et al., 2019), job related variables like job security and work style (Pathak & Tripathi, 2010; Spanuth & Wald, 2017), job characters (Coetzer & Rothmann, 2006), employee training and teamwork (Hanaysha, 2016a), environment and organizational learning (Hanaysha, 2016b), psychosocial safety climate (Geisler et al., 2019), corporate values, and corporate social responsibility (Asrar-ul-Haq et al., 2017; Obalola et al., 2012). However, few studies probe deeply into the impact of ethics variables on OC of employees in Chinese context where employees and managers may confront different ethical situations from other countries.

This study aims to examine the impact of overall job satisfaction (JS), ethical behavior (EB) of three different groups, and six different ethical climates (EC) on the three dimensions of OC - affective commitment (AC), continuance commitment (CC), normative commitment (NC) - and the overall OC of insurance agents in China. Meyer et al. (2002) suggests the three elements of commitment are different from one another. Appendix A lists all acronyms and their definitions of the variables in this study. AC reflects the positive perceptions of identification with or engagement in the organization (Allen & Meyer, 1996), which is proposed to be the core element of OC (Mercurio, 2015; Weaver & Yancy, 2010). NC is built on a foundation of individual' responsibility to the organization. CC is the extent to which individuals tend to leave or stay in the organization (Meyer & Allen, 1984). These two elements also work together with AC to explain the overall commitment of employees. Many researchers substantiate that the three elements of OC may have different associations with the same variables or play different roles in an organization (Bahrami et al., 2016; Devece et al., 2016; Grdinovac & Yancey, 2012; Harris & Cameron, 2005; Huang et al., 2012; Luz et al., 2018; Nalla et al., 2020; Yüzbaşıoğlu & Doğan, 2018). Therefore, it is necessary for managers and researchers to understand the distinctive impact of various factors on the overall commitment and its three elements (Choi et al., 2015a; Wasti, 2003).

Literature Review and Hypotheses Development

This study aims to examine the impact of JS, EB, and EC on OC and its three dimensions - AC, CC, and NC. Five hypotheses were tested. The first hypothesis focuses on the impact of JS on OC, and the second to fourth hypotheses deal with the impact of EB of coworkers, successful managers, and employees themselves on OC. The last hypothesis focuses on the impact of six types of EC on OC.

Job Satisfaction (JS) and Organizational Commitment (OC)

Researchers are not uniform in the definition of JS, but they agree that JS indicates an employee's overall contentedness with the work, including not only physical but also emotional contentedness with all aspects of the work (Anari, 2012; Spector, 1985). Therefore, JS can tell a manager how pleasant or unpleasant his or her employees feel about their jobs. Even though researchers seemed to hold different perspectives as for how to classify the various dimensions of JS, the five dimensions (pay, promotions, coworkers, supervisors, and work itself) have gained a general acceptance as they cover the basic perspectives of JS (Fu et al., 2011). In their study of factors on OC, Meyer et al. (2002) reported a strong influence of JS on OC. This positive relationship was later proved in studies such as Srivastava's (2013) study on 247 middle level managers of private organizations, Anari's (2012) study on 84 high school English teachers, Filipova's (2001) survey on 656 nurses in the Midwestern United States, and Guleryuz et al.'s (2008) research on 267 nurses in Turkey's hospitals.

Furthermore, some researchers clarified what dimensions of JS affect OC, among which are pay, supervision, and coworker (Azeem, 2010; Fu et al., 2011; Malik et al., 2010); job complexity and work autonomy (Spanuth & Wald, 2017); training (Dhar, 2015); and job involvement (Ćulibrk et al., 2018). The positive relationship between JS and organizational commitment has been demonstrated in a few industries including education, medication, and manufacturing from different countries such as Iran, Turkey, Serbia, Pakistan, and others (Ćulibrk et al., 2018; Guleryuz et al., 2008; Nalla et al., 2020; Srivastava, 2013). Few studies have taken Chinese insurance agents as samples. Furthermore, fewer studies were found to explore the potentially different impact of JS on OC's three dimensions. Therefore, the first hypothesis is proposed:

- **H₁**: JS has a significant impact on AC, CC, NC, and overall OC of Chinese insurance agents.

Ethical Behavior (EB) and Organizational Commitment (OC)

EB is a behavior regarded as right and tells how people behave (Beauchamp & Bowie, 2000). It was proposed that employees would exhibit a higher commitment to their organizations if they work in an ethical atmosphere and people behave ethically (Yousef, 2001). Obalola et al. (2012), through a sample of 415 managers in Nigeria insurance industry, indicated that employees would show a high commitment to their company if they perceived the company as an ethical actor. Chen et al. (2019) also demonstrated that ethical leadership positively relates to an employee's OC through samples of 52 manufacturing companies. Meanwhile, the positive relationship was also found between professional ethics (Ebrahim & Ahmadi, 2012), organizational citizenship behavior (Devece et al., 2016) and OC as well as its three dimensions. Fu and Deshpande (2012) proposed that the ethical behavior of successful managers has a significant impact on their subordinates as successful

managers act as role models. The ethical environment of a company and other workers' ethical performance indeed impact the OC of employees themselves (Mize et al., 2000).

Considering this positive relationship has been demonstrated in some sectors including manufacturing, retailing, and petro chemistry industries (Chen et al., 2019; Ebrahim & Ahmadi, 2012; Mize et al., 2000), it is assumed that the positive relationship between EB and OC exists among Chinese insurance agents. In this study, the impact of EB was evaluated among three groups of people (coworkers, successful managers, and employees themselves). If coworkers, successful managers, and insurance agents themselves behave ethically, the agents would exhibit a high commitment to their company. Therefore, the second, third and fourth hypotheses are proposed:

- **H₂**: EB of coworkers has a significant impact on AC, CC, NC, and overall OC of Chinese insurance agents.
- **H₃**: EB of successful managers has a significant impact on AC, CC, NC, and overall OC of Chinese insurance agents.
- **H₄**: EB of employees themselves has a significant impact on AC, CC, NC, and overall OC of Chinese insurance agents.

Ethical Climates (EC) and Organizational Commitment (OC)

EC is a unique climate of an organization that reflects the moral atmosphere in an organization, under which individuals show some level of ethics when they do their jobs. Victor and Cullen (1987; 1988) began the initial work to identify the different types of EC and proposed six distinctive types: professional, caring, rules, instrumental, efficiency, and independence. The organization of professional climate expects its employees to advocate the organizational regulations completely. Employees in a caring climate care about the wellbeing of one another and the entire organization. Individuals in a rule climate are expected to obey the rules and orders of their organization. However, individuals in an instrumental climate seek their own benefit at first instead of the benefit of their coworkers or organization. In an efficient climate, employees think that the most efficient method is the best method and in an independence climate; however, an employee's own ethical values play a significant role when facing ethical dilemmas.

Martin and Cullen (2006) proposed that EC perceptions of an organization would significantly impact its work outcomes including OC. Kang et al. (2011), in a survey of 477 employees in South Korea, showed that employees would demonstrate a great commitment if they perceive their organizational climate as ethical. However, researchers drew different conclusions as for what types of climate impact employees' commitment and its three dimensions. Some studies concluded that caring (Bahrami et al., 2016; Fu & Deshpande, 2012; Tsai & Huang, 2008), benevolence EC (Cullen et al., 2003), and instrumental climate (Filipova, 2011) have a significantly positive influence on commitment. Some studies found that EC only impacts some dimensions of OC such as AC (Erben & Guneser, 2008). Although the relationship between various climates in an organization and employees' commitment has been proposed among different sectors such as hospitals (Bahrami et al., 2016), manufacturing companies (Fu & Deshpande, 2012), and government agencies (Pradesa et al., 2019), it was found that the various types of climate may have varying impact on OC. In this study it is assumed those six types of EC would impact OC and its three elements. Therefore, the last hypothesis is proposed:

- **H₅**: Six types of EC have a significant impact on AC, CC, NC, and OC of Chinese insurance agents.

Methods

The insurance agents in a Chinese insurance company were selected to participate in the survey. This firm is one of the largest insurance companies in China with its head quarter in Beijing and branch offices in every province of China. Eight cities were selected to participate in the survey. To assure good representation of the samples, four cities were selected from the northern part of China and another four were selected from the southern part of China.

Samples

Six hundred questionnaires were distributed among the samples and 476 participants sent back their completed replies to the questions, which could be used for further analysis. Table 2 shows the participants' average age is 34 and over half of the respondents have an undergraduate degree. More than half of the participants are female insurance agents and the rest are male agents. To ensure the most honest answers from the participants and reduce social desirability bias, it was stated clearly in the questionnaire that the survey is completely anonymous and only the results of the entire sample, rather than any specific individual respondent, would be reported.

Measures

A number of items were used in the survey to measure the dependent variables, independent variables (JS, EB of coworkers, successful managers and self, and EC), and control variables, which include social desirability and demographics like age, gender, and education. Given that self-reported data was used in this study, it was also necessary to control for social desirability bias (Fu et al., 2011).

The eighteen-item scale of Meyer and Allen (1991) was adapted to measure OC in which there are six items in each dimension (AC, NC, and CC). Three items were chosen from Cellucci and Devries (1978) scale to measure JS. EB of coworker and self was measured by six items respectively, which were used by the study of Fu and Deshpande (2012). EB of successful managers was measured using six items, which aimed to examine the respondents' evaluation on ethical behavior of managers who they think are successful. The scale was developed from Hunt et al. (1984) and was later used by Vitell and Davis (1990), Deshpande (1996), and Fu and Deshpande (2012). Six items were used to measure the six ethical climates (Victor & Cullen, 1987; Deshpande, 1996; Deshpande et al., 2011). A five-point scale was used to measure all the items (5 = *Mostly right*; 1 = *Mostly wrong*). Social desirability bias was measured using eight items (Ray, 1984). All sample items are shown in Appendix B. The participants' individual variables include gender, age, and education.

Variables Test

Before data analysis, the reliability and validity of four main variables were tested, including the dependent variable OC and three independent variables including JS, EB, and EC. The Cronbach's α value of all variables are listed in Table 1.

Table 1. Factor Loading of All Variables

Variable	Factor Loading	Cronbach's α	Variable	Factor Loading	Cronbach's α
OC		0.79	EB-successful managers		0.65
AC	0.80	0.67	EBM1	0.86	
CC	0.71	0.70	EBM2	0.81	
NC	0.85	0.75	EBM3	0.86	
			EBM4	0.79	
			EBM5	0.89	
			EBM6	0.85	
JS		0.70	EB-self		0.74
JS1	0.70		EBS1	0.79	
JS2	0.88		EBS2	0.75	
JS3	0.85		EBS3	0.83	
			EBS4	0.82	
			EBS5	0.78	
			EBS6	0.82	
EB-coworkers		0.84	EC		0.83
EBC1	0.75		EC1	0.83	
EBC2	0.81		EC2	0.87	
EBC3	0.77		EC3	0.89	
EBC4	0.84		EC4	0.78	
EBC5	0.78		EC5	0.85	
EBC6	0.72		EC6	0.84	

Bagozzi and Yi (1988) suggested that Cronbach's α value for all variables are more than .60, which is known as the minimum for composite reliability, so the reliability of the variables in this study was acceptable. Table 1 also lists the factor loadings of each facet of the dependent and independent variables. They were all above .70, which indicates they have an acceptable convergent validity (Bagozzi & Yi, 1988). Correlations of all variables were also measured to discriminate validity of all the variables. The results are shown in Table 3, which indicates that all correlations between any two variables were less than .90, indicating that discriminate validity does not exist in this study.

Findings

After the variables test, the study further analyzed the samples' means and standard deviations and correlations. Finally, the regression analysis was done and many interesting and valuable results were revealed.

Means and Standard Deviations

The means and standard deviations of all variables in this research are presented in Table 2. The respondents exhibit a higher AC than NC and CC. It is interesting that average respondents give a higher score on their own EB than on their coworkers' EB and a higher score on their managers' behavior than on their own behavior, implying that respondents regard their own behavior as more ethical than coworkers' and less ethical than their managers. Among the six types of EC, respondents gave the highest score in the rules climate but the lowest score in the independence climate, which indicates respondents think it is very important in their company to adhere to the organizational rules and regulations.

Table 2. Descriptive Information of All Variables

Variable	<i>M</i>	<i>SD</i>
Organizational Commitment	3.18	0.48
Affective Commitment	3.34	0.60
Continuance Commitment	3.13	0.66
Normative Commitment	3.06	0.61
Job Satisfaction	3.40	0.80
Ethical Behavior-coworker	2.94	0.68
Ethical Behavior-successful manager	3.53	0.79
Ethical Behavior-self	3.29	0.69
Professional Climate	4.06	1.14
Caring Climate	3.13	1.09
Rules Climate	4.13	0.88
Instrumental Climate	2.96	1.16
Efficiency Climate	2.87	1.04
Independence Climate	2.38	1.09
Gender	1.56	0.50
Age	34.45	7.74
Education	2.08	0.37
Social Desirability	1.92	0.68

Correlations

Table 3 lists the results of correlations among all variables. It shows that JS, EB of self, EB of coworkers, professional climate, caring climate, and rules climate are all significantly correlated with overall OC and its three dimensions. Other independent variables only have significant correlation with OC or some of its dimensions. For example, ethical behavior of successful managers, instrumental climate, and efficiency climate only correlate significantly with OC, NC, and CC. Independence climate only correlates significantly with AC. As correlations cannot tell how much impact of all the independent variables have on OC as well as its three dimensions or tell whether the impact is significant or not, the regression analysis was needed to explore the impact of various independent variables on OC and its three dimensions.

Table 3. Zero-Order Correlations Among the Variables

Variable	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	
1. OC	1																		
2. AC	.77	1																	
3. CC	.73	.28	1																
4. NC	.82	.54	.37	1															
5. JS	.57	.53	.23	.57	1														
6. EB-coworker	.46	.34	.43	.28	.27	1													
7. EB-successful manager	.27	.41	-.07	.32	.36	-.04	1												
8. EB-self	.34	.35	.11	.35	.40	.12	.43	1											
9. Professional	.31	.43	.09	.20	.13	.05	.30	.25	1										
10. Caring	.49	.41	.24	.50	.41	.13	.25	.28	.22	1									
11. Rules	.45	.44	.19	.42	.36	.12	.30	.28	.43	.39	1								
12. Instrumental	-.27	-.38	-.02	-.25	-.19	-.10	-.41	-.31	-.49	-.18	-.27	1							
13. Efficiency	.15	.23	-.02	.15	.10	-.04	.19	.00	.23	.18	.09	.02	1						
14. Independence	-.08	.18	.00	-.01	-.02	-.10	-.18	-.20	-.37	.02	-.19	.43	.17	1					
15. Gender	.00	.03	-.04	.01	-.06	.00	.13	-.06	.07	.01	-.05	-.15	.11	.00	1				
16. Age	.14	.06	.15	.12	.03	.01	.06	-.05	-.07	.06	.07	-.08	.05	.02	-.01	1			
17. Education	.06	.06	.11	-.02	.09	.05	-.05	.14	.12	.05	.01	.01	-.05	-.10	-.10	-.19	1		
18. Social Desirability	.20	.18	.13	.16	.12	.15	.20	.07	.17	.17	.10	-.24	.16	-.04	.42	.10	-.11	1	

Note. Correlations of .12 and greater or -.12 or less are significant at $p < .01$ (two-tailed); Correlations between .09 and .12 and -.12 and -.09 are significant at $p < .05$ (two-tailed).

Regression Results

Table 4 shows the regression results of the study, which reports the impact of three independent variables on OC and its three dimensions.

Table 4. Regression Results

Independent variable	AC	CC	NC	OC
JS	.27**	.07	.31**	.27**
EB- coworker	.24**	.35**	.16**	.33**
EB- successful manager	.13**	.15**	.06	.01
EB- self	.03	.05	.10*	.08*
Professional Climate	.17**	.05	-.06	.07
Caring Climate	.09*	.14**	.22**	.20**
Rules Climate	.11**	.09	.16**	.15**
Instrumental Climate	-.12**	.07	-.09*	-.05
Efficiency Climate	.12**	-.05	.05	.05
Independence Climate	-.01	.05	.07	.05
Gender	.00	-.02	.03	.01
Age	.01	.17**	.07*	.11**
Education	-.00	.09*	-.05	.02
Social Desirability	-.02	.09	-.02	.03
F	32.63**	11.73**	28.29**	38.69**
R ²	.53	.29	.50	.58
Adjusted R ²	.52	.27	.48	.56

Note. ** $p \leq .01$; * $p \leq .05$

JS had a significantly positive impact on AC, NC, and overall OC. As a result, Hypothesis 1 is partially supported. This result is consistent with the previous research (Srivastava, 2013; Xiao & Froese, 2008) which also confirmed the positive impact of JS on overall organizational commitment. However, as for the impact of JS on the three dimensions, the results of this study were slightly different from the conclusions of Nalla et al. (2020) in which they found overall JS has significant positive effects on AC and NC but negative associations with CC. Coworkers' EB impacted overall OC and its three dimensions significantly. Therefore, Hypothesis 2 is completely supported. Successful managers' EB impacted significantly AC and CC, so Hypothesis 3 is partially supported. The results of Mize et al. (2000) and Chen et al. (2019) also confirmed the positive impact of supervisors' ethical practice on subordinates' commitment to the company. EB of employees themselves only had a significant influence on NC and overall OC, so Hypothesis 4 is also partially supported. Therefore, ethical behavior is an important variable that has a significant impact on organizational commitment of insurance agents.

Other notable findings included rules climate as the most reported climate among the six different dimensions, and that the regression results indicated only caring climate significantly impacted overall OC and its three dimensions. Rules climate impacted AC, NC, and OC. Professional climate only impacted AC. Instrumental climate significantly impacted AC and NC. Efficiency climate impacted AC, while independence climate had no significant impact on OC or its three dimensions. Therefore, Hypothesis 5 is partially accepted. The research is consistent with the result of Tsai and Huang (2008) and Filipova (2011) which confirmed the positive impact of caring climate and instrumental climate respectively but slightly different from the research of Erben and Guneser (2008) and Demirtas and Akdogan (2015) in which they only proposed the positive impact of ethical climate on affective commitment. Social desirability has no significant impact on OC or the three dimensions in the regression model.

Table 5 shows the research results of relationships among all independent and dependent variables.

Table 5. Results of All Hypotheses

Hypothesis	Significant With	Supported or Not
H1. JS	AC and OC	Partially supported
H2. EB- coworker	AC, CC, NC, and OC	Supported
H3. EB- successful manager	AC and CC	Partially supported
H4. EB- self	NC and OC	Partially supported
H5. EC		Partially supported
Professional Climate	AC	
Caring Climate	AC, CC, NC, and OC	
Rules Climate	AC, NC, and OC	
Instrumental Climate	AC and NC	
Efficiency Climate	AC	
Independence Climate	None	

Conclusions

This study had 476 Chinese insurance agents as samples and explored the influence of various factors on OC and its three dimensions including AC, CC, and NC. The results help us better understand the impact of JS, EB, and EC on the respondents' commitment to the organization in Chinese context. Table 5 shows the research results of relationships among all independent and dependent variables. The samples exhibited the highest affective commitment among the three dimensions of the overall commitment. The respondents reported the highest EB score on successful managers and the lowest score on their coworkers. Among the six types of ethical climate, rules climate was the most reported and independence climate was the least reported. The research results confirm the positive impact of coworkers' ethical behavior and caring climate on the respondents' overall OC and its three dimensions. However, independence climate had no impact either on overall commitment or on its three dimensions. As for other independent variables, ethical behavior of successful managers and employees themselves, rules climate, professional climate, instrumental climate, and efficiency climate only impacted some dimensions of OC. These findings would provide critical insights for both researchers and managers in this field, which will be discussed thoroughly in the next two sections.

Theoretical Implications

OC is an important variable that impacts the employee's performance at work and their behavioral loyalty to organizations (Liou et al., 2013; Yao et al., 2019). Researchers have conducted some studies to explore the impact of different variables on OC including leadership (Chen et al., 2019; Choi et al., 2015b; Gul et al., 2012), job security and work style (Pathak & Tripathi, 2010; Spanuth & Wald, 2017), employee training and teamwork (Hanaysha, 2016a), organizational learning (Hanaysha, 2016b), and corporate social responsibility (Asrar-ul-Haq et al., 2017; Obalola et al., 2012). Since few studies investigate deeply the impact of ethics related variables on OC of employees, this study, from the perspective of business ethics, examined the impact of EC and EB on OC and its three dimensions of insurance agents in China where companies may confront unique ethical situations. The research results provide valuable insights for future study on the relationship between OC and business ethics.

Given that there are three dimensions of OC (AC, NC, and CC) and each of them reflects different aspects of employees' commitment, it was crucial to test the distinctive impact of various factors on the three elements and the overall commitment (Choi et al., 2015a). Even though AC, reflecting an individual's identification with an organization, is proposed to be the core factor of OC, NC and CC are also necessary to explain OC together with AC. NC reflects individuals' responsibility to the

organization, and CC focuses on how much an individual tends to leave or stay in his or her organization. As it has been substantiated that AC, NC, and CC play different roles in an organization or have their unique impact on the same variable (Nalla et al., 2020; Yüzbaşıoğlu & Doğan, 2018), this study provided valuable insights for future related research through exploring and comparing the influence of various factors on OC and its three dimensions.

Practical Implications

A consensus agrees that unhappy workers may be less committed to the organization and show a higher intention to switch jobs, especially when the economy is strong and there are more job opportunities. Losing productive employees can increase staffing and training costs and impact relationships with existing customers especially in sales positions (Schwepker, 2001). Therefore, how to attract and maintain the valuable talents of a company is becoming a critical topic in theory and practice. This research found that JS has a significant positive impact on AC, NC, and overall OC except CC of insurance agents. It suggests that if an agent is happy at work and are satisfied with his or her job and the cost of leaving stays the same, he or she would show a high emotional attachment and obligation to the organization. JS is a crucial variable that employees consider when they decide to join or quit their jobs as the organization, they are working in is like their second home where they spend a lot of time with coworkers and supervisors. Sommer and Kulkarni (2012) contended that employees would feel more satisfied with their supervisors and perceive greater opportunities for advancement if their supervisors used their constructive feedback. This study showed that if insurance agents are satisfied with their activities at work, they would show a high overall commitment to their companies and a high AC and NC. Therefore, it is critical for Chinese employers in the insurance industry to increase JS of their agents to improve their agents' commitment to the company.

Firms have a strong motivation to discourage unethical behavior among employees to maintain an ethical organizational environment and improve employees' performance. It is an important and ideal goal to have ethical employees, which makes it possible for firms to save on supervising costs and meanwhile to build mutual-trust relationships between firms and employees. This research implies that whether coworkers or managers behave ethically in the company impacts agents' commitment, particularly the coworkers' behavior, even though respondents may see the organization, supervisors, and coworkers as different commitment foci (Snape et al., 2006). Therefore, it is vital for organizations to improve EB among different levels from agents to managers. If employees feel that their coworkers and managers \ they think are successful show EB, they would show a high identification with the organization and a high belongingness to the company. Then, the cost of leaving the current company would increase. Individuals wish to work in an ethical organization where their coworkers or supervisors behave ethically. This is one of the reasons why the behavior of coworkers and managers impact employees' commitment significantly. It is indicated that a company could use social learning and comparison process to reduce unethical behavior of its employees (Huhtala et al., 2013; Marsh, 2013; O'Fallon & Butterfield, 2012). Leaders of a firm are a unique and important asset, so it is of great importance for leaders to have a high ethical value and develop an ethical leadership (Fritz et al., 2013). Successful managers and coworkers serve as role models to their subordinates who would follow their leaders' behavior. Therefore, if successful managers or coworkers are consistent with the firm's ethical expectations, it would improve agents' commitment to their organization.

Organizational climate is indeed vital to an organization, significantly impacting employees' passion and performance (Permarupan et al., 2013). EC is one of the vital elements to determine the climate of an entire organization. Since the insurance industry in China is heavily regulated by the China Insurance Regulatory Commission, it is not surprising that in this study the rules climate has the biggest mean value among six types of EC. Employees like to work in an environment where they could be cared for by coworkers or the company. This study found that the caring climate had the second biggest mean value, which conforms to previous research that caring climate is typically one of the most preferred climates (Cullen et al., 2003). Instead of a cold climate, a firm can foster a caring climate by showing that it has genuine concern for the wellbeing of others in the organization. As for rules climate, a company can enforce it by ensuring that all its agents should strictly follow company's policies and procedures. The results of this study also suggest that insurance companies can increase the emotional identification of an agent with the firm (AC) by supporting a climate that encourages efficiency in the workplace and internalizes professional norms and values. Furthermore, the results also indicated that an instrumental climate significantly reduces agents' AC and NC. Since instrumental climate, emphasizing the importance of improving profits, easily neglects the needs of others and leads to an extremely competitive environment (Parboteeah & Kapp, 2007), this climate may hurt employees' obligation to the organization.

Limitations and Future Research

Each study is based on specific samples and has its own research goal, so, for the same reason, it is impossible to answer all questions on OC by this study. This research is based on a survey on insurance agents in China and it might not be applied directly to industries with a different professional environment or job characteristics such as labor-intensive industries. Meanwhile, considering the huge number of agents in China, the samples in this study may not completely apply to each insurance agent. Therefore, more research needs to be done to explore the differences between agents in various areas and diverse segments of the insurance market. However, the study provides significant insights for the impact of various factors including JS, EB, and EC on OC and its three different dimensions of insurance agents.

With the fast economic and technique development, business management will also experience many changes in the following decades. Therefore, in the future it is necessary and valuable to explore more factors on OC of employees including the impact of other personal and organizational variables on OC of employees. Variables of different levels may influence employees' commitment in different ways such as spiritual calling, religious belief, emotional intelligence and leadership (Chen et al., 2019; Neubert & Halbesleben, 2015; Virk, 2011). Meanwhile, more mediators need to be probed as previous research showed that some factors mediate the relationship between OC and its antecedents such as collective efficacy, trust, and locus of control (Chen et al., 2019; Srivastava, 2013). Therefore, future research could also specialize in exploring the impact of other mediating variables such as various facets of JS, work environment, leadership, and employees' personal traits. Managers and researchers would perceive more about the antecedents of employees' commitment and take customized measures to improve OC of employees.

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Appendices

Appendix A: The Acronyms and Definitions of All Variables

Variable	Acronym	Definition
Organizational Commitment	OC	OC is an important variable that describes how close an individual is attached to his or her organization or how an individual feel he or she is part of the organization.
Affective Commitment	AC	AC is characterized by emotional attachment to, identification with, and involvement in the organization.
Normative Commitment	NC	NC is characterized by perceived obligation to remain in the organization and is built on a foundation of individuals' responsibility to the organization.
Continuance Commitment	CC	CC is the extent to which individuals tend to leave or stay in the organization and is characterized by recognition of the costs associated with leaving the organization.
Job Satisfaction	JS	JS indicates an employee's overall contentedness with the work, including not only physical but also emotional contentedness with all aspects of the work such as pay, promotions, coworkers, supervisors and work itself.
Ethical Behavior	EB	EB is a behavior that is regarded as right and tells how people should behave.
Ethical Climate	EC	EC is a unique climate of an organization that reflects the moral atmosphere in an organization, under which individuals show some level of ethics when they do their jobs. There are six distinctive types: professional, caring, rules, instrumental, efficiency, and independence.

Appendix B: Sample Items of all Variables

Organizational Commitment

Affective Commitment: I would be very happy to spend the rest of my career with this organization; I really feel as if this organization's problems are my own. Continuance Commitment: It would be very hard for me to leave my organization right now even if I wanted to; too much in my life would be disrupted if I decided to leave my organization now. Normative Commitment: I would feel guilty if I left the organization now; I do not feel any obligation to stay with my current employer.

Job Satisfaction

I frequently think about quitting this job; I am satisfied with the activities I perform every day; Generally speaking, I am very satisfied with this job.

Ethical Behavior

Coworkers: Coworkers feel that it is acceptable to make personal calls at work; Coworkers feel that it is acceptable to take office supplies home. Successful Managers: Successful managers are generally more ethical than unsuccessful managers; In order to succeed at work, it is often necessary to compromise one's ethics. Self: It is acceptable for you make personal calls at work; it is acceptable for you to take office supplies home.

Ethical Climate

Professional Climate: People are expected to comply with the law and professional standards in my organization. Caring Climate: Our major consideration is what is best for everyone in the organization. Rules Climate: It is important to follow rules and procedures in this organization. Instrumental Climate: In this organization, people protect their own interest above all else. Efficiency Climate: The most efficient way is the right way in this organization. Independence Climate: Each person in this organization decides for themselves what is right and wrong.

Social Desirability

Have there been occasions when you took advantage of someone? Have you sometimes taken unfair advantage of another person? Are you always willing to admit when you make a mistake?