

# **THE MODERATING EFFECTS OF SALARY SATISFACTION AND WORKING PRESSURE ON THE ORGANIZATIONAL CLIMATE, ORGANIZATIONAL COMMITMENT TO TURNOVER INTENTION**

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## **ABSTRACT**

The purpose of this study was to investigate the organizational climate, organizational commitment to turnover intention of relation to life insurance business personnel. A total of 990 questionnaires was send out, 771 valid questionnaires recovered. The main results show that (1) the organizational climate and organizational commitment to turnover intention of having a negative influence; (2)the working pressure of the interaction of the organizational climate and organizational commitment affected turnover intention;(3) organizational climate was positive effect on organizational commitment;(4) organizational climate through the organization commitment of intermediary to affect turnover intention; (5)salary satisfaction affected working pressure when the weather moderating effect between organizational commitment and turnover intention, that is, when the salary satisfaction is high, there is a lower working pressure of moderating effect, when salary satisfaction is low, there is a higher working pressure of moderating effect.

**Keywords:** Organizational Climate; Organization Commitment; Working Pressure; Salary Satisfaction; Turnover Intention.

## **1. INTRODUCTION**

Enterprises should maintain a high level of competitiveness, mainly effective use of funds, materials, equipment, technology and other members of the organization and the technology, and "human" is the subject of the disposal of resources. In human resources systems, and organizational climate and environmental incentives factor is an important incentive influence employee behaviour, and the business success, in addition to market competitiveness and profitability, solidarity and attitude of the staff is also an important factor. Employees are willing to work and grow together with the company, depending on its side treat employee attitudes and practices. Objectives of companies operating in reach maximize the interests of shareholders, however, objectives of employees is that maximizing individual interests, therefore, how to combine each other both personal goals with

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organizational goals so that an employee is seeking to reach a personal goal, can also take into account the organization goal setting, is the business challenges.

Modern employees often have to strike a balance between work and family responsibilities and feeling the pressure. Pressure is not good or bad, although we often see its negative effects, but it also has a positive value in the potential benefits, the pressure also represents an opportunity (Asal and Zahra, 2010). Feel pressure to work with a person's characteristics are closely associated with a person if the issues should stress proper way, it will reduce the work force injuries on the life and physical and mental. Related studies show that welfare and supportive on work climate and employee job satisfaction and motivation presenting a positive link, and reduce pressure on staff. Employee perception of the workplace will likely represent organizational climate (Mark, Michael & Rana, 2005).

Representatives of member organizations of the climate within the organization for a perceptual environment in which the organization feel that this perception affects the motivation and behaviour of staff. So it is a bridge between the organization personnel system behaviour. For services industry, the organizational climate is more important than the employee's job. Thus, staff training at each segment includes product structure and product content, professional language, warmly enthusiastic, patient and careful, quality should continue upward, in order to complete sales performance. Human resources are one of the most important assets of the enterprise, the organization, the staff has become whether to maintain long-term competitiveness is an important asset. Thus, the company's brand, corporate image, high-end style of leadership, in charge of management, the atmosphere of the work environment, people get along, and treat each other, it will affect the fate of the employees will. Turnover is a stage of the process, employees voluntarily leave their current position, which intention can lead to the organization, the work of negative psychological reactions and external work and employees' personal qualities. These psychological reactions evolved into cognition and behaviour, which eventually led them to the level of reaction in the heart at work.

Salary is seen that most people choose to enterprise, one of the most important factors in business, and reasonable salary system more Increase productivity, attract talent to the company, reduce personnel turnover rate. Higher salaries of employees is expected, but if, without reasonable design, not only cannot improve work performance, but will also increase the company's cost burden, so the impact of salary satisfaction to turnover is one of the motivations for this study. Employee who has gone through a series of not satisfied, the action will lead to the next step is to generate turnover thought, and turnover intention is the last step before the actual turnover behaviour. If employees with better choice, they may have to leave or change jobs at will. Relationship of pay satisfaction, job stress and turnover intention of the factors at the corporate level which will result in employee turnover, motivation-oriented research, so this study will explore the organizational climate, organizational commitment.

Life insurance salesman in Taiwan standing in the first line of sales of products, its performance related to the company's reputation and image. In life insurance industry, when the clerk accumulated considerable expertise and experience, the company will be growing. How to make a new salesman transformed into a mature salesman, has been an important subject of the insurance industry. To remain talent, we must understand reasons of employees will have to leave.

## 2. LITERATURE REVIEW

### 2.1. *Turnover intention*

Turnover intention refers to the employees in the organization of a position, working for some time, been considering voluntary lose their original positions, and completely out of the original organization. Turnover intention means a departure made based on personal wishes, which contains the reasons for the pay, promotion, job satisfaction, relationship with supervisor; involuntary separations is defined by the organization to enforce the separation, including severance, termination and other reasons. Aarons and Sawitzky (2006) considered that the employee turnover intention is experienced withdrawal when the next behaviour does not meet the future.

Turnover intention means a person is likely to leave and find another behavioural mental status of other jobs or attitudes toward, the final stage is a series of withdrawal cognitions process, but also the most predictive of actual turnover behaviour has occurred the most important antecedent variables. Turnover intention as a factor affecting the behaviour of, for organizations, such as to reduce employee turnover intention will be able to effectively reduce employee turnover (Tromp, Rheede & Blomme, 2010). Adebayo and Ogunsina (2011) noted Turnover refers to an individual voluntary leave a current job of intent. In this study, turnover intention is defined as: due to the influence of personal and environmental factors, leading to personal leave came up with the idea or plan, while attempting to leave the mental state of their organizations.

### 2.2. *Organizational climate*

Barak et. al. (2006) pointed out that climate means: from a particular event, situation and experiences of micro perception, you have a set of macro perception, and then the formation of abstract concepts through psychological process (Robbins, 2005). Organizational climate represents organizations within the organizational environment in which the perception of the experience, which affects the perception of the motivation and behaviour of staff. So, it is a bridge between the organization and the people in the organization system behaviour. Therefore, managers must think about how to feel better organizational climate through employees, to strengthen the staff of the organization's solidarity and willingness to work to improve, thereby reducing turnover. Organizational climate reflects employees to share views on the organizational aspects (Noblet & McWilliams, 2006).

Organizational climate representing members of the internal environment of a perception, it comes from the experience of members. Behson (2005) pointed out that in the context of organizational climate from social psychology, concerned about the properties of an individual in perception, perceptual and cognitive processes to understand the organization of distinction and the environment, with emphasis on the individual level, about the accuracy of perception problems and cognitive and emotional reaction results. Specifically, the individual's perception of the climate process, so that the individual can to explain the incident, predict possible outcomes and assessment, determine the next appropriate action to be taken. Brunetto et. al (2012) pointed out that the organization climate means employees responses for their cognitive work environment, their cognitive responses describe the employee feel their workplace and the environment. Lam and O'Higgins (2012) considered the organization as a member of the climate on the overall perception of the organization, including autonomy, trust and cohesion of different facets. Organizational climate is the external manifestation of organizational culture presented. The organizational climate perception organization formed for the values and beliefs of members, systems and processes, and guided out of the collective behaviours (Perryer et al, 2010).

Taking these scholars define organizational climate can be summarized, organizational climate refers to a particular environment, directly or indirectly, for personal perception of this environment, and this will affect the perception of the organization and its members motivation performance behaviour. Organizational climate also means that members of the organization in which a long-lasting indirect or consequential psychological feeling, this feeling will affect the morale of the members of the organization, attitude, motivation, behaviour and its performance behaviour.

### **2.3. *Organizational Commitment***

Organizational Commitment targets for the members of the organization recognized organizations, values and beliefs; the organization is willing to invest for the effort put into the organization, and there remain on the idea organizations. Ahmad et. al (2010) pointed out that organizational commitment is actively involved in the organization, individual organizations are willing to dedicate their effort, and it is not only in thoughts and beliefs of the members of the organization, which is also reflected in the behaviour. Memili et. al (2013) considered organizational commitment is an emotional attachment to the organization, the obligation to remain within the organization. This is a state of mind, involving not only the values of individuals and organizations are the same, but also by members of different organizations desire, need) or obligation. Organizational commitment to organizational goals and values of employees, accept the organization's objectives and values to benefit the organization, employees can spontaneous hard work and dedication, and employees have a strong desire to stay in the organization (Schneider et. al, 2011). Organizational commitment is divided into: affective commitment, continuance commitment, normative commitment. And other three dimensions. Thus, the reason why employees will remain in the organization, in order to have the emotional commitment of employees, because they want to do so; sustained commitment of employees, because they need to do so; and there are normative commitments employees is because they think it ought to do so. Denise & Susan (2010) and other studies showing significant that the dynamic relationship between organizational commitment and organizational climate change. Organizational commitment is the core of human resource management, human resource management to convert it to become a major traditional core of human resources, in particular members of the attitudes or tendencies within the organization, highlights the importance of organizational commitment.

This study Based on the above discussion, the organizational commitment is defined as the goal, the faith and trust and recognition of the value of members of the organization, and the organization has a strong sense of belonging, pride, identity and loyalty, willing to pay more effort for the organization and strongly willing to continue to serve as members of the organization.

### **2.4. *Working pressure***

Stress is define a stimulus and the stress should be considered the results for the reaction of personal and environmental interactions. Stress is an individual response to the threat of state environmental characteristics generated. Work stress is individual incur environment excessive shock or impact, cannot balance arising from physiological or psychological reaction (Saporna et. al, 2012). Management orientation of the pressure mode to personality traits and psychological process as intervening variables, depending on the stress of an adaptation of a reaction to the work environment, and its workers themselves of physical and mental generated outside the expected normal reaction. The working stress is a description of a person the opportunity to meet some important results related to the workplace, restrictions and needs, while being asked out of the norm, or a sense of self does not meet the aspirations of the time (Hon, 2013). The operating pressure is a process of conceptualization, it implies cognition

and personal response to danger or threat of other stimuli. The working pressure of the threat of some personal characteristics of work in the work situation, caused by a reaction (Shujie, Anthony & Onwuegbuzie, 2012).

The working stress refers to the individual in the face of some reaction that could threaten its own right working environment, this reaction may cause personal mental and physical division, and forcing jobs environment interactions deviate from the formal function, if long-term work under pressure, staff and organizational functions will gradually become bad (Singh and Loncar, 2010). The work is the pressure response in the face of competition or organizational changes, or due to the uncertainty caused by tissue characteristics change (Ruppel et. al, 2013). When the work requires more than individual ability, will create pressure to produce results at this time of personal characteristics will interact with the work situation, working stress is the pressure to become personal pressure to take its evaluation and interpretation.

## **2.5. *Salary satisfaction***

Enterprises to attract and retain good employees and motivate them to hard work and dedication to effectively achieve business goals, it is necessary to provide rewards to meet the needs of employees. Salary satisfaction refers to the attitude of employees for salaries generated, this attitude will affect the salaries of individual employees and working relations between the relevant output behaviours (Williams, McDaniel and Ford, 2007). Salary satisfaction means comprehensive personal attitudes or feelings arising from their own salary, whether positive or negative attitudes or feeling. Salary satisfaction is often thought to affect behaviour, such as the absence and turnover intention (Wanger 2007). The salary satisfaction, is divided into five parts: salary system, salary structure, a sense of fair wages, intrinsic motivation and welfare policies. Timothy et al. (2010) study shows that salary levels and salary satisfaction and organizational commitment, job satisfaction were positively correlated. James and Dorothy (2010) study shows significant relationship between job satisfaction and organizational commitment and turnover intention between. Emberland and Rundmo (2010) studies have found that organizational commitment and salary satisfaction were positively correlated.

## **2.6. *The relationship between the various variables***

### **2.6.1. *Organizational climate and organizational commitment to explore the relationship between turnover intentions***

All facets of organizational climate work autonomy, accountability, support, reward and organizational commitment were positively correlated. Organizational commitment antecedent variables can be used to create an enabling organizational context is expected to increase emotional commitment. Factors Affecting mode, organizational consequences of the commitment of the variables for the separation, Pomaki et. al (2010) and other studies have found that organizational ethical climate impact employee job satisfaction and organizational commitment. Jaramillo, Mulki & Solomon (2006) and other studies suggest that job stress and work attitude can improve the moral climate leads to reduced turnover intention and the intention of presenting a higher job performance. Fu & Deshpande (2013) and so that organizations care climate and organizational commitment have significant relationship with job performance. Climate Care organization through the intermediary role of organizational commitment are also significant indirect effects of job satisfaction, job satisfaction, organizational commitment presents significant direct impact. Thus, the importance of organizational climate as the organizational structure and leadership style to influence to achieve

organizational goals (Scroggins & Benson, 2007). For the management of organizational climate management personnel have considerable meaning of the concept of organizational climate can help business managers understand and improve organizational behaviour, by a variety of methods designed to create a suitable climate and organizational members of the organization to achieve their goals, enabling members to improve motivation to facilitate organizational efficiency improved, thus effectively achieve organizational goals. Therefore, this study based on the above literature findings were asked the following assumptions:

H1: organizational climate and organizational commitment to turnover intention of having a negative effect

#### *2.6.2. Working pressure of organizational climate and organizational commitment*

Turnover has direct impact Davidson et al. (2002) research indicates that individual to achieve the job requirements and pay a lot of effort, I feel more and more due to pressure of work makes the individual work roles produce negative emotions. Schreurs et. al (2013) and Asal (2010), who studies show that greater pressure will result in higher staff turnover and lower tendency to individual performance. In the actual work, the individual is prone to turnover intention to evade or eliminate stress, work pressure and therefore can be used to predict turnover intention (Nouria and Parker, 2013). In this study, based on the above literature findings were asked the following assumptions:

H2: working pressure of the interaction of the organizational climate and organizational commitment affect turnover intention.

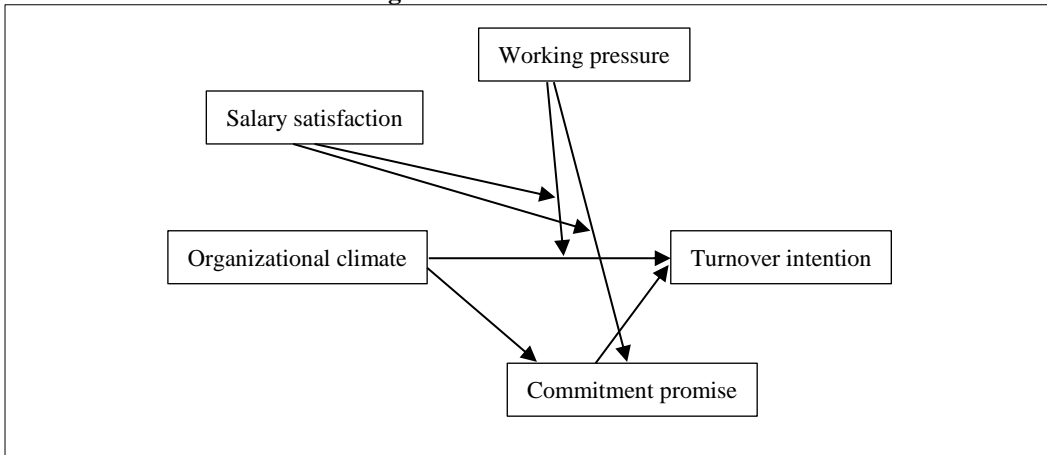
#### *2.6.3. Relationship between the salary satisfaction and turnover intention*

Employees are not satisfied with the pay will produce unfavourable organizational behaviour, such as turnover, strikes, poor job performance. Parsons and Broad bridge (2006) and other studies show, salary satisfaction and turnover intention was negatively correlated, but the strength of these relationships vary. In summary, although still unable to determine the relationship between pay satisfaction and turnover why, but certainly there is a significant correlation between the two, but the middle may still exist other factors. To confirm the relationship between the two, this study based on the above literature findings were asked the following assumptions:

H3: Salary satisfaction will affect the work pressure on the organizational climate, organizational commitment and turnover intention moderating effect between, that is, when the salary satisfaction is high when there is a lower working pressure regulating effect, salary satisfaction when working low pressure will a higher conditioning effect.

### **3. METHODOLOGY**

In this study, "organizational climate and organizational commitment" as the independent variable, "turnover intention" as the dependent variable. And "working pressure" and "Salary Satisfaction" as the disturbance variables. Discussion on organizational climate and organizational commitment, the relationship between job stress, salary satisfaction and turnover intention, research framework shown in Figure 1:

**Figure 1:** Research framework

The study subjects is Cathay Life Insurance business people. In this study, the branch of the central region in Taiwan for the survey, and extract three kinds of large differences in the sub-office conducted a questionnaire distributed in all areas. For agreeing to participate in this study to investigate employees, if participants tested the questionnaire with doubt, the researcher immediately answered. Analysing samples taken in this study, the comments of the senior executive of the company as a reference, select the business office clerk has a more representative questionnaire. Directly to each place of business will be distributing questionnaires and immediately questionnaires. In this study, three communications office, one performance has been among the best in the A-type sub-offices; the second is performance has been maintained in the B-type sub-office at the intermediate area; the third is behind scores of C-type sub-office.

#### 4. ANALYSIS AND RESULTS

In this study, issued 990 questionnaires, 771 valid questionnaires meter, 219 invalid questionnaires, response rate was 77.9%, the distribution of the sample are shown in Table 4-1.

Table 4-2 shows, regression test results among, organizational climate, organizational commitment and turnover intention display life insurance business personnel with organizational climate and organizational commitment have significant positive linear correlation, and organizational climate, organizational commitment and turnover intention have significant negative correlation. This means that the higher the organizational climate is also higher organizational commitment. Organizational climate and organizational commitment is more intense with the lower the turnover intention.

In this study, Z test for examination of the intermediary variables. Test results show that organizational climate on turnover tends to have an indirect negative effect on the life insurance business, organizational climate can predict the level of turnover intention, and the known lower organizational climate can predict the higher turnover intention. The impact of organizational climate on turnover intention through organization commitment and organizational climate is totally intermediary variables (see Table 3).

**Table 1:** Sample frequency distribution

	<b>Variable</b>	<b>frequency</b>	<b>percentage</b>
Gender	Male	321	41.6
	Female	450	58.4
Age	Under 25 year of age	43	5.6
	25-30 years of age	186	24.1
	31-35	158	20.5
	36-40	180	23.3
	41-45	136	17.6
	46-50	32	4.2
	Above 50 year of age	36	4.7
Education	Junior high school or below	12	1.6
	Seiner high school	191	24.8
	College	261	33.9
	Undergraduate	295	38.3
	Graduate	12	1.6
Marriage	Married	425	55.1
	Unmarried	344	44.6
Working years	0-2 years	214	27.8
	3-5	92	11.9
	6-10	181	23.5
	11-15	204	26.5
	16-20	57	7.4
	21-30	23	3

**Table 2:** Regression test of organizational climate, organizational commitment and turnover intention

<b>Independent variables</b>	<b>Dependent variables</b>	
	<b>turnover intention</b>	<b>organizational commitment</b>
organizational climate	-0.419***	00.749***
organizational commitment		-0.535***
R2	0.176	0.286
		0.560

*Note:* \*\*\*p<0.001

**Table 3:** organizational climate on turnover intention of direct and indirect effects of regression analysis

Organizational climate direct effect on turnover intention			
<b>Effect</b>	<b>SE</b>	<b>t</b>	<b>p</b>
-0.023	025	-0.0931	352
Organizational climate indirect effect on turnover intention			
<b>Effect</b>	<b>SE</b>	<b>Z</b>	<b>p</b>
-0.202	0.20	-10.317	000

**Table 4:** Analysis of organizational climate and work pressure on turnover intention

	<b>coeff</b>	<b>se</b>	<b>t</b>	<b>p</b>
organizational commitment	-0.280	114	1.413	158
organizational climate	161.	123	-3.27	744
working pressure	-0.040	177	4.753	000
organizational commitment *Working pressure	-0.016	004	-0.360	000
organizational climate *Working pressure	002	005	366.0	715



Table 4 known organizational commitment and job stress interactions on turnover intention also significantly negatively correlated display working pressure of organizational commitment and turnover intention with regulation, but the work pressure on the organizational climate and turnover intention does not have a regulatory role.

Table 5 Salary Satisfaction and working pressure on organizational commitment and turnover intention, as well as analysis of organizational climate on turnover intention adjust the effect of the turn multiply. The results show: pay satisfaction directly affect the work pressure on organizational commitment and employee turnover intention has a regulatory role, that is to say with a high degree of organizational commitment, when the salary satisfaction is high time, even with higher working pressures exist, with respect to the low-wage situation, we have a lower turnover intention. But in the significant level of 0.05, the salary satisfaction affect organizational climate and pressure on Turnover Intention is no regulation. Therefore, there is a higher organizational commitment of employees, salary satisfaction when high enough, even at high operating pressure situation, also because of salary considerations and stay in the original work, but the organizational climate is not, but most of the organizational climate of the organization fixing the atmosphere, it does not belong to individual behaviour, and turnover intention of individual behaviour, so the salary satisfaction can be used as buffer variables of individual behaviour, mitigate the impact of the effect between the two.

**Table 5:** Salary satisfaction through working pressure regulating organizational climate, organizational commitment and turnover intention

	coeff	se	t	p
Organizational commitment	-0.880	660	-2.849	005
Organizational climate	1.580	722	2.188	029
Working pressure	0.3798	1.056	360	719
Salary satisfaction	-0.555	472	-0.176	240
Organizational commitment * Salary satisfaction	008	017	442	659
Organizational commitment * Working pressure	041	025	1.619	106
Organizational commitment * Salary satisfaction	033	011	3.056	002
Organizational commitment * Working pressure* Salary satisfaction	-0.001	000	-2.148	032
Organizational climate * Working pressure	-0.055	029	-1.938	053
Organizational climate * Salary satisfaction	-0.025	01.1	-2.215	027
Organizational climate * Working pressure* Salary satisfaction	001	001	1.932	054

Note: p-Value is double-tailed test

## 5. CONCLUSION

The study found that work pressure on the organizational commitment and turnover intention with regulation, greater work pressure will result in higher staff turnover and lower tendency to individual performance. This finding is consistent with Takase (2010). The relationship can be seen, between work pressure and turnover intention of rendering intermediary role. Both Chinese and foreign scholars, was almost consensus between work pressure and turnover intention with a positive relationship, that is, the greater the pressure of work, organizational commitment and reduce turnover intention will be relatively higher.

On the other hand, the study also found that job stress and turnover intention organizational climate is not a regulation, this result Jaramillo, Mulki & Solomon (2006) and so that the working pressure results in a low turnover intention and higher operating through high ethical climate the results of

performance consistent inferences from the assumption can be seen, the intensity of work stress does affect the extent of their feelings organizational climate strength.

This study can be deduced life business organization who have a positive perception of the extent of climate significant effect on organizational commitment. Organizational climate is a member of the organization on the overall perception of the organizational environment, and therefore a positive perception of organizational climate can provide staff for the organization's positive experience, further specific performance on organizational commitment, even as employment patterns caused by differences in labor conditions different, once the members have the same perception of organizational climate, it can still exhibit some degree of commitment to organizational behavior.

Organizational climate through the organization commitment of intermediary tends to have a significant impact on turnover, and organizational commitment fully mediated variable, this result is consistent with McCaughey et. al (2013) findings inferences from the assumption that the results of this study or meaning important, so if in the service sector, but also with the nature of the services and organizational requirements, showing support loyalty to the organization, active participation and abide by the principles of service delivery behavior.

On the other hand, the study also found that organizational climate had a significant impact through the influence of organizational commitment turnover intention, and organizational commitment fully mediated variable, this result of Gransson et al. (2009) and Fu & Deshpande (2013) are consistent inferences from the assumption can be seen, organizational climate and organizational commitment and turnover intention have a significant relationship. Organizational climate through the intermediary role of organizational commitment also showed significant indirect influence turnover intention, organizational commitment turnover intention of presenting significant direct impact. The importance of organizational climate as the organizational structure and leadership style, greatly affect achieve organizational goals. For organizational climate management has considerable meaning management, organizational climate concept can help business managers understand and improve organizational behavior.

In this study, this breakthrough concept brought to life insurance industry for empirical research, and put forward organizational climate will affect turnover intention through the role of intermediary of organizational commitment, thereby positively affect assumptions turnover intention, after the mediation model obtained in this study empirical support, follow-up study as if its empirical model will help future scholars integration and comparative analysis, and then again as an overview of the theoretical basis for the construction, so the Institute for Construction research model and research contribute to the cumulative results can be as a follow-up analysis and research basis for comparison.

Resources are one of the most important assets of the organization, staff maintain long-term competitiveness is an important asset. As a result of my colleagues within the enterprise has a gap of different ages, different generations of employees with different educational backgrounds procedure mutually different values due to economic development, the rapid changes in social factors, but also bring different experiences and methods of work life, whether managers employees of different ages can grasp the characteristics and values, full communication and coordination in order to retain talent. Thus, the company's brand, corporate image, high-end style of leadership, in charge of management, the atmosphere of the work environment, people get along, and treat each other, it will affect the fate of the employees will (Newman, Thanacoody & Hui, 2011). Therefore, this study recommends the following actions for the life insurance industry as a practical management.

Organizations can filter out high organizational commitment personnel by questionnaire in recruiting new employees, and the use of related psychological level, the preliminary analysis of the psychological level candidates do first, view at the time of recruitment whether they have high self-efficacy the future is full of hope, optimism and the ability to face future difficulties in the rapid reply, or will review whether they have abundant energy, focus and the ability to work the spirit of dedication to work, past studies have shown that job satisfaction more than organizational commitment as a measure of turnover indicators (Mulki and Locander, 2006).

Working pressure derived from the external environment does not meet the requirements of individual wishes, for personal and cannot be adapted into a sense of threat, it can be said to adapt to adverse consequences. Employees clearly understand the objectives and complete goals, understand their own personality traits to observe themselves in at different times and in different situations, how to exhibit unique behaviors and ways of thinking, to adapt to different environments and to enhance staff mission control and goal commitment to improve staff ability and confidence to achieve the goal to increase employee self-efficacy and hope. Sessions to adapt and enhance staff resistance to stress, whether in physical or psychological, if employees to enhance resistance to stress, frustration generated for the event will be able to reduce the difficulties, without the rise of the idea of separation.

Organizations can plan to improve service quality as its target, usually by a variety of opportunities for outreach. The attention paid to the quality of service the concept of a strong run, so employees within the organization and outside the organization are customer feel the organization attaches great importance to the quality of service (Vandenbergh and Tremblay, 2008).

Employees should adopt a proactive approach to their own initiative or through others referral approach to employee service center or staff service dedicated units to apply for assistance, and therefore distrust of employees to enable enterprises to employees to resolve the work, the family, health upper problems, with the foundation of trust, in order to create a win-win situation (Harris et al, 2008).

Customers can vote by internal staff or another ballot for service personnel to provide substantive merit award different types of prizes, medals or merit, etc. They held a public recognition ceremony, a move that not only can employees identify organizations focus on service as the other also can encourage each other between the various units of the efforts to enhance the level of service for all staff, committed to providing customers the best quality of service. In contrast, organizations can establish a punishment mechanism for quality of service and poor attitude of staff, provide appropriate symbolic punishment, or to provide re-education and re-training to strengthen, hopes it can show a good performance as soon as possible (McCaughy et. al.). They cannot really have a sense of exclusion or sophisticated self-service capabilities of employees may be considered job redesign or job rotation manner, and employees have encountered music at work (Gantasala and Padmakumar, 2013). Department heads should observe cyclical social trends, changes in the labor market, seeking to improve the organizational climate, so that business people are willing to recognize and accept the company's planning system and accept the modernization of information to improve the willingness to learn and atmosphere. In order to enhance the visibility and credibility, for many advocacy activities, leisure and recreation, education and growth, legal advice and other activities, through two-way communication and consensus of the meeting, help to improve the smooth implementation of the organizational climate.

After the market opening, as between the life insurance industry increased, and changes in social structure and social changes of the competition, so that the public about insurance products have diverse needs. Thus, the life insurance industry to expand its development space, we must upgrade the quality and efficiency of the operation of the services, which require specialized personnel and appropriate use of human resources has a close relationship. Department heads need to always pay attention to environmental changes and changes in social dynamics, structure, staff, do the flexibility to adjust to meet the needs of business people and provide assistance.

Life insurance industry is part of the professional manpower and labor-intensive industries. The life insurance companies to sell insurance contract is based, while the insurance contract does not have the cognitive, etc., the cost of insurance transaction unequal, insurance transactions of unequal bargaining power characteristics, and therefore the life insurance industry is a special, special and public nature of the services. The salesman, the more consistent screening need to work with the company's values, the future relationship with the company will be more stable and easier to build organizational commitment. How to understand the needs of customers, and to enhance the professional knowledge for consumers to do the proper planning, life insurance industry in the face of internationalization and liberalization of the remainder of the body it must be recognized.

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