

*Full Length Research Paper*

# A study of the critical factors of the job involvement of financial service personnel after financial tsunami: Take developing market (Taiwan) for example

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If there is serious “financial tsunami”, the financial service personnel may lose confidence and this may influence their job involvement, and even, lose their job. This article attempts to understand the critical factors of their job involvement after suffering from the “financial tsunami” attack. We put forward some suggestions to restore the job involvement of the financial service personnel. The empirical discovered “Perceived Organizational Supports” (POS) was the significant direct effect on job involvement of employees. Peer relationship can positively have an influence on job involvement through POS; the direct effect was weaker than the indirect effect. These results demonstrated that peer relationship was conducive to job involvement of the financial service personnel via the five constructs of POS. In another result, the direct effect of financial service personnel’s guanxi networks on job involvement was weaker than the indirect effect on job involvement. Perhaps, suffering the excessive losses on investment, the investors were more conservative and this gradually resulted in minimizing the direct effect of guanxi networks which became unobvious on job involvement. It is very worthwhile to keep discussing this topic for future research.

**Key words:** Guanxi networks, job involvement, perceived organizational supports (POS).

## INTRODUCTION

To the majorities of the developed countries, “financial tsunami” not only affected their economic order, but also misled their economies to an unprecedented nonplus in 2008. In order to solve this unprecedented storm, the G-20 meeting of leaders proposed how to promote the economical effective strategies at the beginning of April in 2009. These countries coordinated each other in order to rally international finance operation system. Besides England, America and so on, many developed and developing countries also participated in the conference which demonstrated the important strength also guiding the global economy toward normalization.

Due to the “financial tsunami”, many financial service personnel were not only unemployed, but also lost their confidence. It is therefore necessary to explore the critical factors of job involvement of financial service personnel

after the “financial tsunami”. The results can provide financial institution to reorganize the arrangement of the sales and systems. Some researches argued that perceived organizational supports (POS) is an important factor, rather than a result (Buffardi and Niebisch, 1988; Wiener and Vardi, 1980). When employees with high POS have obligation, they will perform in order to meet the objective of the organization so as to be rewarded by their employers (Eisenberger et al., 2001; Rhoades and Eisenberger, 2002; Wayne et al., 1997).

In addition, Brown (1996) suggested that characteristic demography is a critical factor for job involvement. In recent years, increased attention has been given to guanxi in many literatures, especially guanxi networks, which are considered as important elements within family and work in Chinese society (Peter and Humphreys, 2007). Guanxi is viewed as a useful social capital that provides access to distribution channels and enhances business performance (Peng and Luo, 2000). Guanxi assumes an importance in Chinese interpersonal relation-

ships unparalleled in the West (Yeung and Tung, 1996). A common conception by many Westerners is that guanxi is unethical or related to unethical behavior (Chan et al., 2002). Chinese culture is considered to be different from that of the West in many ways (Chen and Francesco, 2000). Guanxi is only just more complex than Westerners, but it makes the social network efficient and legal. Guanxi can be beneficial to and used by the organization, and the individual value does not diminish even though it is used by the organization. However, at the individual level, guanxi needs to be changed and transformed in an appropriate form to suit the organization. In other words, if an organization can offer better terms for the employees, those subordinates who feel good about their jobs may put in more efforts to keep the satisfying jobs. This in turn will increase employees' willingness to invest effort and their enthusiasm for the task at hand (De Hoogh et al., 2005). In comparison to Westerners', Chinese social customs are different in many dimensions, such as business customs, transaction rule, interpersonal contact and relationships with family, friends and strangers. Therefore, we expect guanxi networks of employees to be significantly related to employees' positive work attitude.

This paper is organized as follows: First, we examine the relevant literature, hypotheses and framework, and then describes an overview of the core methodology. The next section discusses the findings from the research. Finally, the conclusions of the paper and managerial implications are noted.

## LITERATURE AND HYPOTHESES

### Perceived organizational supports

POS is assumed to be a general belief that employees form concerning their valuation by the organization (Rhoades and Eisenberger, 2002). Many scholars have investigated the impact of POS on employee organizational commitment in different contexts. It has been noted that employees with higher POS demonstrate higher commitment to their organization (Cropanzano et al., 1997; Liden et al., 2003; Masterson and Stamper, 2003). Moreover, POS may be used by employees as an indicator of the organization's benevolent or malevolent intent in the expression of exchange of employee effort for reward and recognition (Lynch et al., 1999). A considerable amount of evidence indicates that employees having a high level of POS experience their jobs more favorably and are more invested in their work organization (Rhoades and Eisenberger, 2002).

Eisenberger et al. (1986) propose that high POS will raise an employee's expectancy and engender a commitment to repay the organization. The organization is rewarded through the greater effort made toward meeting organizational goals. Thus, high POS should be associated with a greater organizational commitment. POS

signals an employer's commitment to employees and is expected to influence their attitudes, behaviors (Cole et al., 2002; Eisenberger et al., 1986) and job involvement. POS is usually signifying the positive value of the organization and care for the employees' welfare. The reciprocity standard obliges employees to return such competitive and advantageous resources (Cropanzano et al., 2001; Mowday et al., 1982; Rousseau, 1995; Wayne et al., 1997) and such resources might be struggled for by the employees. Thus, the peer relationship between employees is also an interesting issue.

POS would obligate employees to increase their positive outputs, attendance and punctuality. Accordingly, POS was found to be related to employees' felt obligation to aid the organization and this relationship was greater among employees who strongly endorsed the norm of reciprocity as applied to the employee - employer relationship (Eisenberger et al., 2001). Thus, employees with high POS should avoid high level of voluntary withdrawal behaviors and engage in non-work-related conversations.

Consistent with these prior results and literatures, we predicted that POS would be positively associated with peer relationship and job involvement.

H1: POS has a positive effect on job involvement (Figure 1).

### Peer relationship

Peer relationships become more important as people deal with complex work that requires team work. Research indicates that older youths interact with peers more frequently and longer than do younger youths, both within school and out of school (Larson and Richards, 1991). And because young people have difficulties in developing or maintaining friendships, it is therefore important to develop high quality peer relationships and friendships. Good peer relationship will make the employees to engage in aggressive behavior (Newcomb et al., 1993). It is exhibited higher degrees of loneliness and depression in the competitive environment (Parker et al., 1995). As result, peer relationship might influence job involvement and POS. Thus the following hypotheses were tested:

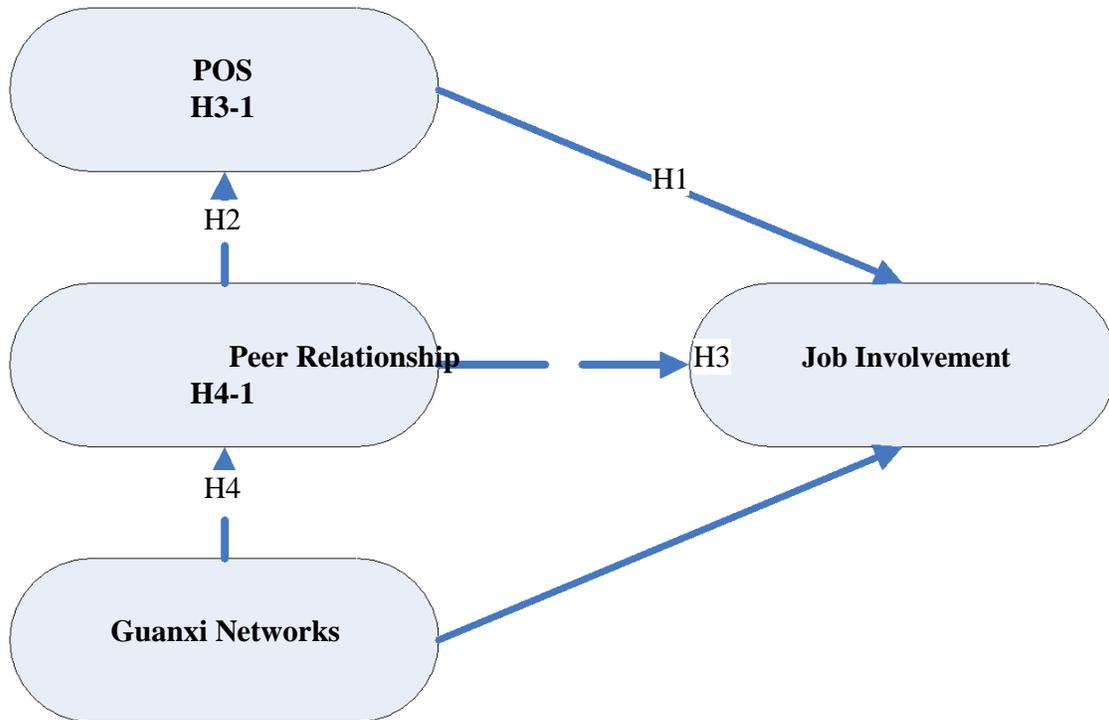
H2: Peer relationship has a positive effect on POS.

H3: Peer relationship has a positive effect on job involvement.

H3-1: Peer relationship has a positive effect on job involvement through "POS" (Figure 1).

### Guanxi network

Zhang and Zhang (2006) address that when the individual joins the organization, his resources, including guanxi, are introduced into the organization. Guanxi can



**Figure 1.** Hypothesized relationships between the variables.

be beneficial to and used by the organization, and the individual value does not diminish even though it is used by the organization. Hsieh et al. (2008) purpose a framework to describe the transferring process of guanxi. When the individual enters the organization, he will bring his personality and resources in. The transferring process of guanxi can be divided into four stages: germinate, nurture, transplant (and convert) and expand (or weaken). Not all individual's guanxi will pass through the above four stages. When an individual leaves an organization, some guanxi may be taken away. This means that guanxi may not be transferred or converted to organization. In other words, if an organization can offer better terms for the individual, he may stay and develop his guanxi to improve performance.

In Chinese society, family members, close clan members and in-laws are the foundational base. The individual with higher rank has the obligation to provide favors to help his guanxi members with a lower rank through attending to their needs without an anticipation of reciprocity (Farsh et al., 1998; Su and Littlefield, 2001).

Loyalty and trust are the core factor for family. They may provide assurance and trust and create a barrier for competitors (Vanhonacker, 2004). In their network, they exchange the favors which are roughly equivalent in value and repeat exchanges (Su and Littlefield, 2001). Once they cannot reciprocate the favor, the guanxi may be destroyed. In organizational level, the individual reci-

procate with fair favor and will keep good relationship. In principles, a well guanxi network will facilitate peer relationship. Thus, the following hypothesis was tested:

H4: Guanxi networks have a positive effect on peer relationship (Figure 1).

Hsieh et al. (2008) suggest that the individual guanxi will display the different development and performance level of the organization. However, the individual guanxi is the basic element of the organization. It will determine the development of the organization. In the interphase, the man with superior guanxi and ability will stay and improve the organization's performance. They may provide assurance and trust and create a barrier for competitors (Vanhonacker, 2004). Guanxi can be defined as a special type of relationship which contains trust, favor, dependence and adaptation (Wong, 1998). Farh et al. (1998) found that guanxi relationships promote interpersonal trust among individuals. Davies et al. (1995) suggest that guanxi is believed to offer information on government policies, market trends and business opportunities. Hence, guanxi network is an indispensable bridge of interpersonal and business relationship to officials. From this viewpoint, we predicted that the guanxi network has a significant effect on job involvement and examined the following hypotheses:

H4-1: Guanxi networks have a positive effect on emplo-

yees' job involvement through peer relationship (Figure 1).

## Job involvement

Job involvement is defined as the degree to which a person identifies psychologically with his or her work and the importance of the work in the person's total self-image (Lodhal and Kejner, 1965). Zagenczyk and Murrell (2009) investigate the relationship between advice-giving, advice-receiving and employee work attitudes and found that while advice-giving and advice receiving were positively related to job involvement, only advice-receiving was positively related to work-unit commitment. Job involvement is strongly affected and can be perceived as a reflection of work experiences (Cohen, 1999). Individuals may become involved in their jobs in response to specific attributes of the work situation (Mudrack, 2004). Brown (1996) argues that job involvement will be highest when the work environment:

(1) makes one believes that one's work is meaningful; (2) offers control over how work is accomplished; (3) maintains a clear set of behavioral norms; (4) makes feedback concerning completed work available; and (5) provides supportive relations with supervisors and coworkers. Many theorists have hypothesized that highly job-involved employees will put forth substantial effort towards the achievement of organizational objectives and are less likely to turnover (Kahn, 1990; Kanungo, 1979; Lawler, 1986; Pfeffer, 1994).

Emery and Barker (2007) suggest that the organizational commitment of customer contact personnel was significantly correlated with customer satisfaction but not profit and productivity. On the other hand, the job involvement of customer contact personnel was significantly correlated with customer satisfaction, profit and productivity. There was a significant difference between the team and non-team structures for job involvement, but not for the organizational commitment of customer contact personnel. Dimitriadis (2007) explores the usefulness to highlight the nature of inter-relationship(s) between service climate and job involvement in impacting customer-focused organizational citizenship behaviors (OCB) of frontline employees in a diverse cultural context, at the crossroads of East and West. He provides empirical evidence of the applicability in Greek service contexts and illuminates the complex nature of inter-relationships between organizational climate for service and job involvement in predicting customer-oriented organizational citizenship behaviors, expanding the OCB literature. Cohen (1999) research supported the important status of job involvement as an antecedent to organizational commitment. Specifically, Cohen argued that those individuals with high levels of job involvement, which stems from positive experiences on-the-job (Kanungo, 1979; Witt, 1993), make attributions from these experiences to the organization. In summary, we

suggest that job involvement is fully affected by POS, peer relationship and guanxi network (Figure 1).

## METHODOLOGY

According to the need of each research variables and hypotheses, SPSS 15.0 for Windows and Amos 7.0 were used to analyze data and SEM was used to discuss the structural path relationships of the model. The instrument was administered as a questionnaire survey to 370. Totally, 345 responded to the survey resulting in an overall 93% response rate. This questionnaire adapted scales from the relevant studies and this study gauges the respondents by reporting the four factors of POS, guanxi networks, peer relationship and job involvement on a 5-point Likert scale, anchored on strongly disagree and strongly agree. Respondents were asked to answer the five constructs of POS which contained system, culture, resource, educate training and the approval of their superintendents. The period of survey was from December, 2008 to January, 2009 and the employees of the banks, securities and insurance companies were taken as the sampling objectives.

## RESULTS

### The characters of respondents

From the returned 345 effective questionnaires, we discovered that the number of family population in Taiwan is decreasing and tends toward small family. The number that often had intercourse with less than three relatives only accounts for 9% of the respondents, that is, most of the respondents are often associated with many relatives. 77.7% of the respondents obtained orders from their sibling and 59.4% of them expanded successfully their business performance because of their acquaintances with their siblings. All these data demonstrated that most of the quota proportion of financial employees came from acquaintances. However, the data show that 22.3% of financial employees spent less time to establish close relationship with their relatives and friends. They spent more time to develop their relationship with strangers. The statistical data also revealed that the male had exerted well the individual relation to expand their job performance than the female. Analyzing the demographic data, we discovered that the respondents of different age group were significantly different on POS; moreover age group 20 - 29 years old had higher cognition compared to age group, 30 - 39 years old. Different level of education also had significant influence on job involvement, and moreover the level of high-school experience put into the work was even more than that of university.

### Measurement model

Factors analysis was used to reduce the number of items in each construct to maintain its reliability and discriminate validity. After removing these variables ( $\alpha < 0.7$ ), all scale items showed good reliability. Tables 1 and 2 shows the items that remained for modeling the structural equation and also summarized the result of a

**Table 1.** Reliability and factor loadings.

S/N	Constructs/Measurement Items	Standardized loadings	CR	AVE
<b>Perceived Organization Behavior(POS)</b>				
1	The system of company humanize extremely.	0.861	0.9109	0.6727
2	The culture of enterprise makes me more progress.	0.896		
3	The resource of company is sufficient to expand the scale of the company.	0.832		
4	The company often held the educational training for job.	0.767		
5	My superintendent can approve what I did on my job.	0.734		
<b>Guanxi networks</b>				
6	Families are very important to my job performance.	0.759	0.8398	0.5692
7	Relatives are very important to my job performance.	0.862		
8	Friends are very important to my job performance.	0.694		
9	Relatives offer me a large amount of job quota resources.	0.690		
<b>Peer relationship</b>				
10	I can get well along with my coworkers.	0.817	0.8259	0.7035
11	I feel I have many close coworkers.	0.860		
<b>Job Involvement</b>				
12	I very love my job eagerly.	0.752	0.76	0.6132
13	It is worth to concentrate on my job.	0.813		

**Table 2.** Inter-correlation results.

	POS	Peer relationship	Guanxi network	Job involvement
POS	0.6727			
Peer Relationship	.269(**)	0.5692		
Guanxi Network	.103(**)	.035(**)	0.7035	
Job Involvement	.436(**)	.245(**)	.056(**)	0.6132

Note: All correlations are significant at the 0.01 level (2-tailed). The diagonals represent the average variance extracted.

reliability analysis of the variables . Cronbach's  $\alpha$  were greater than 0.7 for all four factors, suggesting that the factors possessed adequate convergence (Nunnally, 1978; Hair et al., 2006). Factor loadings ranged from 0.759 to 0.910, well above the minimum of 0.35 for a sample of 244 (Hair et al., 2006). Moreover, all of the measures of constructs had been used in past studies and had been validated.

Moreover, we evaluate reliability and convergent validity of the factors estimated by composite reliability and average variance extracted (Table 1). Composite reliability (CR) for all factors in our measurement model was above 0.70, which meant that more than one-half of the variances observed in the items were accounted for by their hypothesized factors. The average variances extracted (AVE) were all above the recommended 0.50 level to be considered reliable.

Thus, all factors in the measurement model had adequate reliability and convergent validity. To examine discriminate validity, we compared the shared variances between factors with the average variance extracted of the individual factors. This shows that the shared variance between factors were lower than the average variance extracted of the individual factors, confirming discriminate validity. In summary, the measurement model demonstrated adequate reliability, convergent validity and discriminate validity.

### The result of structural model

We formulated an SEM, using AMOS 7.0 to analyze our model. Bagozzi and Yi (1988) suggested a similar set of fit indices used to examine the structural model (Table 3).

**Table 3.** Results of the best fitting model.

<b>Fit Indices</b>	<b>Benchmark</b>	<b>Value</b>
<b>Absolute fit measures</b>		
CMIN ( $\chi^2$ )		150.185
DF		60
CMIN ( $\chi^2$ )/DF	3	2.27
GFI (Goodness of Fit Index)	0.9	0.939
RMSEA (Root Mean Square Error of Approximation)	0.08	0.066
<b>Incremental fit measures</b>		
AGFI (Adjusted Goodness of Fit Index)	0.90	0.907
NFI (Normed Fit Index)	0.90	0.941
CFI (Comparative Fit Index)	0.90	0.963
IFI (Incremental Fit Index)	0.90	0.964
RFI (Relative Fit Index)	0.90	0.923
<b>Parsimony fit measures</b>		
PGFI (Parsimony Goodness of Fit Index)	0.50	0.619
PNFI (Parsimony Normed Fit Index)	0.50	0.724

Comparison of all fit indices with their corresponding recommended values provided evidence of a good model fit ( $\chi^2 / D \cdot F = 2.27$ , 60 degrees of freedom, AGFI = 0.907, CFI = 0.963, NFI = 0.941, RFI = 0.923, PNFI = 0.724, PGFI = 0.619 and RMSEA = 0.066). Thus, we could proceed to examine the paths coefficients of the structural model.

### Analysis of paths

We tested several properties of the causal paths (standardized path coefficients). In the first model (Figure 2) we included all constructs, testing a direct and indirect (via peer relationship and POS) relationship between guanxi networks and employees' job involvement. From our result, the effect of peer relationship on job involvement was significant ( $\beta = 0.251$ ,  $p < 0.001$ ). Thus, H3 was supported. As expected, POS had a strong positive and highly significant influence on job involvement ( $\beta = 0.645$ ,  $p < 0.001$ ). Peer relationship had a strong positive and highly significant influence on POS ( $\beta = 0.591$ ,  $p < 0.001$ ). Therefore, H1 and H2 were also supported. Altogether, POS, peer relationship and guanxi networks accounted for 66.8% of the variance in financial service personnel's job involvement, with POS exerting a stronger direct influence on job involvement than peer relationship and guanxi networks. About thirty-five percent of the variance in POS was explained by peer relationship and guanxi networks. The direct, indirect and total effects of peer relationship on job involvement were 0.251, 0.381, and 0.632 respectively. However, the indirect effect (0.381) of peer relationship on job involve-

ment showed a stronger effect than the direct effect (0.251), exhibiting POS was the important mediator to influence job involvement, supporting H3-1. The direct, indirect and total effects of guanxi networks on job involvement were -0.004, 0.143 and 0.139, respectively. However, the indirect effect (0.143) of guanxi networks on job involvement shows a stronger effect than the direct effect (-0.004), exhibiting peer relationship was also the key mediator to influence job involvement, supporting H4-1. Guanxi networks can positively have an influence on peer relationship ( $\gamma = 0.226$ ,  $p < 0.001$ ), supporting H4. With the exception of one path (guanxi networks  $\rightarrow$  Job involvement), all paths are significant.

The mediating effects were tested using Baron and Kenny's (1986) logic, which states that a variable function acts as a mediator when it meets the following three conditions: 1) The independent variable significantly influences the mediating variable (path a); 2) The mediating variable significantly influences the dependent variable (path b); 3) When path a and path b are controlled, a previously significant relationship between the independent and dependent variables is no longer significant.

Figure 3 displays the direct path of guanxi networks on job involvement as significant at  $p < 0.001$ . After introducing peer relationship as a mediator of the path between guanxi networks and job involvement, the direct path from guanxi networks to job involvement was strongly reduced (from  $\gamma = 0.25^{***}$  to  $\gamma = 0.13^*$ ). The same procedure was repeated to test the mediating effect of POS. Comparing Figure 2 with Figure 4, the direct path from guanxi networks to job involvement became insignificant (from  $\gamma = 0.13^*$  to  $\gamma = -0.004$ ), indicating a full mediating effects of peer relationship and POS on the

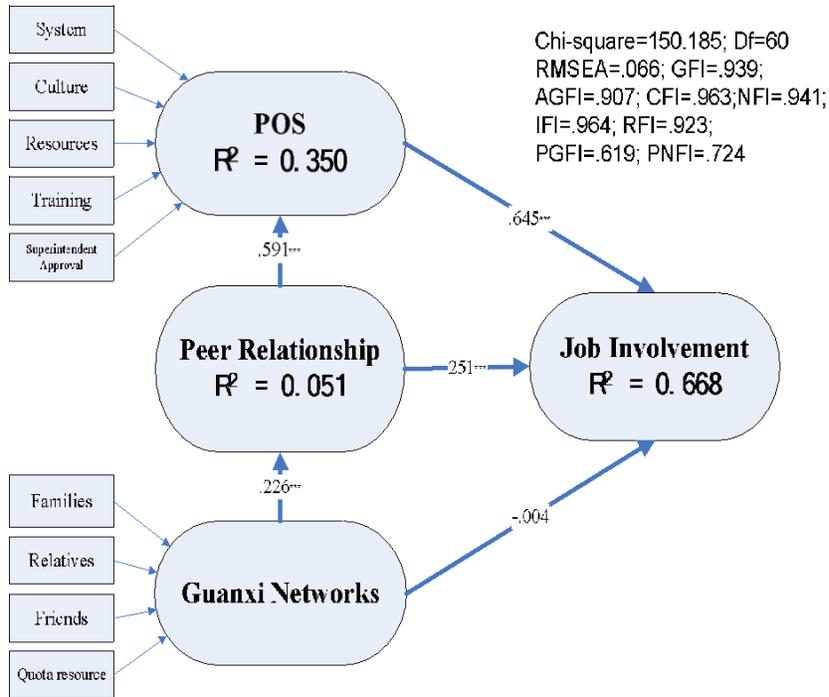


Figure 2. Hypotheses testing results.

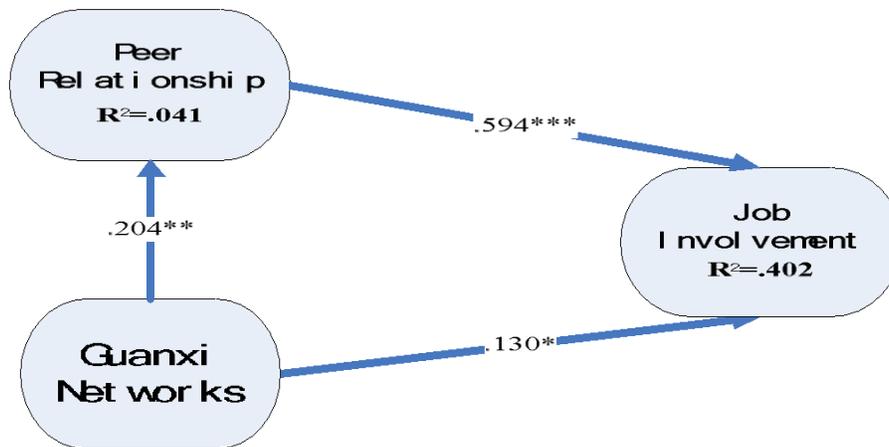


Figure 3. The mediating effect of peer relationship.

relationship of guanxi networks and job involvement.

### Conclusion

We testified of the critical factors that have influence on job involvement. POS and peer relationship were the direct significant effect on job involvement; moreover, guanxi networks had indirect significant effect on job involvement; this also confirmed that guanxi networks

play an important role in the Chinese society.

Under the changeable and uncertain financial environment, the financial service personnel not only face the reducing orders but also lack confidence in job involvement, furthermore, resulting in serious unemployment. The empirical findings show that most of the financial employees have very close intercourse with their relatives. These statistic results showed that 77.7% of financial service personnel can receive orders from their siblings and 59.4% of them expanded successfully their

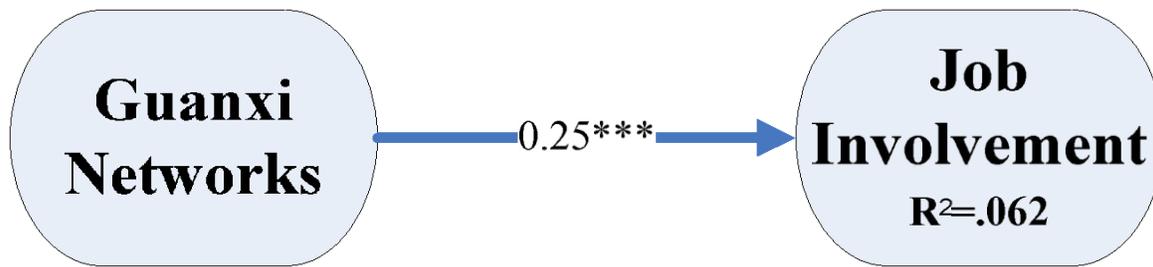


Figure 4. The model of direct effect.

business performance because of their acquaintances with their siblings. All these data demonstrated that the quota proportion of financial service of personnel came from their acquaintances mostly. However, the data showed that 22.3% of financial service personnel spent less time to establish close relationship with their relatives and friends. They spent more time to establish their relationship with strangers. We also discovered the male had exerted well the individual relation to expand their job performance than the female. This is quite interesting.

Next, the research discovered that peer relationship can positively influence POS. Peer relationship can positively influence job involvement. Peer relationship can positively influence job involvement through POS; the direct effect is also weaker than the indirect effect, that is, peer relationship is the key mediator and the five constructs of POS are conducive to job involvement. In addition, guanxi networks can positively influence peer relationship, namely, good guanxi networks are conducive to improve peer relationship, and furthermore has the significant effect on job involvement.

Although, the literature pointed out that guanxi networks have certain influence on "job involvement" in Chinese society, we found that guanxi networks of financial service personnel did not have the direct significant effect on job involvement, and conjectured that it was weakening the effect in the middle of "financial tsunami". Perhaps suffering the excessive losses on investment, the investors were more conservative gradually resulting in minimizing the direct effect of guanxi networks on job involvement and became insignificant. It is very worthwhile to keep discussing this topic for the future research.

### Managerial implication

One obvious implication of the present study is that supervisors should be aware of the importance of guanxi networks, peer relationship and POS on job involvement of employees. In our empirical evidence the relationship between guanxi networks and job involvement is better explained when peer relationship and POS are taken into account. Guanxi networks directly and via peer relation-

ship and POS indirectly explained 66.8% of the variance in job involvement. Thus, we recognize that there are still some important determinants that could be included in more comprehensive models with possibly higher explanatory power in job involvement. Pursuing the profit maximization, the supervisors should try to find more efficient ways of utilizing guanxi networks of employees to transform in an appropriate form to suit the organization. Besides, if an organization can offer better terms for their employees, they will feel good about their jobs and may put in more efforts and enthusiasm in their job.

### Limitations and future research directions

Due to the limited time and resources, our study has relied primarily on samples drawn from the southern financial institutions of Taiwan, thus the findings cannot be generalized to all financial institutions in Taiwan. We also suggest that follow-up research may improve the sampling method or choose employees of other service industry as the objective and further testify the exterior validity of structure model. Additionally, it is interesting to investigate other plausible mediators which have mediating effects between guanxi networks and job involvement with possibly higher explanatory power.

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