



# Factors affecting job satisfaction of employees of national life insurance companies

*Factores que afectan la satisfacción laboral de los empleados de compañías nacionales de seguros de vida*

Nor Lailla<sup>1\*</sup>, M. Irfan Tarmizi

Universitas Muhammadiyah Jakarta, Indonesia

Received September 1, 2024; accepted May 14, 2025

Available online June 25, 2026.

## Abstract

Job satisfaction (JS) must be considered in service companies, especially in life insurance. The main objective of this study is to determine: (1) the influence of proactive personality (PP) on JS; (2) the influence of intrinsic motivation (IM) against JS; (3) PP's influence on innovative work behavior (IWB); (4) IM's influence against IWB; and (5) the influence of IWB on JS. This model was tested on a sample of 160 life insurance company employees from PT. Asuransi Starinvestama and PT. Asuransi Jiwa Takaful. Partial Least Squares Structural Equation Modeling (PLS-SEM) was used to test the hypothesis. The results of the study showed that: (1) there was no influence of PP or IWB on JS; (2) there was an influence of IM on JS; and (3) there was an influence of PP and IM on IWB. This study concludes that companies need insurance employees with PP and IM characters to JS and IWB.

JEL Code: J24, J24, J28, J29

Keywords: proactive personality; intrinsic motivation; job satisfaction; innovation work behavior

---

<sup>1\*</sup> Corresponding author.

E-mail address: [nor.lailla@umj.ac.id](mailto:nor.lailla@umj.ac.id) (N. Lailla).

Peer Review under the responsibility of Universidad Nacional Autónoma de México.

<https://doi.org/10.22201/fca.24488410e.2026.5718>

0186- 1042/©2019 Universidad Nacional Autónoma de México, Facultad de Contaduría y Administración. This is an open access article under the CC BY-NC-SA (<https://creativecommons.org/licenses/by-nc-sa/4.0/>)

## Resumen

La satisfacción laboral (SL) debe ser considerada en las empresas de servicios, especialmente en las de seguros de vida. El objetivo principal de este estudio es determinar: (1) la influencia de la personalidad proactiva (PP) hacia el JS; (2) la influencia de la motivación intrínseca (IM) contra la JS; (3) Influencia del PP en el comportamiento laboral innovador (IWB); (4) Influencia del IM sobre el IWB; y (5) La influencia de la PDI en el JS. Este modelo se probó en una muestra de 160 empleados de compañías de seguros de vida de PT. Asuransi Starinvestama y PT. Asuransi Jiwa Takaful. Se utilizó el modelo de ecuaciones estructurales por mínimos cuadrados parciales (PLS-SEM) para probar la hipótesis. Los resultados del estudio mostraron que: (1) no hubo influencia de PP o IWB sobre JS; (2) hubo una influencia de IM en JS; y (3) hubo una influencia de PP e IM en IWB. Este estudio concluye que las empresas necesitan empleados de seguros con caracteres PP e IM para JS e IWB.

*Código JEL:* J24, J24, J28, J29

*Palabras clave:* personalidad proactiva; motivación intrínseca; satisfacción laboral; comportamiento laboral innovador

---

## Introduction

Insurance is one of the sectors that provides financial services (Camino Mogro, 2019). Building long-term relationships with policyholders is key to the success and economic sustainability of the financial services industry (Crosby et al., 1990). Insurance provides financial compensation to consumers for losses from certain events (Pisoni, 2021). One of the financial risks is death for the insured. So life insurance products are designed to deal with economic conditions and financial losses due to death (Rejda & McNamara, 2014). However, when mis-spelling occurs, there will be a lack of understanding of the policyholder's needs with the products offered. This results in a lack of trust, commitment, and satisfaction of policyholders (Shetty & Basri, 2018).

Policyholder satisfaction is important for service companies; if employees are not satisfied, then employees cannot satisfy policyholders (George, 1986). The company plays an important role in job satisfaction (JS) of employees by giving attention, and the work environment with co-workers or supervisors is the key to JS (Chandrasekar, 2011). It is alleged that there are many problems in the relationship between employees and superiors, causing them to be uncomfortable and hesitant to share good and innovative ideas with supervisors or management because top management restricts them from performing their duties (Arnetz, 1999). So the importance of the work itself, working conditions, and career development paths will greatly influence employee perceptions in producing JS (Rahman et al., 2017).

Innovation is very important for companies to maintain excellence in a highly competitive environment and corporate success (Afsar et al., 2020). It takes employees who demonstrate innovative

work behavior (IWB) to take steps beyond standard operating procedures (Javed et al., 2017). By motivating employees to generate innovative ideas and implement them to improve their performance (Khan et al., 2020). Especially in customer service-oriented companies, where changing policyholder expectations requires employees with IWB tendencies (Afsar et al., 2019). With provide services and products that will help customers prevent and limit their risks. IWB carried out by life insurance companies is related to offering new products and services, and to continuously improving the efficiency of work processes and procedures. Research results show that the most common obstacles in life insurance companies are rules and regulations, information technology systems, organizational hierarchy, and inadequate facilities in terms of financial resources, time, and freedom (Holterman, 2020).

High-risk prospective policyholders intentionally conceal information from insurance companies to avoid paying high premiums and to obtain greater benefits (Cohen & Siegelman, 2010). Facing this, employees with a proactive personality (PP) can initiate change and identify and solve problems. Thus, PP is the main determinant of proactive behavior that influences creativity and innovation (Scott & Reginald, 1994; Seibert et al., 1999; Parker & Collins, 2010). Intrinsic motivation (IM) is considered to be the most productive force behind people's behavior. (Deci & Ryan, 2000). Employees with high IM will be enjoying work and being more productive is considered a success by the HR department (Amabile et al., 1994). Relating to doing something inherent for pleasure (Ayalew et al., 2021). Activities or actions done for pleasure, including advancement, recognition, responsibility of the job itself, and achievement, are IM factors for JS (Alshmemri et al., 2017). Because it is the main driver of work persistence (van Egmond et al., 2017). Insurance is a service company with a high risk of complaints against policyholders, so it requires employees who do their work in a way that they enjoy it. Therefore, this study aims to determine: (1) the influence of PP against JS; (2) IM influence on JS; (3) the influence of PP on IWB; (4) IM influence on IWB; and (5) the influence of IWB on JS.

## **Literature review**

### **Job Satisfaction (JS)**

Furnham (2009) defines JS as how satisfied employees are with their jobs. This often happens where there are two concepts, namely, employees are satisfied at work because of factors and situations that motivate them. Satisfied employees will have high productivity (Saari & Judge, 2004). JS will improve employee performance because it makes them innovative and open to development, which will have an impact on relationships with coworkers (Mwesigwa et al., 2020). According to Ryu & Moon (2019), when job-related needs, such as salary or job security, are met, it will increase job satisfaction. So job satisfaction

plays a role in job performance and efficiency in an organization (Huynh & Hua, 2020). Employee responses to work focus on job satisfaction; it is proven that job satisfaction is related to employees' thoughts of leaving work (Ashraf, 2020).

## **Innovative Work Behavior (IWB)**

According to (M. West, 1990; De Jong & Den Hartog, 2007), IWB is the recognition of problems and the introduction of new and useful ideas, as well as a set of behaviors required to develop, launch, and implement ideas to improve personal and/or business performance. IWB is defined as the efforts and behaviors exerted by employees that are directed at the introduction, generation, and/or implementation of ideas, products, procedures, or processes that are intended to benefit the adopting unit that is significant and new to that unit (M. A. West & Farr, 1989).

IWB has three dimensions, namely idea generation, idea promotion, and idea realization (Janssen, 2000). Idea generation is the phase where employees identify problems and generate useful ideas to address the problem in any domain (De Spiegelaere et al., 2014; Janssen, 2000). In the idea promotion phase, support and recognition from potential allies (friends, colleagues, and sponsors) are sought through the promotion of the ideas generated (Hanif & Bukhari, 2015). Finally, the idea realization phase refers to the phase in which newly developed ideas are prototyped and implemented within the work group role or the entire organization (Janssen, 2000). IWB aims to produce useful innovations such as the development of new products, ideas, or technologies. Changes in administrative procedures, or the application of new ideas and technologies to work processes, significantly increase their efficiency and effectiveness (Kleysen & Street, 2001).

## **Proactive Personality (PP)**

PP is a behavior aimed at improving the current work situation or creating new opportunities in the work environment. Unlike passive workers, active workers strive to achieve goals and expectations. They do not wait for information to come to them (Crant, 2000). In addition, PP is an initiative action to make decisions that lead to better conditions, and adaptation to the current situation with efforts to change it. PP is an employee's action to be able to complete his work, meaning that the individual has the initiative to carry out the tasks assigned to him (Bateman & Crant, 1993). Next, employee initiatives lead to several thoughts, attitudes, and behaviors that identify new thinking to improve work processes, update skills, and seek the best understanding of company politics (Seibert et al., 2001).

PPs have three main characteristics: they have a propensity for change, start with themselves, and focus on the future (Parker et al., 2010). (Bateman & Crant, 1993) put forward the concept of PP for the first time when they discussed the active component of organizational behavior, namely the relatively stable personality or behavioral tendencies of individuals who take active behavior to influence their surrounding environment.

## **Intrinsic Motivation (IM)**

IM is technically related to the activities carried out "for their benefit", or for the sake of their enjoyment (Deci & Ryan, 2000). IM is defined as performing an activity for its inherent satisfaction rather than for some separable consequence (Ryan & Deci, 2000). IM is a form of autonomous motivation that is defined as experiencing interest and pleasure (Amabile et al., 1994; Elliot & McGregor, 2001; Gagné & Deci, 2005; Grant, 2008; Van den Broeck et al., 2021; Vansteenkiste et al., 2006). IM has been studied extensively in organizational psychology (Heath, 1999; Herzberg, 1959; Lin, 2007; Vroom, 1964; Wrzesniewski et al., 2014). In addition, people who are intrinsically motivated pursue an activity for its own sake; that is, they engage in the activity for the intrinsic interest that comes from within themselves (Van den Broeck et al., 2021). Different types of motivation become important in the field of organizational psychology, where self-determination motivation shows a linear trend with employee outcomes, and shows that each type of motivation has incremental validity in predicting employee well-being, existence, attitudes, and behavior.

## **Hypothesis**

### **Proactive personality towards job satisfaction**

PP end to take active steps to actualize their ideal self, which further contributes to increased JS (Premchandran & Priyadarshi, 2019). Proactive employees can create favorable conditions for achieving work success (N. Li et al., 2010a), thereby making individuals more satisfied with their situation (Frese et al., 1997). This behavior is a positive thing that supports their desire to change themselves and their environment, which leads to job satisfaction. So the hypothesis is:

H1: There is an influence of proactive personality on job satisfaction

## **Intrinsic motivation towards job satisfaction**

The impact of IM on JS highlights its role in enhancing employee well-being and organizational outcomes. IM, characterized by autonomy, competence, and relatedness, is a driving force behind employee satisfaction with their jobs (Aljumah, 2023). Research findings acknowledge the reciprocal nature of the relationship between IM and JS. Recent research suggests that employees who are satisfied with their jobs are more likely to experience increased intrinsic motivation, creating a mutually reinforcing cycle (Aljumah, 2023). Intrinsically motivated individuals are motivated by self-satisfaction according to organizational standards (Mahmoud et al., 2020). So the hypothesis is:

H2: There is an influence of Intrinsic job satisfaction

## **Proactive personality toward innovation work behavior**

A proactive personality is measured to adapt to changes and a person's ability to take action first according to environmental needs (Kumar & Shukla, 2022). Being proactive is associated with constructive work outcomes, which is why PP shows proactive behavior (Lai et al., 2020). Employees who are not proactive fail to see threats and opportunities. On the other hand, individuals with a proactive approach are always looking for self-improvement and other views (Neneh, 2019). PP plays a central role in motivating employees in their workplace. Individuals with PP receive challenging tasks that give them opportunities for new ideas at work and other behaviors.(McCormick et al., 2019). So the hypothesis is:

H3: There is an influence proactive Personality toward innovation Work Behavior

## **Intrinsic motivation for innovation work behavior**

IM individuals need to produce creativity and innovation (Xu et al., 2022). An employee who is intrinsically interested in an activity will focus on trying and experimenting, which leads to more creative behavior (Jausi & Dionne, 2003). IM is considered important for creativity (Amabile et al., 1996) because it is conducive to perseverance (Oldham & Cummings, 1996), positive influence (Silvia, 2008), and novelty (Zhou, 1998). In addition, intrinsically motivated employees tend to be more cognitively satisfied at work (Gillet et al., 2013), more involved in the workplace (Van den Broeck et al., 2013), and tend to be more flexible and persistent (Shin & Zhou, 2003). So the hypothesis is:

H4: There is an influence of Intrinsic Motivation to Innovation Work Behavior

## Innovation work behavior to job satisfaction

Widmann & Mulder (2018) state that IWB can grow in a person if the person has knowledge, a high learning ability, and can forget old ways of working. Employees who have IWB can change the situation for the better, even though at first the innovation shown by the employee is not supported by coworkers and management in general (De Spiegelaere Stan et al., 2014). IWB can be shown by the competence that a person has in completing the tasks assigned to them. When completing a task, he will pour out several innovative ideas, so that he will feel satisfied in working (Suryani, 2019). Research from (H. Ibrahim et al., 2015) found that IWB has a significant effect on JS. So the hypothesis is:

H5: There is an influence of Innovation Work Behavior to Job Satisfaction

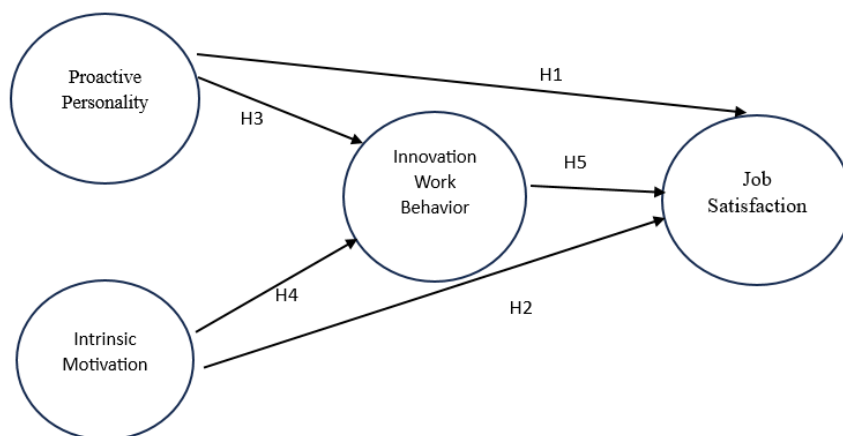


Figure 1. Thinking framework

## Research methodology

This study uses a quantitative approach with a survey method. Data were collected through a structured questionnaire to measure the main variables: Job Satisfaction, Innovative Work Behavior, Proactive Personality, and Intrinsic Motivation. The population in this study was a national life insurance company, represented by 2 companies, namely PT. Asuransi Jiwa Starinvestama and PT. Asuransi Jiwa Takaful. The sampling method used was probability sampling with a proportionate random sampling technique. The number of samples was determined based on the formula (Hair Jr et al., 2014), which recommends a minimum sample size of five times the number of indicators in the model,  $32 \times 5 = 160$ . The research instrument consisted of four main variables measured using a five-point Likert-type scale from 1 =

strongly disagree to 5 = strongly agree, with each scale adapted from previous literature. Job Satisfaction was measured using a ten-item scale (Spector, 1985). For example: "Those who do well on the job stand a fair chance of being promoted" and "My supervisor is quite competent in doing his/her job". Innovative work behavior is measured with a nine-item scale (Janssen, 2000). Examples are: "I generate new ideas to solve difficult problems" and "I introduce new ideas in the work environment in a systematic way." Proactive Personality is measured with a ten-item scale (Bateman & Crant, 1993a; Seibert et al., 1999). Examples are: "I am constantly on the lookout for new ways to improve my life". and "No matter the odds, if I believe in something, I will make it happen". Intrinsic motivation is measured with a three-item scale (Ryan & Deci, 2000). Examples are "Because I enjoy this work very much" and "For the moments of pleasure that this job brings me". To ensure data reliability, Composite Reliability (CR) > 0.7, convergent validity of factor loading > 0.7, and Average Variance Extracted (AVE) > 0.5 (Fornell & Larcker, David, 1981; Hair et al., 2011). Data analysis was performed using the Partial Least Squares-Structural Equation Modeling (PLS-SEM) method with SmartPLS.

## Results

Table 1  
 Respondent characteristics

Characteristics	Category	Frequency	Percentage
Gender	Man	71	44%
	Woman	89	56%
Length of work	< 5 years	57	36%
	5 – 10 years	73	46%
	11 – 15 years	12	8%
	> 15 years	18	11%
Education	D3	17	11%
	S1	136	85%
	S2	7	4%

Source: data processing (2024)

Table 1 above shows that there were 71 male respondents, or 44%, and 89 female respondents, or 56%. The length of work of the respondents, < 5 years, was 57 people or 36%, 5-10 years of work were 73 people or 46%, 11-15 years of work were 12 people or 8%, and > 15 years of work were 18 people or 11%. Respondents' education was D3 as many as 17 people or 11%, S1 as many as 136 people or 85%, S2 as many as 7 people or 4%.

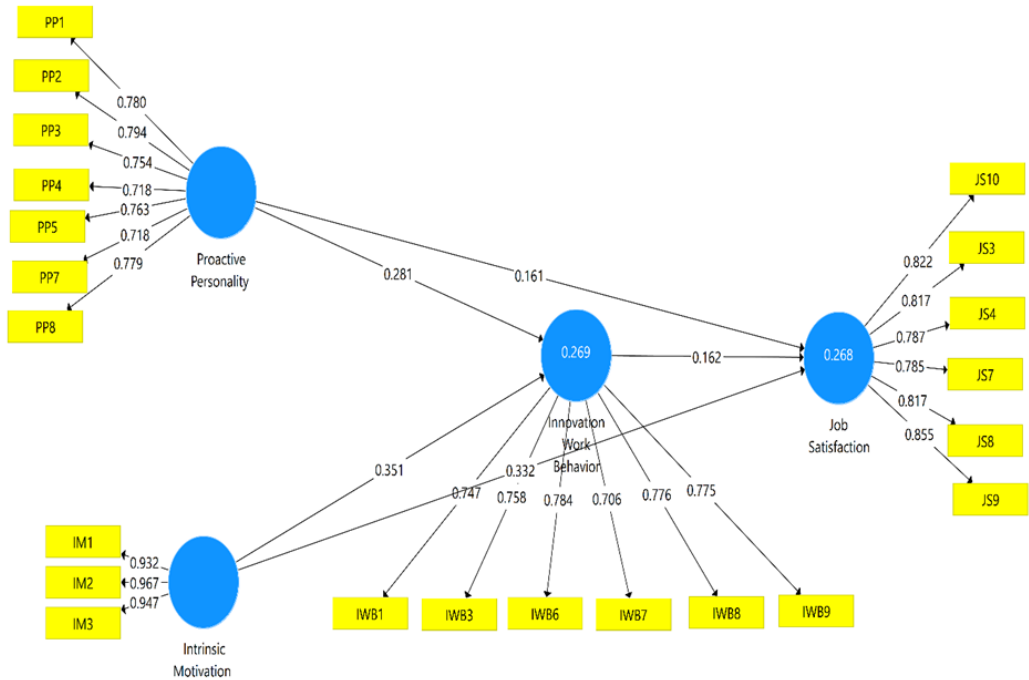


Figure 2. Convergent validity testing after elimination

Based on Figure 2, the results of the factor loading value indicator are greater than 0.7, so it can be said to be valid. Furthermore, Table 2 shows that the Average Variance Extraction (AVE) value must be greater than 0.5 and the composite reliability is greater than 0.70, so it can be concluded that all variables are valid and reliable. (Chin, 1998; N. M. N. Ibrahim & Mahmood, 2016; Nunnally & Bernstein, 1978; Salisu et al., 2017).

Table 2  
 Construct reliability and validity

Variables	Indicator	Loading	Cronbach's Alpha	rho_A	Composite Reliability	Average Variance Extracted (AVE)
Proactive Personality	PP1	0.780	0.878	0.886	0.905	0.575
	PP2	0.794				
	PP3	0.754				
	PP4	0.718				
	PP5	0.763				
	PP7	0.718				
	PP8	0.779				

Intrinsic Motivation	IM1	0.932				
	IM2	0.967	0.944	0.948	0.964	0.900
	IM3	0.947				
Innovation Work Behavior	IWB1	0.747				
	IWB3	0.758				
	IWB6	0.784	0.852	0.854	0.890	0.575
	IWB7	0.706				
	IWB8	0.776				
Job Satisfaction	IWB9	0.775				
	JS3	0.817				
	JS4	0.787				
	JS7	0.785	0.899	0.912	0.922	0.663
	JS8	0.817				
	JS9	0.855				
	JS10	0.822				

Data processed by researchers in 2024

Table 3  
R Square

	R Square	R Square Adjusted
Innovation Work Behavior	0.269	0.260
Job Satisfaction	0.268	0.254

Data processed by researchers in 2024

Based on Table 3, the R Square value of IWB is 0.269 or 26.9%, so it can be concluded that the PP, IM, and JS variables contribute to the IWB variable by 26.9%, while the rest is influenced by other variables. The R Square value of Job Satisfaction is 0.268 or 26.8%, so it can be concluded that PP, IM, and IWB contribute 26.8% while the rest is influenced by other variables.

Table 4  
Path coefficients for hypothesis testing

	Original Sample (O)	Sample Mean (M)	Standard Deviation	T Statistics	P Values
PP -> JS	0.161	0.159	0.082	1,951	0.053
IM -> JS	0.332	0.317	0.083	3,986	0,000
PP -> IWB	0.281	0.271	0.097	2,911	0.004
IM -> IWB	0.351	0.336	0.064	5,520	0,000
IWB -> JS	0.162	0.168	0.086	1,894	0.060

Data processed by researchers in 2024

## **Discussion**

### **The influence of proactive personality on job satisfaction**

The results of the path coefficient are 0.161, t-count  $1.951 < 1.96$ , and p-value  $0.053 > 0.05$ , so it is concluded that there is no influence of PP on JS. The results of the study showed that employees who are proactive when planning and then taking action, but are not given freedom, will become dissatisfied with doing their work. Employees tend to see opportunities and not passively wait for information; they always have a desire to improve their lives and tend to take advantage of every opportunity to exceed expectations for the results of their work. Companies need to provide life insurance employees with the opportunity for social support and a sense of having a higher stake in the company. Proactive employees tend to create conditions that are more conducive to their success in the workplace (N. Li et al., 2010b).

### **The influence of intrinsic motivation on job satisfaction**

The results of the path coefficient are 0.332, t-count  $3.986 > 1.96$ , and p-value  $0.053 < 0.05$  so it can be concluded that there is an influence against JS. The results of the study showed that employees are motivated not because of the pay they receive, but because the work is enjoyable and makes them happy. IM will affect performance and satisfaction (Gheitani et al., 2019). Employees who are satisfied with their jobs show motivation in their organization and are more likely to stay in the organization (De Sousa Sabbagha et al., 2018). Employee satisfaction and work motivation will result in productivity (Bordoloi et al., 2019) and ultimately result in increased growth and profitability (Bordoloi et al., 2019).

### **Influence proactive personality toward innovative work behavior**

The results of the path coefficient are 0.281, t-count  $2.911 > 1.96$ , and p-value  $0.004 < 0.05$ . So it can be concluded that there is an influence of PP on IWB. The results of the study showed that PP can encourage innovative behavior in various ways, including developing social networks, having positive emotions, high levels of autonomy, and being actively involved in their work. Superiors greatly determine the work results of subordinates, such as assignments, promotions, and performance appraisals (Liao, 2015). This is in line with (Giebels et al., 2016) states that innovation in the workplace shows that proactive employees are considered successful in carrying out innovation. Innovative outputs can range from the expansion and renewal of products, services, procedures, and processes to the evolution of new production methods and new management systems (Crossan & Apaydin, 2010). Leaders need to stimulate employees'

intellectual abilities and inspire them to create opportunities that will significantly impact their work, leading to higher levels of IWB (Afsar & Masood, 2018), which encourages employees to display IWB in the work environment.

### **The influence of intrinsic motivation on innovation work behavior**

The results of the path coefficient are 0.351, t-count  $5.520 > 1.96$ , and p-value  $0.000 < 0.05$ , so it is concluded that there is an influence of IM on IWB. The results of the study show that employees who have intrinsic motivation do work because they like it, which creates innovation in doing their work. Especially when the demands of the job are high, requiring employees to work overtime. To support and protect employees who have to work non-standard hours (Giurge & Woolley, 2022). In addition, leaders need to encourage employees to greater creativity and innovation. By providing inspirational motivation to employees to change existing systems and plan and focus on new ways to solve problems (Afsar & Masood, 2018), the importance of the awards given by the company will have a significant impact on creativity and innovation (Fischer et al., 2019). Without appreciation from the company, creative and innovative performance would not be possible (Malik et al., 2015).

### **The influence of innovation work behavior on job satisfaction**

The results of the path coefficient are 0.162, t-count  $1.894 > 1.96$ , and p-value  $0.060 < 0.05$ , so it can be concluded that there is no influence of IWB on JS. The research results show that employees who have lots of ideas and energy for their organization by providing the best innovation for the company, but are limited by standard rules and a less-than-good organizational culture, will impact the absence of JS for employees at work. A study (Alshebami, 2021) stated that satisfied employees tend to have better productivity and performance than dissatisfied employees. So employees need to be supported by the environment and the necessary innovative infrastructure, which can provide higher levels of employee satisfaction and help guide their innovative attitudes and behaviors. The importance of Leaders becomes role models for their employees so that employees will feel comfortable working and feel free to innovate (Srirahayu et al., 2023).

## **Discussion**

JS is very important for life insurance employees; research results show that JS does not affect PP and also does not affect the IWB of life insurance employees. This means that when employees who have PP

have provided ideas and solved problems in their work but are limited by rules, policies, and culture, it has an impact on the absence of JS in the workplace. Apart from that, innovation embedded in work is a prerequisite for improving JS (Høyrup, 2010). However, what happens is that employee innovation is limited, resulting in the absence of JS. Policies can also affect employee IWB, such as job autonomy, job complexity, feedback, information sharing, and organizational support (Bos-Nehles et al., 2017). To enhance IWB, leaders need to support employees through implementing policies and effectively involve them in their work by providing trust, which can help them participate in creative activities. This is a key study to stimulate innovative behavior through trust in leaders and work engagement (H. Li et al., n.d.).

## **Conclusions**

PP tends to build conditions in the workplace more conducive that it is useful for personal achievement so that the atmosphere leads to JS. To maintain proactive actions in the workplace, JS is needed as a resource that allows employees to continue their work. Important employees with PP are allowed to collaborate and solve problems within organizational teams and across functional lines, in doing their job. So that the support provided by the company to employees with PP in the work environment encourages the creation of IWB. In the end, this will drive performance jobs for life insurance employees so that generate, promote, and implement ideas that are considered beneficial to the organization, which will create JS.

## **Suggestion**

Further research should be on international life insurance companies because the organizational culture and management structure of international life insurance companies are certainly different from national life insurance companies. Apart from that, it is important to carry out research related to policyholder satisfaction, especially regarding service, so that it will reduce complaints from policyholders. Creating satisfaction for policyholders will increase employee job satisfaction. Apart from that, leaders need to give autonomy to employees to complete work according to the ideas they have.

## **References**

Afsar, B., Al-Ghazali, B. M., Cheema, S., & Javed, F. (2020). Cultural intelligence and innovative work behavior: the role of work engagement and interpersonal trust. *European Journal of Innovation Management*, 24(4), 1082–1109. <http://dx.doi.org/10.1108/EJIM-01-2020-0008>

- Afsar, B., & Masood, M. (2018). Transformational leadership, creative self-efficacy, trust in supervisor, uncertainty avoidance, and innovative work behavior of nurses. *The Journal of Applied Behavioral Science, 54*(1), 36–61. <http://dx.doi.org/10.1177/0021886317711891>
- Afsar, B., Masood, M., & Umrani, W. A. (2019). The role of job crafting and knowledge sharing on the effect of transformational leadership on innovative work behavior. *Personnel Review, 48*(5), 1186–1208. <https://doi.org/10.1108/PR-04-2018-0133>
- Aljumah, A. (2023). The impact of extrinsic and intrinsic motivation on job satisfaction: The mediating role of transactional leadership. *Cogent Business and Management, 10*(3). <https://doi.org/10.1080/23311975.2023.2270813>
- Alshebami, A. S. (2021). The Influence of Psychological Capital on Employees' Innovative Behavior: Mediating Role of Employees' Innovative Intention and Employees' Job Satisfaction. *SAGE Open, 11*(3). <https://doi.org/10.1177/21582440211040809>
- Alshmemri, M., Shahwan-Akl, L., & Maude, P. (2017). Herzberg's two-factor theory. *Life Science Journal, 14*(5), 12–16. <http://www.lifesciencesite.com/>
- Amabile, T. M., Conti, R., Coon, H., Lazenby, J., & Herron, M. (1996). Assessing the work environment for creativity. *Academy of Management Journal, 39*(5), 1154–1184. <http://dx.doi.org/10.2307/256995>
- Amabile, T. M., Hill, K. G., Hennessey, B. A., & Tighe, E. M. (1994). The Work Preference Inventory: assessing intrinsic and extrinsic motivational orientations. *Journal of Personality and Social Psychology, 66*(5), 950. <http://dx.doi.org/10.1037/0022-3514.66.5.950>
- Arnetz, B. B. (1999). Staff perception of the impact of health care transformation on quality of care. *International Journal for Quality in Health Care, 11*(4), 345–351. <http://dx.doi.org/10.1093/intqhc/11.4.345>
- Ashraf, M. A. (2020). Demographic factors, compensation, job satisfaction and organizational commitment in private university: an analysis using SEM. *Journal of Global Responsibility, 11*(4), 407–436. <http://dx.doi.org/10.1108/JGR-01-2020-0010>
- Ayalew, E., Workineh, Y., Abate, A., Zeleke, B., Semachew, A., & Woldegiorgies, T. (2021). Intrinsic motivation factors associated with job satisfaction of nurses in three selected public hospitals in Amhara regional state, 2018. *International Journal of Africa Nursing Sciences, 15*, 100340. <https://doi.org/10.1016/j.ijans.2021.100340>
- Bateman, T. S., & Crant, J. M. (1993). The proactive component of organizational behavior: A measure and correlates. *Journal of Organizational Behavior, 14*(2), 103–118. <https://doi.org/10.1002/job.4030140202>
- Bordoloi, S., Fitzsimmons, J. A., & Fitzsimmons, M. J. (2019). *Service management: operations, strategy, information technology*. McGraw-Hill.

- Bos-Nehles, A., Bondarouk, T., & Nijenhuis, K. (2017). Innovative work behaviour in knowledge-intensive public sector organizations: the case of supervisors in the Netherlands fire services. *The International Journal of Human Resource Management*, 28(2), 379–398. <https://doi.org/10.1080/09585192.2016.1244894>
- Camino-mogro, S. (2019). Determinants of profitability of life and non-life insurance companies: evidence from Ecuador. 14(5), 831–872. <https://doi.org/10.1108/IJOEM-07-2018-0371>
- Chandrasekar, K. (2011). Workplace environment and its impact on organisational performance in public sector organisations. *International Journal of Enterprise Computing and Business Systems*, 1(1), 1–19. <http://www.ijecbs.com/>
- Chin, W. W. (1998). The partial least squares approach to structural equation modeling. *Modern Methods for Business Research*, 295(2), 295–336.
- Cohen, A., & Siegelman, P. (2010). Testing for adverse selection in insurance markets. *Journal of Risk and Insurance*, 77(1), 39–84. <https://doi.org/10.1111/j.1539-6975.2009.01337.x>
- Crant, J. M. (2000). Proactive behavior in organizations. *Journal of Management*, 26(3), 435–462. <https://doi.org/10.1177/014920630002600304>
- Crosby, L. A., Evans, K. R., & Cowles, D. (1990). Relationship quality in services selling: an interpersonal influence perspective. *Journal of Marketing*, 54(3), 68–81. <https://doi.org/10.1177/002224299005400306>
- Crossan, M. M., & Apaydin, M. (2010). A multi-dimensional framework of organizational innovation: A systematic review of the literature. *Journal of Management Studies*, 47(6), 1154–1191. <https://doi.org/10.1111/j.1467-6486.2009.00880.x>
- De Jong, J. P. J., & Den Hartog, D. N. (2007). How leaders influence employees' innovative behaviour. *European Journal of Innovation Management*. <https://doi.org/10.1108/14601060710720546>
- De Sousa Sabbagha, M., Ledimo, O., & Martins, N. (2018). Predicting staff retention from employee motivation and job satisfaction. *Journal of Psychology in Africa*, 28(2), 136–140. <https://doi.org/10.1080/14330237.2018.1454578>
- De Spiegelaere, S., Van Gyes, G., De Witte, H., Niesen, W., & Van Hootegem, G. (2014). On the relation of job insecurity, job autonomy, innovative work behaviour and the mediating effect of work engagement. *Creativity and Innovation Management*, 23(3), 318–330. <https://doi.org/10.1111/caim.12079>
- De Spiegelaere Stan, H. K., Guy Van Gyes, H. K., & Geert Van Hootegem, C. K. (2014). The Innovative Work Behaviour concept: definition and orientation. <https://doi.org/10.5117/2014.027.002.139>
- Deci, E. L., & Ryan, R. M. (2000). The "what" and "why" of goal pursuits: Human needs and the self-determination of behavior. *Psychological Inquiry*, 11(4), 227–268. [https://doi.org/10.1207/S15327965PLI1104\\_01](https://doi.org/10.1207/S15327965PLI1104_01)

- Elliot, A. J., & McGregor, H. A. (2001). A 2 × 2 achievement goal framework. *Journal of Personality and Social Psychology*, 80(3), 501. <https://doi.org/10.1037/0022-3514.80.3.501>
- Fischer, C., Malycha, C. P., & Schafmann, E. (2019). The influence of intrinsic motivation and synergistic extrinsic motivators on creativity and innovation. *Frontiers in Psychology*, 10(FEB), 1–15. <https://doi.org/10.3389/fpsyg.2019.00137>
- Frese, M., Fay, D., Hilburger, T., Leng, K., & Tag, A. (1997). The concept of personal initiative: Operationalization, reliability and validity in two German samples. *Journal of Occupational and Organizational Psychology*, 70(2), 139–161. <https://doi.org/10.1111/j.2044-8325.1997.tb00639.x>
- Furnham, A., Eracleous, A., & Chamorro-Premuzic, T. (2009). Personality, motivation and job satisfaction: Hertzberg meets the Big Five. *Journal of Managerial Psychology*, 24(8), 765–779. <http://dx.doi.org/10.1108/02683940910996789>
- Gagné, M., & Deci, E. L. (2005). Self-determination theory and work motivation. *Journal of Organizational Behavior*, 26(4), 331–362. <https://doi.org/10.1002/job.322>
- Gheitani, A., Imani, S., Seyyedamiri, N., & Foroudi, P. (2019). Mediating effect of intrinsic motivation on the relationship between Islamic work ethic, job satisfaction, and organizational commitment in banking sector. *International Journal of Islamic and Middle Eastern Finance and Management*, 12(1), 76–95. <https://doi.org/10.1108/IMEFM-01-2018-0029>
- Giebels, E., de Reuver, R. S. M., Rispens, S., & Ufkes, E. G. (2016). The Critical Roles of Task Conflict and Job Autonomy in the Relationship Between Proactive Personalities and Innovative Employee Behavior. *Journal of Applied Behavioral Science*, 52(3), 320–341. <https://doi.org/10.1177/0021886316648774>
- Gillet, N., Gagné, M., Sauvagère, S., & Fouquereau, E. (2013). The role of supervisor autonomy support, organizational support, and autonomous and controlled motivation in predicting employees' satisfaction and turnover intentions. *European Journal of Work and Organizational Psychology*, 22(4), 450–460. <https://doi.org/10.1080/1359432X.2012.665228>
- Giurge, L. M., & Woolley, K. (2022). Working during non-standard work time undermines intrinsic motivation. *Organizational Behavior and Human Decision Processes*, 170(February), 104134. <https://doi.org/10.1016/j.obhdp.2022.104134>
- George, W. R. (1986). Internal communications programs as a mechanism for doing internal marketing. *Creativity in Services Marketing: What's New, What Works, What's Developing*, Chicago, 83–84.
- Grant, A. M. (2008). Does intrinsic motivation fuel the prosocial fire? Motivational synergy in predicting persistence, performance, and productivity. *Journal of Applied Psychology*, 93(1), 48. DOI: 10.1037/0021-9010.93.1.48

- Hanif, A., & Bukhari, I. (2015). Relationship between innovative work behavior and job involvement among the employees of telecom sector. *Pakistan Journal of Social and Clinical Psychology*, 13(2), 23–29.
- Heath, C. (1999). On the social psychology of agency relationships: Lay theories of motivation overemphasize extrinsic incentives. *Organizational Behavior and Human Decision Processes*, 78(1), 25–62. <https://doi.org/10.1006/obhd.1999.2826>
- Herzberg, F. (1959). Mausner, B.-Snyderman, BB (1959): *The Motivation to Work*. New York, John Wiley and Sons.
- Holterman, M. C. (2020). The role of HR in stimulating supervisors and their employees to engage in innovative work behavior: a case study at an insurance company. <http://essay.utwente.nl/82873/>
- Høyrup, S. (2010). Employee-driven innovation and workplace learning: basic concepts, approaches and themes. In *Transfer: European Review of Labour and Research* (Vol. 16, Issue 2, pp. 143–154). SAGE Publications Sage UK: London, England. <https://doi.org/10.1177/1024258910364102>
- Huynh, T. N., & Hua, N. T. A. (2020). The relationship between task-oriented leadership style, psychological capital, job satisfaction and organizational commitment: evidence from Vietnamese small and medium-sized enterprises. *Journal of Advances in Management Research*, 17(4), 583–604. <https://doi.org/10.1108/JAMR-03-2020-0036>
- Ibrahim, H., Shah, K. M., & Zulkafli, A. H. (2015). Innovative behavior and job satisfaction. *Advanced Science Letters*, 21(4), 966–969. <https://doi.org/10.1166/asl.2015.5951>
- Ibrahim, N. M. N., & Mahmood, R. B. (2016). Factors influencing small and medium enterprises' performance. *International Journal of Economic, Commerce and Management*, 4(1), 379–391. <http://ijecm.co.uk/>
- Janssen, O. (2000). Job demands, perceptions of effort-reward fairness and innovative work behaviour. *Journal of Occupational and Organizational Psychology*, 73(3), 287–302. <https://doi.org/10.1348/096317900167038>
- Jaussi, K. S., & Dionne, S. D. (2003). Leading for creativity: The role of unconventional leader behavior. *The Leadership Quarterly*, 14(4–5), 475–498. [https://doi.org/10.1016/S1048-9843\(03\)00048-1](https://doi.org/10.1016/S1048-9843(03)00048-1)
- Javed, B., Bashir, S., Rawwas, M. Y. A., & Arjoon, S. (2017). Islamic work ethic, innovative work behaviour, and adaptive performance: The mediating mechanism and an interacting effect. *Current Issues in Tourism*, 20(6), 647–663. <https://doi.org/10.1080/13683500.2016.1171830>
- Khan, M. M., Mubarak, S., & Islam, T. (2020). Leading the innovation: role of trust and job crafting as sequential mediators relating servant leadership and innovative work behavior. *European Journal of Innovation Management*, May 2021. <https://doi.org/10.1108/EJIM-05-2020-0187>

- Kleysen, R. F., & Street, C. T. (2001). Toward a multi-dimensional measure of individual innovative behavior. *Journal of Intellectual Capital*, 2(3), 284–296. <https://doi.org/10.1108/EUM0000000005660>
- Kumar, R., & Shukla, S. (2022). Creativity, proactive personality and entrepreneurial intentions: examining the mediating role of entrepreneurial self-efficacy. *Global Business Review*, 23(1), 101–118. <https://doi.org/10.1177/0972150919844395>
- Lai, F.-Y., Tang, H.-C., Lu, S.-C., Lee, Y.-C., & Lin, C.-C. (2020). Transformational leadership and job performance: The mediating role of work engagement. *Sage Open*, 10(1), 2158244019899085. <https://doi.org/10.1177/2158244019899085>
- Li, H., Sajjad, N., Wang, Q., Ali, A. M., Khaqan, Z., & Amina, S. (n.d.). Influence of Transformational Leadership on Employees ' Innovative Work Behavior in Sustainable Organizations : Test of Mediation and Moderation Processes. 1–21. <https://doi.org/10.3390/su11061594>
- Li, N., Liang, J., & Crant, J. M. (2010a). The role of proactive personality in job satisfaction and organizational citizenship behavior: a relational perspective. *Journal of Applied Psychology*, 95(2), 395. <https://psycnet.apa.org/doi/10.1037/a0018079>
- Li, N., Liang, J., & Crant, J. M. (2010b). The Role of Proactive Personality in Job Satisfaction and Organizational Citizenship Behavior: A Relational Perspective. *Journal of Applied Psychology*, 95(2), 395–404. <https://doi.org/10.1037/a0018079>
- Liao, P. Y. (2015). The role of self-concept in the mechanism linking proactive personality to employee work outcomes. *Applied Psychology*, 64(2), 421–443. <https://doi.org/10.1111/apps.12003>
- Lin, H.-F. (2007). Effects of extrinsic and intrinsic motivation on employee knowledge sharing intentions. *Journal of Information Science*, 33(2), 135–149. <https://doi.org/10.1177/0165551506068174>
- Mahmoud, A. B., Reisel, W. D., Grigoriou, N., Fuxman, L., & Mohr, I. (2020). The reincarnation of work motivation: Millennials vs older generations. *International Sociology*, 35(4), 393–414. <https://doi.org/10.1177/0268580920912970>
- Malik, M. A. R., Butt, A. N., & Choi, J. N. (2015). Rewards and employee creative performance: Moderating effects of creative self-efficacy, reward importance, and locus of control. *Journal of Organizational Behavior*, 36(1), 59–74. <https://doi.org/10.1002/job.1943>
- McCormick, B. W., Guay, R. P., Colbert, A. E., & Stewart, G. L. (2019). Proactive personality and proactive behaviour: Perspectives on person–situation interactions. *Journal of Occupational and Organizational Psychology*, 92(1), 30–51. <https://doi.org/10.1111/joop.12234>
- Mwesigwa, R., Tusiime, I., & Ssekiziyivu, B. (2020). Leadership styles, job satisfaction and organizational commitment among academic staff in public universities. *Journal of Management Development*, 39(2), 253–268. <https://doi.org/10.1108/JMD-02-2018-0055>

- Neneh, B. N. (2019). From entrepreneurial alertness to entrepreneurial behavior: The role of trait competitiveness and proactive personality. *Personality and Individual Differences, 138*, 273–279. <https://doi.org/10.1016/j.paid.2018.10.020>
- Nunnally, J. C., & Bernstein, I. (1978). *Psychometric theory*. New York: McGraw-Hill. \_ d. Intentar Embellecer Nuestras Ciudades y También Las.
- Oldham, G. R., & Cummings, A. (1996). Employee creativity: Personal and contextual factors at work. *Academy of Management Journal, 39*(3), 607–634. <https://doi.org/10.2307/256657>
- Parker, S. K., Bindl, U. K., & Strauss, K. (2010). Making things happen: A model of proactive motivation. *Journal of Management, 36*(4), 827–856. <https://doi.org/10.1177/0149206310363732>
- Parker, S. K., & Collins, C. G. (2010). Taking stock: Integrating and differentiating multiple proactive behaviors. *Journal of Management, 36*(3), 633–662. <https://doi.org/10.1177/0149206308321554>
- Pisoni, G. (2021). Going digital: case study of an Italian insurance company. *Journal of Business Strategy, 42*(2), 106–115. <https://doi.org/10.1108/JBS-11-2019-0225>
- Premchandran, R., & Priyadarshi, P. (2019). Do boundary preferences, work-family self-efficacy and proactive personality predict job satisfaction? The mediating role of work-family enrichment. *Evidence-Based HRM: A Global Forum for Empirical Scholarship, 7*(2), 198–212. <https://doi.org/10.1108/EBHRM-07-2018-0042>
- Rahman, K. U., Akhter, W., & Khan, S. U. (2017). Factors affecting employee job satisfaction: A comparative study of conventional and Islamic insurance. *Cogent Business and Management, 4*(1). <https://doi.org/10.1080/23311975.2016.1273082>
- Rejda, G. E., & McNamara, M. J. (2014). *Insurance company operations. Principles of Risk Management and Insurance, 12th Edition*, Edited by George E. Rejda and Michael J. McNamara. New Jersey, NJ: Pearson, 106.
- Ryan, R. M., & Deci, E. L. (2000). Intrinsic and extrinsic motivations: Classic definitions and new directions. *Contemporary Educational Psychology, 25*(1), 54–67. <https://doi.org/10.1006/ceps.1999.1020>
- Ryu, G., & Moon, S.-G. (2019). The effect of actual workplace learning on job satisfaction and organizational commitment: the moderating role of intrinsic learning motive. *Journal of Workplace Learning, 31*(8), 481–497. <https://doi.org/10.1108/jwl-05-2019-0061>
- Saari, L. M., & Judge, T. A. (2004). Employee attitudes and job satisfaction. *Human Resource Management: Published in Cooperation with the School of Business Administration, The University of Michigan and in Alliance with the Society of Human Resources Management, 43*(4), 395–407. <https://doi.org/10.1002/hrm.20032>

- Salisu, B., Abu-Bakr, L. J., & Rani, S. H. A. (2017). The influence of marketing capability on firm performance: An empirical evidence from Nigeria. *European Journal of Business and Management*, 9(32), 147–154. <https://iiste.org/Journals/index.php/EJBM/article/view/39619>
- Scott, S. G., & Reginald. (1994). Determinants of Innovative Behavior: a Path Model of Individual Innovation in the Workplace Susanne. *IET Radar, Sonar and Navigation*, 37(3), 580–607. <http://www.jstor.org/stable/256701?origin=JSTOR-pdf>
- Seibert, S. E., Crant, J. M., & Kraimer, M. L. (1999). Proactive personality and career success. *Journal of Applied Psychology*, 84(3), 416. <https://psycnet.apa.org/doi/10.1037/0021-9010.84.3.416>
- Seibert, S. E., Kraimer, M. L., & Crant, J. M. (2001). What do proactive people do? A longitudinal model linking proactive personality and career success. *Personnel Psychology*, 54(4), 845–874. <https://doi.org/10.1111/j.1744-6570.2001.tb00234.x>
- Shetty, A., & Basri, S. (2018). Relationship orientation in banking and insurance services—a review of the evidence. *Journal of Indian Business Research*. <https://doi.org/10.1108/JIBR-10-2017-0176>
- Shin, S. J., & Zhou, J. (2003). Transformational leadership, conservation, and creativity: Evidence from Korea. *Academy of Management Journal*, 46(6), 703–714. <https://doi.org/10.2307/30040662>
- Silvia, P. J. (2008). Interest—The curious emotion. *Current Directions in Psychological Science*, 17(1), 57–60. <https://doi.org/10.1111/j.1467-8721.2008.00548.x>
- Srirahayu, D. P., Ekowati, D., & Sridadi, A. R. (2023). Innovative work behavior in public organizations: A systematic literature review. *Heliyon*, 9(2), e13557. <https://doi.org/10.1016/j.heliyon.2023.e13557>
- Suryani, I. (2019). Psychological empowerment, innovative work behavior and job satisfaction. 3rd International Conference on Accounting, Management and Economics 2018 (ICAME 2018), 636–643. <https://doi.org/10.2991/icame-18.2019.68>
- Van den Broeck, A., Howard, J. L., Van Vaerenbergh, Y., Leroy, H., & Gagné, M. (2021). Beyond intrinsic and extrinsic motivation: A meta-analysis on self-determination theory's multidimensional conceptualization of work motivation. *Organizational Psychology Review*, 11(3), 240–273. <https://doi.org/10.1177/20413866211006173>
- Van den Broeck, A., Lens, W., De Witte, H., & Van Coillie, H. (2013). Unraveling the importance of the quantity and the quality of workers' motivation for well-being: A person-centered perspective. *Journal of Vocational Behavior*, 82(1), 69–78. <https://doi.org/10.1016/j.jvb.2012.11.005>
- Van Egmond, M. C., Navarrete Berges, A., Omarshah, T., & Benton, J. (2017). The role of intrinsic motivation and the satisfaction of basic psychological needs under conditions of severe resource scarcity. *Psychological Science*, 28(6), 822–828. <https://doi.org/10.1177/0956797617698138>

- Vansteenkiste, M., Lens, W., & Deci, E. L. (2006). Intrinsic versus extrinsic goal contents in self-determination theory: Another look at the quality of academic motivation. *Educational Psychologist*, 41(1), 19–31. [https://doi.org/10.1207/s15326985ep4101\\_4](https://doi.org/10.1207/s15326985ep4101_4)
- Vroom, V. H. (1964). *Work and motivation*.
- West, M. (1990). The social psychology of innovation in groups. Teoksessa M. West-J. Farr.(toim.) *Innovation and creativity at work. Psychological and organizational strategies*. Wiley: Chichester. <https://psycnet.apa.org/record/1991-97989-015>
- West, M. A., & Farr, J. L. (1989). *Innovation at work: Psychological perspectives*. Social Behaviour <https://psycnet.apa.org/record/1989-31447-001>
- Widmann, A., & Mulder, R. H. (2018). Team learning behaviours and innovative work behaviour in work teams. *European Journal of Innovation Management*, 21(3), 501–520. <https://doi.org/10.1108/EJIM-12-2017-0194>
- Wrzesniewski, A., Schwartz, B., Cong, X., Kane, M., Omar, A., & Kolditz, T. (2014). Multiple types of motives don't multiply the motivation of West Point cadets. *Proceedings of the National Academy of Sciences*, 111(30), 10990–10995. <https://doi.org/10.1073/pnas.1405298111>
- Xu, Z., Wang, H., & Suntrayuth, S. (2022). Organizational climate, innovation orientation, and innovative work behavior: the mediating role of psychological safety and intrinsic motivation. *Discrete Dynamics in Nature and Society*, 2022(1), 9067136. <https://doi.org/10.1155/2022/9067136>
- Zhou, J. (1998). Feedback valence, feedback style, task autonomy, and achievement orientation: Interactive effects on creative performance. *Journal of Applied Psychology*, 83(2), 261. <https://doi.org/10.1037/0021-9010.83.2.261>