

The Role of Internal Marketing in Building Organizational Commitment and Reducing Turnover Intention Affecting the Improved Performance of Life Insurance Agents in Indonesia

Rusli Ginting Munthe¹ , Marcellia Susan² , Brigita Meylianti Sulungbudi^{3*} 
^{1,3}Management, Parahyangan Catholic University, Indonesia, ²Management, Maranatha Christian University, Indonesia
¹rusligintingmunthe@gmail.com, ²marcellia.susan@gmail.com, ³brigita@unpar.ac.id

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ABSTRACT

This research endeavors to forecast the impact of internal marketing on cultivating entrepreneurship spirit and organizational commitment (KO) and diminishing turnover intention (KKL), consequently bolstering the performance (KIN) of life insurance marketing agents in Indonesia. The innovative methodology involved the direct distribution of questionnaires to 382 life insurance agents on-site to gather data. Subsequently, data analysis was executed by structurally modeling equations with estimated data employing SEM AMOS. The findings unveiled that internal marketing significantly influences organizational commitment among agents. Moreover, the study sheds light on the pivotal role of internal marketing strategies in mitigating turnover intentions, thereby fostering agent retention and business sustainability. By bolstering organizational commitment and reducing turnover intentions, life insurance companies can expect a consequential enhancement in the overall performance of their marketing agents. This research contributes to the existing body of knowledge by illuminating the mechanisms through which internal marketing can positively influence organizational outcomes in the context of the Indonesian life insurance sector, thus underlining its entrepreneurship impact.

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*Corresponding Author:

Rusli Ginting Munthe (rusligintingmunthe@gmail.com)

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1. INTRODUCTION

During the pandemic in early 2020, there was an increased public awareness of the importance of life insurance protection. This shift was evidenced by a significant rise in sales in Indonesia compared to previous years [1]. The demand in the life insurance sector offers significant opportunities and prospects for a company, representing a substantial breakthrough that promotes maximal capitalization on existing market opportunities [2][3]. Efforts to capitalize on existing market opportunities tend to develop intense competition [4]. In this competitive business environment, managers strive to enhance performance (KIN) of sales forces, enabling the achievement of set targets, which contributed to the objectives of company, including establishing a strong market position. As sales representatives, insurance agents play a crucial role due to the direct interaction with

customers [5][6].

Agents need to ensure good performance by using a team who are members of the Million Dollar Round Table (MDRT), an internationally recognized standard of excellence in life insurance and financial services sales [7]. One of the requirements to become the MDRT member is for an agent to meet a premium production target of IDR 453 million, reflecting the accumulation of first-year premiums annually [8][9]. Insurance agents who are members of the MDRT are considered to have outstanding professionalism and can provide the best services to their customers, reflecting the best performance. However, with more professional and high-quality agents, more customers are bound to receive quality services [10].

The excellent performance of frontline marketing agents in service delivery directly correlates with the dedication of insurance companies' management to cultivating a positive service climate [11][12]. This dedication starts with applying internal marketing principles, including treating agents as internal customers [13]. In addition, this concept is widely adopted in insurance companies, and it is believed that agents will pay more attention to customers while delivering high-performance services [14].

Internal marketing is defined as the application of marketing philosophies and practices to individuals who serve external customers [15]. This group includes insurance agents; despite not being employees, they are considered partners of the company, serving external customers such as policyholders [16]. In addition, it is essential to recognize agents as internal customers of insurance companies, following the classification proposed by [17]. In respect to the framework, individuals purchasing goods and services are external customers, while those obtaining jobs are considered internal customers. Agents are individuals who secure jobs, therefore, someone performing similar tasks can be considered an internal customer of the company [18].

Insurance companies are obligated by the Indonesian Life Insurance Association (AAJI) rules and regulations to guide and mentor agents [19]. This process includes providing optimal training for agents to become highly skilled and maximize performance. The operations in life insurance companies are an implementation perspective of Resource Dependence Theory (RDT). According to RDT, company depend on external on resources, while insurance companies rely on agents [20][21].

Insurance companies need to implement internal marketing strategies to foster mutual dependence relationships, thereby cultivating a sense of interdependence between the companies and their agents [22]. With the implementation of these strategies, internal marketing is expected to positively influence the attitudes and behaviors of agents in the workplace [23]. Research on this variable has been conducted in various fields, including banking, retail, and financial services. Based on the results obtained, it is evident that internal marketing affects the development of employee commitment to company [24][25].

In life insurance companies, a prevalent and recurrent challenge is the issue of voluntary turnover among agents [26]. This phenomenon, often termed a classic problem, includes agents leaving the companies to pursue better opportunities. In Indonesian life insurance companies, individuals switch to other professions in search of better employment opportunities in or outside the sector [27]. The pattern of voluntary turnover poses significant challenges as it disrupts the implementation of established work programs and increases recruitment costs associated with finding suitable candidates to fill the vacated positions [28]. Therefore, effective management by company leaders is important as relevant information about the factors that influence agent performance minimizes costs such as training expenses and potential losses in customer relationships [29][30]. Insurance companies should proactively address the turnover intention (KKL) of agents who are searching for better opportunities in other companies or non-related fields [31][32]. An initial step in reducing turnover includes treating these agents as internal customers [33].

Implementing internal marketing is expected to ensure positive changes in the attitudes and behaviors of agents [34]. Numerous research studies on this variable have been conducted in various fields, including banking, retail, and financial services. Based on the results obtained, internal marketing influences the promotion of employee commitment to the company [35][36].

Internal marketing aims to ensure that employees feel valued by companies [37]. When successfully implemented, it can elicit positive affective responses from agents, including commitment to their respective insurance companies [38]. This has been proven by the research on the banking and maritime transportation services sectors, stating that internal marketing has a positive effect on employee commitment to company [39]. Additionally, other research reported that internal marketing was a significant antecedent to organizational commitment (KO) across various service companies [40]. The positive and substantial impact on employee commitment in the workplace has been consistently recognized, resulting in increased organizational, brand, and employee commitment [41].

The results obtained from the research conducted in Brazil stated that organizational commitment significantly and negatively impacted turnover intention compared to job satisfaction [42]. In this research, affective organizational commitment was found to have a more significant negative effect on turnover intention compared to normative [12][43]. The correlation focused on the positive consequences of organizational commitment, particularly in reducing employee turnover [44]. Therefore, this present research examined the role of internal marketing in cultivating organizational commitment and reducing turnover intention. This investigation aims to investigate how these elements collectively contributed to the improved performance of life insurance agents in Indonesia [45][46].

2. LITERATURE REVIEW

2.1. Internal Marketing

The concept of internal marketing, viewing employees and jobs as internal customers and products, respectively, reflects a strategic entrepreneurship approach. It is defined as the process of attracting, developing, motivating, and retaining quality employees through the provision of job products that meet the needs. This methodology aligns with entrepreneurship management practices, focusing on leveraging internal resources to foster innovation and growth within the organization[47].

Internal marketing is a condition where employees feel valued by the company, reflecting an entrepreneurship mindset. It is also referred to as the process of educating and motivating employees, with the aim of promoting customer awareness and market orientation [48]. This entrepreneurship approach can be achieved through the application of marketing-like processes, and is based on the view that employees should adopt exceptional efforts to achieve the set targets of the company, thereby embodying entrepreneurship behavior. Internal marketing, treating employees as external customers, seeks to cultivate a positive workplace atmosphere to foster employee commitment and loyalty, thus nurturing entrepreneurship spirit. This strategic operation combines marketing and human resource management to empower employees to deliver better customer service, enhancing the entrepreneurship culture within.

The variable values treat employees as an intermediary customer group within the company by enhancing the value provided, and promoting these individuals to be consistent with the marketing objectives of the company. Therefore, internal marketing plays a significant role in strengthening the competitive position of a company in the external market, highlighting its entrepreneurship significance.

2.2. Organizational Commitment

Organizational commitment is a natural development observed in employees who add value to the workplace and portray loyalty, dedication, devotion, engagement, and responsibility[49][50]. It is also defined as a psychological state that connects employees to company through behavioral, affective, and cognitive dimensions. Therefore, organizational commitment shows the extent of connection and loyalty indicated by a member [51].

Organizational commitment is characterized by three distinct attitude dimensions, namely a sense of identifying with organizational objectives, active engagement in organizational tasks, and a sense of loyalty to company[52]. Collectively, these dimensions represent the nature of individual attachment to company, referred to as affective commitment, a term that encapsulates the psychological forces binding employees to company. Meanwhile, conceptualized commitment as a complex and multidimensional construct[53].

Multidimensional commitment provides a clearer understanding of the differences in each dimension and the consequences. Employee commitment to a company arise from psychological attachment, dependency, or obligation, which form the basis for affective, continuance, and normative commitment. An explanation of multidimensional commitment was reported as follows:

1. Normative Commitment

Normative commitment refers to the belief of employees which need to remain and grow in company. It represents individual commitment to the company from the start of the association.

2. Affective Commitment

Affective commitment refers to the emotional state of employees towards company and it is related to work experience. This dimension reflects individual emotions, identification, and organizational participation. Furthermore, it arises from an emotional attachment to company, with individuals showing strong

affective commitment such as identifying, actively engaging, and enjoying their membership status. Affective commitment requires individuals to reflect on relationship with company regarding the associated values and objectives, including influencing intention to remain employed.

3. Continuance Commitment

Continuance commitment refers to the level of personal sacrifice and individual acknowledgment of alternative options for leaving company. The tendency to engage in procedures affects perceptions of ongoing costs or benefits, leading to sustained gains or losses that could arise from leaving the company. Unlike affective commitment, which focuses on emotional attachment, continuance commitment offers a different perspective on the psychological forces binding individuals. This commitment is evident when individuals feel tied to company due to extraneous interests, such as retirement, promotion opportunities, benefits, etc.

2.3. Turnover Intention

Turnover intention, a form of withdrawal behavior, is an individual subjective evaluation of the probability of leaving a workplace in the near future[54]. In addition, turnover intention comprises a conscious psychological willingness to exit the workplace. This process is recognized as a decisive stage in decision-making and prior to actual departure, it holds significance in understanding the dynamics of an existing company[55]. Turnover intention is triggered when individuals are dissatisfied by comparing what they receive with what the company gains. It is assumed that intention is not caused by personal extrinsic benefits but feelings of frustration.

2.4. Marketing Agent Performance

Performance, defined as the ability to engage in work or validate achievements, is an objective and observable reality assessed based on a competency model that focuses on the skills needed by employees, fostering an entrepreneurship workforce. Sales literature distinguishes between two types of sales performance showed by marketing agents, namely results and behavior. Results-based performance is measured using objective sales metrics such as revenue, units, profit margin, or market share, reflecting entrepreneurship success. Most sales representatives are rewarded through compensation tied to achieving set targets, aligning with entrepreneurship incentives. Behavioral performance is subjective and assessed by observing various skills and activities essential to fulfilling the sales responsibilities, including entrepreneurship skills like active listening, adaptive selling, needs identification, teamwork, problem-solving, sales planning, and support, which are critical for entrepreneurship effectiveness.

Preliminary research assessed the performance of sales and marketing personnel, with managers pressurizing sales personnel to achieve increased sales targets for organizational performance, echoing an entrepreneurship drive. This strategic importance is particularly evident in insurance companies, where marketing agents play a crucial role due to their direct engagement with customers, highlighting the entrepreneurship dynamics in customer relations and the entrepreneurship impact on company growth.

2.5. Hypothesis Development

Internal marketing aims to ensure that employees feel valued, and their needs are met by the company, fostering an entrepreneurship environment. The successful implementation of a positive affective response from employees leads to increased commitment, embodying entrepreneurship dedication. This positive impact was stated in the banking and maritime transport service sector research, with a focus on the beneficial effect of internal marketing on employee commitment, highlighting the entrepreneurship potential in these sectors.

Numerous research consistently reported that internal marketing was a significant determinant of organizational commitment across various service companies, reflecting entrepreneurship strategy. The positive and substantial impact of internal marketing on employee commitment in the workplace, comprising heightened levels of organizational, brand, and individual commitment, has been firmly established, demonstrating entrepreneurship culture and entrepreneurship loyalty. This alignment with entrepreneurship values reinforces the entrepreneurship vision of organizations, leading to sustained entrepreneurship success. Based on the discussions and results of previous research, the proposed hypothesis is stated as follows:

H1: Internal marketing has an impact on organizational commitment.

Internal marketing activities can be identified and categorized to establish a framework for evaluating the effectiveness and performance of employees [56]. The research conducted in a sports center in Taipei,

Taiwan, stated that it significantly impacts employee performance [57]. According to Pratiwi and Haryanto (2018), internal marketing affected the performance of Educational Personnel at Sebelas Maret University. Based on the discussions and results of previous research, the proposed hypothesis is stated as follows:

H2: Internal marketing has an impact on performance.

Internal marketing aims to ensure employees feel valued, thereby increasing turnover intention [58]. This perception can be realized through the implementation of programs that enhance the skills of frontline employees. Internal marketing also motivates employees to provide dedicated services to external and internal customers with appropriate compensation practices. Based on the discussions and results of previous research, the proposed hypothesis is stated as follows:

H3: Internal marketing has an impact on turnover intention.

Turnover intention is predicted by organizational and job commitment. This is in line with previous research on the internal relationship of actual turnover intention in company. Specifically, the relationship between organizational commitment and affective turnover intention is affected by the level of job commitment. This association is stronger among employees with low job commitment and vice versa.

Organizational commitment is a significant predictor of turnover intention. Similarly, it can be concluded that highly committed individuals will identify more with the job, leading to reduced turnover intention. The inclination towards organizational turnover intention is often influenced by job search behavior, satisfaction, and organizational commitment. Organizational commitment is a critical variable in explaining career commitment. Based on the discussions and results of previous research, the proposed hypothesis is stated as follows:

H4: Organizational commitment has an impact on turnover intention.

Organizational commitment shows stability, activeness, and heightened performance. High levels of organizational commitment are associated with excellent job performance compared to those that are low. Furthermore, organizational commitment is a multidimensional and conceptually interconnected concept, affecting employee satisfaction, retention, and performance. In addition, individuals with high career commitment intend to enhance skills and performance, often exerting significant effort in learning training content.

According to Saleem, Qamar (2017), organizational commitment is not solely psychological but yields positive organizational outcomes such as performance and citizenship behavior. Based on the discussions and results of previous research, the proposed hypothesis is stated as follows:

H5: Organizational commitment has an impact on performance.

Job performance is an investment by employees anticipating promotion or recognition. However, as individuals consider leaving a job, there is a tendency to reduce effort, potentially affecting general performance. The willingness to invest in a job diminishes when contemplating resignation, affecting performance. Employees may reduce input into the job due to turnover intention. The research conducted in Chinese manufacturing plants stated that employee turnover intention has a negative impact on job performance. Based on the descriptions and results of previous research, the hypothesis proposed is stated as follows:

H6: Turnover intention has an impact on performance.

Internal marketing aims to ensure that employees feel acknowledged by the companies and their needs are met. When successfully implemented, it can evoke a positive affective response from agents, including a commitment to their respective insurance companies. This positive impact has been observed in research across sectors such as banking and maritime transportation, focusing on the correlation between internal marketing and employee commitment to company. Additionally, preliminary research in various service companies reported that internal marketing was a significant determinant of organizational commitment. This variable positively and significantly affects employee commitment in the workplace. The impact includes increased organizational, brand, and employee commitment.

The research conducted in Brazil stated that organizational commitment negatively affects turnover intention more than job satisfaction. Moreover, it was reported explicitly that affective organizational commitment had a more negative effect on turnover intention than normative intention. Organizational commitment has positive consequences, such as reducing employee turnover. Previous research stated that employee turnover intention was negatively related to job performance). Based on the discussions and results of previous research, the proposed hypotheses are stated as follows:

H7: Internal marketing affects performance through organizational commitment (as a mediator).

H8: Internal marketing affects performance through turnover intention (as a mediator).

H9: Internal marketing affects performance through organizational commitment and turnover intention (as

mediators).

3. METHOD

The research model is shown in the following figure.

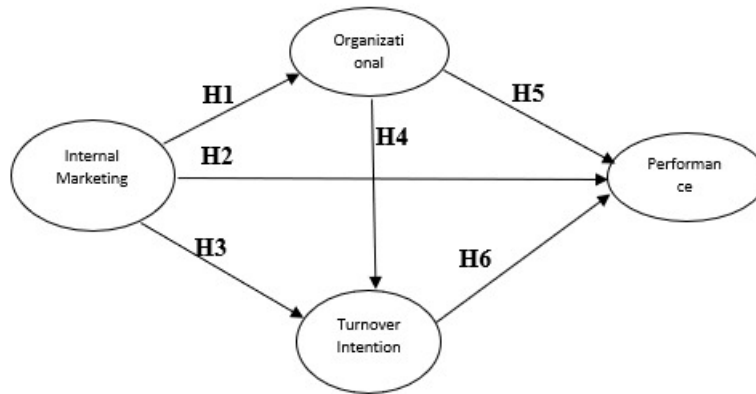


Figure 1. Research Model

A quantitative approach was used to investigate a defined population through the application of instruments. It followed a causal research design, intending to assess the impact of independent variables on the dependent counterparts. In addition, the proposed hypotheses were subjected to validity testing. This research was structured into distinct sections, comprising data collection, analysis, and interpretation, and was concluded by summarizing the reference .

3.1. Population

The population in this research consists of individuals working as life insurance agents in Indonesia, specifically those who are members of the MDRT in 2021. MDRT is a global and independent association where members display exceptional professionalism, adhere to a strict code of ethics, and provide the best services to customers . The targeted population consists of 2826 individuals who were life insurance agents in Indonesia and members of the MDRT in 2021 (MDRT, 2021).

3.2. Sample

In this research, the sampling method follows the Slovin formula :

$$n = \frac{N}{1 + Ne^2} \quad (1)$$

Description:

n the minimum sample size

N the population size

e^2 the error tolerance

The population comprised 2826 life insurance agents in Indonesia who are members of the MDRT in 2021. A sample, representing a subset of the population in terms of quantity and specific characteristics, is used in cases where studying the entire population is impractical. In this research, the sample size was determined using the Slovin formula.

To use this formula, the error tolerance is first determined as a percentage. A smaller error tolerance enhanced the accuracy of the sample in representing the population. This research used a 5% error tolerance, signifying a 95% accuracy level. However, with the same population size, a smaller error tolerance requires a larger sample size.

$$n = \frac{2826}{1 + [2826 \times (0.05)^2]} \quad (2)$$

$$n = 350.40 = 351 \text{ individuals} \quad (3)$$

The number of respondents selected was approximately 351.

3.3. Data Collection Method

This present research adopted a survey-based data collection method, including the distribution of questionnaires to gather information. The questionnaires comprised two sections, the first part focused on respondent identity data, while the second one analyzed statement related to the variables under investigation. In addition, this survey served as a primary means of collecting data in this research.

3.4. Measurement Instrument

3.4.1. Internal Marketing

Internal marketing is a concept that views employees as internal customers, creating an environment where company prioritizes the well-being and satisfaction. It is a process aimed at attracting, developing, motivating, and retaining skilled employees to render quality service to customers. Internal marketing was measured using an instrument consisting of six dimensions, namely Internal communications (IC), Training and development (TD), Interrelations (IR), Motivation (M), Rewards (R), and Work support (WS). Adapted from Sahibzada et al. (2019), which conducted research on 576 respondents working as administrative and academic staff, directly serving customers in eight Chinese universities, the instrument had composite reliability (CR) in the range of 0.789 to 0.816, comprising a total of 32 items. Each statement was measured using Likert scales ranging from strongly disagree (1) to strongly agree (7).

3.4.2. Organizational Commitment

Organizational commitment is defined as a psychological state that characterizes the relationship between employees and company and has implications for decision-making. It was measured using an instrument comprising three dimensions, namely affective, continuance, and normative commitment. Adapted from Wang (2014), which conducted research on 401 respondents working as front liners, directly serving customers in 36 Taiwanese restaurants, the instrument had CR in the range of 0.74 to 0.92, including a total of 10 items. Each statement was measured using Likert scales ranging from strongly disagree (1) to strongly agree (7).

3.4.3. Turnover Intention

Turnover intention is defined as the behavioral intention of employees to leave the company. It was measured using statement items adapted from Wang (2014), which used 401 respondents working as frontliners in 36 Taiwanese restaurants. The instrument, comprising a total of seven items, had CR of 0.92. Each statement was measured using Likert scales ranging from strongly disagree (1) to strongly agree (7).

3.5. Performance

Performance is defined as the ability to produce or the potential to produce results. It was measured using statement items adapted from ElSamen and Akroush (2018), which studied 320 respondents working as insurance marketing agents across 22 company in Jordan with a CR of 0.90. Each statement was measured using Likert scales ranging from strongly disagree (1) to strongly agree (7).

4. RESULTS AND DISCUSSION

This research focused on Indonesian life insurance agents or marketers, who were members of MDRT in 2021. MDRT is a global and independent association where members showed exceptional professionalism, adhere to strict ethical codes, and provide the best services to customers. MDRT membership is internationally recognized as a standard of excellence in life insurance and financial services business. To qualify for MDRT, agents must meet specific criteria, including fulfilling a premium production target of IDR 453 million, representing the accumulation of first-year premiums annually. Data were collected from Indonesian life insurance agents and members of MDRT in 2021.

Physical questionnaires were distributed to life insurance agents from November 15 to December 30, 2022. However, out of the 425 questionnaires distributed, only 402 were returned, which exceeded the

minimum sample target of 351 respondents. The next step focused on thoroughly examining the validity of the responses. Some questionnaires were considered invalid due to incomplete sections left blank by respondents, including unanswered items related to identity and research statements. These invalid questionnaires were excluded from the analysis, leaving only 382 for further processing.

4.1. Respondent Profile

Based on the questionnaire results, a demographic overview of respondents is shown in the following table.

Table 1. MDRT Membership

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Yes	382	100.0	100.0	100.0

Source: Processed research data

The table showed that all 382 respondents (100%) were members of MDRT.

Table 2. Length of Work

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	>than 3 years to 5 years	118	30.9	30.9	30.9
	>than 5 years	264	69.1	69.1	100.0
	Total	382	100.0	100.0	

Source: Processed research data

According to the table, 264 (69.1%) are life insurance agents with more than 5 years of experience and the remaining 118 (30.9%) have over 3 to 5 years.

Table 3. Company of Life Insurance Agents

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	PT Prudential Life Assurance Indonesia	328	85.9	85.9	85.9
	PT Asuransi Allianz Life-Indonesia Indonesia	54	14.1	14.1	100.0
	Total	382	100.0	100.0	

Source: Processed research data

Based on the table, 328 (85.9%) respondents were mainly life insurance agents from PT Prudential Life Assurance Indonesia. Meanwhile, the remaining 54 (14.1%) are affiliated with PT Asuransi Allianz Life-Indonesia.

Table 4. Gender of Life Insurance Agents

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Male	282	73.8	73.8	73.8
	Female	100	26.2	26.2	100.0
	Total	382	100.0	100.0	

Source: Processed research data

According to the table, 282 (73.4%) respondents are males, while the remaining 100 (26.2%) are females.

The table shows that 334 (87.4%) were aged between 35 and 40 years and 48 (12.6%) over 40 years old.

According to the table, 328 (85.9%) were married, 30 (7.9%) widowers or widows, and 24 (6.3%) single individuals.

The table shows that all 386 (100%) respondents have a bachelor's degree.

Table 5. Age

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	>than 35 years to 40 years	334	87.4	87.4	87.4
	>than 40 years	48	12.6	12.6	100.0
	Total	382	100.0	100.0	

Source: Processed research data

Table 6. Marital status

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Single	24	6.3	6.3	6.3
	Married	328	85.9	85.9	92.1
	Widower/Widow	30	7.9	7.9	100.0
	Total	382	100.0	100.0	

Source: Processed research data

Table 7. Education

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Bachelor	382	100.0	100.0	100.0

Source: Processed research data

4.2. Hypothesis Test for H1 to H6

The subsequent table shows the results of the hypothesis tests for H1 to H6, along with the respective conclusions.

Table 8. Hypothesis Test Results of H1 to H6 along with Conclusions

Hypothesis		Path Coefficient	C.R.	P-Value	Result	Conclusion
H1	PlàKO	0,436	6,757	*** (0,000)	Ho is rejected, there is a significant effect of internal marketing on organizational commitment	Internal marketing has an effect on companyal commitment by 0.436, hence, every increase in internal marketing will increase organizational commitment by 0.436.
H2	PlàKIN	0,348	4,653	*** (0,000)	Ho is rejected, there is a significant effect of internal marketing on performance	Internal marketing has an effect on performance by 0.348, hence, every increase in internal marketing will increase performance by 0.348.
H3	PlàKKL	-0.694	-5.473	*** (0,000)	Ho is rejected. there is a significant effect of internal marketing on turnover intention	Internal marketing affects turnover intention by -0.694, hence, every increase in internal marketing will reduce turnover intention by 0.694.
H4	KOàKKL	-0.706	-4.395	*** (0,000)	Ho is rejected, there is a significant effect of organizational commitment on turnover intention	Organizational commitment has an effect on turnover intention by -0.706, hence, every increase in organizational commitment will reduce turnover intention by 0.706.
H5	KOàKIN	0,479	4,898	*** (0,000)	Ho is rejected, there is a significant effect of organizational commitment on performance	Organizational commitment has an effect on performance by 0.479, hence, every increase in organizational commitment will increase performance by 0.479.
H6	KKLàKIN	-0.382	-7.569	*** (0,000)	Ho is rejected, there is a significant effect of turnover intention on performance	Turnover intention has an effect on performance by 0.382, hence, every increase in turnover intention will reduce performance bv 0.382.

Based on the table, all the hypotheses were accepted. Furthermore, the Squared Multiple Correlation was calculated using the Amos software and the values obtained, shown in the subsequent table.

4.3. Discussion

The results of hypothesis test 1 showed that Internal Marketing significantly influenced organizational commitment, and this is consistent with previous research. In the context of this research, the result simply implied that by treating insurance agents as internal customers, developing conditions where they feel valued, addressing needs, and internal marketing effectively cultivate organizational commitment and partnership. Organizational commitment reflects how a company member is connected to it and shows a certain level of loyalty. Item PI 25 stated that “every agent in insurance company where I work is motivated to continue working by providing optimal service and has the highest loading factor value compared to the others, specifically

0.79.” This showed that item PI 25 was the most influential factor in forming internal marketing variable. Item KO2, which states, “I have an emotional bond with insurance company where I work, has the highest loading factor value of 0.83 compared to the others.” It implies that item KO2 is the most significant factor in forming organizational commitment variable. Therefore, implementing internal marketing strategies, focusing on motivating agents to continue providing optimal services, and fostering an emotional bond with the company is crucial. Based on the questionnaire results, the statement with the highest average value for internal marketing indicator is item PI28. This implies that in the perspective of insurance, the company is perceived as having a transparent system of rewards, bonuses, commissions, and incentives. The transparency, which is reflected in open and clear communication, appears to be a crucial factor contributing to organizational commitment. This is evidenced by the highest average value from organizational commitment indicator, specifically item KO1, showing that agents generally feel like they are already part of the company family. Transparent and open communication is similar to the experiences encountered in a family, developing a sense of cohesion. Due to the tenure of insurance agents, the majority of respondents, totaling 264 individuals, or 69.1%, have been working as life insurance agents for more than five years. It suggests that transparent communication can foster loyalty among organizational members. The effect of internal marketing on organizational commitment was measured at 0.436, depicting that each increase in this variable corresponds to a 0.436 increase in organizational commitment. A decrease in internal marketing would result in a decline in organizational commitment. In this context, the lowest average value for internal marketing indicator was found in statement PI29. This implied that agents have a low perception of insurance companies, particularly on the belief of a competitive system of rewards, bonuses, commissions, and incentives. The low perception implied that a less competitive reward system, compared to other insurance companies, would reduce organizational commitment of agents. The reduction manifests due to a low perception of insurance companies as places to solve significant personal problems.

Based on the results from hypothesis test 2, Internal Marketing significantly influenced performance, which is consistent with previous research. This research implies that by treating insurance agents as internal customers, developing valued conditions, and addressing needs, internal marketing becomes the main driver in enhancing the quality of services provided. The result is determined using the performance indicator, with the highest average value obtained from item KIN6. This means that agents generally perceive themselves as skillful at identifying and targeting potential customers, and successfully closing sales. As internal marketing has a 0.348 effect on performance, each increase in this variable increase performance by 0.348. However, a decrease in internal marketing cause a decline in performance, which manifests as a lower perception.

Hypothesis test 3 stated that internal marketing has an effect on turnover intention, consistent with previous research . This research implied that by treating insurance agents as internal customers, creating valued conditions, and addressing needs, internal marketing can be perceived as an effective effort to retain highly qualified agents, thereby reducing turnover intention. Based on the questionnaire results, PI25 indicator states that “every agent in insurance company where I work is motivated to continue providing optimal service and has the highest loading factor value of 0.79 compared to the others.” It showed that this item is the most influential factor in forming internal marketing variable. Effective motivation, attributed to successful internal marketing, reduces insurance agents’ intention and inclination to seek alternative employment. This is supported by item KL2, which states, “currently, I want to find another job, has the highest loading factor of 0.86 compared to the others, signifying its significance in forming turnover intention variable.” However, when insurance agents feel unmotivated, turnover intention increases, which is reflected in the low perception of these individuals regarding spending their entire career as insurance agents only in the current company where they work, leading to the exploration of other job opportunities. This is reinforced by the highest average value of 2.03, specifically addressed in statement KKL3, showing a low perception regarding the belief that these individuals are committed to entire careers as insurance agents, prompting the exploration of other job opportunities.

Based on hypothesis test 4, it was stated that organizational commitment has a significant effect on turnover intention, which is consistent with previous research. In the context of this research, the psychological state characterizing the relationship between insurance agents and the partnering company has certain implications for decision-making. Specifically, the psychological state influences the behavioral intention of these individuals to leave company.

The results from hypothesis test 5 proved that organizational commitment has an effect on performance, and this is consistent with previous research. In the context of this research, it implied that the psychological state characterizing the relationship between insurance agents and the partnering company has implica-

tions for decision-making. The descriptive variable results for organizational commitment showed that agents who perceived themselves as working partners rather than employees shared positive experiences. The employees expressed interest in the insurance company family, which fosters motivation to identify and target potential customers, leading to successful sales. A higher sense of belonging correlates with increased motivation and prompt performance, particularly in achieving sales targets. However, lower organizational commitment reduces insurance company personal significance, resulting in lower performance, particularly in achieving sales beyond assigned targets. Based on hypothesis test 6, turnover intention has an effect on performance, and this is consistent with previous research. The data obtained showed that a unit increase in turnover intention corresponded to a decrease in performance by 0.382. The behavioral intention of insurance agents to leave the company and partnering company influenced the ability to generate results. In the context of this research, this simply implied that identifying and targeting potential customers influenced the success in making sales.

The results of hypothesis tests 7 and 8 collectively showed that a mediator variable regulates the influence of Internal Marketing on Performance.

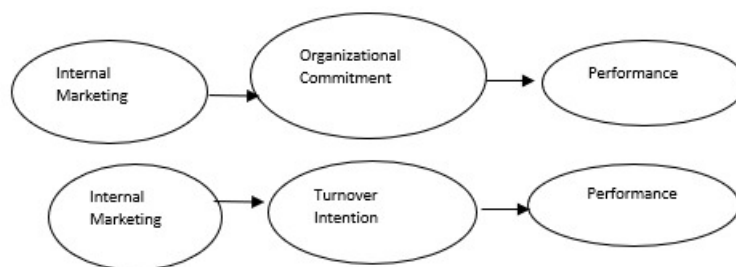


Figure 2. Hypotesis Illustration

In this research, it was proven that internal marketing significantly influences the performance of life insurance agents. The mediation analysis showed that this influence is partially mediated by organizational commitment and, separately, by turnover intention through organizational commitment and turnover intention as partial mediators.

The results of hypothesis test 9 showed the presence of two mediator variables that influence the relationship between internal marketing and performance.

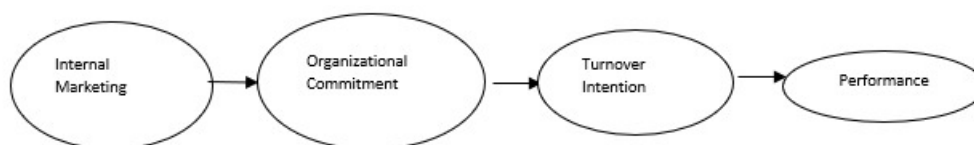


Figure 3. Hypotesis Illustration 2

This present research also states that internal marketing influences the performance of life insurance agents through organizational commitment and turnover intention as partial mediators. The analysis is in accordance with the objectives of internal marketing, which aim to ensure employees are valued by the company and their diverse needs are fulfilled. The successful implementation of this variable can generate a positive affective response from marketing personnel, fostering commitment to both the insurance company and company itself. This positive impact has been observed in other sectors, such as banking and maritime transportation services, focusing on the positive effectiveness of internal marketing on employee commitment to company. Additionally, similar research has reported that this variable is a significant antecedent to organizational commitment across service companies. Internal marketing has a positive and significant effect on employee commitment at work. The benefits include increased organizational, brand, and employee commitments. The research conducted in Brazil stated that organizational commitment negatively affected turnover intention more than job satisfaction. Furthermore, affective organizational commitment also negatively affected turnover intention more than the normative. This depicts the positive consequences of organizational commitment for company, such as reducing employee turnover intention. Based on previous research, employee turnover intention is negatively related to job performance).

5. CONCLUSION

In conclusion, the application of internal marketing in insurance companies, specifically targeted at agents, had direct and indirect influences through organizational commitment and turnover intention. This research implemented the perspective of Pfeffer and Salancik (1978) on RDT, stating that company showed acquire resources for survival. According to this theory, companies are externally dependent on resources, similar to how insurance companies rely on their marketing personnel or insurance agents. Therefore, mutual dependence was perceived as important because the company implemented internal marketing, which allowed the marketing personnel to depend on company. To achieve the anticipated results from internal marketing, this variable should be a major requirement for both company and agents. Internal marketing also need to be directed at the long-term objectives of the company fostering a continuous learning process.

This research reported that organizational commitment and turnover intention, serving as partial mediators, had a greater indirect influence compared to the direct impact of internal marketing on performance. Therefore, the desire to further enhance the performance of insurance agents led to the focus on the effective implementation of internal marketing. This approach was anticipated to have a more immediate effect on job satisfaction, organizational commitment, and turnover intention. Additionally, insurance companies, in compliance with regulations such as those enacted by AAJI, were obliged to train agents to ensure they are skilled and professional individuals, thereby maximizing performance.

6. DECLARATIONS

6.1. Author Contributions

Conceptualization: R.G.M.; Methodology: M.S.; Software: R.G.M. and B.M.S.; Validation: R.G.M. and M.S.; Formal Analysis: B.M.S.; Investigation: R.G.M.; Resources: M.S.; Data Curation: R.G.M.; Writing Original Draft Preparation: M.S. and B.M.S.; Writing Review and Editing: M.S. and B.M.S.; Visualization: B.M.S.; All authors, R.G.M., M.S., and B.M.S., have read and agreed to the published version of the manuscript.

6.2. Data Availability Statement

The data presented in this study are available on request from the corresponding author.

6.3. Funding

The authors declare that the research was conducted without any commercial or financial relationships that could be construed as a potential conflict of interest

6.4. Institutional Review Board Statement

Not applicable.

6.5. Informed Consent Statement

Not applicable.

6.6. Declaration of Competing Interest

The authors declare that they have no known competing financial interests or personal relationships that could have appeared to influence the work reported in this paper.

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