

Model Organizational Commitment: Analysis of Emotional Intelligence, Rewards, and Job Satisfaction (Survey of the Jabodetabek XYZ Life Insurance Agent)

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Abstract: This study aims to analyze the influence of emotional intelligence, rewards and job satisfaction on organizational commitment both partially and simultaneously. The design of this study is quantitative using the survey method. The population of this study is life insurance agents who work for insurance companies that control the market share in the JABODETABEK region. The sample size in this study was determined through a minimum sample size formula for the iterative measure of correlation coefficients, in order to obtain a sample of 200 life insurance agents. This study uses multiple linear regression analysis techniques. SPSS 22.00 analysis tool. The results of this study are that emotional intelligence, rewards and job satisfaction have a positive and significant effect on organizational commitment both partially and simultaneously. There are still other factors that influence organizational commitment apart from three variables of emotional intelligence, rewards and job satisfaction.

Keywords: Emotional Intelligence, Rewards, Job Satisfaction and Organizational Commitment.

INTRODUCTION

Today's insurance is an absolute thing and has strategic value for a nation. An insurance company is one company that can help people get a sense of security for events that may or may not cause harm. By paying a decent amount of contributions so that it can reduce or eliminate a certain economic loss that can be measured.

The development of the insurance service business is currently inseparable from the need for insurance services increasingly felt, both by individuals and the business world in Indonesia. Where this can be seen from the increase and achievement of the highest assets by the type of life insurance which indicates the increasing public awareness of planning and mitigating risks to life safety. It is not surprising that later life insurance occupies the largest portion of the overall insurance industry in 2009 reaching 44.2% of the total industry assets [1].

In the insurance industry, one of the parties that has an important role is the agent. The role of agents is felt very important, because agents are the spearhead of insurance companies. With an agent, prospective customers can get an explanation of the ins and outs of insurance products and the companies that issue them. The agent will provide a choice of insurance program that fits your needs. The role of insurance agents also not only sells insurance products, but also tends to be a financial advisor and even becomes a financial planner. Since agents are the spearhead of insurance companies, their existence must be maintained and maintained so that they have high

loyalty to the company. In other words, insurance companies must maintain the commitment of the agents to the organization or company, so that they can continue to contribute and cooperate with the company.

A person's commitment to an organization is often a very important issue and is not infrequently used as a condition for holding a position/position in an organization. Mowday *et al.*, [2] defines organizational commitment as the relative strength of the individual in identifying his involvement in the organization. This can be characterized by three things, namely: (1) Acceptance of the values and goals of the organization, (2) readiness and willingness to try seriously on behalf of the organization, and (3) the desire to maintain membership in the organization (become part of the organization).

According to Taboli [3] commitment to the organization can be influenced by several factors, including emotional intelligence. A person with high emotional intelligence will be able to understand and be aware of his own feelings, and be able to control stress and negative emotions, feelings of frustration which will ultimately have a better relationship with superiors

and coworkers which can further increase organizational commitment. In line with Nikolaou and Tsauois [4] in their research, using dimensions of emotional intelligence in the form of emotional perceptions and judgments, emotional control, understanding and emotional reasons, emotional usefulness in solving problems, and involving stress variables, the findings concluded that overall dimensions of intelligence emotional has a positive relationship with employee commitment to the organization (organizational commitment).

In addition to emotional intelligence that directly affects organizational commitment, there are aspects of reward or compensation that have the potential to influence organizational commitment, because compensation given by the organization in real touch directly with the needs of employees. Rewards (compensation) according to Richard J. Long [5] are everything that the organization gives to employees in the form of financial and non-financial. Rewards, especially salaries, are the main factors that are expected and most sought after by someone at work, so this factor triggers the growth of the commitment of employees to the company. Salaries obtained by employees are one of the most important means to fulfill the most basic needs of life, especially clothing, food and shelter. Through the salary received, employees can spend their money on food, clothing and shelter, and can even be used to meet other desired needs. If compensation given to employees can meet the needs of employees, then it will stimulate employees to commit to the organization. The results of the Kinman & Jones [6] study state that there is a positive effect of rewards on organizational commitment.

In addition to emotional intelligence and rewards that have an influence on organizational commitment, as for factors that are not less important are job satisfaction. A strong organization basically has the ability to create and maintain job satisfaction of its employees, so that it will provide stimuli to employees to work properly according to established standards and have a high commitment to the company. Every individual who works hopes to get satisfaction from where he works. Basically, job satisfaction is an individual thing because each individual will have different levels of satisfaction according to the values that apply in each individual. Several previous studies have revealed that job satisfaction has an influence on organizational commitment, including research conducted by Silvar [7], Chen [8], and Christian Vandenberghe & Michel Tremblay [9]. Where the findings from the results of his research reveal that job satisfaction has a positive and significant influence on organizational commitment.

Employees who are satisfied with what is obtained from the company will provide more than what is expected by the company with high

commitment and he will continue to try to improve its performance. Conversely, employees who have low job satisfaction tend to see work as saturating and boring, so they work carelessly and not wholeheartedly. Job satisfaction is seen in the positive attitude of employees towards their work and everything they face in their work environment, whereas employees who are not satisfied by the dimensions of work seem to have a negative attitude that reflects their lack of commitment to the company such as frequent defaults, low productivity, high the level of damage, transfer of employees, anxiety and the occurrence of demands that ended in a strike.

Based on the background and problems, the objectives to be achieved from this study are:

- Analyzing the influence of emotional intelligence on organizational commitment partially.
- Analyzing the effect of rewards on organizational commitment partially.
- Analyzing the effect of job satisfaction on organizational commitment partially.
- Analyzing the influence of emotional intelligence, rewards, and job satisfaction on organizational commitment simultaneously.

LITERATURE REVIEW

Emotional Intelligence

Emotional intelligence according to Goleman [10] is a person's capacity to regulate his own feelings and other people's feelings, using them to motivate and manage emotions in themselves and in relationships with others. While emotional intelligence according to Salovey & Mayer [11] is part of social intelligence that involves the ability to monitor feelings and emotions of yourself and others, to distinguish and use that information to guide one's thinking and acting.

Weisinger [12] revealed that a person can increase emotional intelligence through learning and applying skills and abilities that can change emotional intelligence. All of this includes self-awareness, emotional management, and self-motivation. This means that the elements of emotional intelligence include: self-awareness, emotional management, and self-motivation. In another section, from the book written by Weisinger it is said that the fourth element is fostering relationships, where the element of fostering this relationship is communicating and helping others.

According to Greenberg & Baron [13] there are four basic components of emotional intelligence: 1) the ability to recognize and regulate our own emotions (ie controlling our anger), 2) the ability to recognize and influence the emotions of others (the ability to get them excited about their ideas), 3) self motivation (ability to motivate oneself to work long hours and reject stimuli to give up), and 4) the ability to form effective long-term relationships with other people.

Whereas according to Salovey and Mayer [11] conceptualizing emotional intelligence into four dimensions, namely: 1) Appraisal and expression of emotion in the self; 2) Appraisal and recognition of emotion in others; 3) Regulation of emotion in the self; and 4) Use of emotion to facilitate performance.

According to Robbins and Judge [14], emotional intelligence consists of five dimensions, namely 1) Self-awareness - aware of feelings; 2) Self management - the ability to regulate emotions and self stimulation; 3) Self motivation - ability to withstand setbacks and failures; 4) Empathy - the ability to see how others feel; 5) Social skills - the ability to deal with the emotions of others.

Reward

Rewards in some literature are referred to differently which are often also known as compensation. With regard to these rewards, many experts have described the definition. McKenna [15] uses the term reward, which includes various organizational activities aimed at allocating compensation and benefits to employees in return for efforts and contributions made to achieve organizational goals. On the other hand Bernardin [16] uses the term "compensation" which, according to him, refers to all forms of financial results and tangible benefits received by workers as part of the employment relationship.

According to Richard J. Long [5] in his book *Compensation in Canada* defines a system of compensation/reward is part of the reward system that is only related to the economic part, however, since the belief that individual behavior is influenced by the system in a wider spectrum then the compensation system cannot be separated from the entire reward system provided by the organization. While the rewards themselves are all things provided by the organization to fulfill one or more individual needs.

Compensation is a part of the reward system that is only related to the economic part, however, since the belief that individual behavior is influenced by the system in a broader spectrum, the compensation system cannot be separated from the entire reward system provided by the organization [5].

Compensation according to Long, R. J [5] is divided into two, namely extrinsic and intrinsic. (1) extrinsic that satisfies the basic needs for survival and security as well as social needs and recognition. This satisfaction is derived from the factors that surround the employees around their work, for example: wages, supervision, co-workers and working conditions; (2) Intrinsic compensation, namely the need for appreciation and self-actualization or in other words a higher level of needs, for example pride, appreciation, and growth and development that can be obtained from the factors inherent in the employee's work, such as

employee challenges or a given job interest, level of diversity/variation in work, the existence of feedback, and the authority of decision making in work and the significance of the meaning of work for organizational values.

Job satisfaction

According to Jewell and Siegall [17] job satisfaction is an attitude that arises based on an assessment of the work situation. Whereas according to Handoko [18] is reflecting someone's feelings towards their work. Meanwhile, according to Hasibuan [19] job satisfaction is an emotional attitude that is pleasant and loves his job. This attitude is reflected by work morale, discipline and work performance. Job satisfaction is enjoyed in work, outside of work, and in outside work combinations, so that the notion of job satisfaction based on the thinking of researchers is a reflection of the feelings of workers on their work.

There are several theories that discuss job satisfaction [20], including the two-factor theory. The two-factor theory that Herzberg put forth about job satisfaction and dissatisfaction, and considers these two things to be two separate things. According to Herzberg there are satisfier factors and there are satisfaction reducing factors associated with job content (tasks that are done at work). These factors consist of achievement, responsibility and recognition. Therefore to improve job satisfaction and motivation, improvements are made to the job content so that work performance becomes better. Based on content theories show that there are no definite individual needs, so that one outcome (eg behavior) can satisfy many individual needs, and there is no formal hierarchy of human needs.

According to Schermerhorn [21] the aspects used to measure job satisfaction are 1) Work itself; 2) supervision; 3) Workers relationship; 4) Promotion; and 5) Pay. Then according to Robbins [20] there are five things that affect job satisfaction, which include: 1) Work that is mentally challenging; 2) Appropriate rewards; 3) Supporting working conditions; 4) Supporting coworkers; and 5) Suitability of personality with work. Harold Burt in Greenberg and Baron [13] expressed his opinion about the factors that can lead to job satisfaction. The factors are: 1) Relationship factors between employees; 2) Individual factors; and 3) External factors.

Organizational Commitment

Kreitner and Kinicki [22] state that: organizational commitment is the extent to which an individual identifies himself with an organization and is committed to the goals of the organization. Mowday, Porter and Steers [2] define organizational commitment as the relative strength of the individual in identifying his involvement in the organization.

According to Greenberg & Baron [13], the concept of organizational commitment relates to the extent to which an individual identifies himself and his desire to remain in the organization. Buchanan in Gibson, Ivancevich and Donnelly [23] suggests that employee commitment to the organization includes components: self-success (self-identification) of employees with organizational goals, psychological attachment of employees in organizational tasks, and loyalty and love of employees to organization indicated by the unwillingness of employees to leave the organization.

Allen & Meyer [24], Greenberg & Baron [13], and Kreitner and Kinicki [22] identified three components of organizational commitment. First, affective commitment, namely: an affective or emotional attachment to the organization that is strongly committed and identifies with, is involved in, and enjoys membership in, the organization. Second Normative Commitment, namely: "Refers to the employee's feeling of obligation to remain with the organization". Normative commitment relates to employees' feelings about the need to stay within the organization. Therefore, employees who have a high normative commitment will survive in the organization because they feel they should do so (ought to). Third continuance commitment, namely: "a tendency to be consistent in consistent lines of individual recognition of the cost (or lost side batches) associated with discontinuing the activity." Continuous commitment is related to commitments based on employees' perceptions of losses. he will get it if he doesn't continue his work in the organization. Therefore, employees who have strong continuous commitment will survive in the organization because they really need (need to).

Concetual Framework

From several theoretical studies, the reference to this research is based on cases, objects and research analysis units, the theories used in this research are as follows:

- Emotional intelligence (X1) according to Goleman [10], Salovey & Mayer [11] and Robbins & Judge [14] with dimensions/indicators: a) Recognizing and managing self emotions (Associated with an individual's ability to understand the depth of his emotions and can express his emotions naturally); and b) Motivating oneself (Controlling impulses or turbulent desires, optimistically facing difficulties or challenges that block and try to do something with a happy feeling).

- Rewards (X2) according to Richard J. Long [5], Vecchio [25] and Martocchio [26] with dimensions/indicators: a) Extrinsic (Needs originating from outside the individual which include benefits, bonuses/commissions and health insurance); and b) Intrinsic (Needs originating from within the individual include appreciation and self-actualization).
- Job satisfaction (X3) according to Schemerhorn [21], Robbins [20] and Harold Burt in Greenberg and Baron [13] with dimensions/indicators: a) Employment (Ease and difficulty in performing tasks); b) Relations with fellow workers (Social relationships in the form of friendliness and support among coworkers); and c) Rewards (Promotion and wage policies that are in line with expectations).
- Organizational Commitment (Y) according to Allen & Meyer [24], Greenberg & Baron [13], Kreitner & Kinicki [22] with dimensions/indicators: a) Affective (emotional attachment and employee involvement in the organization); b) Continuous (relating to attachments based on employees' perceptions of the benefits and losses that they get if they leave the workplace); and c) Normative (relating to attachments that are based on the feeling of employees in obeying the rules and obligations to remain in the organization).

From several previous research studies based on cases, objects and research analysis units, the previous research which is the reference for this research is as follows:

- Emotional intelligence (X1) affects organizational commitment (Y), based on research results: Taboli [3]; and Nikolaou and Tsaouis [4]. Where emotional intelligence has a positive and significant effect on organizational commitment both partially and simultaneously.
- Rewards (X2) affect organizational commitment (Y), based on research results: Kinman & Jones [6]. Where the image has a positive and significant effect on organizational commitment both partially and simultaneously.
- Job satisfaction (X3) influences organizational commitment (Y), based on research results: Silvar [7], Chen [8], and Christian Vandenberghe & Michel Tremblay [9]. Where job satisfaction has a positive and significant effect on organizational commitment both partially and simultaneously.

From previous theoretical and research studies and based on research objectives, the framework of this research is as below.

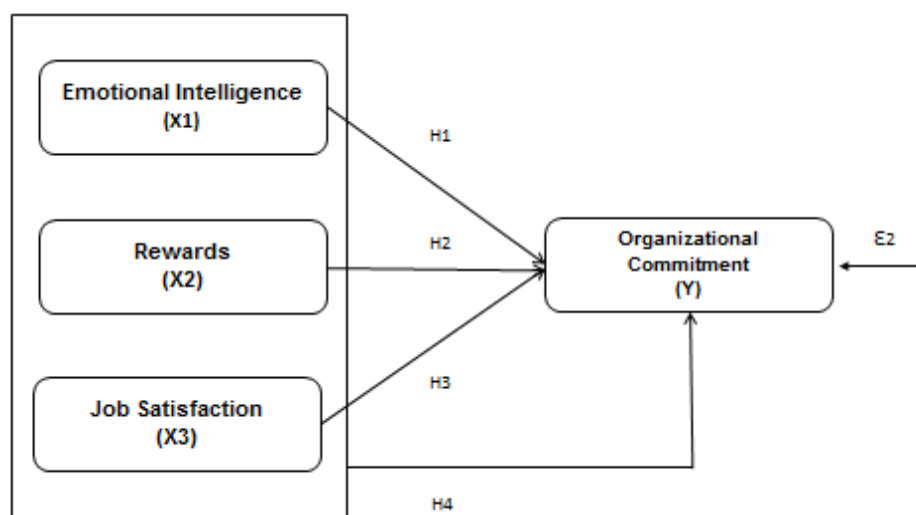


Fig-1: Concetual Framework

Research Hypothesis

Based on the research objectives, the hypothesis of this study are:

H1: Emotional intelligence affects partially organizational commitment.

H2: Rewards affect partial organizational commitment.

H3: Job satisfaction affects partially organizational commitment.

H4: Emotional intelligence, faith, job satisfaction influences organizational commitment simultaneously.

METHODS

The unit of analysis of this research is life insurance agents who work for insurance companies that control the market share in the JABODETABEK region. The sample size in this study was determined through a minimum sample size formula for the iterative measure of correlation coefficients, in order to obtain a sample of 200 life insurance agents. Quantitative analysis method, with an analysis tool with multiple linear regression, with the equation $Y = a + b_1 X_1 + b_2 X_2 + b_3 X_3 + e$, where Y is organizational commitment variable, β_1 , β_2 and β_3 variable coefficient emotional intelligence (X1), Rewards (X2) and Job Satisfaction (X3). The tool for analyzing the SPSS version 22.0 application program data.

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$\beta_1 X_1 + \beta_2 X_2 + \beta_3 X_3 + e$, where Y is organizational commitment variable, β_1 , β_2 and β_3 variable coefficient emotional intelligence (X1), Rewards (X2) and Job Satisfaction (X3). The tool for analyzing the SPSS version 22.0 application program data.

After being analyzed by multiple linear regression, followed by a test of determination analysis (R Square), partial hypothesis testing (t test) and simultaneous (F test) with a 5 percent error tolerance level. But before the process of multiple linear regression first tested the research instrument (questionnaire) with validity and reliability tests and classic assumptions through normality, multicollinearity, and heterocedasticity tests.

RESULTS

In general, respondents' choice of questionnaires distributed to insurance companies responded in agreement and strongly agreed on the items in the questionnaire. This shows that the work climate, rewards and emotional intelligence of employees have run according to the perceptions of respondents.

Based on the results of the analysis it was found that:

- Based on the distribution of questionnaires conducted, it is known that the emotional intelligence of agents on average is in the high category, on the dimensions of motivating oneself with indicators trying to do something feeling happy, and the dimensions of understanding and controlling other people's emotions with indicators of other people's emotional control at intervals very high. This shows that the emotional intelligence of insurance agents is high, where the ability to motivate themselves in facing various difficulties and challenges faced is especially difficult to get prospective customers who are addressed with mental and high fighting spirit and

never give up. In addition there is also the ability to influence the emotions of prospective customers to want to become customers or buy insurance products offered by these agents.

- From the results of the distribution of questionnaires conducted, the average reward indicator shows that it is at a high interval, so it can be concluded that the high returns received by insurance agents. The promising rewards of each insurance company such as various incentives include a pension plan for agents who have survived long and achievers, life insurance, health insurance, accident protection for agents who have worked time for a set amount of time, a bonus for walking to overseas, the bonus of getting a luxury car if it reaches certain sales targets has shown how high the rewards received by these agents.
- Based on the distribution of questionnaires conducted it is known that the job satisfaction of the agents on average is in the high category, so it can be concluded that insurance agents have a high level of satisfaction. This shows that the agents already have satisfaction with their current work. In addition, the relations of fellow colleagues that take place can be well established, so that it can provide its own satisfaction in carrying out the work. In addition, there are rewards in the form of promotional policies that meet expectations and wage policies that are as expected.
- Based on the distribution of questionnaires conducted it is known that the organizational commitment of the agents on average is in the high category, so it can be said that the dedication and loyalty of agents is high towards insurance companies. This high commitment is marked faithfully and persists from the temptations of other insurance companies that invite to join, as well as a strong emotional bond that is able to fortify agents from various poaching actions.

The requirement to use multiple regression analysis is the fulfillment of classical assumptions. To get the value of an efficient and unbiased or BLUE

(Best Linear unbiased Estimator) examiner from one multiple regression equation with the least square method, it is necessary to test to find out the resulting regression model meets the requirements of the classical assumption. In this study, a classic assumption test which is commonly used, namely the Normality Test of muktikolinearitas Test and heterocedasticity test using SPSS 22.0 as a tool in this study, will be used.

- From the results of the tests carried out using SPSS 22.0 as a tool in this study the results show that the data in this study are normally distributed, this is evidenced from the results of the significance value (sig. 2-tailed) greater than 0.05, namely (0.665 > 0.05) so that it can be concluded that the data in this study are normally distributed.
- Then from the results of the multicollinearity test it is known that the results of the calculation of Tolerance values show that there are no independent variables that have a Tolerance value of less than 0.10, which means there is no correlation between the independent variables. Besides that, the calculation of the Variance Inflation Factor (VIF) value also shows the same thing that there is no one independent variable that has a VIF value of more than 10. So it can be concluded that there is no multicollinearity between the Independent variables in the regression model.
- Furthermore, from the results of heteroscedasticity test, it is known that scatterplots show that the points spread randomly and spread both above and below the number 0 on the Y axis. enter independent variables.

Based on these tests it has been proven that the equation model proposed in this study has met the requirements of classical assumptions so that the model of the equation in this study has been considered good. Multiple linear regression analysis is used to test the hypothesis of the effect of partial and simultaneous independent variables on the dependent variable. Based on multiple linear regression coefficients with the SPSS 22.0 program, the results shown in Table-1 below:

Table-1: Coefficients

Coefficients ^a						
Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	3.582	.897		3.992	.000
	X1_Emoional_Intelligence	.184	.066	.227	2.795	.006
	X2_Rewards	.190	.054	.182	3.506	.001
	X3_Job_Satisfaction	.515	.080	.500	6.454	.000

a. Dependent Variable: Y_Organizational_Commitment

Source: Output SPSS under 22.00

From Table-1 above, the results of multiple linear regression equation are obtained: $Y = \alpha + \beta_1.X_1 + \beta_2.X_2 + \beta_3.X_3 + e = 3.334 + 0.466 X_1 + 0.477 X_2 + 0.477 X_3 + e$. Description: Y = organizational

commitment; X1 = emotional intelligence, X2 = rewards and X3 = job satisfaction. From this equation can be interpreted:

- The variables of emotional intelligence, rewards, and job satisfaction have a direction coefficient that is positively marked on organizational commitment;
- The constant value of 3.582 indicates that the emotional intelligence, reward, and job satisfaction variables are constant or constant, then the value of organizational commitment is 3.582;
- Regression coefficient value of emotional intelligence variable on organizational commitment variable is 0.184 meaning that if emotional intelligence is increased by one unit, it will increase the value of organizational commitment by 0.184, or in other words if emotional intelligence can be increased by 100 scales, then it will be followed also by increasing organizational commitment by 100 scales;
- The regression coefficient value of the reward variable for the organizational commitment variable is 0.190, meaning that if the reward is increased by one unit, it will increase the value of

employee organizational commitment by 0.190, or in other words if the reward can be increased by 100 scales, then it will be followed also with an increase in organizational commitment of 100 scales.

- Regression coefficient value of job satisfaction variable on organizational commitment variable is 0.515, meaning that if job satisfaction is increased by one unit, it will increase the value of employee organizational commitment by 0.515, or in other words if the job satisfaction can be increased by 100 scales, then it will also be followed by an increase in organizational commitment of 100 scales.

Determination Analysis Results (R^2).

To see the total effect of emotional intelligence (X_1), Rewards (X_2), and job satisfaction (X_3) variables on organizational commitment (Y) can be seen from the coefficient of determination R^2 as shown in Table 2 below:

Table-2: Model Summary

Model Summary				
Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.829 ^a	.687	.682	1.5147
a. Predictors: (Constant), X3_Job_Satisfaction, X2_Rewards, X1_Emoional_Intelligence				

Source: Output SPSS under 22.00

R value of 0.829 shows multiple correlations (emotional intelligence, rewards, and job satisfaction) with organizational commitment. By considering the variation of the R Square value of 0.687 which shows the magnitude of the role or contribution of the variables of emotional intelligence, Rewards, and job satisfaction can explain the variable organizational commitment of 68.7 percent and the remaining 31.3 percent is influenced by other factors not revealed in this model.

Partial Effect Test (t test) and Simultaneous Effect (F test)

Hypothesis testing aims to explain the characteristics of certain relationships or differences between groups or independence from two or more factors in a situation [27]. Testing the partial effect aims to test whether each independent variable has a significant effect on the dependent variable partially with $\alpha = 0.05$ and also the acceptance or rejection of the hypothesis. Partial test (t test) to answer hypotheses one and two of this study.

Table-3: t Test Results (Partial)

	Model	t	Sig.
1	(Constant)	3.992	.000
	X1_Emoional_Intelligence	2.795	.006
	X2_Rewards	3.506	.001
	X3_Job_Satisfaction	6.454	.000

Source: Output SPSS under 22.00

The Effect of Emotional Intelligence on Organizational Commitment

From Table-3 above by obtaining t count the emotional intelligence variable of 2.795, with a significance level of 0.006, because the number of significance levels is more <0.05 ($0.006 < 0.05$), it can be concluded that organizational commitment influences organizational commitment. Thus the first hypothesis is proven and accepted. The implication of this empirical fact shows that the emotional intelligence

of insurance agents that is perceived to be high influences organizational commitment. This is in line with the research of Nikolaou & Tsaouis [4] and Abraham Carmeli & Freund [28] that there is a positive effect of emotional intelligence on commitment, which is shown by the higher level of emotional intelligence of employees, the more committed employees are to the organization. The high emotional intelligence of insurance agents as a result of the embedded positive values of the work climate will create strong

achievement motivation to achieve career / work success, so that the success of work / career received will make acceptance of responsibility and dedication high on the organization or in other words will make insurance agents commit to the insurance company where he works.

The Effect of Rewards on Organizational Commitments

Furthermore, in Table 3 above, the t value variable is calculated as 3.506, with a significance level of 0.001, because the number of significance levels is far more <0.05 (0.001 <0.05), so it can be concluded that Rewards affect organizational commitment. Thus the second hypothesis is proven and acceptable. The implications of the fact that these empirical results show that the benefits of life insurance agents that are perceived to be high have an effect on the commitment of insurance agents. This is in line with the research of Kinman & Jones [6], where rewards are key successes to make employees act according to the wishes of the organization, meaning that the employee's needs must be fulfilled by the company, so that these needs will act and be productive towards the company. So that it will get a qualified workforce and is highly committed to everything the company wants.

The Effect of Job Satisfaction on Organizational Commitments

Furthermore, in Table-3 above, the number t is calculated for the job satisfaction variable of 6.454, with a significance level of 0.000, because the significance level is far more <0.05 (0.000 <0.05), it can be concluded that job satisfaction has an effect on organizational commitment. Thus the second hypothesis is proven and acceptable. The implication of this empirical fact shows that high insurance agent job satisfaction influences the organizational commitment of insurance agents. This is in line with the Cetin [29] study that there is a positive effect of job satisfaction on commitment. Motivation factors of agents who feel that according to their expectations (satisfied) will make achievement, dedication and loyalty work even higher, so that by itself will make insurance agents become increasingly committed to the organization.

To answer the fourth hypothesis that:

Emotional intelligence, Rewards, and job satisfaction have an effect on organizational commitment simultaneously, can be seen from Table -4 below.

Table-4: Anova

ANOVA ^a						
Model		Sum of Squares	Df	Mean Square	F	Sig.
1	Regression	987.132	3	329.044	143.424	.000 ^b
	Residual	449.663	196	2.294		
	Total	1436.795	199			
a. Dependent Variable: Y_Organizational_Commitment						
b. Predictors: (Constant), X3_Job_Satisfaction, X2_Rewards, X1_Emotional_Intelligence						

Source: Output SPSS under 22.00

From Table-4 above (ANOVA table) obtained Fcount is 143,684, and a significant value of 0,000 is smaller than 0.05 (0,000 <0,05). Then the null hypothesis (H0) is rejected and the alternative hypothesis (H1) is accepted, meaning that there is a significant effect of emotional intelligence, reward, and job satisfaction together on organizational commitment. Thus the fourth hypothesis is proven and acceptable.

This shows that if emotional intelligence, reward and satisfaction of agency work together increase, it will be supported by an increase in organizational commitment. If the organizational commitment of the agent is getting better, then the agent will give more than what the company expects with high commitment and he will continue to try to improve his performance.

Based on the results of the analysis of determination there are still factors that influence organizational commitment. The impact of organizational commitment also affects the performance

of the organization. Organizational performance is also influenced by many factors, this is in line with previous research including:

- Agussalim, A. H., Ayu, R. P. M., & Hapzi, A. [30]. Work Discipline and Work Spirit have a positive and significant effect on Employee Performance both partially and simultaneously. Pratama Case Study at Padang's Second Service Office. There are still other factors that affect employee performance, therefore further research is still needed.
- Aima, H., & Ali, H. [31] Competence and Motivation have a positive and significant effect on Employee Performance both partially and simultaneously (Case Study at PT Bank Bukopin, Tbk Center). There are still other factors that affect employee performance, therefore further research is still needed.
- Ansori, A., & Ali, H [32] Competence and Promotion have a positive and significant effect on the Performance of Civil Servants at the Bungo District Secretariat, both partially and simultaneously. There are still other factors that

affect Employee Performance, therefore further research is needed.

- Riyanto, S., Sutrisno, A., & Ali, H [33] Work Motivation and Work Environment have a positive and significant effect on Employee Performance on the Indonesia Stock Exchange, both partially and simultaneously. There are still other factors that affect employee performance, therefore further research is still needed.

CONCLUSIONS

Based on the results and discussion, the conclusions of this study are:

- Emotional intelligence has an effect on organizational commitment. This shows that if the company wants to increase its agent's organizational commitment through emotional intelligence it can be done by a) recognizing and managing self-emotion (relating to an individual's ability to understand the depth of his emotions and expressing his emotions naturally), b) Motivating himself (controlling impulses or desires) fluctuating desires, optimism facing difficulties or challenges that block and try to do something with a feeling of pleasure), and c) Understand and control the emotions of others (The ability to understand feelings and control the emotions of others).
- Rewards have an effect on organizational commitment. This shows if the company wants to increase its agent's organizational commitment through rewards, which can pay attention to needs originating from outside the individual which include benefits, bonuses/commissions and health insurance and needs that originate from within the individual include appreciation and self-actualization.
- Job satisfaction influences organizational commitment. This shows if the company wants to increase its agent's organizational commitment through job satisfaction, which needs to be considered by the company, namely a) Employment (Ease and difficulty in performing tasks), b) Relations with fellow workers (Social connections in the form of friendliness and support among colleagues), and c) Rewards (Promotion and wage policies that are in line with expectations).
- Emotional intelligence, rewards, and job satisfaction simultaneously influence the organizational commitment of life insurance agents. This means that if emotional intelligence, rewards, and job satisfaction together then it will have a greater influence on increasing organizational commitment.

SUGESTIONS

Based on data analysis, the statistical calculation process, testing the empirical research

model and discussing the results of the studies conducted, are proposed as follows:

- Increasing the agent's emotional intelligence to have high organizational commitment by providing motivational training on a regular basis through cooperation with the BPP-Psychology UNPAD institution, so that the agents' self-motivating ability to face challenges and customer rejection is well maintained.
- Creation of rewards that are in accordance with the expectations of agents in order to increase emotional intelligence and job satisfaction of insurance agents, which are carried out by giving awards in the form of recognition/charter or bonuses, as well as a clear career path.
- Increasing agent job satisfaction so that it has a high organizational commitment by harmonizing tasks and responsibilities that are balanced with its work, targets to get customers must be evaluated and adjusted to the ability of the agents so that they are not too burdened with the target.
- Exploratory research needs to be done on the dimensions/aspects/factors forming emotional intelligence, rewards, and job satisfaction, so that the dimensions of determinants can be determined more broadly and deeply that can affect organizational commitment.

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