

HOW THE PSYCHOLOGICAL SAFETY OF EMPLOYEES
INFLUENCES JOB PERFORMANCE IN THE INSURANCE INDUSTRY?
THE MEDIATION ROLE OF ORGANIZATIONAL COMMUNICATION
AND ORGANIZATIONAL LEARNING

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Abstract

Due to the nature of the insurance industry, it is necessary to explore factors that can influence job performance. To understand how psychological safety can enhance the performance of employees in the insurance industry, the present study examines the role of organizational communication and organizational learning. This study used a structural equation model of a questionnaire for analysis. The results show that job performance is directly affected by psychological safety and organizational learning. Organizational communication, however, only affects job performance indirectly through organizational learning. The results of the mediation analysis show that, in addition to the effect of psychological safety through organizational learning, psychological safety also promotes the learning behavior of employees through organizational communication, enhancing job performance.

Key words: Psychological Safety, Organizational Communication, Organizational Learning, Job Performance, Insurance Industries

Introduction

In today's society, the insurance industry is important for social and economic development and even the security and stability of society more broadly (Li & Li, 2020). In particular, during the ongoing COVID-19 pandemic, the insurance industry has become even more important (Babuna et al., 2020). In Taiwan, for example, the pandemic has led to the development of COVID-19-related insurance products, creating a sales boom (Lee, 2021). In recent years, Taiwan's insurance industry has experienced continued strong growth. According to statistics from the Swiss Reinsurance Company (2017), Taiwan's insurance premium to GDP ratio was 19.99% in 2016, ranking second in the world. Taiwan's insurance penetration rate is significantly higher than the United Kingdom (10.16%) and the United States (7.31%). Data from Taiwan's Financial Supervisory Commission shows that the industry's pre-tax profit was \$63.4 billion at the end of January 2020, an increase of NT\$38.5 billion, or 154.6%, compared with the same period in 2019 (Taiwan Financial Supervisory Commission, 2021). Although Taiwan's insurance industry is rapidly growing, increasing competition and the latest developments in the capital market have forced the insurance industry to constantly update its insurance service offerings (Chang & Lee, 2020). As the insurance industry makes organizational decisions, it needs to objectively understand the factors that enhance job performance

to respond to a highly competitive and diverse market (Chen & Lin, 2020). However, in past studies, there has been less focus on the psychological safety and job performance of employees in the insurance industry. The present study hopes to fill this gap in the literature.

Under conditions of psychological safety, employees can share experiences and perceptions of service failures with each other through efficient interpersonal communication (Lee & Hyun, 2016). Since organizational functions are based on the effective relationship between individuals and groups, relationships within organizations develop through communication (Rajhans, 2012). In addition, a psychologically safe work environment promotes team and individual learning (Newman et al., 2017). Organizational learning is necessary to achieve sustainable competitive advantage and improve job performance (Birasnav et al., 2019).

The present study explores how the psychological safety of employees in the insurance industry affects job performance, using organizational communication and organizational learning as mediating variables. Organizational learning is a very important factor in the insurance industry. High-quality communication can be achieved through a learning process among members of the organization, improving the working practices of employees in the insurance industry as well as optimizing the or-

ganization's work system, which may lead to better job performance.

Literature Review

Psychological Safety

Psychological safety (PS) refers to individuals' shared beliefs about the safety of interpersonal risk-taking in the workplace (Kessel et al., 2012). In this type of environment, certain behaviors are often associated with interpersonal risks, and employees usually choose to avoid behaviors with potential negative consequences (Newman et al., 2017). A psychologically safe work environment enables employees to feel safe at work in order to grow, learn, and contribute in a rapidly changing world, as well as to achieve good job performance (Edmondson & Lei, 2014).

For the insurance industry, the main emphasis is on educating employees to provide standardized services to customers in order to minimize the frequency of service errors (Guchait et al., 2016). Therefore, by increasing the level of psychological safety, employees' worries about the negative consequences of work or study can be reduced (Ning and Jin, 2009).

Organizational Communication

Organizational communication (OC) occurs within a specific social system and measures the extent to which an organization communicates relevant information to the members of the organization (Giri & Kumar, 2010). The functioning of an organization is mainly based on the effective communication

relationship between individuals and the organization (Rajhans, 2012). Therefore, for enterprise organizations, a good organizational communication atmosphere is a key factor in the sustainability and growth of the organization (Hwang & Lee, 2015).

In the context of workplace psychological safety, when employees choose to engage in behavior that is beneficial for the development of the organization but which may be risky, others may actively participate in discussion or come up with innovative ideas. In such an environment, employees develop confidence in the workplace atmosphere and exhibit exploratory behaviors through good communication (Newman et al., 2017). On this basis, we propose the following hypothesis:

H1: Psychological safety has a significant positive impact on organizational communication.

Organizational Learning

Organizational learning (OL) is the development of an organization through better knowledge, applying improved core competencies to the management of the organization, influencing organizational behavior, and improving the company's capabilities (Jain & Moreno, 2015). Due to the changes and challenges in today's world, in order to be sustainable, organizations must apply learning and self-renewal to create science and knowledge in the process of organizational optimization (Saadat & Saadat, 2016). Organizational learning plays an important strategic role for organizations that aim to achieve long-

term organizational success (Cheng et al., 2019). In particular, the insurance industry is in a competitive environment where every employee and their organization is learning ways to improve their performance in order to gain greater market share and thus increase organizational profitability (Torkestani et al., 2014).

A growing body of research has found a positive association between psychological safety and organizational learning (Bstieler & Hemmert, 2010), and psychological safety has been shown to help individuals learn from failure (Liu et al., 2014). When employees are in a psychologically safe work environment, information sharing among members of the organization will stimulate team and individual learning behaviors (Frazier et al., 2017). On this basis, we propose the following hypothesis:

H2: Psychological safety has a significant positive impact on organizational learning.

Organizational communication is considered to be an essential skill. Different skills can be created through three key factors that facilitate or hinder learning: information sharing, dialogue, and tacit knowledge (Gumus, 2007). Open and flexible communication is the basis for developing organizational learning, whereas rigid communication inhibits organizational learning (García-Morales, 2011). On this basis, we propose the following hypothesis:

H3: Organizational communication has a significant positive impact on organizational learning.

Job Performance

Job performance (JP) refers to the ability of an employee to accomplish the tasks assigned to him or her by the organization (DP et al., 2020). In other words, job performance is the ability of an employee to complete tasks in accordance with established standards, measuring the contribution to the success of the organization through outcomes and processes (Eka & Anik, 2020).

In addition to directly and significantly affecting job performance (Singh et al., 2013), organizational psychological safety has also been found to indirectly affect job performance by promoting individual and team learning (Li & Tan, 2013). Employees with higher levels of psychological safety are more likely to engage in discussions that lead to improved job performance (Csikszentmihalyi, 2003). On this basis, we propose the following hypothesis:

H4: Psychological safety has a significant positive impact on job performance.

Organizational communication is the interaction between members of an organization at various levels to achieve organizational goals (Hwang and Lee, 2015). Job performance can be enhanced through good communication skills (Garnett et al., 2008). In particular, in the insurance industry, active communication can improve business performance and efficiency (Eidizadeh et al., 2017). On this basis, we propose the following hypothesis:

H5: Organizational communication has a significant positive impact on job performance.

In an organization's learning processes, managers hope to instill new ways of improving performance in the members of the organization (Hill et al., 2015). Organizational learning can improve the performance of employees by enriching their knowledge (Dekoulou & Trivellas, 2015). On this basis, we propose the following hypothesis:

H6: Organizational learning has a significant positive impact on job performance.

Organizational communication as an essential work competency can create different skills by facilitating knowledge creation and learning (Gumus, 2007). By sharing achievements, knowledge, or experience, employees establish a mutual learning environment and exchange intangible assets, helping maintain com-

petitive advantage and improve job performance (Birasnav et al., 2019). This shows that organizational communication promotes organizational learning, which is a key factor in enhancing job performance. On this basis, we propose the following mediating hypotheses:

H7: Psychological safety indirectly affects job performance through organizational communication.

H8: Psychological safety indirectly affects job performance through organizational learning.

H9: Psychological safety affects organizational learning through organizational communication, which in turn affects job performance.

Based on the above research objectives, literature review, and hypotheses, the following research model (Figure 1) was proposed in this study.

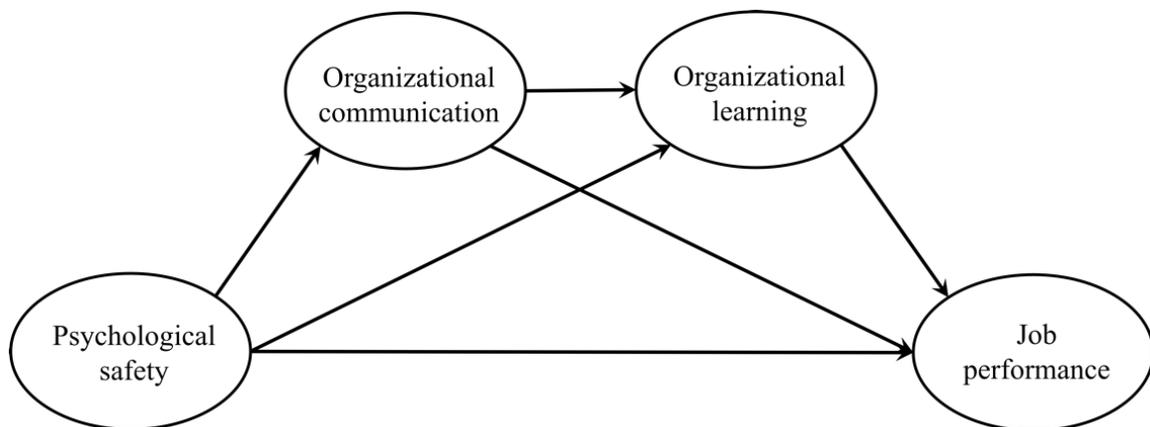


Figure 1. Research Model

Methods

Instrument

The present study adopted a questionnaire survey to measure the views of employees in the insurance industry on psychological safety, organizational communication, organizational learning, and job performance. To measure psychological safety, the questionnaire referred to Carmeli et al. (2010), with a total of five items. For organizational communication, the questionnaire adopted the six items from Paulraj et al. (2008). Organizational learning was measured using seven items designed by Marsick and Watkins (2003). Job performance was measured with reference to five items designed by Janssen and van Yperen (2004). All items in the questionnaire were adjusted to make them appropriate for the situation in the insurance industry. Responses were measured on a seven-point Likert scale (1 representing “strongly disagree” and 7 representing “strongly agree”).

Data Collection, Sample, and Statistical Methods

The questionnaire was administered to employees in the insurance industry in Tainan, Taiwan. Questionnaires were distributed in 15 locations of an insurance company in Tainan, with 30 questionnaires distributed at each location and 450 questionnaires distributed in total. After removing invalid questionnaires, there were 396 valid questionnaires, giving a response rate of 88%. The composition of respondents was 36.62% male and 63.38% female. The age group 26–35 made up the largest

number of respondents, accounting for 38.38%. In terms of experience, 40.15% of the respondents had worked for 3 years or more and less than 10 years. In terms of job position, 45.45% of the respondents were rank-and-file employees, and only 7.58% were senior managers, consistent with the composition of employees in the insurance industry. In terms of income, 42.42% of the respondents had an annual income of NT\$510,000 – NT\$1,000,000. We used structural equation modeling (SEM) for statistical analysis. The analysis process used the Bollen-Stine bootstrap method recommended by Enders (2005) to correct the model fit. We used Amos 22 as our analytical tool to understand the impact of psychological safety in an insurance organization on organizational communication, organizational learning, and job performance.

Results

Measurement Model

The measurement model used observed variables to estimate latent variables and confirm that the observed variables show validity and reliability in reflecting the latent variables (Hair et al., 2017). Table 1 shows the standardized estimate, z-value, average variance extracted (AVE), and composite reliability (CR) of the observed variables. These values are required to evaluate the measurement model used in this study. Since all standardized estimates exceeded .6 and all AVE exceeded .5, the criteria suggested by Hair et al. (2017) were met. The CR values exceeded .6, which is also consistent with the recommendations of Fornell and Larcker (1981). This

Table 1. Confirmatory Factor Analysis and Scale Reliability

Item	Std. Est.	Z	CR	AVE
Psychological safety (PS; $\alpha = .841$)			0.846	0.528
PS1: I am able to bring up problems and tough issues.	0.613	-		
PS2: People in my company sometimes reject others for being different.	0.795	12.292		
PS3: It is safe to take a risk in my company.	0.873	12.194		
PS4: It is easy for me to ask other members of my company for help.	0.600	9.879		
PS5: No one in my company would deliberately act in a way that undermines my efforts.	0.714	11.210		
Organizational communication (OC; $\alpha = .882$)			0.882	0.556
OC1: In my company, colleagues share sensitive information with each other.	0.686	-		
OC2: In my company, colleagues provide any information that may be helpful to others.	0.677	12.522		
OC3: In my company, the exchange of information between colleagues take place frequently, informally and/or in a timely manner	0.744	13.301		
OC4: In my company, colleagues inform each other about events or changes that may affect the business at any time	0.763	13.509		
OC5: In my company, colleagues have frequent face-to-face planning/communication.	0.801	13.473		
OC6: In my company, colleagues often exchange performance feedback.	0.792	13.286		
Organizational learning (OL; $\alpha = .889$)			0.889	0.537
OL1: In my company, people are rewarded for learning.	0.636	-		
OL2: In my company, people spend time building trust with each other.	0.727	12.308		
OL3: In my company, teams/groups revise their thinking as a result of group discussions or information collected.	0.793	13.120		

OL4: My company makes its lessons learned available to all employees.	0.826	13.352		
OL5: My company recognizes people for taking initiative.	0.809	13.046		
OL6: My company works together with the outside community to meet mutual needs.	0.606	10.576		
OL7: In my company, leaders continually look for opportunities to learn.	0.703	11.732		
Job performance (JP; $\alpha = .867$)			0.868	0.569
JP1: I consistently complete the duties specified in my job description.	0.744	-		
JP2: I consistently meet the performance requirements of the job.	0.683	13.398		
JP3: I fulfill all responsibilities required by my job.	0.763	14.612		
JP4: I consistently fulfill my obligations to perform for my job.	0.811	15.402		
JP5: I often tend to perform essential duties.	0.765	14.351		

Note: Z-value is significant at $p < .05$ when the Z-value exceeds 1.96. CR: composite reliability; AVE: average variance extracted.

indicates that the measurements of the observed variables have convergent validity at the item level (Hair et al., 2017).

According to Hair et al. (2017), the correlation coefficient of each dimension should be less than the square

root of the AVE to show that the dimensions have good discriminant validity. Table 2 shows that the correlation coefficients of each dimension are less than the square root of AVE, providing good evidence for discriminant validity.

Table 2. Correlation Matrix and Discriminant Validity Analysis

Variables	Mean	SD	Discriminant validity			
			PS	OC	OL	JP
PS	4.942	.737	.727			
OC	5.373	.743	.317	.746		
OL	5.444	.720	.358	.550	.733	
JP	4.784	.739	.511	.438	.657	.754

Note: Diagonal elements (shaded) are the square root of the AVE.

PS: psychological safety; OC: organizational communication; OL: organizational learning; JP: job performance.

Structural model

Table 3 shows that the of Bias-Corrected 95% CI for psychological safety on organizational communication, organizational learning on job performance, organizational communication on organizational learning, and organizational learning on job performance do

not include zero, showing a significant relationship, so H1, H2, H3, H4, and H6 are supported. However, the Bias-Corrected 95% CI for organizational communication on job performance is -.065 – .193, including 0, indicating that the result is not significant and rejecting H5.

Table 3. SEM Path Coefficients

Hypothesis	Std. Est	Bias-Corrected 95% CI		Supported
		Lower	Upper	
H1: PS → OC	.317	.168	.496	Y
H2: PS → OL	.204	.074	.311	Y
H3: OC → OL	.486	.314	.541	Y
H4: PS → JP	.308	.170	.522	Y
H5: OC → JP	.056	-.065	.193	N
H6: OL → JP	.516	.447	.812	Y
H7: PS → OC → JP	.019	-.020	.064	N
H8: PS → OL → JP	.111	.050	.190	Y
H9: PS → OC → OL → JP	.084	.050	.137	Y

Note : A bootstrapping method with a 5,000 sample size generated at 95% confidence interval (CI) was adopted to test the significance of the indirect effects.
 PS: psychological safety; OC: organizational communication;
 OL: organizational learning; JP: job performance.

Discussions and Implications

The purpose of the present study was to examine how organizational communication and organizational learning among employees in the insurance industry mediates the relationships between psychological safety and job performance. Research by Obrenovic et al. (2020) found that when employees feel safe enough, they will actively express

their opinions, thereby improving their performance. This phenomenon was also confirmed in the present study (Table 3; H4).

In a psychologically safe workplace, employees tend to feel confident and exhibit exploratory behaviors, producing good communication, as well as proactively and quickly seizing job opportunities. Research by Pitafi et al.

(2019) found that psychological safety facilitates organizational learning and organizational communication. Because psychological safety promotes mutual trust among employees, it stimulates more positive interactions. At the same time, when psychological safety reduces the negative emotions of employees during the learning process, employees are more inclined to seek out interactions, thereby improving job performance (Zaman & Abbasi, 2020). This is consistent with the finding of this study that psychological safety significantly affects organizational communication and organizational learning (Table 3; H1 and H2).

Obrenovic et al. (2020) believe that psychological safety enables employees to express themselves and that the sharing of ideas and knowledge has a significant positive impact on job performance. Opinion sharing and knowledge sharing are important aspects of organizational learning, and organizational learning encourages breakthrough innovation and thus improves performance (Birasnav et al., 2019). This phenomenon is particularly important in the insurance industry and was again confirmed in the present study (Table 3; H6).

In addition, this study also found that psychological safety indirectly affects job performance through organizational learning (Table 3; H8). The main reason for this phenomenon is that when a workplace provides a psychologically safe working environment, it will reduce the threats and risks of employees in the learning process and facilitate the generation of organizational learning (Frazier et al., 2017). The insurance market

is constantly evolving with the times and changing in response to current events, and corresponding insurance products must also be updated to keep up with current trends (Chang & Lee, 2020). Employees in the insurance industry need to constantly update their knowledge, leverage social resources, and develop a competitive advantage in order to promote product innovation (Liao et al., 2012).

In the context of workplace psychological safety, when employees trust the workplace, they tend to communicate well with members of the organization (Newman et al., 2017). Lee and Hyun (2016) point out that good organizational communication leads to knowledge learning and personal empowerment through the sharing of information and experiences. In the present study, the path PS→OC→JP was not statistically significant, but the path PS→OC→OL→JP was statistically significant (Table 3; H8 and H9). This result means that organizational learning is a necessary process for organizational communication to have an impact on job performance. This phenomenon once again illustrates the important role of organizational learning in the insurance industry.

Conclusion and Suggestions

At a higher level of psychological safety, employees feel safe and confident in expressing their ideas and taking action. In this manner, relationships and trust are developed between employees, facilitating organizational communication and organizational learning (Pitafi et al., 2019). When employees are in a psy-

chologically safe work environment, they will be more active in interacting and sharing with colleagues, promote learning behavior, thereby improving job performance (Edmondson and Lei, 2014). Although psychological safety has an impact on job performance through organizational learning, at the same time, by seeking interaction between employees through organizational communication, constant learning strengthens individual ability and thereby improves job performance (Zaman & Abbasi, 2020).

The present study was focused on employees in the insurance industry in Tainan, Taiwan. Although the survey was conducted at all business locations of a single insurance company in Tainan, it still had the effect of comprehensive sampling. Therefore, the results of this study are enough to serve as a starting point for organization and management research in the insurance industry. In the future, the findings can be validated in other regions of Taiwan and in other countries.

Finally, as a knowledge-intensive industry, the insurance industry in Taiwan must be committed to absorbing new knowledge and fostering a good learning culture, facilitating the progress of organizational learning, and introducing new products or services to adapt to the competitive environment (Liao et al., 2012). In addition to organizational learning, the relationship between psychological safety, organizational commitment, and psychological empowerment has a positive impact on job performance (Kim, 2020). Therefore, it is hoped that future research on psycho-

logical safety can identify other relationships that may positively affect job performance, establishing a more comprehensive framework for psychological safety.

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