

# Effect of Employee Engagement on Non-Financial Performance in Jordanian Insurance Companies

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## Abstract

This research aims at assessing the level of employee engagement and its effect on the non-financial performance of Jordanian insurance companies. Employee engagement is described as the level of commitment and involvement of employees towards their organization and its values. The success of any organization is based on the level of employees' engagement and many organizations realize that engagement is becoming one of the most critical factors to stay competitive in the market.

To study the effect of engagement on the non-financial performance, a questionnaire was distributed to a sample of 200 employees working in Jordanian insurance companies. 180 responses were collected and only 167 were considered valid for analysis. The results show that employee engagement significantly affect non-financial performance. Performance is positively impacted by increased engagement of employees. More specifically, vigor, dedication, and absorption have positive and significant effect on non-financial performance. Other findings of this research is that engagement among insurance employees in Jordan is Moderate.

This research provides practical recommendations for managers and policy makers to enhance performance by building engagement. Recommendations also focus on assessing employee engagement in Jordanian insurance companies due to their important effect on organizational success, long-term sustainability, efficiency and productivity.

**Keywords:** Employee Engagement, Organization Performance, Non-Financial Performance, Vigor, Dedication, Absorption, Insurance Companies

## 1. Introduction

### 1.1 Employee engagement

Employee engagement is defined as an employee's level of commitment and involvement within their organization. Engaged employees are typically aware of their responsibilities in their business goals, work to motivate their colleagues alongside to achieve organizational objectives (Anitha, 2014).

The concept of engagement was declared by Kahn (1990)

as "the harnessing of organizational members' selves to their work roles". The engagement of employees in their jobs is considered as a critical positive force that has high impact in motivating and connecting employees with their business organization. This connection could be emotional connection, physical connection or even cognitive connection (Kahn, 1990; Wellins and Concelman, 2005). Engagement is expected when employees are dedicated toward organization goals,

finding their job exciting in addition to identifying the values of their organization (Armstrong and Taylor, 2014). Another common explication of employee engagement presented by the Gallup organization's (Buckingham and Coffman, 1999) as "the right people in the right roles with the right managers drive employee engagement". Gallup organization introduced the Gallup's workplace questionnaire consisting of 12 questions that measure the level of employee's engagement. An employee who can answer 'yes' to the 12 questions on the questionnaire is considered a fully engaged employee. Employees are the most important factor of any organization that competitors cannot imitate or duplicate. They are regarded as the most valuable asset when they are properly managed and engaged (Baumruk, 2004). Various factors play a role in improving the level of engagement of employees inside their organizations. One of these factors is simply the role of the managers. In order to ensure employees' engagements, managers are required to outline five issues to create a highly engaged workforce (as suggested by Development Dimensions International (MRKSRR, 2005)). These issues are: align efforts with strategy, empower employees, encourage and support teamwork and collaboration, assist their employees to develop and grow, provide unlimited support and recognition where appropriate to their employees. Reilly (2014) Reported that the main duty of leaders and managers of any organizations is to focus on encouraging employee participation and acknowledging the obstacles for employees' engagement, in addition to acknowledging solutions suggested by employees. This will result in highly positive impacts and effective changes in employee's engagement within the organization. Managers can ensure engagement by making use of any opportunity, meeting and opening communication channels with their employees. Managers also need to press and value the importance of the organization commitment toward their employees to achieve employee engagement, acknowledging employees' engagement impact on the achievement of the organization on a regular basis.

Another factor that has a valuable influence on employee's engagement is the type of culture of a business organization (Castellano, 2015). Best cultures emphasize the value of making employees feel that they belong to an organization rather than thinking of the organization as just a working place. Accordingly, this would result in a significant enhancement in the engagement of employees across the organization (Smith et al., 2016). Furthermore, rewarding employees financially or non-financially for their efforts can dramatically influence their level of engagement. Markos and Sridevi (2010) Proposed that employees who are paid more and are recognized for their efforts on their work tend to be more engaged in their jobs. Finally, an important factor that would improve employee's engagement is by providing fair career development opportunities for all employees. Anitha (2014) documented the importance of offering training and continuous career development to ensure employees remain engaged. This in turn would help employees to build self-confidence in their job skills and improve their engagement levels.

### **1.1.1 Classification of employee engagement**

The most commonly used measurements of employee's engagement are described by Schaufeli et al. (2002)

which describes engagement as "a positive, fulfilling, work-related state of mind that is characterized by vigor, dedication and absorption". This definition outlines the great level of employee's energy 'vigor', feeling of high self-esteem and enthusiasm 'dedication', and the intention to focus entirely on job assignments 'absorption'.

In 2002, Gallup organization classified employees into three categories: engaged employees, disengaged employees, and actively disengaged employees. Engaged employees usually attempted to provide an extraordinary achievement within their jobs. While disengaged employees are people who concentrate on assignment spelled out to them instead of focusing on achieving goals of the organization. The actively disengaged employees are individuals who do not do their jobs and discourage the performer in the organization. It is not difficult to understand that many organizations believe the performance of engaged employees is significantly higher than that of disengaged employees (Vance, 2006).

Actively disengaged employees are recognized as the most dangerous type of employees, this is due to their negative impact on the performance in general. Another study by Gallup in 2017 documented around 15% of the total number of employees are engaged in their jobs. Subsequently, that leaves 85% employees being either disengaged employees or actively disengaged employees. Many disengaged employees leave their jobs. Pawar and Chakravarthy (2014) revealed that disengagement is a main reason behind employees leaving their jobs. Other reasons could be due to either financial reasons, complication with getting along with their managers, colleague cooperation, career improvement or the insufficient information about the job in the job description.

### **1.2 Organizational performance**

Employees are the key driver for any organization planning for success in the business market. The performance of individuals (financial and non-financial) would reflect on the overall performance and success of the organization. Performance is recognized as the organization's ability to handle all four organizational processes (inputs, outputs, transitions, and feedback effects) with respect to its long term goals (Evan, 1976). In a highly competitive business environment, organizations develop their own strategies to enhance the performance of the organization in order to survive in the market and outperform competitors. The performance of an organization has the ability to obtain and use resources in various ways to build competitive advantage (Iswatia and Anshoria, 2007).

In order to manage performance, organizations should set clear goals for employees and functions and set plans to achieve these goals (Good and Carin, 2004). In turn, managers are always requested to look for methods to achieve organization goals with efficiency and effectiveness to increase their profit and reduce the overall company expenses. At the end, measuring organization performance is an important aspect for organization's management as it reflects organization progress and accomplishments (Dobre, 2013).

Organizational performance can be defined as the degree to which an organization meets its own needs and the needs of its shareholders in order to survive and succeed (Ramayah et al., 2011). Another definition of organizational performance is stated as "the ability to

well acquire and manage human, economic, and physical resources to attain the organization's goals" (Ramezan et al., 2013). There are two kinds of performance: financial and non-financial. Several indicators can be used to measure financial and non-financial performance of an organization. Where financial performance perceived from different perspectives as a clear predictor of the financial condition of the company (Cegarra-Navarro et al., 2016; Shi and Yu, 2013) including profitability, return on asset (ROA), and value added to the customer (Shahin et al., 2014). Non-financial performance indicators, according to Khan and Halabi (2011) focus on accomplishing long-term success and integrating factors leading to enhanced organizational achievements and financial performance, such as the level of employee's commitment, company image and reputation, productivity of employees (Haldma et al., 2012). The overall performance (financial and non-financial) are used to evaluate manager's specific actions where companies stand against their competitors, and how companies grow and perform over time. With regard to the measurement of organizational performance, scholars agree that having a performance assessment system in place is important for organizations to provide information on the reliability of processes conducted within any organization, helps establish strategic plans and assess the achievement of organizational objectives (Jarad et al., 2010; Paulsen et al., 2013).

In this research, we focus on the effect employee engagement on non-financial performance of the organization.

### **1.3 Employee engagement and organizational performance**

Employees' engagement does not only affect employees' performance, but also the overall financial and non-financial performance for the organization (Shuck and Wollard, 2010). Several studies reported the importance of the level of employee's engagement on the organizational performance. Al-Enzi (2017) showed that job engagement practices have a statistically significant effect on job performance of employees in Kuwaiti Anti-Corruption Authority (physical engagement and emotional engagement). Where employee's engagement considered as one of the main determinants for enhancing employee performance (Macey et al., 2018; Mone et al., 2018).

There is a positive relationship between employees' engagement, the level of productivity and progress of an organization that should be investigated on continues basis to achieve the best outcomes (Perrin-ISR, 2006). Several researchers reported that one of the best methods to improve employees' practices is by concentrating on encouraging the development of employee's engagement across the organization. This is vital as the engaged individuals are usually full of energy and associated positively by contributing strongly to their jobs through creativity, keeping their professional development, engaged in teamwork and feel they are providing high quality performance (Leiter and Bakker, 2010; Paulsen et al., 2013). This is in turn, considered as the main playing card to compete with internal and external organizations in the same sector (Bailey et al., 2016). An employee who works in a supportive environment is more ambitious and tends to deliver extraordinary outcomes that result in fostering the level of profitability and productivity. Accordingly, providing

better products and services. This is mainly due to effective use of organization resources (Berntal et al., 2015).

On the other hand, a study carried out by Pillay and Singh (2018) where low employees' engagement affected the overall commitment and resulted in a low motivation level of staffs. Low employee's engagement levels was the result of ineffective job design, ineffective communication, management approach, participation and incentives in the form of recognition. Halbesleben and Wheeler (2008) investigated the impact of two distinct variables (job engagement and embeddedness) on the turnover and performance on several individuals. A sample of 587 employees that involved several industries in the United States. The outcome of this research suggested that only job embeddedness provided distinctive prediction of turnover intention with both performance and turnover intention. Authors suggested that job engagement has a slight impact on performance. Dakhoul (2018) claimed that employees' satisfaction, management standards and trainings are significant factors for employees' performance. However, the most significant factor among these three factors was satisfaction levels for employees.

### **1.4 Insurance industry**

Service industry workers face great challenges in maintaining high performance. One of these challenges is their ability to provide excellent performance, under demanding customer service while maintaining a positive interpersonal behavior with customers (Dusek et al., 2014). Insurance industry is significantly affected by their employee's turnover. This may cause an significant loss of profit and productivity of the business (Amah and Ahiauzu, 2013). At the same time, managers are facing difficulties to find talented employees because of the poor reputation of the insurance industry considered as 'un-sexy' and talent pool is small. In addition, the lack of skills within the insurance workforce may threaten the growth potential of insurance companies as a result of the lack of formal education of some insurance professionals (Johannsdottir et al., 2014).

One of the recommendations of the researchers is the need for highly qualified employees in the top managerial staff. Furthermore, organizations should consistently develop retention strategies in order to reduce the turnover rate of employees that would result in achieving a competitive advantage (James and Mathew, 2012). Managers and financial professionals place their focus on financial consideration in order to achieve performance in terms of earnings returns and measuring the financial profits of project operation, where they place a little focus on employee engagement and satisfaction which are non-financial factors critical for the long-term success of the company (Akter, 2011). Moreover, managers should pay attention to the fact that employees who have a high level of engagement to their companies are intent to stay on their jobs, which will result in reducing employee's turnover and absenteeism. In turn, the performance of the company will be more efficient with cost saving which will lead to increase profits and customer satisfaction (Nawaz et al., 2014).

#### **1.4.1 Jordanian insurance sector**

The significance of this study is linked to the industry's significance as it plays an important role in Jordan's national economic stability and development. At the end of 2018, the overall insurance premium amounted to

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2.02% of the total national gross domestic product (GDP). The sector is regulated and controlled by the Insurance Commission, the Jordan Insurance Federation and the Central Bank (JOIF, 2018). It consists of 24 insurance companies licensed to practice insurance business in Jordan. One company is licensed to practice life insurance business; eight companies are licensed to practice general insurance business and fifteen composite companies licensed to practice both types of insurance (general insurance and life insurance).

The insurance sector also includes 1077 insurance supporting services providers, distributed as follows: 645 insurance agents, 191 insurance brokers, 28 reinsurance brokers, 74 loss adjusters and surveyors, 1 cover holder, 17 actuaries, 39 insurance consultants, 15 companies administrating insurance business, and 14 banks licensed to practice Bank assurance, in addition to 53 re-insurance brokers residing outside the kingdom who are approved to practice reinsurance brokerage activities in Jordan.

In literature, several previous studies examined the effect of employee engagement on organization performance in general form. This study focus on examining the level of employee engagement and how its affect the non-financial performance of the insurance companies in Jordan. Furthermore, this study will include recommendation toward performance improvements through building engagement, by focusing on measuring employee engagement in insurance companies in Jordan due to its important impact on organizational performance, long-term sustainability, efficiency, and productivity.

## 1.5 Problem statement and research significance

Nowadays, markets have become significantly competitive, and businesses that can keep up with such competition are those who have appropriate human resources. Consequently, the management of employee turnover is an important mission for any organization with an emphasis on retaining employees (Terera and Ngirande, 2014).

The major problem for any business specialized in insurance is high employee turnover. This has an impact on the loss of profit in addition to productivity. Accordingly, managers at insurance companies who lack defined strategies to keep their talented employees are the specific business problem (Amah and Ahiauzu, 2013). Employee turnover may have a negative effect on a company's competitive advantage and can cause related costs. High level of employee turnover may result in reduction on organization and employee performance resulting in higher recruiting and training costs (Chen et al., 2011). This happens as a result of only focusing on the short term financial considerations by both managers and financial people rather than focusing on employee engagement and satisfaction as the most essential elements for the long-term achievement of the company (Aker, 2011). Managers should pay attention to the importance of using employee engagement as a strategic instrument as Devi (2017).

While most organizations focus on financial performance, we see it a result of the non-financial performance, and so in this research, our focus is the non-financial performance. The main objectives of the research are:

- 1- To identify level of employee engagement in Jordanian insurance companies.
- 2- To assess the organizational performance of the Jordanian insurance companies.

- 3- To assess the effect of employee engagement level on the non-financial performance in the Jordanian insurance companies.

This study is one of the first of its kind to focus on such service sector. The study thrives to provide practical recommendation to tackle the major human resources issues for this sector.

## 2. Research methodology

As illustrated in figure 1, research theoretical model is set to study the relationship between Employee engagement and organization financial performance.

The study has one main hypotheses test:

**H1:** There is a statistically significant effect for the employees' engagement on non-financial performance at a significant level of 0.05.

This test has three sub hypotheses. Each one details the effect of vigor, dedication, and absorption on non-financial performance.

Vigor, dedication and absorption are explored in further details in the next sections.

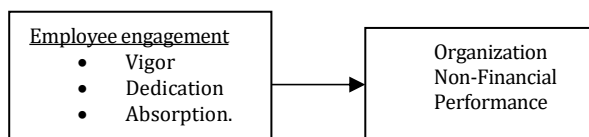


Figure 1: theoretical model of the research

### 2.1. Survey design

This is an empirical study built on a questionnaire that was distributed to employees and managers of 24 insurance companies adapted from the Jordan Insurance Federation (JIF). Only 17 companies have agreed to participate in the study.

A questionnaire was distributed to a sample of 200 employees; only 180 employees responded to the questionnaire, 167 out of them were valid responses.

The questionnaire consists three main parts. The first section includes demographic questions such as age, gender, educational level, job position, and number of years of experience of the participants.

The second section has questions to determine the level of employee engagement, using the dimensions of vigor, dedication, and absorption. Vigor includes 6 items derived from the study conducted by (Ariani, 2013; Schaufeli et al., 2006), dedication includes 5 items derived from the study conducted by (Ariani, 2013; Claxton et al., 2014), and absorption includes 6 items derived from the study conducted by (Ariani, 2013; Schaufeli et al., 2006). These dimensions are illustrated as follows:

#### Vigor dimension

1. At my work, I feel bursting with energy.
2. At my job, I feel strong and vigorous.
3. When I get up in the morning, I feel like going to work.
4. I can continue working for very long periods at a time.
5. I am flexible and rational in dealing with colleagues.
6. At my work, I always persevere, even when things do not go well.

#### Absorption dimension

1. Time flies when I am working.
2. When I am working, I forget everything else around me.
3. I feel happy when I am working intensely
4. I am immersed in my work.
5. I get carried away when I am working.
6. It is difficult to detach myself from my job.



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### **Dedication dimension**

1. I find the work that I do full of meaning and purpose.
2. I am enthusiastic about my job.
3. My job inspires me.
4. I am proud of the work that I do.
5. To me, my job is challenging.

The third section has questions to measure the organization's non-financial performance. The section consists of 12 items derived from the study conducted by (Haldma et al., 2012). These questions are:

1. We retain existing clients and manage to attract new ones.
2. The number of customer complaints in the last period has decreased significantly.
3. Reputation of our company in the eyes of the customers has improved.
4. We maintain excellent relationship with our suppliers.
5. There is a mutual trust between our company and our supplier.
6. Quality of our products and services is well above the industry average.
7. The net fluctuation of employees is very low within our company.
8. Productivity of employees is much higher than industry average.
9. Employees do feel of special commitment of the organization.

10. Absenteeism is in our company (relative to competition) is very low.
11. Response time to customer complaints is well above industry average.
12. Service error level (waste level) is much lower than our competitors.

The questionnaire used a five-point Likert scale ranked from 1 to 5 where 1 means "Strongly Disagree" and 5 means "Strongly Agree". All items used in the questionnaire were adopted from pre-established research that used to measure each variable in the study.

### **2.2. Population and sample of the study**

The population of the study includes all insurance companies in Jordan, which are 24 companies. However, during the data collection phase, seven companies refused to participate in the study. Therefore, a convenient sample from the other 17 companies was selected. Convenient sampling was used in this study, as its use is familiar in the managerial research because it allows the researcher to select participants who are willing to participate in the study and who are accessible and available at a given place or a given time (Etikan et al., 2016).

Table 1 shows the list of participated companies and the number of respondents from each company.

**Table 1.** Distribution of the sample of the study across the participated companies.

Company	Number of respondents	Percentages within the sample (%)
Arab Jordanian Ins. Group	10	6.0
Metlife Alico Company	12	7.2
Arab Orient Insurance Company (gig)	15	9.0
Euro Arab Insurance Group	10	6.0
Arab Assurers Company	12	7.2
Arab Life & Accidents Ins.	10	6.0
Arab Union International Ins.	13	7.8
Arabia Insurance Company - Jordan	9	5.4
Holy Land Insurance Company	10	6.0
Islamic Insurance Company	8	4.8
Jordan Insurance Company	7	4.2
Jordan International Insurance	7	4.2
Watania National Insurance Company	12	7.2
Philadelphia Insurance Company	10	6.0
United Insurance Limited	7	4.2
MEDGULF Insurance	7	4.2
SOLIDARITY-First Insurance	8	4.8
Total	167	100.0

The sample size (167) is considered enough and in line with previous studies (Al-Enzi, 2017; Othman et al., 2019).

### **2.3. Model validity and reliability**

Validity tests the ability of the study tool to measure what it is intended to measure (Sekaran and Bougie, 2016). The first type of validity is testing face and content validity. Face and content validity ensures that the questionnaire includes representative items to measure the studied concept (Sekaran and Bougie, 2016). In this study, content validity was ensured by developing the questionnaire using previous published studies. While Face validity was ensured by providing the questionnaire

to a group of two experts in management and modifying the questionnaire according to their comments and recommendations.

Construct validity is another type of validity that tests the consistency between the results and the theory that is used to obtain these results (Sekaran and Bougie, 2016). In this study, Exploratory Factor Analysis (EFA) is used to assess the construct validity. Hair et al. (1998) recommended using two measures before conducting EFA. The first is Kaiser-Maier-Olkin (KMO), which assesses the adequacy of the sample to conduct EFA. KMO should be greater than 0.5. The second is Bartlett's test of sphericity, which assesses the correlation between the

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variables and should be significant.

In this study, EFA was conducted for the independent variable (Employees engagement) and for the dependent variable (non-financial performance).

Table 2 shows the results of EFA test for the independent variable. The test reveals that KMO is 0.848, which indicates sample adequacy to conduct EFA, and Bartlett's test of sphericity is significant (Approx. Chi-Square=1244.938, and  $P$ -value= 0.000), which shows sufficient correlation between the variables of the study. In addition, the test revealed that three factors describe the independent variable adequately. As shown in the table, the first factor has four items; three of them are items that assess the dimension "Dedication", in addition to the item "I am flexible and rational in dealing with colleagues". The second factor has five items; four of them assess the dimension "Vigor", in addition to the item "Time flies when I am working". While the third factor has five items that were used to assess the dimension "Absorption". Accordingly, the first factor can be considered as "Dedication", the second is "Vigor", and the third is "Absorption". Due to the low loadings on factors, Vigor\_6 "At my work, I always persevere, even when things do not go well", Dedication\_2 "I am enthusiastic about my job", and Dedication\_1 "I find the work that I do full of meaning and purpose" were not assessing any of the factors of the study, accordingly they were removed from the questionnaire.

**Table 2.** EFA results for the independent variable (Employees engagement).

	Component		
	1	2	3
Dedication_4	.866		
Dedication_5	.855		
Dedication_3	.836		
Vigor_5	.583		
Vigor_6			
Dedication_2			
Vigor_1		.764	
Vigor_2		.740	
Vigor_4		.706	
Absorption_1		.574	
Vigor_3		.545	
Dedication_1			
Absorption_3			.835
Absorption_4			.829
Absorption_5			.791

**Table 4.** Reliability test.

Dimension/Variable	Cronbach's Alpha	Number of Items
Employees Engagement	0.889	14

All data was analyzed using social science (SPSS) version 25.0 with 95% level of confidence.

**Table 5.** Age groups of the sample of the study

Age Group	Frequency	Percentage
Less Than 30 Years	67	40.1
30- Less Than 40 Y ears	62	37.1
40- Less Than 50 Years	35	21.0
50 Years and Above	3	1.8
Total	167	100.0

Table 6 shows the education levels of the respondents.

### 2.4. Sample characteristics

The total number of participants in the study was 167

Absorption_6			.646
Absorption_2			.530
Extraction Method: Principal Component Analysis. Rotation Method: Promax with Kaiser Normalization.			

Table 3 shows the EFA test results for the dependent variable "Non-Financial Performance". The analysis revealed that only one factor can describe the variable. The table shows the component matrix for the EFA test. As shown in the component matrix, all items have higher loading than (0.4) on the factor except NFP9 "Employees do feel special commitment of the organization", NFP10 "Absenteeism is in our company (relative to competition) is very low", NFP2 "The number of customer complaints within the last period has decreased strongly". Accordingly, the variable was assessed using all items except these three items.

**Table 3.** EFA results for the dependent variable (Non-financial Performance)

	Component
	1
NFP5	.814
NFP4	.800
NFP3	.785
NFP6	.699
NFP12	.639
NFP11	.611
NFP7	.565
NFP1	.542
NFP8	.482
NFP9	.277
NFP10	.251
NFP2	.199
Extraction Method: Principal Component Analysis.	

Reliability test aims to assess the goodness fit of the questionnaire by assessing the consistency along time and across the different items of the questionnaire (Sekaran and Bougie, 2016). Cronbach Alpha is one of the most frequently used measures to assess the internal consistency reliability. To ensure that the scale of the study reliable, Cronbach Alpha should be higher than 0.6 (Hair et al., 1998). Table 4 shows the results of the reliability test for the study scale. The table shows that Cronbach's Alpha for all dimensions and variables are greater than 0.6. This indicates that the scale of the study is reliable and valid.

participants. Table 5 shows the age groups within the sample of the study. 105 of the participants are males and 62 are females.

**Table 6.** Education Level of the respondents.

Education Level	Frequency	Percentage
Two -year Diploma	17	10.2
Bachelor degree	133	79.6
Master's degree or higher	17	10.2
Total	167	100.0

Table 7 shows the total years of experience of the respondents.

**Table 7.** Years of experience of the respondents.

Years of Experience	Frequency	Percentage
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Less Than 5 Years	62	37.1
5- Less Than 10 Years	53	31.7
10- Less Than 15 Years	27	16.2
15 Years and Above	25	15.0
Total	167	100.0

**Table 8.** Job positions of the respondents.

Position	Frequency	Percentage
Administrative employee	75	44.9
Assistant Director	26	15.6
Director of the Department	35	21.0
Others	31	18.6
Total	167	100.0

Demographic profile shows that participants in the study belong to different age groups, are from both genders, occupy different positions, have different education levels, and have different experiences. This shows that the topic of the study can be studied from different perspectives. For non-financial performance and employee's engagement, the study used a five-point Likert scale from (1) to (5) to assess the items. Accordingly, the range between (1) and (5) was divided into three levels, each level has a length of  $[(5-1) / 3 = 1.33]$  as follows: (Haddad, 2017; Madanat and Khasawneh, 2018): 1-2.33: low level. 2.34-3.66: moderate level. 3.67-5.00: high level.

### 3. Results and discussion

Table 9 shows the means and standard deviations for the variable "Employees engagement". The table shows that the participants believe that their companies have moderate levels of employees engagement as the mean score for this variable is 3.40 and the mean score for the three dimension of this variable ranges between 3.32 and 3.48. The highest evaluation was for the dimension

"Dedication" (mean score= 3.48), then "Vigor" (mean score= 3.42), and then "Absorption" (mean score= 3.32).

**Table 9.** Means and standard deviations for the variable "Employees engagement".

Item	Mean	Std. Deviation	Rank
Vigor	3.42	0.703	Moderate
Dedication	3.48	0.875	Moderate
Absorption	3.32	0.703	Moderate
Employees engagement	3.40	0.629	Moderate

Table 10 shows the results of non-parametric tests for the differences of the levels of employee's engagement according to the participants' demographics. For gender, the used test was Mann-Whitney test, while for the other factors, the used test was Kruskal-Wallis. The table shows that at a significant level of 0.050, only employees with different years of experience have significant differences in their perceptions toward employees' engagement.

**Table 10.** Differences in the evaluation of "Employees engagement" according age

Independent Variable (Factor)	Used test	P-value
Age	Kruskal- Wallis	0.189
Gender	Mann-Whitney	0.074
Education level	Kruskal- Wallis	0.976
Years of experience	Kruskal- Wallis	0.020
Job position	Kruskal- Wallis	0.070

Further analysis showed that those who have an experience of less than five years believed that they have lower engagement levels than the employees who have higher experience as shown in Table 11.

**Table 11.** Pairwise comparison for employees' engagement based on years of experience.

Sample 1-Sample 2	Test Statistic	Std. Error	Std. Test Statistic	P-value
Less Than 5 Years-5- Less Than 10 Years	-20.620	9.034	-2.283	.022
Less Than 5 Years-10- Less Than 15 Years	-25.218	11.135	-2.265	.024
Less Than 5 Years-15 Years and Above	-28.603	11.441	-2.500	.012
5- Less Than 10 Years-10- Less Than 15 Years	-4.598	11.418	-.403	.687
5- Less Than 10 Years-15 Years and Above	-7.983	11.717	-.681	.496
10- Less Than 15 Years-15 Years and Above	-3.385	13.403	-.253	.801

Table 12 shows the means and standard deviations for the variable "Non-financial performance". The table shows that the employees believe that the levels of the non-financial performance at their companies are moderate, as the variable has a mean score of (3.45). In addition, all items of this variable were evaluated as moderate as the mean score ranges between (3.20) and (3.62). The highest evaluation was for the item "Reputation of our company in eyes of the customers has improved" (mean score= 3.62), then "We consider our relation with suppliers to be excellent because we maintain genuine partnerships with them" (mean score= 3.60). While the lowest evaluation was for the item

"Quality of our product is well above the industry average" (mean score= 3.20).

**H1:** There is a statistically significant effect for the employees' engagement on non-financial performance at a significant level of 0.05.

Table 13 shows the model summary for the first main hypothesis, where the dependent variable is non-financial performance and the predictors are the three dimensions of employees' engagement. The table shows that 57.2% (Adjusted R-square=0.572) of the variation in the non-financial performance is explained by the variation in the three dimensions of employees engagement.

**Table 12.** Means and standard deviations for the variable "Non-financial Performance".

Item	Mean	Std. Deviation	Rank
We retain existing clients and manage to attract new ones.	3.51	1.145	Moderate
Reputation of our company in eyes of the customers has improved.	3.62	1.106	Moderate
We consider our relation with suppliers to be excellent because we maintain genuine partnerships with them.	3.60	0.938	Moderate
There is a mutual trust between our company and our supplier.	3.48	1.011	Moderate

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Quality of our product is well above the industry average.	3.20	1.009	Moderate
The net fluctuation of employees is very high within our company.	3.32	0.912	Moderate
Productivity of employees is much higher than industry average.	3.35	0.777	Moderate
Pones time to customer complaints is well above industry average	3.50	0.759	Moderate
Vice error level (waste level) is much lower than our competitors	3.45	0.826	Moderate
Non-financial performance	3.45	0.632	Moderate

**Table 13.** Model summary for the hypothesis H1.

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	0.762	0.580	0.572	0.35177

Table 14 shows the Analysis of Variance (ANOVA) table for the hypothesis H1. The table shows that the hypothesis is

supported as *P*-value is less than the significant level ( $\alpha=0.050$ ). Which means that there is a significant effect for employee's engagement on non-financial performance.

**Table 14.** ANOVA table for the hypothesis H1.

ANOVA <sup>a</sup>						
Model	Sum of Squares	Df	Mean Square	F	P-Value	
1	Regression	26.307	3	8.769	70.863	0.000 <sup>b</sup>
	Residual	19.057	154	0.124		
	Total	45.363	157			
a. Dependent Variable: Non-financial performance						
b. Predictors: (Constant), Absorption, Dedication, Vigor						

Table 15 shows the coefficient of regression for the hypothesis H1. The table shows that tolerance values are greater than 0.2 and Variance inflation factor (VIF) scores are lower than 10, which indicates that there is no multicollinearity problems. The table also shows that *P*-value for the three dimensions of employees engagement

is lower than the significant level ( $\alpha=0.050$ ), which shows that these three dimensions have significant effect on non-financial performance. The values of the coefficient (B) are positive, which shows that the three dimensions of employee's engagement have positive and significant impact on non-financial performance.

**Table 15.** Regression Coefficients for the hypothesis H1.

Coefficients <sup>a</sup>								
Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.	Collinearity Statistics	
		B	Std. Error	Beta			Tolerance	VIF
1	(Constant)	1.190	.167		7.111	.000		
	Vigor	.206	.054	.266	3.829	.000	.566	1.768
	Dedication	.282	.043	.426	6.627	.000	.661	1.513
	Absorption	.183	.054	.221	3.415	.001	.649	1.540
a. Dependent Variable: Non-financial performance								

The hypothesis was also tested on both groups of participants; employees and managers or directors. Table 16 shows the model summary for the hypothesis using the data from managers. The table shows that 67.4% (Adjusted R-square=0.674) of the variation in the non-financial

performance is explained by the variation in the three dimensions of employees engagement.

Table 17 shows the Analysis of Variance (ANOVA) table. The table shows that the hypothesis is also supported when using the data from managers as *P*-value is less than the significant level ( $\alpha=0.050$ ).

**Table 16.** Model summary for the hypothesis H1- Managers.

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	0.823	0.678	0.647	0.36303

**Table 17:** ANOVA table for the hypothesis H1- Managers.

ANOVA <sup>a</sup>						
Model	Sum of Squares	Df	Mean Square	F	P-Value	
1	Regression	8.593	3	2.864	21.734	0.000
	Residual	4.086	31	0.132		
	Total	12.679	34			
a. Dependent Variable: Non-financial performance						
b. Predictors: (Constant), Absorption, Dedication, Vigor						



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Table 18 shows the coefficient of regression for the hypothesis H1 using data from managers. The table shows that the only significant predictor for the non-financial performance of the managers is their dedication (P-value=0.000), which affects their performance positively (B=0.691).

**Table 18.** Regression Coefficients for the hypothesis H1- Managers.

Coefficients <sup>a</sup>								
Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.	Collinearity Statistics	
		B	Std. Error	Beta			Tolerance	VIF
1	(Constant)	1.346	.412		3.271	.003		
	Vigor	.146	.133	.150	1.103	.279	.561	1.784
	Dedication	.691	.103	.810	6.740	.000	.719	1.390
	Absorption	-.179	.131	-.178	-1.36	.182	.615	1.627

a. Dependent Variable: Non-financial performance

For employees, Table 19 shows the model summary for the hypothesis using the data from employees. The table shows

that 39.3% (Adjusted R-square=0.393) of the variation in the non-financial performance is explained by the variation in the three dimensions of employees engagement.

**Table 19.** Model summary for the hypothesis H1- Employees.

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	0.638	0.407	0.393	0.49580

Table 20 shows the Analysis of Variance (ANOVA) table. The table shows that the hypothesis is also supported

when using the data from employees as P-value is less than the significant level ( $\alpha=0.050$ ).

**Table 20.** ANOVA table for the hypothesis H1- Employees.

ANOVA <sup>a</sup>						
Model		Sum of Squares	Df	Mean Square	F	P-Value
1	Regression	21.623	3	7.208	29.321	.000
	Residual	31.465	128	.246		
	Total	53.087	131			

a. Dependent Variable: Non-financial performance

b. Predictors: (Constant), Absorption, Dedication, Vigor

**Table 21.** Regression Coefficients for the hypothesis H1- Employees.

Coefficients <sup>a</sup>								
Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.	Collinearity Statistics	
		B	Std. Error	Beta			Tolerance	VIF
1	(Constant)	1.348	.232		5.814	.000		
	Vigor	.229	.081	.258	2.809	.006	.550	1.818
	Dedication	.215	.062	.307	3.490	.001	.597	1.676
	Absorption	.165	.076	.188	2.166	.032	.614	1.628

a. Dependent Variable: Non-financial performance

Table 21 shows the coefficient of regression for the hypothesis H1 using data from employees. The table shows that the three dimensions have significant and positive effect on non-financial performance of the employees.

As a summary employees' engagement significantly affect non-financial performance. More specifically, vigor, dedication, and absorption have positive and significant effect on improving non-financial performance.

### Conclusions

This study examined the level of employee engagement and its effect on the organizational non-financial performance of Jordanian insurance companies. The insurance industry plays a significant role in Jordan's national economic stability and development. The insurance industry, however, needs engaged, committed and dedicated workers who are prepared to provide the highest quality of service they can provide to achieve the goals of the organization.

The findings of this project showed that employee engagement significantly affects the organization

performance of Jordanian insurance companies. This finding is in line with published literature in other sectors (Markos and Sridevi, 2010).

The results shows that the three dimensions of employee engagement (vigor, dedication, and absorption) have positive and significant effect on improving non-financial performance. These findings build on what other researchers found (Al-dalahmeh et al., 2018).

More specifically, the result of this study showed a moderate level of employee engagement for the three dimensions of engagement (vigor, absorption and dedication) for the insurance industry operating in Jordan, even though as we know now that employee engagement significantly affect the organization performance.

### Recommendations

Based on the findings of this study, leaders of the organization have a high impact on employee's engagement or disengagement in their jobs. Managers of insurance companies should focus on the major effect that employee engagement has on organizational success

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by enhancing the level of employee engagement across the organization. This can be achieved by applying the following:

- Align efforts with strategy, by setting a clear strategy, vision and mission. In addition to empower employees and encouraging them to participate in decision making. Strategy and goals have to include financial goals and customer related goal. Insurance employee has to play a major role in achieving both goals.
- Create a culture that encourage and support teamwork and collaboration; Insurance employees lack the team spirit and tend to work as individuals. Initiative need to be created to build the team spirit.
- Assist their employees to develop and grow, by providing unlimited support and appropriate recognition with fair career development opportunities for all employees. This is a cash business, and a customer satisfaction-based business, yet the insurance companies do not make serious efforts toward motivating their employees.
- Make use of any opportunity, meeting and opening communication channels with their employees. Employees tend to work as individuals (not in teams), so the company has to all efforts to establish team spirit.
- Offer training and continuous career development to ensure employees remain engaged. This is in turn would help employees to build self-confidence in their job skills and improve their engagement levels.
- Highlight the best practices should the employees utilize among the organization, and rewards employees financially or non-financially for their efforts can dramatically influence their level of engagement. The only type of benchmarking studies made by the insurance companies is related to income, but not related to employee development or engagement.
- Acknowledge employees' engagement impact on the achievement of the organization on a regular basis. By press and value organization commitment toward enhancing the level of employee engagement a cross the organization.
- Perform a regular evaluation of the level of employee engagement across the company by using engagement survey containing few questions for employees and giving them the opportunity to answer them anonymously, raising the chances of providing truthful, constructive and positive feedback to improve their level of engagement.
- Perform a quarterly performance review to link efforts exerted above with results.

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