

Does Managerial Support Drive Employee Satisfaction? A Study of Branch Managers in the Insurance Sector

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Abstract

Purpose. This study assesses the impact of branch managers' leadership effectiveness on the job satisfaction of insurance employees in Nepal.

Design/methodology/approach. The population comprised employees working under branch managers in insurance companies within Kathmandu Valley. Data were gathered from 211 respondents using a structured survey questionnaire via convenience sampling.

Findings. Linear regression analysis revealed that effective leadership has a positive impact on job satisfaction ($\beta = 0.82$, $p < 0.001$), explaining 67.6 % of its variance. These findings underscore the vital role of effective leadership in enhancing employee satisfaction and, consequently, organizational productivity among insurance employees.

Research implications. The study's implications are significant for management while emphasizing the necessity of examining leadership development programs to cultivate effective branch managers. Furthermore, it provides researchers with a validated model and instrument for measuring these constructs within the unique context of Nepal's insurance industry.

Originality/value. This study provides original empirical evidence specifically addressing the critical gap in research on leadership and job satisfaction within Nepal's insurance sector. The findings offer practical value to industry management by quantifying the strong influence of branch-level leadership, highlighting a strategic factor for improving job satisfaction and organizational performance.

Keywords: Branch manager, Insurance company, Job satisfaction, Leadership

JEL Classification: M12, M54, G22

Introduction

Advanced technology in the business arena of the twenty-first century has demanded the extra capacity of leaders to handle the employees working under them (Dubey et al., 2023). Employees' performance is based on the way leaders lead the organization. Moreover, employees want to work beyond the responsibilities assigned in the job description. All these are possible if leaders are effective (Cheung & Wong, 2011). The person in power can lead and is perceived as a leader. However, an organization needs to develop a person with leadership potential (Dubey et al., 2023). Within the social framework of an organization, employees are the cornerstone of productivity. Their satisfaction is not merely a desirable outcome but a critical driver of organizational efficiency and success (Bhattarai et al., 2020; Dahal, 2021).

Leaders who are successful in their area show situational and flexible characteristics, informing subordinates about policy changes and letting them know their expectations (Stogdill, 1974). Leadership effectiveness should have specific characteristics, although there are no universally accepted features of leaders. Leaders can become successful if they know functionality rather than personality (Dubey et al., 2023; Karki et al., 2023; Shrestha & Dahal, 2023). A social system governs an organization, so employees are key to productivity. Satisfied employees can only increase productivity effectively and efficiently. Finally, a good manager can achieve satisfied employees in the job, ultimately leading to the organization's success (Rad & Yarmohammadian, 2006). The workforce of an insurance company can play a substantial role in the development of the company. It is essential to retain talented and skillful employees by satisfying them (Asku, 2000; Sah & Pokharel, 2022). Nowadays, leadership effectiveness for making employees satisfied in the workplace has been drawing attention from researchers (Joshi et al., 2024; Rodrigues et al., 2024).

Some researchers in the area of Nepalese insurance companies researched a performance rating system and employee motivation (Dahal et al., 2023; Goet & Kharel, 2023), job satisfaction on employees' performance (Sah & Pokharel, 2022), perception of employees on employer branding (Sah, 2023), the relationship between human capital management and work behavior (Gautam, 2019), and influence of organizational culture and career development on employees' performance (Mathema & Bist, 2024). Satisfied workers in Nepalese insurance can provide good services to the customers to the fullest (Gautam, 2019). As indicated by studies conducted by previous researchers in the Nepalese insurance sector, employee motivation or job satisfaction may be determined by the company's performance rating system. Similarly, positive perception towards the insurance company's brand may boost employees' performance and human capital management change in the work behavior of employees. Also, organizational culture and career development affect employees' performance. All these ultimately, directly or indirectly, help in the overall productivity of insurance companies. However, these showed a lack of studies for assessing the job satisfaction of employees due to leadership in the insurance companies. Furthermore, it showed how important it is to keep employees satisfied, even in insurance companies. Job satisfaction of employees is possible if employees are led by effective leaders (Kennerly, 1989). So, the literature revealed a scarcity of studies examining the association between leadership effectiveness and job satisfaction among Nepalese insurance employees. So, the study aimed to fill the research gap. The objective of the study was to assess how leadership effectiveness of branch managers impacts the job satisfaction of insurance employees.

Literature Review

The nexus between leadership and employee outcomes constitutes a foundational area of inquiry within organizational studies. Leadership effectiveness is widely recognized as a critical catalyst for organizational success, serving not only to direct strategic vision but also to fundamentally shape the workplace environment and employee experiences (Northouse, 2021; Shrestha et al., 2023; Yukl, 2013). Concurrently, job satisfaction remains one of the most pivotal attitudinal variables, acting as a key determinant of employee retention, performance, and overall organizational health (Spector, 1997). This literature review synthesizes existing scholarly work to establish the theoretical underpinnings of these two core constructs—leadership effectiveness and job satisfaction—and to examine the empirical evidence supporting their interconnected relationship, particularly within the context of the service-based insurance industry.

Leadership Effectiveness

Customers in Nepalese insurance companies can provide high-quality services to the customers (Gautam, 2019). Employees may be satisfied with their work if they are led by effective leaders (Kennerly, 1989). Leadership effectiveness can be adopted by maintaining the right methods, transparency, and collaborative work (Cho & Yang, 2018). Leadership plays a crucial role in maintaining an organization's existence in the competitive market (Hussein et al., 2024). An unfair and biased environment can result in employees' dissatisfaction with their jobs. Employees in a job are satisfied only if they get a leader who handles subordinates effectively (Ghimire et al., 2024; Kim et al., 2020; Podsakoff et al., 1997; Sani et al., 2000). The communication pattern of a leader significantly impacts not only subordinates' overall performance, attitude, and job satisfaction, but also fosters positivity in their mindset. So, employees with a positive mindset help achieve organizational goals (Burns, 2007). Leadership effectiveness is not just about getting things done through and by people, but also about getting things done by people without relying on force (Singh & Sharma, 2005). Supportive leaders always have a positive effect on the performance of employees (Krishnaveni & Karagaavalli, 2021; Mathema & Bist, 2024). Leadership effectiveness creates a positive environment to satisfy the employees (Mosadeghrad, 2003a).

Job satisfaction

Job satisfaction is a person's emotional state when fulfilling the role and responsibility assigned to them (Vroom, 1964). Employees' attitude towards jobs and the way they perform in the organizational environment are defined as job satisfaction (Mosadeghrad, 2003b). Employees, whether they get satisfaction or dissatisfaction in their jobs, depend on the relationship between their expectations of their jobs and goal accomplishment (Armstrong, 2003). Job satisfaction can provide employees with communication skills and overall improvement, contributing to the achievement of organizations. Job satisfaction can be viewed from different perspectives; it involves evaluative, emotional, and behavioral components (Hulin & Judge, 2003).

Leadership effectiveness and job satisfaction

One of the main factors in satisfying or dissatisfying employees is leadership effectiveness (Mehrad & Fallahi, 2014). Leadership effectiveness provides a suitable working climate for enhancing workers'

confidence (Ferrer, 2005). Leaders should be able to choose good leadership practices to get good results (Felix et al., 2016). Dubey et al. (2023) found that effective leaders have a significant positive effect on job satisfaction. Rad and Yarmohammadian (2006) found that leadership style affects job satisfaction. Specifically, employees were satisfied with the nature of work, supervision style, and colleagues. It indicated that employees will get more satisfaction if leaders supervise effectively. Employees' performance in an insurance company in Rwanda was related to the leadership of that company (Gasasira et al., 2018). Rahman et al. (2017) showed that good organizational leaders are needed to improve employees' job satisfaction. Muttalib et al. (2023) found that leaders who are ethical, transparent, and authentic can enhance job satisfaction in Balochistan, Pakistan. Furthermore, transformational leadership, which inspires and motivates employees towards a shared vision, has been strongly linked to higher levels of job satisfaction across various industries (Iddris et al., 2023). Leadership effectiveness affects the job satisfaction of company employees (Novialni et al., 2024).

Conceptual Framework

Guided by the extensive literature establishing a link between leadership and employee attitudes, this study employs a straightforward conceptual framework to examine the specific relationship in focus. The model posits leadership effectiveness as the independent variable that exerts a direct influence on the dependent variable, job satisfaction. This hypothesized relationship, illustrated in Figure 1, forms the core of the study's analytical approach and was tested empirically through linear regression analysis.

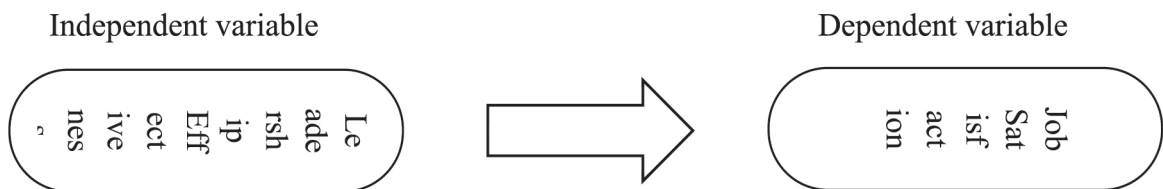


Figure 1: Study framework

Derived from the presented conceptual framework and the supporting literature reviewed, the central hypothesis for this study is outlined as follows:

H1: Leadership effectiveness has a significant positive impact on the job satisfaction of insurance employees.

Methodology

Employees working under the branch managers of every branch of the insurance company situated in Kathmandu Valley make up the population of the study. Leadership effectiveness is used as an independent variable, and job satisfaction is used as a dependent variable to examine the effect of the independent variable on the dependent variable. Leadership effectiveness was measured by deriving the questionnaire from Nilwala et al. (2017). It consisted of 10 items. The questions were modified (for example, I express with a few simple words what we could do and should do, while the branch manager expresses with a few simple words what we could do and should do). Others have complete faith in me, and we have complete

faith in the branch manager. The reason for modifying the question was to assess leadership effectiveness from the perspective of employees working under the branch manager. To measure whether employees are satisfied or not, questions such as “I receive recognition for a job well done”, “I feel secure about my job” are used. The questions for job satisfaction were adapted from 10 items from Machdonald and MacLntyre (1997).

For the validity of the questionnaire, the questionnaires for independent and dependent variables were derived from the valid model proposed by previous researchers. Furthermore, to contextualize and achieve content validity, some experts' and target respondents' opinions were solicited for finalizing the questionnaire. The questions were measured on a 5-point Likert scale. 1 denoted strongly disagree, and 5 denoted strongly agree. Convenient sampling for the collection of responses was used. Data were collected based on some demographic status (gender, marital status, designation, education, income, service year, and age group (Poudel, 2021; Rade et al., 2023). Linear regression analysis was used to see the effect of leadership effectiveness on job satisfaction. The regression equation for the study is shown below.

$$JS = \alpha + \beta_1 LE + \varepsilon \dots \dots \dots (i)$$

JS = Job satisfaction,

LE = Leadership Effectiveness

α = Constant,

β_1 = Beta coefficient,

ε = error term

Table 1: Reliability test

Latent variables	Observed indicators	Cronbach Alpha (α)
Job satisfaction	10	0.877
Leadership Effectiveness	10	0.894

Table 1 presents the consistency between indicators under the construct calculated using Cronbach's alpha, and both constructs were found to be reliable (JS = 0.877, EL = 0.894).

Presentation and Analysis

The analysis of data collected from 211 respondents commenced with an examination of their demographic profile, followed by descriptive, correlational, and regression analyses to test the proposed hypothesis. The results are systematically presented in the tables, outlining the sample characteristics and the empirical association between leadership effectiveness and job satisfaction.

Table 2: Demographic profile

Status	Category	Frequency	Percentage (%)
Gender	Male	140	66.4
	Female	71	33.6
	Total	211	100

Designation	Jr. Assistant	50	23.7
	Assistant	105	49.8
	Sr. Assistant	13	6.2
	Jr. Officer	24	11.4
	Officer	19	9
	Total	211	100
Marital status	Unmarried	109	51.7
	Married	102	48.3
	Total	211	100
Age	Less than or equal to 25	51	24.2
	26-30	79	37.4
	31-35	60	28.4
	Above 35	21	10
	Total	211	100
Education	Bachelor	171	81
	Master	40	19
	Total	211	100
Income	Less than or equal to 50,000	106	50.2
	50001-100000	105	49.8
	Total	211	100
Service year	Less than or equal to 5	122	57.8
	6-10	72	34.1
	11-15	17	8.1
	Total	211	100
Organization Type	Life insurance	106	50.2
	Non-life insurance	105	49.8
	Total	211	100

Among 211 respondents, more than 50% were males, as shown in Table 2. As information taken for designation of employees from Jr. assistant to officer level, only a small percentage (9%) were at the officer level, and the highest percentage (49.8%) was at the assistant level. Regarding marital status, there is not much difference between the percentage of male (51.7%) and female employees (48.3%). Most of the respondents (37.4%) belonged to the age group between 26 and 30, and only 10% were above 35 years of age, showing that most of them were below 35. Most of the employees (81%) working under the branch manager were bachelor's degree holders, but not below bachelor's level. Employees working under the branch manager as Jr. assistant to officer level had income below 50000 to 100000. Employees working in insurance companies had below or equal to 5 years of experience (57.8%). The lowest percentage of them, 8.1% were experienced between 11-15. The highest percentage, 60.2 % of the respondents were from life insurance, and 39.8 % were from non-life insurance.

Table 3: Descriptive statistics

	Mean	Std. Deviation	N
TJS	3.3754	0.70977	211
TLE	3.2171	0.67074	211

Based on descriptive statistics shown in Table 3, the overall mean of job satisfaction (3.3754) shows that the employees in insurance companies have moderate agreement in job satisfaction level. Similarly, employees have moderate agreement on leadership effectiveness in insurance companies.

Table 4: Correlation analysis

	Job satisfaction	
Job satisfaction	1	
Effective leadership	0.822**	1

**significant at the 0.05 level of significance

Table 4 reports the Pearson correlation coefficient, indicating that the overall job satisfaction of insurance employees is significantly related to the leadership effectiveness of branch managers ($r = 0.822$).

Table 5: Model summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.822 ^a	0.676	0.674	0.40508

a Predictors: (Constant), TLE

b Dependent Variable: TJS

Table 5 presents R value = 0.822, indicating the overall fitness of the model. The R-squared value of 0.676 indicates that 67.6% of the variation in employee job satisfaction is explained by effective leadership.

Table 6: ANOVA test

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	71.498	1	71.498	435.728	.000b
	Residual	34.294	209	0.164		
	Total	105.792	210			

a Dependent Variable: TJS

b Predictors: (Constant), TLE

Table 6 shows the model fitness. P-value = 0.000, F = 435.728, shows that the model is fit for linear regression analysis.

Table 7: Regression analysis

Model		Unstandardized		Standardized	t	Sig.	95.0% Confidence	
		Coefficients		Coefficients			Interval for B	
		B	Std. Error	Beta			Lower Bound	Upper Bound
1	(Constant)	0.577	0.137		4.212	0	0.307	0.847
	TLE	0.87	0.042	0.822	20.874	0	0.788	0.952

a Dependent Variable: TJS

Linear regression analysis in Table 8 reveals a beta value of 0.87, with a p-value of 0.00 and a t-value of 20.874, indicating that the leadership effectiveness of the branch manager in insurance companies significantly affects job satisfaction. The beta coefficient of leadership effectiveness (0.87) indicated that a unit change in effective leadership results in a 0.87 unit change in job satisfaction of employees, keeping other variables constant.

Discussion

The result of linear regression analysis showed that leadership effectiveness in an insurance organization affects the job satisfaction of employees. This result is backed by (Dubey et al., 2023; Novialni et al., 2024; Rad & Yarmohammadian, 2006; Rahman et al., 2017). They found that leadership effectiveness leads to job satisfaction among employees. Furthermore, as indicated by Muttalib et al. (2023), ethical, transparent, and authentic leaders are the features of leadership effectiveness that help enhance job satisfaction. Good practices adopted by leaders can achieve good results (Felix et al., 2016). In the Nepalese banking sector, transformational leadership rather than laissez-faire leadership impacted employees' job satisfaction (Gupta, 2025). It indicated that leadership effectiveness can be said for those who can become transformational while leading an organization. Transformational leadership seemed very effective for employees' job satisfaction, followed by transactional leadership. But laissez-faire leadership decreased the job satisfaction level, showing a negative relationship between the two. It suggests that leaders being less directive and motivational is not effective for the Nepalese banking sector.

The very high beta coefficient ($\beta = 0.82$, $p < 0.001$) suggests that in the context of Nepalese insurance companies, the branch manager's leadership role is perhaps the most critical single factor for employee well-being, potentially outweighing other variables like pay or benefits. This underscores the direct supervisor's outsized influence in service industries. Leadership effectiveness provides a suitable working climate for enhancing confidence in workers, leading to employee satisfaction levels (Ferrer, 2005; Khan et al., 2020; Mosadeghrad, 2003a). So this result in this study showed insurance employees' job satisfaction is determined by leadership effectiveness.

As indicated by Afrin et al. (2023), leadership style and job satisfaction significantly affect employees' sustainable performance in the Bangladesh insurance sector. So, employee performance is the ultimate goal of organizations. Satisfied employees give good performance. The satisfaction of employees depends on how effectively the leaders lead the organization. Furthermore, this result agrees with the meta-analytic finding of transformational leadership effectiveness of Deng et al. (2022). Their study showed the importance of leadership on individual, team, and organizational outcomes. Individual outcomes refer to job satisfaction. Lama (2024) also identified that ethical leadership is more effective

in increasing job satisfaction, followed by transactional and transformational leadership in Nepalese banks. Similarly, Chalise and Poudel (2024) concluded that ambidextrous leadership is effective in job satisfaction of employees in Nepalese banks. Leaders in this type can show effectiveness in balancing two opposite approaches, i.e., exploration and exploitation. Thus, the literature highlighted mixed findings in the case of leadership effectiveness. In the banking sector of Nepal, at different points in time, ethical, transformational, transactional, and ambidextrous leadership have been found to be more effective in enhancing employees' job satisfaction. However, within the Nepalese service industry, laissez-faire leadership has not been effective.

Conclusion and Implications

These findings highlight the significant impact of leadership effectiveness on the job satisfaction of insurance employees. The results can help organizations recognize the importance of maintaining satisfied employees, who are often a direct outcome of effective leadership by branch managers. Leadership effectiveness is a crucial factor in the overall growth of organizations, as it contributes to employee satisfaction. Leaders who are transparent, cooperative, and ethical are more likely to enhance job satisfaction among their employees. Descriptive statistics from the study indicate that both employee job satisfaction and employees' perceptions of leadership effectiveness were at moderate levels. This suggests that improving both leadership effectiveness and employee satisfaction is necessary for the overall health of the insurance industry.

The results of this study can have implications for organizations, highlighting the importance of effective leadership in increasing employee job satisfaction. By considering these factors, management can recognize the need to groom branch managers through targeted, need-based training programs. Ensuring leadership effectiveness in every branch, the manager can contribute to the overall growth of insurance companies.

This study collected data only from the Kathmandu Valley, which may limit the generalizability of the results. Furthermore, to assess employees' job satisfaction, the study considered only the leadership effectiveness of branch managers. However, several other factors, such as training, compensation, recognition, and rewards, may also influence employees' job satisfaction. Therefore, future research could include these factors to provide a more comprehensive understanding of the determinants of job satisfaction among insurance employees.

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