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Article

Job Satisfaction as a Mediating Mechanism in the Turnover Intention of Life Insurance Agents: An Integrated Model From Sichuan, China

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Abstract: High agent turnover is one of the most persistent operational problems facing the life insurance industry in China, yet the psychological and organizational mechanisms that drive it remain underexplored in this context. This study develops and tests an integrated model in which individual factors (professional identity, internal locus of control, external locus of control) and human resource factors (human resource development, rewards, promotion) influence turnover intention both directly and through job satisfaction. The model is estimated on survey data from 442 life insurance agents drawn from 33 companies in Sichuan Province, China, using partial least squares structural equation modeling (PLS-SEM) with 5,000-resample bootstrap mediation. The measurement model exhibited satisfactory reliability (Cronbach's $\alpha = 0.847$–0.948) and validity (AVE $= 0.533$–0.718). Professional identity, internal locus of control, rewards, and promotion significantly increased job satisfaction and reduced turnover intention, whereas external locus of control operated in the opposite direction. Job satisfaction partially mediated these relationships, accounting for between 10.4% and 29.2% of total effects. Notably, human resource development reduced turnover intention through a significant direct effect ($\beta = -0.148$, $p < .001$) but did not significantly raise job satisfaction, and its satisfaction-mediated path was not significant. The model explained 53.5% of the variance in job satisfaction and 54.8% of the variance in turnover intention (SRMR $= 0.039$; $Q^2 = 0.359$ and 0.382). The findings extend locus-of-control and professional-identity theory to an under-researched sales occupation, refine assumptions about training and retention, and offer actionable retention strategies for insurers and policymakers.

Keywords: turnover intention; job satisfaction; professional identity; locus of control; human resource development; life insurance agents; PLS-SEM

1. Introduction

China's life insurance industry has expanded rapidly but faces a structural challenge: the distribution model depends on a large, commission-based agency force whose members leave at alarming rates. The national agency workforce contracted from a peak of approximately 9.12 million in 2019 to roughly 2.64 million by the end of 2024—a decline of about 70%—and the combined sales force of the five listed life insurers further declined to about 1.33 million by the end of 2025 (China Insurance Association, 2025). In Sichuan Province, the number of agents fell to about half of its 2019 level by the end of 2024 (Sichuan Financial Regulatory Bureau, 2026). These trends persist despite sustained market growth: national premium income reached CNY 6.12 trillion in 2025 (up 7.4%), with life insurance premiums of CNY 3.56 trillion (up 11.4%) (National Bureau of Statistics of China, 2026).

High attrition is costly. It disrupts team stability, inflates recruitment and

training expenditures, damages customer relationships, and ultimately weakens insurer performance (Qu et al., 2023). Because agents are the principal interface between insurers and customers, frequent replacement erodes trust, service continuity, and market share (Aburumman et al., 2020). The ongoing structural transformation of the agency channel sharpens this challenge (Xu and Li, 2023). Understanding the drivers of turnover intention among life insurance agents is therefore of substantial academic and managerial importance.

Prior research on employee turnover has examined organizational, industrial, and macroeconomic antecedents, but psychological and occupational factors have received comparatively little attention, and evidence specific to life insurance agents is scarce (Moreira et al., 2022). Two gaps are especially salient. First, the mechanisms through which individual dispositions and human resource practices translate into turnover intention have rarely been tested simultaneously in this population. Second, locus-of-control theory has seldom been applied to turnover among insurance agents (Chiu et al., 2005), even though commission-based selling is an environment in which perceived control over outcomes is central (Lin and Ding, 2005).

This study addresses these gaps by integrating individual factors (professional identity and internal/external locus of control) and human resource factors (human resource development, rewards, and promotion) into a single framework in which job satisfaction is the mediating pathway to turnover intention. The theoretical foundation integrates the Price turnover model (Price, 1977), psychological contract theory (Rousseau, 1995), expectancy theory (Vroom, 1964), and locus-of-control theory (Rotter, 1966). Three research questions guide the study: (RQ1) How do individual and human resource factors affect the job satisfaction of life insurance agents? (RQ2) How do these factors affect turnover intention? (RQ3) Does job satisfaction mediate these relationships?

The study contributes in three ways. First, whereas most turnover studies examine either individual dispositions or human resource practices in isolation, this study integrates both families of predictors—professional identity and internal/external locus of control alongside human resource development, rewards, and promotion—within a single, simultaneously estimated model, and it does so for life insurance agents, an economically important yet under-researched commission-based sales occupation whose turnover dynamics differ from those of salaried employees. Second, by positioning job satisfaction as the common mediating mechanism and testing all direct and indirect pathways with PLS-SEM and 5,000-resample bootstrapping, it clarifies which antecedents operate primarily through affective evaluation and which do not, rather than merely documenting net associations. Third, it documents a counter-intuitive, theory-refining finding—that human resource development lowers turnover intention through a significant direct effect rather than through job satisfaction—challenging the common assumption that training invariably raises satisfaction, and it embeds this evidence in a major inland Chinese province whose rapidly restructuring agency channel is representative of the industry-wide transition now underway.

1.1. Theoretical foundations and hypotheses

The Price model (Price, 1977) positions job satisfaction as the central conduit through which organizational conditions translate into turnover intention: employees who are dissatisfied with their jobs are more likely to leave (Zhang et al., 2021; Mobley, 1977). Psychological contract theory (Rousseau, 1995) adds that employees evaluate whether implicit promises—including economic rewards and relational expectations such as development and support—have been fulfilled; unmet expectations lower satisfaction and raise turnover intention (Moreira et al., 2022). Expectancy theory (Vroom, 1964) links motivation to the perceived effort–

performance–reward chain; agents who doubt that effort produces rewards become less satisfied and more likely to leave (Aburumman et al., 2020). Locus-of-control theory (Rotter, 1966) distinguishes individuals who attribute outcomes to their own effort (internal) from those who attribute outcomes to luck or external forces (external); this disposition shapes work attitudes and persistence (Kang and Sung, 2019). Together, these theories imply a model in which individual and human resource factors affect turnover intention both directly and through job satisfaction.

These four perspectives jointly motivate the mediating logic of the model and map directly onto its hypotheses. The Price model positions job satisfaction as the central conduit between organizational conditions and turnover intention, supplying the core mediation premise underlying H7–H9 and H16–H18: any antecedent that changes how agents evaluate their job should thereby change their intention to leave. Psychological contract theory explains why rewards, promotion, and development—key implicit promises in the agent–firm exchange—should first shape satisfaction when promises are fulfilled or breached, and then turnover intention, generating H10–H15. Expectancy theory adds the effort–performance–reward mechanism: when agents perceive that effort leads to valued rewards and advancement, their positive expectancy is reflected in higher satisfaction and persistence, again routing the effects of rewards and promotion through satisfaction. Locus-of-control theory predicts that internal and external agents interpret the same fluctuating commission environment differently, so the disposition itself colors job satisfaction before it affects retention, underpinning H3–H6. Finally, professional identity theory implies that identification with the occupation imbues daily work with meaning, which is experienced as satisfaction and weakens the urge to depart (H1–H2). In every case, job satisfaction is therefore hypothesized as the affective pathway through which the selected antecedents influence turnover intention, while direct effects are retained because dispositions, capabilities, and contractual obligations may also influence leaving without passing through current satisfaction.

Professional identity reflects the cognitive, affective, and behavioral identification of an individual with an occupation. Agents who strongly identify with their profession should derive greater satisfaction and be less inclined to leave (Judge, Zhang, and Glerum, 2020). Locus of control is a stable disposition that shapes how agents interpret work outcomes (Rotter, 1966). Internal agents attribute success and failure to their own actions; they tend to exert more effort, persist longer, and derive more satisfaction from achievement. External agents perceive outcomes as determined by luck, fate, or powerful others; they respond to setbacks with passivity and disengagement (Kang and Sung, 2019). In commission-based selling, where outcomes fluctuate daily, internal control should foster satisfaction and retention, whereas external control should breed dissatisfaction and turnover intention (Chiu et al., 2005).

Human resource development (HRD) encompasses training, career-development support, and investment in employee capability. Rewards reflect the level, fairness, and competitiveness of compensation and incentives. Promotion reflects the clarity, fairness, and availability of career-advancement paths. Each is expected to enhance satisfaction and reduce turnover intention (Qu et al., 2023; Moreira et al., 2022; Hassanpour et al., 2023). Job satisfaction is hypothesized to mediate these relationships.

The following hypotheses are proposed: H1: Professional identity has a significant positive impact on job satisfaction. H2: Professional identity has a significant negative impact on turnover intention. H3: Internal locus of control has a significant positive impact on job satisfaction. H4: Internal locus of control has a significant negative impact on turnover intention. H5: External

locus of control has a significant negative impact on job satisfaction. H6: External locus of control has a significant positive impact on turnover intention. H7: Job satisfaction mediates the relationship between professional identity and turnover intention. H8: Job satisfaction mediates the relationship between internal locus of control and turnover intention. H9: Job satisfaction mediates the relationship between external locus of control and turnover intention. H10: Human resource development has a significant positive impact on job satisfaction. H11: Human resource development has a significant negative impact on turnover intention. H12: Rewards have a significant positive impact on job satisfaction. H13: Rewards have a significant negative impact on turnover intention. H14: Promotion has a significant positive impact on job satisfaction. H15: Promotion has a significant negative impact on turnover intention. H16: Job satisfaction mediates the relationship between human resource development and turnover intention. H17: Job satisfaction mediates the relationship between rewards and turnover intention. H18: Job satisfaction mediates the relationship between promotion and turnover intention. H19: Job satisfaction has a significant negative impact on turnover intention. The proposed research framework is presented in **Figure 1**.

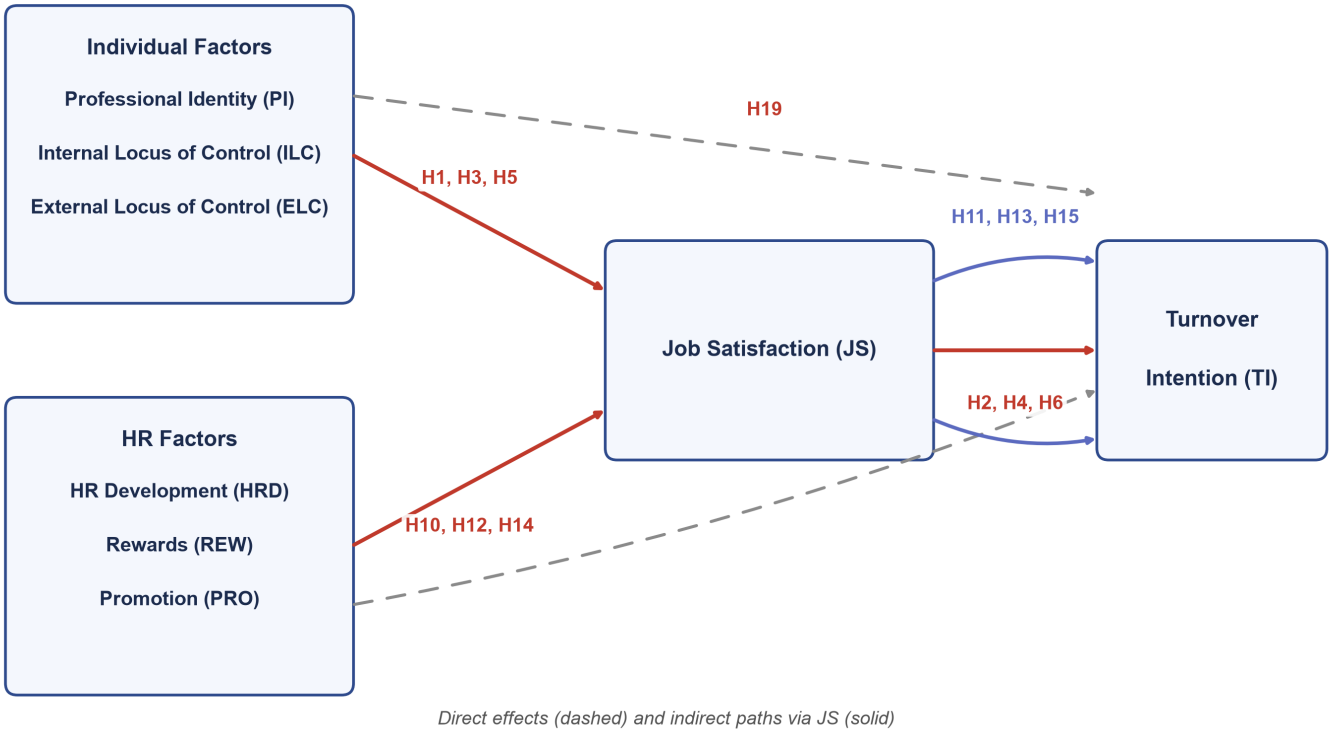

Figure 1. Research framework. Solid arrows represent hypothesized paths through job satisfaction; dashed arrows represent hypothesized direct effects.

2. Materials and methods

2.1. Research design and sample

A quantitative, cross-sectional survey design was adopted (cf. Bell et al., 2022). The sampling frame comprised life insurance agents registered with member companies of the Sichuan Insurance Industry Association during the 2025 data-collection period (a registered population of 172,201 agents). Stratified sampling preceded simple random selection. First, the 33 participating companies were stratified jointly by organizational type (Chinese-funded versus joint-venture and bancassurance-led firms) and company size (large, medium, and small,

defined by the number of registered agents), and the regional distribution of agencies across Chengdu and secondary prefecture-level cities in Sichuan was used as an additional geographic stratum so that both metropolitan and lower-tier markets were represented. Within each stratum, companies were selected at random from the association's member roster, and contacted through their human-resource departments; all 33 selected companies agreed to participate. Within each company, agents were then selected by simple random sampling from up-to-date personnel rosters, with sample quotas proportional to the size of each stratum, ensuring representativeness across company size, organizational type, and region. Using the method of Krejcie and Morgan (1970), a minimum sample of 383 was required for a population of 172,201. To buffer against non-response and incomplete questionnaires, 480 questionnaires were distributed through company HR contacts, using both paper forms administered at team meetings and an online questionnaire with identical content. Participation was voluntary and no employee was penalized for declining. After data cleaning, which removed speed-completed, straight-lined, and substantially incomplete responses, 442 valid questionnaires were retained, yielding a valid response rate of 92.1%.

2.2. Research ethics

The study followed the ethical principles for research involving human participants. Ethical approval was obtained from the SEGi Research Ethics Committee (approval number SEGiEC/SR/GSB/390/2024-2025). Each respondent was informed of the study's purpose, the voluntary nature of participation, the absence of any penalty for withdrawal, and the confidentiality and anonymized handling of data; informed consent was obtained from all participants before they completed the questionnaire. No personally identifying information was collected, and the data were stored securely and used solely for academic research.

2.3. Measures

All constructs were rated on validated multi-item scales using five response points, but the sections were deliberately separated and presented with construct-specific response formats. The substantive scales—professional identity, locus of control, human resource development, rewards, promotion, and job satisfaction—used five-point Likert agreement anchors from 1 (strongly disagree) to 5 (strongly agree), whereas the turnover-intention items used five-point likelihood/degree anchors (from 1, very unlikely/definitely not, to 5, very likely/definitely yes). Scale blocks were presented on separate pages with differently worded instructions and a mix of positively and negatively worded (reverse-coded) items, so that respondents could not simply replicate earlier answers; this variation is the procedural remedy described in Section 2.4 and does not alter the common five-point metric used in analysis. Professional identity was assessed with the 18-item instrument adopted from Zhang et al. (2021); locus of control with the 16-item Work Locus of Control Scale of Spector (1988), separated into internal and external subscales; human resource development, rewards, and promotion with the instruments of Aburumman et al. (2020); overall job satisfaction—understood as the pleasurable emotional state resulting from the appraisal of one's job (Locke, 1976)—with four items drawn from the Job Satisfaction Survey of Spector (1997); and turnover intention with four items drawn from Mobley, Horner, and Hollingsworth (1978). The questionnaire additionally recorded gender, age, education, tenure, and position level.

2.4. Common method bias

Because all variables were self-reported, procedural remedies recommended by Podsakoff, MacKenzie, Lee, and Podsakoff (2003) were applied: anonymity and confidentiality were guaranteed, item wording was carefully reviewed to reduce ambiguity and social desirability, and, as clarified in Section 2.3, different

scale formats, anchors, and reverse-coded items were used across construct blocks to reduce consistency artifacts. In addition, statistical diagnostics were conducted. First, Harman's single-factor test was performed through an unrotated exploratory factor analysis of all measurement items: seven factors with eigenvalues greater than one were extracted, and the largest first factor accounted for 30.26% of total variance, below the 50% threshold, indicating that no single factor dominated the data. Second, as a PLS-SEM-specific common-method-bias check, the full collinearity variance inflation factors were examined; all VIF values were below 3 (and hence below the more conservative 3.3 benchmark), providing further evidence that common method bias was not a serious threat to the estimates.

2.5. Data analysis strategy

SPSS was used for descriptive statistics, reliability analysis (Cronbach's α), and exploratory and confirmatory factor analysis. SmartPLS was used for partial least squares structural equation modeling (PLS-SEM), a variance-based approach suited to predictive, complex path models (Sarstedt, Ringle, and Hair, 2021; Chin, 1998; Falk and Miller, 1992). The measurement model was assessed through indicator loadings, average variance extracted (AVE), composite reliability, and discriminant validity using the Fornell–Larcker criterion and the HTMT ratio (Fornell and Larcker, 1981; Henseler, Ringle, and Sarstedt, 2015). The structural model was evaluated through path coefficients, model fit (SRMR), predictive relevance (Q^2), and variance explained (R^2). Mediation was assessed with 5,000-resample bootstrapping and 95% confidence intervals (Hair, Risher, Sarstedt, and Ringle, 2019).

3. Results and discussion

3.1. Sample profile

Table 1 summarizes the demographic profile of the 442 respondents. The sample was predominantly female (78.73%), consistent with the industry workforce, in which roughly 80% of agents are women. Most respondents were aged 40 years or above (63.58%), reflecting a mature, experienced sales force. In terms of education, 67.65% held a bachelor's degree. Tenure was short on average: 78.28% had been with their company for three years or less, and only 5.20% had more than five years of tenure, confirming the industry's revolving-door pattern. Positionally, 68.55% were regular agents and 19.01% were probationary agents, with only 12.44% at team-leader level or above.

Table 1. Demographic profile of respondents (N = 442).

Category	Option	Frequency	Percentage (%)
Gender	Male / Female	94 / 348	21.27 / 78.73
Age	Under 20 / 21–25 / 26–30	15 / 14 / 20	3.39 / 3.17 / 4.53
	31–35 / 36–40 / 40 and above	32 / 80 / 281	7.24 / 18.10 / 63.58
Education	High school or below	10	2.26
	College / Bachelor's	106 / 299	23.98 / 67.65
	Master's or above	27	6.11
Tenure	Less than 1 / 1–3 years	87 / 259	19.68 / 58.60
	3–5 / More than 5 years	73 / 23	16.52 / 5.20
Position	Probationary / Agent / Team leader+	84 / 303 / 55	19.01 / 68.55 / 12.44

3.2. Measurement model: reliability and validity

All eight constructs, including the dependent variable turnover intention, exhibited satisfactory internal consistency, with Cronbach's alpha values ranging from 0.847 (job satisfaction) to 0.948 (professional identity), all above the 0.70

threshold. Dijkstra–Henseler rho_A values and composite reliability likewise exceeded 0.70 for every construct, including turnover intention (rho_A $= 0.866$; CR $= 0.907$). Average variance extracted (AVE) ranged from 0.533 (professional identity) to 0.718 (promotion), all above the 0.50 criterion, supporting convergent validity (Fornell and Larcker, 1981). Discriminant validity was confirmed: the square root of each construct's AVE exceeded its correlations with other constructs, and all HTMT ratios were below the 0.90 threshold (Henseler et al., 2015). Indicator loadings were all above 0.70 and statistically significant. The reliability and convergent validity results are summarized in **Table 2**.

Table 2. Reliability and convergent validity.

Construct	Cronbach's α	rho_A	Composite reliability (CR)	AVE
Professional identity	0.948	0.949	0.954	0.533
Internal locus of control	0.901	0.903	0.920	0.591
External locus of control	0.902	0.903	0.921	0.594
HR development	0.854	0.855	0.901	0.695
Rewards	0.894	0.896	0.919	0.655
Promotion	0.869	0.872	0.911	0.718
Job satisfaction	0.847	0.851	0.898	0.687
Turnover intention	0.863	0.866	0.907	0.709

3.3. Structural model and hypothesis testing

The structural model exhibited acceptable fit (SRMR $= 0.039$, below the 0.05 threshold) and no multicollinearity problems (all VIF values below 3). Job satisfaction explained 53.5% of its variance and turnover intention 54.8%. The Stone–Geisser Q^2 values were 0.359 for job satisfaction and 0.382 for turnover intention, both well above the 0.26 benchmark, confirming predictive relevance (Geisser, 1974; Stone, 1974). Effect-size and significance interpretations follow conventional reasoning (Cohen, 1988). The structural path estimates are reported in **Table 3**.

Professional identity positively affected job satisfaction ($\beta = 0.195$, $p < .001$) and negatively affected turnover intention ($\beta = -0.112, p < .01$), supporting H1 and H2. Internal locus of control positively affected satisfaction ($\beta = 0.102, p < .05$) and negatively affected turnover intention ($\beta = -0.178, p < .001$), supporting H3 and H4. External locus of control negatively affected satisfaction ($\beta = -0.263, p < .001$) and positively affected turnover intention ($\beta = 0.129, p < .01$), supporting H5 and H6.

Human resource development did not significantly affect job satisfaction ($\beta = 0.054$, $p = .140$), so H10 was not supported, but it significantly reduced turnover intention ($\beta = -0.148$, $p < .001$), supporting H11. Rewards positively affected satisfaction ($\beta = 0.216$, $p < .001$) and negatively affected turnover intention ($\beta = -0.137$, $p < .001$), supporting H12 and H13. Promotion positively affected satisfaction ($\beta = 0.241$, $p < .001$) and negatively affected turnover intention ($\beta = -0.165$, $p < .001$), supporting H14 and H15. Finally, job satisfaction significantly reduced turnover intention ($\beta = -0.202, p < .001$), supporting H19. The PLS-SEM path results are shown in **Figure 2.**

Table 3. Structural path estimates.

Hypothesis	Path	β	p	Result
H1	Professional identity → Job satisfaction	0.195	< .001	Supported
H2	Professional identity → Turnover intention	−0.112	< .01	Supported
H3	Internal LOC → Job satisfaction	0.102	< .05	Supported
H4	Internal LOC → Turnover intention	−0.178	< .001	Supported
H5	External LOC → Job satisfaction	−0.263	< .001	Supported
H6	External LOC → Turnover intention	0.129	< .01	Supported
H10	HR development → Job satisfaction	0.054	.140	Not supported
H11	HR development → Turnover intention	−0.148	< .001	Supported
H12	Rewards → Job satisfaction	0.216	< .001	Supported
H13	Rewards → Turnover intention	−0.137	< .001	Supported
H14	Promotion → Job satisfaction	0.241	< .001	Supported
H15	Promotion → Turnover intention	−0.165	< .001	Supported
H19	Job satisfaction → Turnover intention	−0.202	< .001	Supported

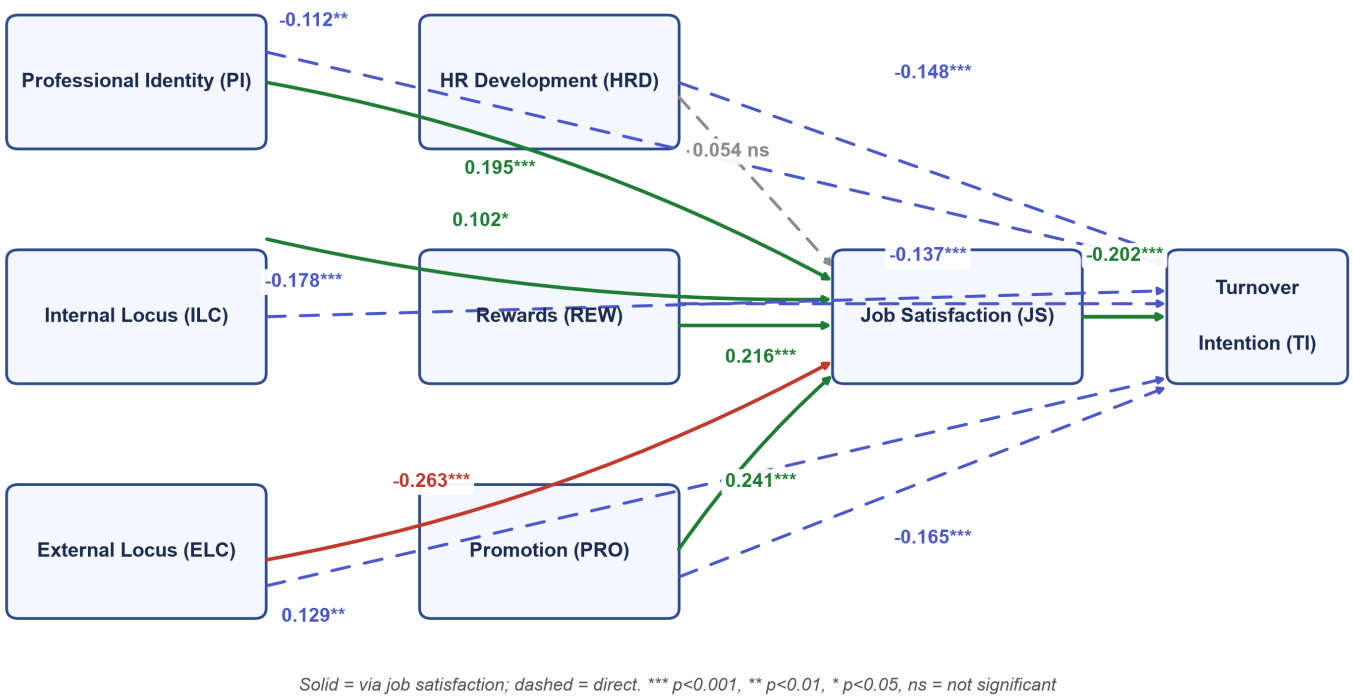

Figure 2. PLS-SEM path results with standardized coefficients. Solid lines represent paths through job satisfaction; dashed lines represent direct effects. ***p < .001, **p < .01, *p < .05.

3.4. Mediation analysis

Bootstrap mediation analysis (5,000 samples, 95% confidence intervals) tested the indirect effects of the antecedents on turnover intention through job satisfaction. The percentage of the total effect mediated was calculated as the ratio of the absolute indirect effect to the absolute total effect multiplied by 100, PEM = |indirect effect| / |total effect| × 100, where the total effect equals the direct effect plus the indirect effect estimated in the same bootstrap model. Job satisfaction significantly mediated the effects of professional identity (indirect effect = −0.039, CI [−0.066, −0.020]; 25.9% of total effect), internal locus of control (−0.021, CI [−0.044, −0.006]; 10.4%), external locus of control (0.053, CI [0.027, 0.089]; 29.2%), rewards (−0.044, CI

[−0.076, −0.023]; 24.2%), and promotion (−0.049, CI [−0.080, −0.025]; 22.7%), supporting H7, H8, H9, H17, and H18; in each of these five cases the confidence interval excludes zero, and the remaining direct effect stays significant, indicating partial rather than full mediation. By contrast, the indirect effect of human resource development through job satisfaction was not significant (indirect effect = −0.011, CI [−0.031, 0.002], including zero), so H16 was not supported: no mediated proportion is interpretable for this path, and HR development reduces turnover intention exclusively through its direct pathway rather than through satisfaction. The bootstrap mediation results are reported in **Table 4.**

Table 4. Bootstrap mediation results (5,000 samples).

Indirect path (via JS)	Indirect effect	95% CI	% of total effect	Result
Professional identity → TI	−0.039	[−0.066, −0.020]	25.9%	Mediation
Internal LOC → TI	−0.021	[−0.044, −0.006]	10.4%	Mediation
External LOC → TI	0.053	[0.027, 0.089]	29.2%	Mediation
HR development → TI	−0.011	[−0.031, 0.002]	0%	No mediation
Rewards → TI	−0.044	[−0.076, −0.023]	24.2%	Mediation
Promotion → TI	−0.049	[−0.080, −0.025]	22.7%	Mediation

4. Discussion

The results are broadly consistent with the Price model and psychological contract theory: job satisfaction emerges as a strong and significant mediator connecting individual and organizational conditions to turnover intention (Zhang et al., 2021; Pu et al., 2022; Mobley, 1977; Rousseau, 1995). Agents who identified more strongly with their profession and who believed they controlled their outcomes reported higher satisfaction and lower turnover intention, whereas agents with a stronger external locus of control reported lower satisfaction and higher intention, with job satisfaction partially accounting for these associations (Kang and Sung, 2019; Chiu et al., 2005; Hu et al., 2022; Feng et al., 2022). Consistent with expectancy theory, rewards and promotion were associated with higher satisfaction and lower turnover intention, and both exerted significant indirect effects through satisfaction (Aburumman et al., 2020; Vroom, 1964). Given the cross-sectional design, these relationships are interpreted as theory-consistent associations rather than definitive causal effects.

The most theoretically informative result concerns human resource development. Although training and development was significantly associated with lower turnover intention (direct effect), it did not significantly raise job satisfaction, and its satisfaction-mediated path was not significant. Several complementary explanations account for this pattern. First, consistent with Herzberg's two-factor reasoning, agents may treat training as an expected, basic form of organizational support—a hygiene-like provision whose presence is taken for granted and whose absence would be noticed, but which does not by itself generate positive affective evaluation of the job. Second, much agency training is mandatory compliance, product-knowledge, and licensing instruction delivered in standardized short modules; it builds competence and employability without changing day-to-day pressures such as unstable commission income, performance targets, or work–family strain, which dominate overall satisfaction. Third, enhanced employability can even carry a dual effect: newly certified, more capable agents have stronger external labor-market options, so any retention benefit must come through the obligation and continuance commitment created by perceived organizational investment rather than through affect. Under a social-exchange reading, the firm's investment in capability signals that it values the agent, creating a sense of reciprocity and a perceived cost of

leaving that binds agents to the firm even when their current affective evaluation of the job is unchanged. The non-significant positive coefficient ($\beta = 0.054$, $p = .140$) indicates a weak favorable tendency rather than a null or negative effect, so the appropriate conclusion is that HRD's retention value is realized mainly through capability, commitment, and obligation, not through satisfaction. Managers should therefore not assume that training automatically generates satisfaction; HRD should be paired with recognition, fair rewards, and promotion opportunities so that capability investment is accompanied by satisfaction-enhancing returns.

For insurers, the findings suggest concrete, actionable retention measures across three domains. (1) Training and development: retain structured onboarding and continuing-education programs for their direct retention value, but redesign them beyond mandatory compliance modules—include personalized development plans, professional certification support, mentorship pairing with senior agents, and coaching in sales and emotion regulation, and visibly communicate the career purpose of each program so that investment is recognized. (2) Compensation and incentives: ensure base allowances and commission rates are competitive and internally transparent, link bonuses to objective and clearly communicated performance criteria, guarantee timely and accurate payment, and supplement monetary rewards with non-monetary recognition such as awards, public acknowledgment, and team-based incentives, since rewards operate strongly through satisfaction. (3) Career advancement: establish visible, dual-track promotion ladders (managerial and senior-sales tracks) with explicit, fair criteria and realistic timelines, publish promotion opportunities to frontline agents, and give high performers early responsibilities such as mentoring or team-project leadership. In addition, selection and onboarding can assess and cultivate professional identity and internal-control dispositions through realistic job previews and mastery-oriented coaching; for externally oriented agents, structured performance feedback and small achievable targets can reduce the perception that outcomes are beyond personal control. Industry associations and policymakers in Sichuan and similar inland markets can support these measures through benchmarking data, standardized ethical training, and regional workforce-management guidelines.

5. Conclusion

This study integrated the individual and human resource antecedents of turnover intention among life insurance agents in Sichuan, China, and tested the mediating role of job satisfaction with rigorous PLS-SEM evidence. The model explains more than half of the variance in both job satisfaction and turnover intention and identifies professional identity, locus of control, rewards, promotion, and—unexpectedly—a direct effect of HR development as the operative mechanisms. The study extends established turnover theories to an under-researched sales occupation and offers actionable guidance for retention strategy.

Several limitations warrant attention. Because the design is cross-sectional, temporal ordering cannot be established and the findings should not be read as definitive causal effects; wording throughout has therefore been framed in terms of associations consistent with theory. The sample is confined to one province, and although Sichuan spans a large metropolitan core and diverse prefecture-level cities, agents in other regions—particularly coastal markets with different labor-market conditions—and workers in other industries or in salaried employment may evaluate rewards, training, and control differently, so generalization beyond the studied population should be made cautiously and tested in future replication. Unmeasured variables such as leadership behavior, income level, and organizational culture may also play a role, and cultural norms may moderate the relationships. In addition, although procedural remedies and statistical diagnostics were applied, no marker-variable test was available, so future studies could triangulate with that approach. Future research should adopt longitudinal or experimental designs,

expand sampling across regions and industries, and examine moderators and additional mediators, including interactions between HR practices and individual dispositions.

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Conflicts of interest: The authors declare no conflicts of interest.

Data availability: The datasets generated and analyzed in this study are available from the corresponding author upon reasonable request.

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