

ORIGINAL CONTRIBUTION

## Investigating the Mediating Role of Regulatory Focus between Career Commitment, Career Management and Career Satisfaction

Dr. Ahmad Tisman Pasha <sup>1</sup>, Dr. Muhammad Shaukat Malik <sup>2</sup>, Hira Muneer <sup>3\*</sup>

<sup>1</sup> Associate Professor, Institute of Banking & Finance, Bahauddin Zakariya University, Multan, Pakistan

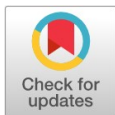
<sup>2</sup> Professor & Director, Institute of Banking & Finance, Bahauddin Zakariya University, Multan, Pakistan

<sup>3</sup> Research Scholar, Institute of Banking & Finance, Bahauddin Zakariya University, Multan, Pakistan

**Abstract**— The goal of this research project is to investigate the impact that regulatory focus, specifically promotion focus and prevention focus plays in bridging the gap between career commitment, career management, and career satisfaction among permanent workers working in the insurance industry in Pakistan. A survey approach was used to gather data from 380 workers working in the insurance business, and random sampling was used to choose those employees. In order to evaluate the data, SPSS and the PLS-SEM approach were used. The findings of this research reveal that career satisfaction is positively related to career commitment and career management, as well as the influence of regulatory focus on these connections. Regulatory focus often refers to an individual's capacity to foresee and satisfy goals and eligibility criteria that have a major impact on career commitment and career management, that is advantageous and important for insurance industry personnel to achieve career satisfaction. In earlier research, the influence of regulatory focus on career commitment and career management connection with career satisfaction has been examined separately, but never in the context of the insurance industry in Pakistan.

**Index Terms**— Career commitment, Career management, Regulatory focus, Promotion focus, Prevention focus, Career satisfaction, Insurance sector

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### Introduction

Objectivism and constructivism are the two primary schools of thought when it comes to a person's professional life (Gebbers et al., 2020). The preceding theory was founded on positivist perspectives, which saw the person as a natural entity that could be experimentally and independently evaluated in relation to the environment in which they were found. The second is grounded on constructivist thought, which views each person as a learner who acquires skills and perspectives via interaction with others in society (Gebbers et al., 2019). Careers are often defined by institutions rather than people, according to the consensus of academics. A career is "a series of related occupations organized in a ladder of status, through which individuals move in a more or less expected arrangement" and "jobs that are considered by interconnected training and work practice, in which an individual transfers rising over a chain of sites that require better mastery and accountability and that offer growing monetary profit" (Yoo et al., 2021).

\*Email: [hira.ch91@gmail.com](mailto:hira.ch91@gmail.com)

In the course of career exploration, discussions on satisfaction in regards to professional concerns have taken place throughout the course of the last few years. An individual's level of career satisfaction at work has evolved into a preeminent factor in determining his or her level of professional success in various career settings that have placed an emphasis on an employee's personal accountability and the employee's capacity for self-directed growth in career behaviours (Bamigbade & Awoyemi, 2016). The unstable contemporary society, as well as each person's perspective and evaluation of the success of their profession, have been essential concepts in the process of career research and run-through. Despite this, there has been much debate on the relationship between career satisfaction and career advancement-associated study factors, in addition to a person's professional perspective, management activities, and career principal (Anwar, & Khan, 2021; Doty et al., 2017). Even while the perceptions, performances, and investments of these individuals are widely discussed in career literature, there hasn't been enough research done on the relationship between career satisfaction and these factors in service industries, particularly the insurance industry (Bamigbade & Awoyemi, 2016).

This study aims to investigate the role of self-regulatory focus as a moderator between career commitment, career management, and career satisfaction. Employees are more likely to leave their jobs if they lack career commitment, lowering employee satisfaction with their jobs and raising stress levels at career (Pradana & Salehudin, 2015). In addition, according to Ballout (2009), professionals with low levels of career commitment have a harder time with career management, leading to persistent difficulties with career satisfaction. This, in turn, significantly affects the efficiency with which they carry out their duties within an organization. In addition, a person's level of performance may be significantly influenced by how they feel about the task they do and how they respond to difficult situations. The concept of regulatory focus may be applied to this situation from this vantage point (Trivellas et al., 2015).

According to the notion presented above, workers may effectively manage themselves in a variety of ways to either accomplish their ideal goals or avoid undesirable effects (Judge et al., 1999). Despite the fact that insurance professionals face the same challenge, depending on the type of regulatory emphasis that they choose, they either accomplish the desired goal that was determined by a focus on promotion, or they fulfill the necessary area while avoiding unfavorable results based on a focus on prevention (Pathardikar et al., 2016). However, the most significant challenge, particularly in the insurance sector, is that individuals in Pakistan are reluctant to select this sector as a career option in comparison to other service sectors. On the other hand, in other countries, this sector is flourishing on equal opportunities with other service sectors.

Although studies on other service sectors, including banking and healthcare, have been conducted in developing nations like Pakistan, relatively few have looked at the insurance business and how it might encourage and reward employee dedication to their jobs (Pasha et al., 2017). The insurance business in Pakistan has not been able to meet the people's needs and hopes because it faces various challenges, including a negative public perception of the industry and a lack of trust in insurance among the wider population. This has inhibited the growth of Pakistan's insurance sector. In 2017, there were 8933 permanent workers; by 2021, that number will have increased to 20385 (IAP, 2021). The ratio of workers is growing, although not at the same rate as in other industries, and it is still lower as a percentage of the total population.

The research findings are useful for employees in understanding the behavioral perspectives of individual regulatory focus. Similarly, this career is helpful for insurance companies looking to increase management productivity, retention rates, and career satisfaction by fostering a more dedicated and satisfied commitment. In addition, this research has significance for academics and researchers looking for deeper applications of individual regulatory emphasis in future studies since it suggests they should look at the same perspectives in other sectors and in a larger context.

### **Objectives of the research**

- To determine the relationship between career commitment and career satisfaction.
- To determine the relationship between career management and career satisfaction.
- To examine the role that individual regulatory focus plays in mediating the connection between career commitment and career satisfaction.
- To determine the role of individual regulatory focus in mediating the connection between career management and career satisfaction.

### **Empirical Analysis and Hypothesis Development**

According to one research, "career satisfaction" is "a feeling that reflects how satisfied an individual is with his or her occupation and the many working circumstances that come with it" (Song et al., 2020). Different management styles, leadership positions, employee self-regulation (including commitment to one's career, among other work traits, and individual, organizational fit have all been studied as potential ways to boost employee career satisfaction) (Ilkhanizadeh & Karatepe, 2017). Conventional wisdom and previous research both point to a favorable relationship between commitment to one's career and satisfaction at career. Since career satisfaction is more likely to

combine personal qualities and boost career commitment, this research includes career commitment, which has been considered as an individual factor among the interrelated variables determining career satisfaction (Kim et al., 2020). So, here's what we proposed:

**H1:** There is a statistically significant positive relationship between career commitment and career satisfaction.

It has been shown in a wide range of research papers that there is a relationship between career management and career satisfaction. According to the findings of various research, the satisfaction to which an individual's career development objectives and career management differ is an essential factor in determining the degree to which an individual is happy in their career (Ma et al., 2020). It has been determined that satisfaction with one's place of employment, which is often regarded as an important tool for career management, positively correlates with satisfaction with one's entire career. An investigation that was conducted at French institutions by academics revealed a correlation between efficient career management (which includes possibilities for career commitment and projection) and career satisfaction (Drucker-Godard et al., 2015). Accordingly, the following hypothesis is advanced by this study

**H2:** There is a substantial positive connection between effective career management and high levels of career satisfaction. Kim et al. (2020) proposed using RFT to adequately describe the fact that humans have power over themselves to seek pleasure and escape from pain using a variety of tactical approaches. Self-regulation refers to a person's capacity to prepare for and achieve the objectives and standards that they consider to be desirable (Brockner & Higgins, 2001; Jam, Donia, Raja, & Ling, 2017). Expanding and creating a theory-based research extent are two things that are happening within the area of regulatory focus as a determinant of organizational success. It was discovered that a focus on promotion positively correlates with employee performance, which in turn influences overall career satisfaction, but a focus on prevention had no meaningful benefits (Petrou et al., 2017). Work priorities would be differentiated depending on the sort of regulatory focus that workers have: when employees put a high value on future-related work aspects and focus on their careers, they remain motivated, devoted, and happy with their employment. The focus on promotions has a favourable effect on career commitment. When workers put a high value on prevention, they place a high value on current-related job characteristics that allow them to perform daily duties and remain devoted to their professions to prevent themselves from sliding into a danger zone (Steidle et al., 2013). Therefore, it is suggested that

**H3:** Career commitment is positively correlated with individual promotion focus.

**H4:** Career management is positively correlated with individual promotion focus.

Regulatory Focus Theory (RFT), which was developed by (Brockner et al., 2004), makes the hypothesis that people who are motivated to avoid suffering as much as possible while also avoiding risk, sticking to protocols, and producing high-quality results are more likely to be prevention-focused to carry out chores of a routine nature on a consistent manner and manage their career and those who are promotion-driven, motivated to increase satisfaction while directing completely on career advancement and its methods which have been disseminated its execution and management of their positions and execute vocations more efficiently (Gamache et al., 2015). On the other hand, we argue that the fundamental reasons are not two opposite ends of the same spectrum but rather self-determining methods. There is a clear connection between regulatory focus and career management. Persons more focused on promotion have a more upbeat perspective on career management compared to individuals who are more focused on prevention (Lanaj et al., 2012). It is thus suggested that

**H5:** Career commitment is positively correlated with individual prevention focus.

**H6:** Career management is positively correlated with individual promotion focus.

In addition, the study reveals that determining the mediating influence of the regulatory focus employs a strategy that is distinct from the others. When it comes to their employment, those with a high degree of commitment to their careers report higher levels of career when they focus on advancement (Pathardikar et al., 2016). Despite the fact that the link by preventative focus was determined to be substantial, the breadth of its significance was somewhat diminished. The regulatory focus, in terms of empirical linkages, is on certain strategies that employees use in order to achieve outcomes at the workplace. These strategies include a focus on promotion and prevention (Tseng & Long-Min, 2009). Those people who are committed to actively managing and progressing their careers are more likely to be content with the position they are in at the moment. People driven to achieve distinction in their field tend to enjoy the work they put in since it brings them closer to their goals. In response, when people who prioritise prevention fight to remain safe at the workplace by fulfilling their minimal responsibility at the workstation, these individuals may criticise their employment and the working difficulties they are faced with. It has been discovered that having a regulatory focus increases career satisfaction. Therefore, it is suggested that

**H7:** Individual promotion focus is positively relationship with career satisfaction.

**H8:** Individual prevention focus is positively relationship with career satisfaction.

A number of research investigations confirmed the positive and productive association between a person's level of commitment to their career and their level of satisfaction in that career (Field et al., 2015). The vast majority of studies have reached the conclusion that one of the most important factors in career commitment is one's level of career satisfaction (Zhu et al., 2019). People who are tremendously dedicated to their career are more likely to make an effort to adhere to high standards within their career, are more likely to achieve more within their careers, and as a result, are more likely to become intensely satisfied with their employment. In conclusion, a commitment to one's line of career is one of the fundamental and defining characteristics that contribute to increased job satisfaction (Carson & Bedeian,

1994). In addition, the research study utilizes an approach that is distinct from the discovery of the mediating influence brought about by the regulatory focus. According to the findings of this research, individuals with a high degree of career commitment are more likely to be satisfied with their occupations when they focus on advancement. In the manifestations of its exploratory study, which has its sub-constructs (i.e., a focus on promotion and prevention), the regulatory focus is on individual techniques that employees use to achieve results at the workplace (Kim et al., 2020).

**H9:** Individual promotion focus is positively mediate the relationship of career commitment and carrier satisfaction.

**H10:** Individual preventive focus is positively mediate the relationship of career commitment and carrier satisfaction.

The accumulating reports by Pollack et al. (2015), who have been given authorization to carry out research on individual differences and their investigation, in addition to the presence of links as major regulatory factors. In addition to this, it has come to light that the core of the links between regulatory focus and the repercussions for career management is not yet fully defined. Workers often aspire to the same goals for career satisfaction, such as career progress, higher income, and acknowledgment; nevertheless, they approach these goals in a variety of ways to achieve their objectives. These fundamental strategies use quite different motivating frameworks. Summerville and Roesse (2008) investigated how the regulatory focus hypothesis mediates this link and argued that some people who are prevention-focused should be supported to lessen misery by avoiding risk, according to standards, and producing ordinary excellence in all outcomes. Other people interested in promotions are urged to increase their desire while focusing on their career flexibility and activities that enhanced accomplishment and management of position, as well as to manage their careers more efficiently and effectively. Because of this, it has been suggested that,

**H11:** Individual promotion focus is positively mediate the relationship of career commitment and carrier satisfaction.

**H12:** Individual prevention focus is positively mediate the relationship of career commitment and carrier satisfaction.

**Theoretical Framework**

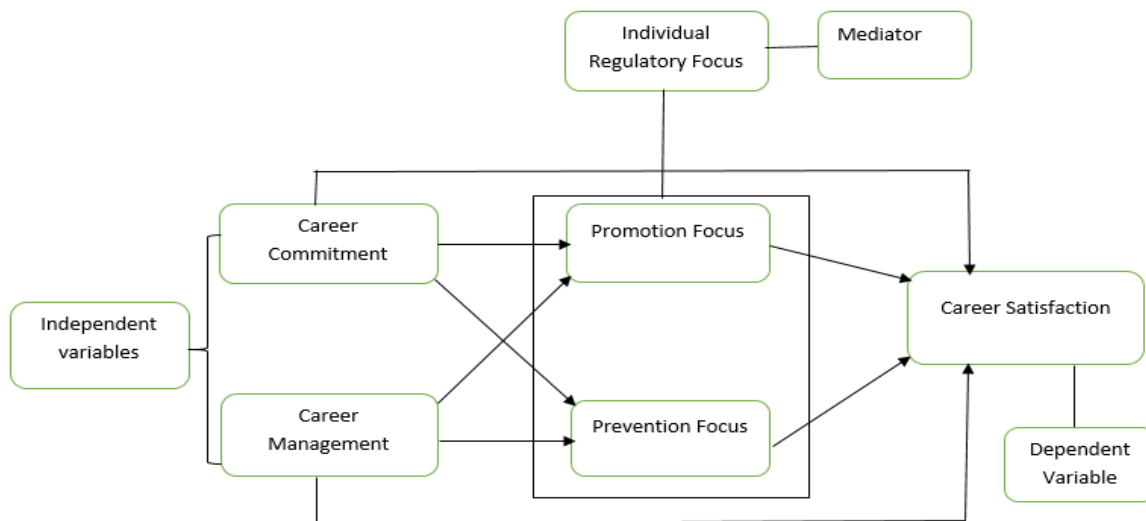


Fig. 1. Theoretical framework

**Methodology**

This study's sample consisted of all permanent workers working in management positions in Pakistan's insurance business, as the researchers aimed to learn how regulatory focus on career commitment and management affected employees' levels of career satisfaction. Since, insurance agents, third-party contractual workers, and freelancers tend to be less career-oriented than front-line managers. The research only includes professionals with permanent employment status to assess the aforementioned effect of top and middle management. According to the Insurance Association of Pakistan's 2020-21 Yearbook, which includes a summary of each company's profile and key statistics regarding the insurance industry in Pakistan, the population is estimated to be 203, 855 (IAP, 2021). The sample size, which comes to 380, is determined by (Krejcie & Morgan, 1970). According to the data published in the yearbook by The Insurance Association of Pakistan, this information was gathered via a simple random sampling method.

Questionnaires were used to collect the data. The questionnaire was designed to elicit answers from the target workforce on topics like career commitment, career management, career satisfaction, and regulatory focus at the individual level, using standard metrics for

such inquiries (promotion focus and prevention focus). All of the statistical methods and models available in SPSS (Statistical Package for the Social Sciences) 24.0 and Smart PLS were used to gather and analyze the data. Most notably structural equation modelling (SEM), multiple statistical techniques were utilized to examine the data. SEM with latent variables was seen as a more efficient statistical method than multiple regression analysis when numerous factors operated on the findings and interacted with each other simultaneously, yielding insight into direct and indirect effects (Wang et al., 2001).

**Demographic profile**

Table I  
Frequency analysis

Variable	Frequency	Percent
<b>Gender</b>		
Male	259	68.15
Female	121	31.85
<b>Age of Respondents</b>		
19-26	81	21.31
27-35	168	44.21
Above 35	131	34.48
<b>Qualification of Respondents</b>		
Bachelor's	27	7.10
Master	183	48.15
M.Phil/Others	170	44.75

Table I demonstrates the demographic profile of the respondents. The findings suggested that majority of the respondents are male (68.15%). Further, the table demonstrates that most of the respondents aged 27 to 35 years (44.21%) had a majorly qualification of Master (48.15%).

**Reliability and validity analysis**

Table II  
Reliability analysis

Construct	Cronbach's Alpha	rho_A	Composite Reliability	Average Variance Extracted (AVE)
Career Commitment	0.822	0.854	0.866	0.529
Career Management	0.914	0.926	0.92	0.542
Career Satisfaction	0.772	0.785	0.84	0.571
Prevention Focus	0.709	0.738	0.793	0.692
Promotion Focus	0.72	0.744	0.809	0.521

In order to test the measurement and structural models, Anderson and Gerbing (1988) state that two phases of data analysis were performed. The researcher investigated the measurement model's fit. Prior to making any judgments about the link between constructs, this established the reliability and validity of concept measures (Albort-Morant et al., 2018). As seen in Table II, the reflecting constructions have a construct reliability of above 0.70. (Nunnally & Bernstein, 1994). Furthermore, table 2 indicated that the values of (Rho A) and C-A are higher than the acceptable limit, i.e., .70. The AVEs obtained for all constructs ranged from .521 to .692, suggesting high construct reliability and convergence of measurement models. Finally, as demonstrated in Table III, the discriminant validity of the measurement model was determined.

Table III  
Discriminant validity\_ Fornell Larcker criterion

	Career Commitment	Career Management	Career Satisfaction	Prevention Focus	Promotion Focus
Career Commitment	0.727				
Career Management	0.410	0.692			
Career Satisfaction	0.252	0.504	0.686		
Prevention Focus	0.389	0.362	0.290	0.541	
Promotion Focus	0.268	0.209	0.147	0.216	0.449

Table IV  
Discriminant validity\_HTMT

	Career Commitment	Career Management	Career Satisfaction	Prevention Focus	Promotion Focus
Career Commitment					
Career Management	0.515				
Career Satisfaction	0.307	0.758			
Prevention Focus	0.521	0.502	0.394		
Promotion Focus	0.348	0.417	0.675	0.317	

The discriminant validity was examined using Fornel and Larcker (1971) by comparing the square root of each AVE in the diagonal with the correlation coefficients (off-diagonal) for each construct in the relevant rows and columns. Overall, discriminant validity can be accepted for this measurement model and supports the discriminant validity between the constructs. Table IV indicates the HTMT result, another discriminant validity measure. According to the results, the values are between 0.307 and 0.758, indicating discriminant validity (Farooq et al., 2018).

**Structural equational model for hypothesis testing**

Table V  
Hypothesis testing

Hypotheses	<i>o</i>	<i>M</i>	$\beta$	STDEV	<i>T</i> Statistic	<i>p</i> Values	Results
Career Commitment Career Satisfaction	0.313	0.312	0.046	0.313	6.810	0.000	Accepted
Career Commitment Prevention Focus	0.219	0.220	0.035	0.219	6.270	0.000	Accepted
Career Commitment Promotion Focus	0.521	0.523	0.034	0.521	15.104	0.000	Accepted
Career Management Career Satisfaction	0.185	0.187	0.049	0.185	3.759	0.000	Accepted
Career Management Prevention Focus	0.658	0.658	0.035	0.658	18.894	0.000	Accepted
Career Management Promotion Focus	0.413	0.411	0.035	0.413	11.757	0.000	Accepted
Prevention Focus Career Satisfaction	0.255	0.255	0.059	0.255	4.340	0.000	Accepted
Promotion Focus -> Career Satisfaction	0.231	0.230	0.057	0.231	4.056	0.000	Accepted

Table V represents the direct relation between the observed variables. The results indicated that all the independent and mediating variables have positive and significant direct association with outcome variables. Further, the table demonstrates that career commitment has significant and positive impact on career satisfaction ( $B=0.313, p=0.000$ ). Further, the results indicated that career commitment and prevention focus significantly and positively impact career satisfaction ( $B=0.219, p=0.000$ ). Thus researchers reject second null hypothesis. Similarly, all other values shown in tables represent rejection of all null hypothesis.

Table VI  
Mediation Analysis

Hypotheses	<i>o</i>	<i>M</i>	STD	<i>B</i>	<i>T</i> State	<i>p</i> Value	Results
Career Management Prevention Focus => Career Satisfaction	0.168	0.167	0.036	0.168	4.600	0.000	Accepted
Career Commitment Promotion Focus -> Career Satisfaction	0.120	0.120	0.029	0.120	4.105	0.000	Accepted
Career Commitment >> Prevention Focus -> Career Satisfaction	0.056	0.057	0.018	0.056	3.146	0.002	Accepted
Career Management -> Promotion Focus Career Satisfaction	0.095	0.095	0.027	0.095	3.587	0.000	Accepted

The results indicated that there is a significant and positive mediating effect of prevention and promotion focus between observed variables. The findings demonstrated that both direct and indirect effects of variables are significant. Thus, the researchers concluded

that all the alternative hypotheses are accepted, and there is a partial mediation present in this model. Following figure 2 clearly indicate the relationship between all observed variables.

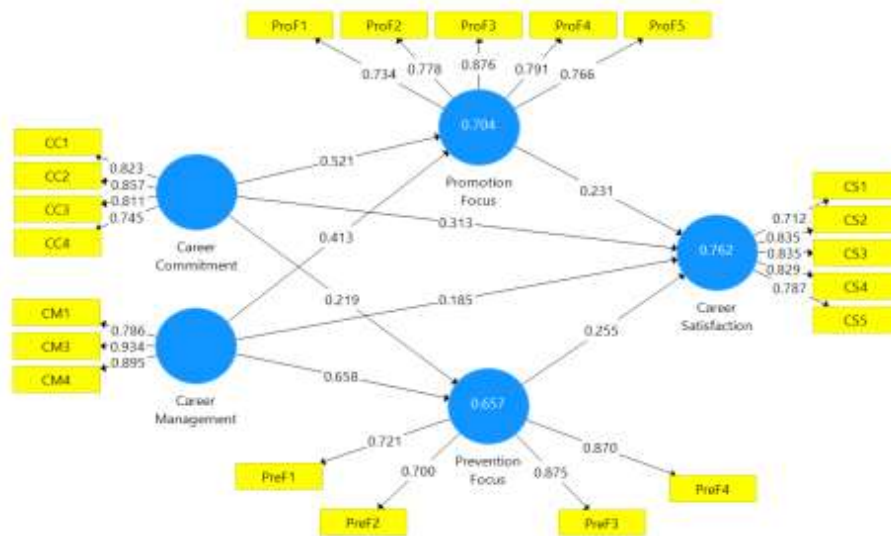


Fig. 2. Structural modeling

**Discussion and Conclusion**

There has been a considerable amount of research on the many methods that may be used to increase workers' levels of career satisfaction. These methods include shifting management and leadership roles, encouraging workers to commit to their careers, and rewarding employees for taking the initiative (Zhang et al., 2016). Career commitment has been shown to correlate significantly with career satisfaction in previous studies (Duffy et al., 2013; Waheed, Klobas, & Ain, 2020). According to the results, commitment to one's career correlates positively with happiness in that career. Employment satisfaction is seen as a key to effective career management, thus, a positive correlation between the two must have been established (Schmidt., 2007). There was a favorable correlation between how satisfied an employee was with their workplace training and how satisfied they were with their careers as a whole. As a result of the fact that career management was first thought to mean career satisfaction for professional employees, the beneficial influence of these factors exhibits the same correlation as was shown in earlier research.

Employee performance and career commitment were shown to increase with an emphasis on promotions, which affected employees' commitment to their careers as a whole (Petrou et al., 2017). This study confirms the favorable correlation between these characteristics found in prior research. To avoid a career collapse and better manage their professions and their duties, workers who put a premium on prevention will give greater weight to timely and relevant work features that help them finish daily chores and remain dedicated to their careers (Steidle et al., 2013). The current investigation confirmed the same findings as the prior ones.

While workers prioritize safety, they give more weight to immediate work concerns that aid in getting things done and keeping them invested in their jobs (Steidle et al., 2013). In the most recent studies, the same findings hold true. People who are promotion-driven, or who are motivated to increase their satisfaction via the pursuit of career advancement and the adoption of behaviors that further their own achievement and call for the efficient management of positions are more likely to succeed in their chosen careers (Johnson, Smith, Wallace, Hill, & Baron., 2015). The latest study confirms that the same correlation exists between these factors as in earlier studies.

High-commitment employees seem happier and more driven when their career is centered on advancement opportunities (Tseng & Kang, 2009). The current study confirms prior studies' favorable correlation between these two variables. Those who are focused on prevention often complain about their jobs and working conditions since they struggle to maintain a safe workplace by only fulfilling their basic duties. Increases in career satisfaction have been linked to greater emphasis on regulations (Al-Junaid et al., 2017; Choi and Chiu., 2017; Pathardikar et al., 2016). The current analysis confirms the same correlation as prior studies.

Additionally, the study mainly still uses a unique approach to finding the mediating influence of the regulatory focus. This commitment shows that highly invested individuals are much more content and driven when their efforts are directed toward their careers. When expressed in terms of exploratory research, the regulatory emphasis is split into its sub-constructs (i.e., promotion and preventive focus),

which are the unique strategies employees use to achieve results in the workplace (Tseng & Kang, 2009). This research confirms the same link as earlier ones have revealed.

### **Recommendations, Limitations and Future Research Directions**

Workers must exert personal regulatory attention to improve commitment and management in their chosen professions. It is suggested that staff be encouraged and rewarded for their efforts, giving the business the best possible output. Company management should make every effort to boost resilience and marketability among employees. To strengthen employee commitment, modern methods need to be used. Employees should get training to develop preventative or promotional character qualities. Workers should use restraint while using either method.

The data we collected in this research focused on insurance businesses. Therefore, it's possible that our findings don't apply to other commercial sector organizations. The performance-oriented company's strategy and mentality may cause the results of this research to shift. In addition, it would be fascinating to explore the mediating impact of regulatory focus in the setting of a variety of vocations and professions. Because of the small sample size, different conclusions may be drawn if the number of political activists surveyed was increased. Random, outside circumstances may also impede the tasks.



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