

# The Relationship between Social Capital and Sales Agents' Performance

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## Abstract

Much of the previous literature has focused on reviewing social capital to discuss its impact, even the profit or loss, but social capital research still has a gap, that is, the possible different mechanisms of its influence process. In view of this gap, this study differs from previous studies by further discussing the various possibilities that may affect the relationship between the social capital and job performance of sales agents. This study discusses whether the relationship between social capital and job performance is affected by corporate social responsibility (CSR), workplace friendship, and proactive personality. Therefore, the purposive sampling method is adopted, where the research object is the full-time sales agents in Taiwan's finance and insurance brokerage industry.

The results of this study showed a positive relationship exists between four conditions: social capital and job performance, corporate social responsibility strengthening social capital and job performance, workplace friendship strengthening social capital and job performance, and proactive personality strengthening social capital and job performance.

**Keywords:** social capital; sales agents' performance

## 1. Introduction

In studies about organization and management, the concept of social capital has been widely researched and discussed (Moran, 2005) and has even been categorized into different levels of analysis: national level (Dakhli & De Clercq, 2004); organizational level (Landry, Amara, & Lamari, 2002); team level (Oh, Chung, & Labianca, 2004); and individual level (Moran, 2005). With the various research levels of social capital, different levels represent different relationship networks, with the current study focusing on social capital at the individual level.

Yli-Renko, Autio, and Sapienza (2001) defined social capital as the relationship between enterprises and key customers and developed the social capital scale based on the three dimensions of structure, cognition, and relationship developed by Nahapiet and Ghoshal (1998). Structural social capital refers to the customer network connection; cognitive social capital is the relational quality; and relationship social capital indicates the social interaction.

The importance of social capital can be attributed to the following two factors. First, the tertiary industry in modern society is in great need of the establishment of social capital. In addition to the high-tech industry, Taiwan's output value created by the service industry exceeded 12 trillion for the first time, and the number of employees in the service industry was 6.853 million, accounting for about 59.9% of Taiwan's total employment. It can be seen that the service industry plays an important role in Taiwan's economic development and stable employment. The service industry is very much in need of social capital. Second, with the gradual development of artificial intelligence (AI) and automated production, many jobs will be replaced. Those jobs that are not easy to be replaced also need the assistance of social capital, because the construction of social capital cannot be replaced.

The finance and insurance industry are becoming increasingly active. When the bank terminal can sell insurance products, sales agents with high working quality are undoubtedly vital for the finance and insurance industry

(Armenti & Boseman, 1999). Insurance sales agents are one of the main sales channels of the finance and insurance industry and play an important role in maintaining the relationship between the company and its customers by representing the company and its image. Therefore, sales agents will determine the customers' recognition of the company's service quality (Chang, 2006). On that account, more and more studies have focused on the differences at the individual level of sales agents (Dwyer, Richard, & Shepherd, 1998). For sales agents, personal network expansion is bound to affect their performance (Ouyang & Grant, 2004). However, the personal network also contributes to the interaction and cooperation between sales agents and clients (Frenzen & Davis, 1990). As a result, individual social capital must be a key factor in determining sales agents' success or failure.

Much of the previous literature has focused on reviewing social capital to discuss its impact, even the profit or loss (Inkpen & Tsang, 2005; Dakhli & Clercq, 2004; Seibert, Kraimer, & Liden, 2001; Nahapiet & Ghoshal, 1998), but social capital research still has a gap, that is, the possible different mechanisms of its influence process (Moran, 2005). In view of this gap, this study differs from previous studies by further discussing the various possibilities that may affect the relationship between the social capital and job performance of sales agents.

In the study of individual social capital, whether positive behaviors exhibited by employees affect their relationship with social capital can be further discussed (Thompson, 2005). Previous studies on proactive personality have included the concepts of interaction psychology and positive psychology. Common proactive personality can be distinguished from the five major personality traits (Bateman & Crant, 1993). People with a high proactive personality show more active actions to develop relationships with others (Ashford & Black, 1996). Thompson (2005) also pointed out not only the main effect of proactive personality on social capital, but also the joint effect of proactive personality and social interaction. Therefore, this study aims to determine whether a proactive personality can further accumulate social capital or produce better results by discussing the impact of proactive personality on the relationship between social capital and job performance.

According to Wayne and Liden (1995), the job performance in this study refers to an overall measurement used by supervisors as the benchmark for the task achievement, quality, and efficiency of the subordinate. For sales agents of the finance and insurance industry, their job performance is the number of insurance transactions and FYC (First Year Premium). Therefore, sales agents can independently master their job performance rather than having supervisors carry out subjective measurement. Since the description of the items in this scale is short and the wording is suitable for this study, this scale has been adopted.

The finance and insurance industry makes great profits from society, with society rather than shareholders actually being their capital source (Chiang, Ming-Ti, 2018). With the industry's development, society's progress, and the internationalization of enterprise operation, corporate social responsibility (CSR) has become a central focus, and consumers are paying more attention to whether businesses are making meaningful contributions to society (Griffin, 2000). Many previous studies support that the implementation and shaping of corporate social responsibility will have various positive impacts on enterprises: competitive advantage (Porter & Kramer, 2006); goodwill and positive employee attitude (McWilliams & Siegel, 2001); and social identity (Kotler & Lee, 2005). David, Kline, and Dai (2005) also pointed out that for the insurance industry, consumers' recognition and cognition of the corporate social responsibility of insurance companies affects their trust behaviors in the company. Therefore, the impact of corporate social responsibility has a significant impact on both internal and external customers, the enterprise itself, and society overall. However, few studies have discussed corporate social responsibility at the individual level. Therefore, this study intends to further discuss whether sales agents' cognition of corporate social responsibility can enhance their performance at work.

Workplace friendship is a form of social interaction. A lack of sufficient social interaction often causes people to feel the negative psychological state of anxiety and disappointment and may even produce anti-social behavior (Berman, West, & Richter, 2002). For an organization, good workplace friendships can generate good interaction and mutual assistance within the organization, and colleagues can develop a benign friendly relationship without affecting their job performance. On the other hand, if colleagues in an organization quarrel with each other and cannot establish friendship, this only serves as another concern for the organization.

A study by Riordan and Griffeth (1995) pointed out that workplace friendship is very important to individuals and organizations. The workplace friendship can improve staff's creativity (Yager, 1996), organizational commitment and job satisfaction (Riordan & Griffeth, 1995), and productivity (Song, 2007). Therefore, while the positive effects of workplace friendship are obvious, few studies have mentioned the impact on job performance. Business work produces many links with customers, but the process of interactions with customers often involves encountering negative feedback. On the other hand, colleagues and supervisors play the role of encouragement and assistance,

which represents the importance of workplace friendship. This study suggests the workplace friendship of sales agents plays an important role between social capital and job performance.

In summary, this study aims to discuss whether sales agents of the finance and insurance industry are affected by different factors when they use their customer social capital relationship and network to influence their job performance. The concept of social capital is the establishment of the network, but many tangible and intangible factors can control the establishment of the network. Therefore, this study takes the proactive personality, corporate social responsibility, and workplace friendship as regulating variables to discuss the influencing mechanism and extent. The purpose of this research is as follows: 1. to discuss the relationship between social capital and job performance; 2. to discuss the regulating effect of corporate social responsibility; 3. to discuss the regulating effect of workplace friendship; and 4. to discuss the regulating effect of proactive personality.

This study discusses whether the relationship between social capital and job performance is affected by corporate social responsibility (CSR), workplace friendship, and proactive personality. Therefore, the purposive sampling method is adopted, where the research object is the full-time sales agents in Taiwan's finance and insurance brokerage industry. However, since the finance and insurance brokerage sales agents are all subordinate to the same insurance company, in order to ensure research analogy and objectivity, I selected 20 different business sites of the insurance company in Taiwan from north to south and 40-50 full-time insurance brokerage sales agents with more than 3 years of experience from each business site as the research object of this study, obtaining a total of 708 questionnaires.

This study is divided into four sections. This initial section serves as an introduction and considers the research direction and purpose according to the researcher's observation on the practice. The second section is the literature review, in which the literature of related variables was collected and reviewed to establish the research direction and structure, as well as the relationship between variables. The third section consists of the data analysis. The mother group of this study is full-time sales agents with more than 3 years of experience in Taiwan's finance and insurance brokerage industry. From north to south, 12 business sites of the same insurance company were selected, and 30-40 full-time insurance sales agents from each business site were selected as the research objects. After collecting the questionnaire and preliminary screening, I performed data input and statistical analysis to verify the relationship between research variables. The last section is the conclusion of this study. According to the data analysis results, the conclusions are summarized, the empirical research report is written, and relevant management implications and future suggestions are put forward.

## **2. Literature Review**

### *2.1 Society, Enterprise, and Labor*

#### **A. Social Capital**

Sociologists defined the concept of social capital to explain that through a variety of different relationships among communities, friends, colleagues, and family, relationships are embedded in ordinary people and contribute to the creation of individual social capital and wealth (Burt, 1997); later, Coleman (1988) applied social capital to different family network relationships. Burt (1992) used social capital to discuss relationships in the company's internal network. Social capital theory primarily expresses that individual behavior is embedded in the structure of the social network (Granovetter, 1992). Social capital is formed through social network relationships and established through relationships of emotion and trust, which makes it easier to obtain other valuable information from informal channels (Coleman, 1990).

However, scholars from different schools have varying ideas about the essence and connotation of social capital, such as social capital embedded in the interpersonal network, social capital of the family network, and even social capital of the network relationship in organizations. Furthermore, Lin (2001) believed that social capital can also be regarded as a resource embedded in social networks that members can access or use through their actions.

Scholars have different opinions regarding the nature and connotation of social capital. Adler and Kwon (2002) proposed a conceptual model of social capital to construct and explain that social capital comes from social relations, in which there are some opportunities, capabilities, and motivations, and people can profit but may also take risks. Opportunity refers to the social capital transaction created through the social network, which is divided into internal and external networks. An external network connected with others provides opportunities for access to resources, while an internal network creates opportunities for common actions. Portes (1998) indicated that the motivation behind the resource providers' willingness to help recipients access resources was obvious, although they could not see immediate concrete rewards. Capabilities refer to the resources in the network. The opportunities, motivations,

and capabilities generated by social relations contribute to the benefits and risks of social capital and generate the final value.

In practical research on the sources and applications of social capital, Portes (1998) believed that the sources of social capital included both realizable motivation and instrumental motivation, where realizable motivation was further divided into value integration and limited solidarity. Instrumental motivation can be categorized as reciprocal exchange or coercive trust. Portes (1998) defined social capital as the capability to gain benefits through network members and other relevant social structures. Such capability will further produce results, but not all of these results are derived from the benefits of social capital, which also includes losses caused by social capital. The benefits include social control, family support, and network benefits while the losses include limited access, limited personal freedom, and excessive demands on team members.

Nahapiet and Ghoshal (1998) considered that social capital is included in the three dimensions of structure, relationship, and cognition in the social context. This study details the connotations of these dimensions as follows:

#### (A) Structural social capital

Structural social capital represents the dynamic social relations delineated by direct or indirect network connections between members of social networks or groups (Nahapiet & Ghoshal, 1998; Tsai & Ghoshal, 1998) and is fully reflected in the convenience, accessibility, timeliness, and reference of information acquired by members in the network (Burt, 1997). Nahapiet and Ghoshal (1998) suggested that the structure includes the network type, network connection, and its exclusive organization, which includes the benefits of both external mechanisms and organization interaction. Therefore, the more external relationship networks an individual can establish, the more resources that are conducive to the development of structural social capital can be obtained.

#### (B) Relational social capital

Relational social capital refers to the trust, norms, obligations, expectations, commitments, recognition, and sense of identity formed by members through long-term interactions (Tsai & Ghoshal, 1998). Cooperation between different units in an organization can develop respect for others, friendships, positive feelings, trust, and trustworthy relationships within the organization (Alder & Kwon, 2002; Granovetter, 1992). Nahapiet and Ghoshal (1998) pointed out that relational social capital includes the assets and resources brought by the relationship formed by the identity and norms in the organization.

#### (C) Cognitive social capital

Cognitive social capital means that when a group's views or interpretations of a certain thing become more consistent, the members share a consistent vision or pursue the consistency of values and are more willing to engage in cooperative behaviors with other members (Tsai & Ghoshal, 1998). Inkpen and Tsang (2005) suggested that the cognitive social capital shared by members within an organization includes shared goals (similar expectations for the results of group actions of members) and shared culture (members accepting common norms of behavior). Nahapiet and Ghoshal (1998) demonstrated that cognition is a type of behavior between the organization and the external connection that virtually promotes the consistency of all members' behaviors. In particular, they share common attitudes, ideas, and even explanations on different affairs, which means that most members of the group have increasingly consistent views on issues. This circumstance will lead to better communication, cooperation, and coordination, and even the development of higher social capital.

Schmid (2002) distinguished social capital by motivation and further discussed its possible results. He put forward three motivation models for developing social capital: (A) motivation for maximizing the rational utility: when people think that the benefits gained from network relations are higher than the costs invested, they have the motivation to develop said social capital; this is so-called instrumental motivation; (B) trust and norm motivation: trust and norms encourage people to develop social capital, especially in the absence of immediate rewards; (C) sympathy motivation: the motivation of people to help others stems from motives under the premise of independence and is to help people similar to themselves. Most scholars believe that the hidden motives behind people's behaviors are vague and mixed and do not come from a single motive.

Values play a critical role in determining whether networks, norms, and trust contribute to the health of communities. When individuals have the opportunity to articulate their values and develop further trusting relationships with people of the same or different backgrounds, their contributions to the community are enhanced, which subsequently contribute to the formation of social capital (Chang, 1997). Since trust stimulates exchange behavior by reinforcing and even establishing the exchange in social capital (Coleman, 1990), it contributes to the development of social capital. Likewise, the trust element is the basis of social capital and helps build deeper social capital. Nahapiet and

Ghoshal (1998) suggested that the development of social capital is significantly affected by certain factors, such as time, interaction, interdependence, and degree of closure. They believed that interaction is one of the factors that enhances social relations. However, when the interaction cannot be sustained, the relationship can be easily disconnected. Therefore, interaction is the key to developing social capital.

In view of the above discussions in the study of social capital, scholars have many different views on its definition and measurement aspects, as well as different levels of analysis: national level (Dakhli & Clercq, 2004), organizational level (Landry, Amara, & Lamari, 2002), team level (Oh, Chung, & Labianca, 2004), and individual level (Moran, 2005). Therefore, through such an overall analysis, social capital can be divided into the overall aspect and individual aspect. The former is the concept of public property, while individual interests tend to be secondary, and social capital is a social unit that cannot be owned by an individual. Another aspect is private property, which means focusing on the social capital generated by individuals (Leana & Van Buren III, 1999).

Inkpen and Tsang (2005) put forward the concept of public and private property, suggesting that the social capital of an organization comes from the social relationship network in the organization, and the individual social capital is the result of the individual social relation network. The organization's social capital tends toward the concept of public property, and individual social capital involves the concept of private property.

The social capital research of this study focuses on the social capital of finance and insurance industry sales agents at the individual level. However, the difference is that the social capital is in the resources of interpersonal networks outside the organization, that is, the interaction with external customers. Customer social capital refers to the relationship between an organization and its customers during development, which helps the organization develop its competitive advantage. At the same time, the development of customer social capital by sales agents can be operated by different marketing management methods, such as market orientation, which can be enhanced through the individual level (Griffith & Harvey, 2004); therefore, this study intends to discuss how sales agents construct and strengthen their own social capital.

Furthermore, this study discusses the previous studies. In the relevant studies of social capital and customer relations, Yli-renko et al. (2001) defined social capital as the relationship embedded between enterprise and key customers and, based on the structural, cognitive, and relational dimensions proposed by Nahapiet and Ghoshal (1998), then developed the social capital scale, in which the structural social capital dimension refers to the customer network connection; the cognitive social capital dimension is the relational quality; and the relationship social capital dimension is social interaction.

In the study by Yli-Renko et al. (2001), social interaction refers to the degree of social network relationship between enterprises and external customers; the quality of the relationship lies in the trust and reciprocity developed from good interactions. Customer network connections are key customers willing to provide opportunities for the enterprise to develop a wider customer base. Therefore, the strength of social interaction is an enterprise's key to constructing relationship quality and network connections, a lack of good social interaction makes it hard to establish good social capital (Hitt, Lee, & Yucel, 2002).

This study adopts the social capital scale developed by Yli-Renko et al. (2001) and its dimensions. Social interaction is the degree of social relationship developed between sales agents and external customers; relationship quality refers to the sense of trust and reciprocal expectation generated in the interaction between sales agents and external customers; and customer network connections are the existing customers willing to help sales agents to have more referrals, resulting in a wider range of new customer contact opportunities.

## **B. Corporate Social Responsibility**

Corporate social responsibility is an ideology or form that is not necessarily concrete or can be clearly presented, while enterprise profits take into account more than the moral level or legal level and even the requirements of the public. Business operations should also consider the impact on all stakeholders, including upstream and downstream manufacturers, internal/external customers, shareholders, communities, etc. (Bowen, 1953). In order to achieve sustainable development, enterprises should pay more attention to other impacts on the social environment and the public while also pursuing and realizing profits.

The most famous discussion on corporate social responsibility was held by a Nobel laureate in economics - Friedman (1970), who indicated that corporate social responsibility is society's rules, regulations to be followed, implementation of the contract, practice of customs compliance, and implementation of ethics that the enterprise should conform to. Based on the aforementioned factors, in the pursuit of maximized enterprise and shareholder profits, the enterprise shall bear related responsibility for social problems. In order to have a deeper understanding of

the concept of corporate social responsibility, this study also collates the relevant definitions of corporate social responsibility by previous scholars. Wood (1991) explained the embodiment of corporate social responsibility from three aspects: self-management at the individual level, compliance with regulations at the institutional level, and public social responsibility at the organizational level. Furthermore, Carroll (1999) divided corporate social responsibility into greater detail and discussed it from four aspects: economy, law, ethics, and spontaneity. Economic responsibility refers to the responsibility of business operation objectives; legal responsibility lies in the legal norms that an enterprise should follow in pursuit of profits; ethical responsibility lies in external expectations of enterprises beyond the law, which means providing more services on the basis of law; and any other action not mentioned above is the implication of spontaneous responsibility.

Vilanova, Lozano, and Arenas (2009) sorted out several scholars' discussions on the definition of corporate social responsibility and clarified the role that enterprises should play in society. Corporate social responsibility is a concept that incorporates social and environmental care and interaction with stakeholders into the operation process of enterprises. However, the importance of corporate social responsibility must not be second to business profits. In recent years, some scholars have also called for corporate social responsibility to be involved in the decision of annual planning. Porter and Kramer (2006) put forward that corporate social responsibility should be included in the strategic planning of enterprises, and a clear and good corporate social responsibility strategy can not only improve the enterprise's positive image but also have an advertising exposure effect, which can reduce enterprise costs and ultimately obtain competitive advantages and benefits.

Ong, Mayer, Tost, and Wellman (2018) demonstrated that CSR can motivate employees to produce prosocial and organizational citizenship behaviors, among which task performance plays a role in influencing the extent. Due to the implementation of CSR, employees feel the organization's contribution to society, and their own task performance becomes more sensitive since they feel that their achievements should go hand in hand with the organization's contribution to society. In other words, the degree of corporate social responsibility affects the generation of prosocial behavior. When an employee's task performance is good, prosocial behavior will occur and ultimately create organizational citizenship behavior, which helps the organization and society to develop together.

This study aims to discuss the corporate social responsibility implementation of the finance and insurance brokerage industry and the establishment of a good social and economic system and important management foundation in guaranteeing internal and external rights and interests. The external refers to facing the rights and interests of the insurance proposer, the insured, and the beneficiary in the policy; the internal refers to creating shareholder interests. The finance and insurance brokerage industry is closely related to public life, from insurance protection and claims to car accident mediation, etc. Therefore, the enterprise is expected and endowed with more social responsibility to society. The finance and insurance brokerage industry needs to make long-term contractual commitments, maintain long-term customer relationships, and achieve the ultimate goal of the enterprise's sustainable management.

### **C. Workplace Friendship**

The concept of workplace friendships can literally be known as a kind of interpersonal interaction and connection. Wright (1984) defined "friendship" as a voluntary interpersonal relationship with free interaction between each other. When the scene is transferred to the workplace, friendly relationships occur among colleagues, which do not constrain each other at work and can connect and interact with others spontaneously. Winstead, Derlega, Montgomery, and Pilking-Ton (1995) proposed six dimensions to measure workplace friendship: (A) interaction frequency: the length of interaction with friends, the length of time from strangers to friends; (B) interpersonal feeling: when faced with the separation of friends, feeling the loss of special emotions; (C) voluntary interaction: whether connecting with friends automatically and spontaneously; (D) maintenance difficulty: measure how you and your friends maintain the sense of tension in the workplace (thinking about how to respond and reply when a dispute arises); (E) exchange orientation: when sharing views and ideas with friends, looking forward to feedback; (F) sharing orientation: considering friends' feelings before taking decisions or actions.

Workplace friendship refers to the workplace relationship of mutual trust, commitment, connection, benefit sharing, and non-exclusivity among employees (Berman, West, & Richter, 2002). Sias and Cahill (1998) found that peer friendship in the workplace goes through three stages, that is, from acquaintance to friend, from friend to good friend, and from good friend to best friend, thus indicating that the friendship relationship in the workplace is progressive. Kram and Isabella (1985) proposed the continuity of development of the peer relationship, namely (A) peers of information, (B) peers of organization, and (C) special peers. Therefore, workplace peer friendships can play different roles depending on the degree of intimacy, ranging from providing information on work and life, assisting in work (e.g., sharing marketing tips), and providing emotional support (e.g., cheering up, giving support and

encouragement).

Workplace friendships play a very important role in organizations, and numerous studies have been conducted in the past on the possible influence of workplace friendships on different work outcomes. Workplace friendship can influence employee creativity (Yager, 1997), the importance of employee perception of work (Mao, Hsieh, & Chen, 2012), an employee's organizational commitment and job satisfaction (Riordan & Griffeth, 1995), and an employee's work productivity (Rath, Harter, & Harter, 2010) with significant positive effects, while also producing a significantly negative effect on work stress (Shin & Lin, 2016) and resignation intention (Riordan & Griffeth, 1995).

Neilsen, Jex, and Adams (2000) summarized previous studies on workplace friendship and defined the workplace friendship as the degree of friendship quality perceived by employees in the workplace. Furthermore, a two-dimension workplace friendship scale has been established, which is discussed from two aspects:

- (A) Informal organization structure: In the formal workplace, a network of friends is established with people from different units, even different organizations, because of the arrangement of the organization, adjustment of the work environment, and development of relationships. Workplace friendship is formally regarded as a very important element in the informal organization (Krackhardt & Stern, 1988). Through organizational design, employees frequently coming into contact with people inside or outside of the organization contributes to the promotion of workplace friendship.
- (B) Team in the organization: The working mode of the team is increasing daily in today's society. Duck (1983) suggested that employees with harmonious communication can get along with each other more happily. Therefore, organizations should assist employees in establishing and strengthening workplace friendships through a team atmosphere. Campion, Medsker, and Higgs (1993) studied the influence of team characteristics and the importance on team processing efficiency, and the results showed that the higher the frequency of team members' interaction, communication, and coordination is, the greater the positive impact on productivity and process improvement. Therefore, mutual assistance and interaction between team members help to enhance workplace friendships.

#### **D. Proactive Personality**

Proactive personality is derived from the concept of positive psychology. Although many scholars have different definitions of proactive personality, that does not affect its essential connotation. To understand the proactive personality, we must first understand personality. Guilford (1959) indicated that individual characteristics and attributes can enable others to distinguish differences and make up persistent and unique personality traits. Personality is a permanent and stable representation of characteristics that can be judged as the commonness or difference between individuals and others. Personality reflects the individual's unique characteristics in behavior mode and thinking. Therefore, personality is among the most important components of an individual and is indispensable for identifying differences in characteristics (Costa & McCrae, 1992).

Bateman and Crant (1983) defined the proactive personality as "a personality trait that is not restricted by the environment and has the ability to change the environment." Crant (2000) defined proactive personality traits as individuals who take the initiative to improve the current situation of the environment and dare to challenge it instead of facing it negatively. Parker, Williams, and Turner (2006) suggested that the proactive personality also has the ability to detect and understand things, thus indicating that people with a proactive personality are good at understanding the priorities of an event and the opportunities and threats it may produce. Once an opportunity occurs, they will do their best. On the other hand, when a threat arises, they will face the difficulties and find solutions. In short, people with a proactive personality will immediately react to and act on issues and situations, and this stable personality trait can help them not to be influenced by a changing environment and stabilize their positions. Conversely, when people do not have a proactive personality, they may be affected by the environment and be susceptible to losing their direction in the vast sea.

When discussing personality traits, the first thing to inevitably come to mind is the big five personality traits. Bateman and Crant (1993) proposed similarities and differences between proactive personality traits and the big five personality traits and determined that proactive personality traits are independent personality traits that can be distinguished. In their opinion, employees with proactive personality traits urge themselves to set clear goals and execute them well, search for favorable information and work opportunities to obtain good performance, and actively seek work support to overcome difficulties, among other traits. Seibert, Crant, and Kraimer (1999) believed that employees with a proactive personality have strong learning motivation and ability and love to try new things, participate in new activities, and make new friends in order to expand their career and social life and strive to learn

new knowledge.

In addition to the concept of positive psychology, some scholars have also explained how the proactive personality interacts with the environment from the perspective of interaction. Interactionism emphasizes that human behavior is a function of the environment and that people's behavior affects the environment, and the environment affects people's behavior (Pervin, 1989). However, slightly different from the view of positive psychology, whether proactive personality can be influenced by the environment needs to be investigated by subsequent scholars. What the two do have in common is that proactive personality traits can explain how individuals can act on their own initiative, preemptively changing the environment, rather than waiting for the environment to change before they realize they need to act.

Although the research on proactive personality has become more and more mature, scholars still remain enthusiastic about it. Therefore, this study summarizes the relevant research results of proactive personality. Seibert et al. (1999) indicated that people with proactive personality traits are more successful in career development, with is a significant positive correlation between subjective and objective indicators of employees. Crant's (2000) study showed that people with proactive personality traits, due to their traits and action power, affect the work environment and can expect to correct such work results as work performance, leadership style, management change, and team performance. In addition to the positive work results, proactive personality can also reduce negative impacts; for example, when faced with stress, such people try to overcome difficulties rather than be knocked down. People with proactive personality traits can further improve their work willingness and efficiency and increase their job satisfaction.

### *2.2 Relationship of Social Capital and Job Performance*

Social capital is an intangible resource present in every corner of an organization. As Lin (2001) explained, social capital is a resource embedded in the social network relationships that people obtain through their actions. When sales agents visit customers, they accumulate social capital resources from interaction, mutual trust, and relationship establishment. However, one wonders whether these resources can be converted into concrete measurable job performance.

Previous studies have demonstrated that social capital exerts considerable influence on both organizations and employees. Hansen (1998) explained that social capital can promote innovation behaviors within organizations and the resource exchange among internal members. Sales agents in work often need to exchange views with colleagues regarding such issues as the improvement of the marketing process and the handling of work problems. Sufficient social capitals will enable sales agents to work more smoothly.

Knoke (1999) discussed the concept of social capital accumulation from the organizational level, and his research results indicated that the enterprises' mastery of instant information in the external competitive market and customer information contributes to the accumulation of social capital within the organization. Sales agents need to visit customers and be sensitive to market dynamics, just as enterprises construct the relationship quality and network connections to help the sales agents enhance the interaction with customers and achieve performance goals.

Tjosvold (1988) found that interpersonal interaction has a significant positive impact on task proceeding, work resource application, decision quality, and even overall performance. The importance of social capital can clearly be seen. Interpersonal interaction is a necessary topic for sales agents and is crucial to performance. Furthermore, Burt (1992) also suggested that the establishment of social capital through interaction, mutual trust, and good interpersonal relationships is the key to the success of sales agents' careers.

Social capital accumulation is very important for the work of sales agents; from interaction to mutual trust, and even client referral, it is an indispensable factor for establishing contacts, personal brand promotion, final response, and job performance, such as the establishment of social capital by sales agents. In summary, this study puts forward Hypothesis 1:

**Hypothesis 1: Social capital positively affects job performance.**

### *2.3 Regulating Effect of Corporate Social Responsibility*

For the presentation of corporate social responsibility, whether for internal employees or sales agents performing business externally, for all the social public, every movement of the organization is under the gaze of the public; as a result, corporate social responsibility should not just be done, but all stakeholders participating in the organization ought to recognize the contribution made by the organization to society.

For sales agents engaged in sales, not only is personal brand important, but also the public welfare image of the



enterprise. A successful and complete marketing process requires support and effort from various aspects. For example, organizing and supporting social welfare activities is a very good presentation of corporate social responsibility. Cause-related marketing is a way for an enterprise to achieve its corporate social responsibility strategy through non-commercial charity results. This concept originated in 1983 when American Express implemented the Statue of Liberty restoration project and called for the efforts of various parties. Varadarajan and Menon (1988) defined cause-related marketing as “a marketing activity and method through a process of forming and executing a marketing activity, whose purpose and characteristic is to contribute a specific amount to a given charity when the consumer engages in a revenue-exchange relationship satisfying both the organization and the individual (e.g., foundations, charitable causes, emergency relief, etc.) for corporate and corporate social responsibility activities based on profit-motivated donations.” Such a marketing measure involves an organization combining marketing and charity to establish a good positive market relationship by promoting the organizational image and products or services so that members can benefit one another (Pringle & Thompson, 1999).

Grahn, Hannaford, and Larvety (1987) studied why enterprises should implement corporate social responsibility, and their motivations came from two main purposes: (1) marketing purpose, which includes improving the corporate image, promoting product sales, and even putting social pressure on peers; and (2) non-marketing purposes for tax saving, employee performance incentive, talent training and development, development of community relations, etc. Organization aims to achieve their goals through corporate social responsibility in many different ways. This study outlines the relevant methods. Pelozo and Shang (2011) indicated that the corporate social responsibility of organizations can strengthen the effect of corporate social responsibility through public service issues, charitable donations, assistance of rural children, initiation of charitable donation activities, and implementation of environmental protection issues.

The researches have shown that when employees feel that the behavior of the organization is based on an “altruistic” motive, they feel that being a member of the organization is glorious, which further inspires them to face work with a positive attitude. In contrast, when employees feel that the organization is based on a “selfish” motive, they feel that the organization is for profit rather than willing to contribute to society, and then they will change their original work attitude and behavior reaction (Peterson, 2004; Turker, 2009).

Corporate social responsibility is a double-edged sword; whether the organization has “altruistic” or “selfish” motives affects the employees’ work attitude and behavior performance. In summary, this study puts forward Hypothesis 2:

**Hypothesis 2: High corporate social responsibility strengthens the positive relationship between social capital and job performance.**

#### *2.4 Regulating Effect of Workplace Friendship*

When sales agents work hard to establish a network of contacts and social capital, they often meet many difficulties and challenges in the execution of business work, visiting customers, and even resolving customers’ claims, posing the question whether sales agents can continue to show high performance in the face of so many challenges. Kram and Isabella (1985) pointed out that workplace friendship can help establish the emotional support acquired through social activities and information providing regarding work. People will inevitably encounter difficulties or disappointments at work, but if colleagues or other people can lend a helping hand, they can successfully overcome such difficulties.

Shannahan, Bush, and Shannahan (2013) also demonstrated that the sales agents themselves are taught, which means that the sales agents constantly learn other more effective sales skills from external training lectures, internal guidance, etc. that will produce better sales performance. Being taught by others also implies interacting with others and seeking professional friendships. Claro, Neto, and Claro (2013) suggested that a good friendship network can improve the performance of sales managers in new products because the friendship network strengthens the breadth and depth of sales managers’ interpersonal networks. At this point, workplace friendship forms an invisible force that strengthens this network relationship based on the exiting social network of sales agents and then improves business sales skills. In summary, this study puts forward Hypothesis 3:

**Hypothesis 3: High workplace friendship strengthens the positive relationship between social capital and job performance.**

#### *2.5 Regulating Effect of Proactive Personality*

Employees with proactive personality show a highly positive attitude at work and in the environment, and their initiative to work can bring better work performance (Crant, 2000). Active employees show a high level of learning

behavior in different workplaces to be exposed to more new knowledge and to establish a good relationship with the best colleagues because they want to learn from the best and access success. Therefore, employees with proactive personality adopt the method of social network establishment to actively arrange their career (Filstad, Dean, & Fahsing, 2007). The concept of a social capital network is an interpersonal network, whether with internal or external customers or even family relationships. However, for the finance and insurance brokerage industry, constructing social capital between sales agents and clients is even more important. If sales agents can interact and communicate with customers through more proactive behaviors, it can also improve their work performance.

Crant (1995) studied whether the positive behavior of real estate sales agents is reflected in their performance. The results showed that sales agents actively promote their own services and values, strive to develop new customers, and establish their own uniqueness by changing the customer and the market to affect the environment so that their sales volume, contract numbers, and commission income have significant growth. Tompson (2005) discussed the effects of proactive personality on job performance from the perspective of staff and supervisor on social capital. Employees with high proactive personality actively build their own interpersonal interaction relationships and methods to generate assistance to themselves and their work. The research results also support the research hypothesis, and the proactive personality affects job performance through social capital.

The active behavior from a proactive personality is not only active in the organization, but also plays to a wider range of social capital structure. Sales agents with high proactive personality try to construct their own surrounding social network relation and establish the customer network through more positive visits and interactions to further strengthen the construction of the trust relationship. Low-active sales agents tend to maintain the status quo and are less likely to learn and absorb new knowledge on their own, often respond passively to changes in the environment, and are less likely to generate greater interpersonal relationships and interactions (Seibert et al., 1999). In summary, this study puts forward Hypothesis 4:

**Hypothesis 4: A high proactive personality strengthens the positive relationship between social capital and job performance.**

### 3. Data Analysis

#### 3.1 Research Variables

##### A. Social capital

This study adopts the social capital scale developed by Yli-Renko, Autio, and Sapienza (2001). This scale has three dimensions, namely two questions of “social interaction,” three questions of “relationship quality,” and two questions of “customer network connection,” for a total of seven questions, such as: “I establish a good relationship with a client.” The scale adopts a five-point Likert scale, which is divided into 1 to 5 points (1 point = strongly disagree, 5 points = strongly agree). Cronbach’s  $\alpha$  of each sub-scale is social interaction .74, relationship quality .77, and customer network connection .82, indicating that this scale has good reliability.

##### B. Job performance

The scale developed by Wayne and Liden (1995) is used in this study, which has a total of four questions, such as: “Generally, my work performance is excellent,” etc. This scale uses the five-point Likert scale and is divided into 1 to 5 points (1 point = strongly disagree, 5 points = strongly agree). Cronbach’s  $\alpha$  = .91, indicating that this scale has good reliability.

##### C. Corporate social responsibility

This study uses the CSR scale developed by Ong, Mayer, Tost, and Wellman (2018). This scale has two dimensions, namely, four questions of “community relationship” and four questions of “environmental sustainability,” for a total of eight questions, such as: “The company makes a substantial contribution to charity,” “The company is specifically concerned with environment conservation,” etc. The scale adopts the five-point Likert scale and is divided into 1 to 5 points (1 point = strongly disagree, 5 points = strongly agree). Its scale reliability Cronbach’s  $\alpha$  = .88, indicating that the scale has good reliability.

##### D. Workplace friendship

This study adopts the workplace friendship scale developed by Nielsen et al. (2000). This scale has two dimensions, with six questions regarding “friendship opportunity” and six questions regarding “friendship universality,” for a total of 12 questions, such as: “I have the chance to get to know my colleagues,” etc. The scale adopts the five-point Likert scale and is divided into 1 to 5 points (1 point = strongly disagree, 5 points = strongly agree). Cronbach’s  $\alpha$  of each sub-scale is .88 for friendship opportunity and .90 for friendship universality, indicating that this scale had good

reliability.

### E. Proactive personality

This study adopts the proactive personality scale developed by Bateman and Crant (1993), which has 17 questions. Considering that the questions are very long and affect the willingness to answer, this study has modified the proactive personality scale developed by Bateman and Crant (1993) by referring to Parker and Sprigg (1999). This scale has a total of ten questions, such as: "I am constantly on the lookout for new ways to improve my life," etc. The scale adopts the five-point Likert scale and is divided into 1 to 5 points (1 point = strongly disagree, 5 points = strongly agree). Cronbach's  $\alpha$  of this scale is .86, indicating good reliability.

### F. Control variable

In addition to the above five research variables, referring to previous studies (Jennifer, Daniel, Scott, David, & Bernal, 2015; Kleinmann, Konig, & Melchers, 2016), gender, age, educational background, and service period have often been included into the consideration of effects on performance. Therefore, this study also adopts gender, age, educational background, and service seniority as control variables of this study to test and eliminate the influence on this study model.

### G. Study scale description

To confirm that the scale of this study has good construct validity, this study respectively conducted confirmatory factor analysis on "social capital, workplace friendship, proactive personality, corporate social responsibility, and job performance," and the results are as shown in Table 1.

According to Hair et al. (1998), the item factor load should be greater than 0.3 to indicate that an item has good validity. The confirmatory factor analysis results show that the item factor load of each scale in this study is greater than 0.3 in all cases. Only the factor load of Question 12 of workplace friendship: "I don't think I have a real friend at work" barely meets the standard of greater than 0.3. The reason for this may be the reverse question design, and the factor load of the remaining questions all meet the standard.

Relevant indicators of overall model adaptation degree in this study are:  $\chi^2 = 2353$ ,  $df = 1358$ ,  $\chi^2/df = 1.73$ , in line with the test standard of Doll et al. (1994) for  $\chi^2/df$  less than 5; RMSEA = .08, in line with the test standard of Byrne (2001) for RMSEA less than .09; CFI = .92, GFI = .93, TLI = .9, SRMR = .07, but only SRMR in line with the test standard of Byrne's (2001) for SRMR less than .07; CFI and TLI are only close to the test standard of greater than .9. Therefore, the overall model adaptation degree is acceptable.

Table 1. Load of each variable factor and model fit index

Item		$\lambda$	
Social capital	1	I establish a good relationship with a client.	.79
	2	I know something personal about the client.	.72
	3	I will not harm the client for personal profit.	.72
	4	Even if there is an opportunity, I will not take advantage of the client.	.69
	5	The client always keeps his promise to me.	.79
	6	I have known clients through other clients.	.81
	7	The client is happy to introduce me to other clients.	.82
Workplace friendship	1	I have the chance to get to know my colleagues.	.89
	2	I can cooperate with my colleagues to solve problems.	.84
	3	In the company, I have the opportunity to chat with other people in private.	.73
	4	The company encourages employees to communicate.	.71
	5	In the workplace, I have the opportunity to develop close friendships with colleagues.	.85
	6	As long as the work is done, informal conversations in private are allowed.	.69
	7	I have developed good friendships with colleagues at work.	.73
	8	I socialize with colleagues outside of the workplace.	.75

Item		$\lambda$					
9	I can trust my colleagues at work.	.71					
10	I have a lot of trusted colleagues.	.87					
11	Meeting my colleagues is one of the reasons I look forward to working.	.62					
12	I don't think I have a real friend at work.	.32					
Proactive personality	1	I am constantly on the lookout for new ways to improve my life.	.75				
	2	Wherever I am, I am a powerful force for constructive change.	.62				
	3	There's nothing more exciting than seeing my ideas come to fruition.	.64				
	4	When I see things that I don't like, I fix them.	.80				
	5	No matter what the odds are, if I believe in something, I will make it happen.	.72				
	6	I love being an advocate for my ideas, even in the face of opposition.	.84				
	7	I'm good at finding opportunities.	.83				
	8	I'm always looking for a better way to do things.	.78				
	9	As long as I believe in the idea, nothing will prevent me from making it happen.	.76				
	10	I can find opportunities before anyone else.	.72				
Corporate social responsibility	1	The company makes a substantial contribution to charity.	.64				
	2	The company helps the local community.	.62				
	3	The company is specifically concerned with environment conservation.	.71				
	4	Generally, the company cares about people's well-being (e.g., employees, clients, etc.).	.77.75				
	5	The company is socially responsible.	.69				
	6	The company cares about issues that affect the community.	.72				
	7	Generally, the company treats people in a responsible way.	.74				
	8	The company is very active in social responsibility.	.70				
Job performance	1	Generally, my work performance is excellent.	.82				
	2	Generally, I have a good quality of work.	.83				
	3	Generally, I am able to finish my work on time.	.79				
	4	Generally, I work efficiently.	.85				
$\chi^2$	$df$	$\chi^2/df$	RMSEA	SRMR	CFI	GFI	TLI
2353	1358	1.73	.08	.07	.92	.93	.90

Data source: sorted by this study.

### 3.1 Questionnaire Description

This study adopted a self-report paper questionnaire and the intention sampling method to find the peers who met the requirements of the research object based on the researchers' personal contacts, whose identities must be as full-time sales agents of finance and insurance brokerage companies. The process of this study was first explained to the supervisors of each business unit, and then the supervisors were asked to forward the questionnaire to their subjects to complete. After filling out the questionnaire, the subjects put the questionnaire into the envelope, sealed it, and sent it back to the supervisors. The questionnaires were distributed to full-time sales agents in the finance and insurance brokerage industry from April to June 2019, and a total of 708 questionnaires were distributed. After preliminary data collation and elimination of invalid questionnaires, 623 valid questionnaires were obtained, with a

recovery rate of 88%.

The basic information of valid samples is shown in Table 2. In terms of demographics, the average age is about 37. and more females than males participated, with a total of 202 females (56.9%). Regarding educational background, 511 (86.2%) were college graduates, and the service seniority on average was 74 months.

Table 2. Sample data analysis table of respondents (n=623)

Variable	Category	Number of people	Percentage
Gender	Male	266	42.7%
	Female	357	57.3%
	Total	623	100.0%
Educational background	General and vocational high school (and lower)	17	2.8%
	Junior college	57	9.1%
	University	511	82.1%
	Master degree	37	5.9%
	PhD	1	0.1%
	Total	623	100%
Average age		37 years old	
Service seniority		74 onths	

### 3.2 Questionnaire Analysis

#### A. Pearson correlation analysis

In this study, Pearson correlation analysis was adopted for age, gender, educational background, service seniority, workplace friendship, social capital, proactive personality, corporate social responsibility, and job performance in order to understand the correlation between each control variable and dimension. Table 3 shows that social capital is positively correlated with workplace friendship ( $r = .34, p < .01$ ), social capital is positively correlated with proactive personality ( $r = .35, p < .01$ ), social capital is positively correlated with corporate social responsibility ( $r = .33, p < .01$ ), and social capital is positively correlated with job performance ( $r = .14, p < .05$ ).

Table 3. Each variable description statistics and correlation coefficient table

	M	SD	1	2	3	4	5	6	7	8	9
1	0.46	0.47									
2	37.01	8.949	-.21**								
3	73.91	64.36	-.17*	.66**							
4	15.83	2.24	.10	-.36**	-.23**						
5	5.92	0.62	.06	.03	.14*	.15*	(.83)				
6	4.63	0.45	.03	-.15*	.00	.02	.34**	(.91)			
7	6.11	0.68	.04	-.07	.02	.06	.35**	.48**	(.91)		
8	4.32	0.57	.02	-.18**	-.16*	.08	.33**	.32**	.34**	(.92)	
9	4.21	0.64	-.07	-.04	.02	.05	.14*	.15*	.28**	.21*	(.87)

Notes. n = 623; \* $p < 0.05$ , \*\* $p < 0.01$ ; the numbers in parentheses are scale reliability.

No. 1 is gender; 2 is age; 3 is service seniority, represented by the number of months worked; 4 is educational background, represented by the number of years of education received (primary school is 6; junior high school is 9; general and vocational high school is 12; junior college is 14; university is 16; master degree is 18; and PhD is 22); 5 is social capital; 6 is workplace friendship; 7 is proactive personality; 8 is corporate social responsibility; and 9 is job performance.

### B. Social capital and job performance related analysis

Based on the research hypothesis, regression analysis is used to discuss the relationship between social capital and job performance and to test whether the direct effect is valid. The regression results are shown in Table 4.

H1 is tested by Model 2 in this study. Model 2 demonstrates that social capital has a significant effect on job performance ( $\beta = .21, p < .05$ ), so hypothesis H1 is supported.

Table 4. Related analysis table of social capital to job performance

Predictor variable	Dependent variable: job performance	
	Model 1	Model 2
<b>Control variable</b>		
Age	.03	.04
Gender	.05	.04
Educational background	.08	.05
Service seniority	.07	.06
<b>Independent variable</b>		
Social capital		.21*
Adj. $R^2$	.33	.37
$\Delta R^2$	.06	
$F$ value	8.31**	9.15**

Note. The values in the table are normalized  $\beta$  values; \* $p < .05$ , \*\* $p < .01$ .

### C. Relationship of the regulating effect of corporate social responsibility on social capital and job performance

Based on the research hypothesis, regression analysis is used to discuss the relationship of CSR on social capital and job performance and to test whether the direct effect is valid. The regression results are shown in Table 5.

H2 is tested by Model 3 in this study. Model 3 shows that CSR has a significant regulating effect on social capital and job performance ( $\beta = .13, p < .05$ ), so hypothesis H2 is supported.

Table 5. Related analysis table of corporate social responsibility to social capital and job performance

Predictor variable	Dependent variable: job performance		
	Model 1	Model 2	Model 3
<b>Control variable</b>			
Age	.03	.02	.00
Gender	.05	.04	.01
Educational background	.08	.03	.03
Service seniority	.07	.04	.05
<b>Independent variable</b>			
Social capital		.11*	.12*
Corporate social responsibility		.13*	.07
<b>Moderator variable</b>			
Social capital X corporate social responsibility			.13*
Adj. $R^2$	.33	.35	.42
$\Delta R^2$		.04	.039
F value	8.31**	8.82**	9.78**

Note. The values in the table are normalized  $\beta$  values; \* $p < .05$ , \*\* $p < .01$ .

#### D. Relationship of the regulating effect of workplace friendship on social capital and job performance

Based on the research hypothesis, regression analysis is used to discuss the relationship of workplace friendship on social capital and job performance and to test whether the direct effect is valid. The regression results are shown in Table 6.

H3 is tested by Model 3 in this study, which shows that CSR has a significant regulating effect on social capital and job performance ( $\beta=.12$ ,  $p < .05$ ), so hypothesis H3 is supported.

Table 6. Related analysis table of workplace friendship to social capital and job performance

Predictor variable	Dependent variable: job performance		
	Model 1	Model 2	Model 3
<b>Control variable</b>			
Age	.03	.02	.01
Gender	.04	.05	-.08*
Educational background	.06	.01	.01
Service seniority	.07	.02	.01
<b>Independent variable</b>			
Social capital		.04	.04
Workplace friendship		.11*	.08*
<b>Moderator variable</b>			
Social capital X workplace friendship			.12*
Adj. $R^2$	.32	.36	.39
$\Delta R^2$		.019	.11
F value	8.29**	8.77**	9.19**

Note. The values in the table are normalized  $\beta$  values; \* $p < .05$ , \*\* $p < .01$ .

### E. Relationship of the regulating effect of proactive personality on social capital and job performance

Based on the research hypothesis, regression analysis is used to discuss the relationship of proactive personality on social capital and job performance and to test whether the direct effect is valid. The regression results are shown in Table 7.

H4 is tested by Model 3 in this study. Model 3 demonstrates that CSR has a significant regulating effect on social capital and job performance ( $\beta=.21$ ,  $p < .01$ ), so hypothesis H4 is supported.

Table 7. Related analysis table of proactive personality to social capital and job performance

Predictor variable	Dependent variable: job performance		
	Model 1	Model 2	Model 3
<b>Control variable</b>			
Age	.03	.03	.03
Gender	.07	.02	.02
Educational background	.06	.03	.01
Service seniority	.07	.04	.02
<b>Independent variable</b>			
Social capital		.15*	.05
Proactive personality		.18*	.13*
<b>Moderator variable</b>			
Social capital X proactive personality			.21**
Adj. $R^2$	.33	.41	.49
$\Delta R^2$		.09	.12
F value	8.24**	9.12**	10.32**

Note. The values in the table are normalized  $\beta$  values; \* $p < .05$ , \*\* $p < .01$ .

To summarize the results of analysis, as in Table 8 Summary table of research hypotheses, the findings of this study are described as follows:

#### (A) Positive effect of social capital on job performance

According to the research results in Table 4, social capital has a positive effect on job performance ( $r = .21$ ,  $p < .05$ ). When individuals have a high level of social capital, their job performance improves, which means that social capital is one of the reasons for sales agents to increase their job performance. Therefore, H1 is correct.

#### (B) Regulating effect of corporate social responsibility on social capital and job performance

According to the research results in Table 5, CSR positively regulates the relationship between social capital and job performance ( $r = .13$ ,  $p < .05$ ), which means that when individuals have a high sense of CSR, the positive relationship between social capital and job performance is enhanced. Therefore, H2 is correct.

#### (C) Regulating effect of workplace friendship on social capital and job performance

According to the research results in Table 6, workplace friendship positively regulates the relationship between social capital and job performance ( $r = .12$ ,  $p < .05$ ), which means that when individuals have high workplace friendship, the positive relationship between social capital to job performance is enhanced. Therefore, hypothesis H3 is correct.

#### (D) Regulating effect of proactive personality on social capital and job performance

According to the research results in Table 7, proactive personality positively moderates the relationship between social capital and job performance ( $r = .13$ ,  $p < .01$ ), which means that when individuals have high proactive personality traits, the positive relationship between social capital and job performance is enhanced. Therefore, hypothesis H4 is correct.



Table 8. Summary table of research hypotheses

Research hypothesis		Supported or not
H1	Social capital positively affects job performance.	Supported
H2	High corporate social responsibility strengthens the positive relationship between social capital and job performance.	Supported
H3	High workplace friendship strengthens the positive relationship between social capital and job performance.	Supported
H4	High proactive personality strengthens the positive relationship between social capital and job performance.	Supported

## 4. Conclusion

### 4.1 Research Findings

#### A. Positive relation of social capital to job performance

Previous studies have demonstrated the positive effect of social capital on job performance. Echoing Hansen's (1998) research, social capital can promote the innovative behavior within an organization and resource exchanges among internal members. When a financial insurance brokerage practitioner discusses the cases, encountered problems, and own views with supervisors, colleagues, partners, and even new employee and administrative personnel and consults with different people for their opinions, the energy of social capital becomes very powerful, and sales agents can obtain a lot of good information and internalize their own judgment to create a better solution and successfully sell their product.

Tjosvold (1988) believed that social capital could strengthen interpersonal interaction. This finding echoes the research subject and object of this study. The daily work of sales agents requires a lot of daily visits to customers, providing customer service and sales work, and naturally sustains or even creates a closer relationship with customers. Good or bad interpersonal relationships have a very close relation with the effectiveness and efficiency of sales agents. When a job has considerable contact with people, the quality of the relationship between sales agents and customers is very important and significantly affects job performance.

Carmeli, Ben-Hador, Waldman, and Rupp (2009) demonstrated how to cultivating leaders' social capital and employees' vitality would impact job performance. This study also partially echoes with those research results. The behavior of business executives and the guidance and management of sales staff, strengthen the social capital between the supervisor and the sales agents. Lin (2010) indicated that social capital is invisibly embedded in social networks, so the supervisor's intangible guidance and leadership indirectly affected the sales agents' thoughts and actions. Good or bad job performance is partially influenced by the supervisor, just as the enterprise mission and vision affects the operation of the enterprise. This study discusses the impact of sales agents' social capital on their job performance, much like the research of Carmeli et al. (2009).

#### B. Positive relation of corporate social responsibility strengthening social capital and job performance

A finance and insurance brokerage sales agent must externally contact many customers and explain and introduce their products or values to customers, while internally must interact with supervisors, colleagues, new employees, and administrative personnel. Therefore, for sales agents, social capital is present in internal and external interactions. Echoing Yli-Renko et al. (2001), strengthening social interaction promotes the overall social network with external customers. The interactive mode and content come from the first meeting and interview, and further cultivation of trust comes through such social network relations as associations, activities, and even lectures. Frequent and stable social interaction will gradually develop the relationship quality, so the sales agents can improve customer trust, help customers to introduce other customers, and develop a mutually beneficial model; customers can identify with the sales agents' product planning and sales concept, so a long-term and close relationship is cultivated with customers to complete a series of sales and transactions.

#### C. Positive relation of workplace friendship strengthening social capital and job performance

Turker (2009) mentioned "altruism" in his study. Since the finance and insurance brokerage industry is a job that involves helping others in a broad sense, when a sales agent successfully sells an insurance plan to a customer, he or she feels that he or she has helped to build a safety net for a family and recognizes the value of his or her work and

the company's cultural vision. Sales agents can be proactive in their work and continue to deliver excellent job performance.

This study supports the research of Shannahan et al. (2013). Pre-service training of sales agents before selling products includes professional knowledge of products, sales skills, and the establishment of correct sales mentality, where sales agents can learn from the sharing of sales experiences from many outstanding predecessors, as well as a set of sales logic possessed by supervisors. The purpose of various training sessions is that sales agents can create and maintain good performance. Therefore, when sales agents have good learning effect, that is, they interact with more colleagues and partners in the workplace and imitate the successful experience of supervisors and predecessors, they can create better performance than prior to receiving the training. As a result, sales agents who already have good social networks, along with continuous efforts to learn and discuss, can perform better on their job performance.

#### **D. Positive relation of proactive personality strengthening social capital and job performance**

This study indicates that the learning process may also be affected by different human factors. Not all sales agents are willing to learn, especially those who change from other industries or already have considerable sales experience.

Sales agents with a proactive personality are more likely to visit customers and sell products. Tompson's (2005) study is consistent with the results of this study. Whether employees or supervisors have a proactive personality, their view of social capital will influence their job performance. Sales agents with high proactive personality not only continue to create social capital, but also maintain the social capital created, such as positively contacting customers and maintaining good feelings. Supervisors with high proactive personality will constantly encourage their subordinates, often conduct business discussions, correct mistakes, quickly establish relationships with subordinates, train subordinates to take charge independently as soon as possible, and then assist the organization to create good performance.

### *4.2 Management Connotations*

#### **A. Strengthen the social capital of sales agents**

In the past, many business units of finance and insurance companies held a large number of activities, but its content was nothing more than product selling and staff increasing, which has a strong direct relationship with the sales agents at work, and the sales agents follow the pace of activities, invite friends and guests to participate, and then cultivate their feelings to facilitate transactions. However, another factor of the finance and insurance industry is "helping others and benefiting oneself." When a customer plans complete insurance, he/she can take away his/her worries. Enterprises should strengthen the soft value of this kind of social welfare activity, through which sales agents can participate with their relatives and friends, customers, and potential customers. Varadarajan (1986) proposed the concept of cause-related marketing (CRM), also known as charity marketing. It is a sales activity conducted by enterprises and non-profit organizations on the premise of mutual benefit. Non-profit organizations can obtain donations from enterprises or even external customers. Enterprises can enhance their positive image through public welfare activities, thus creating higher profits. Furthermore, when sales agents participate in activities, they can appeal to the enterprise's cultural vision and mission, their own work mission, and value with their partners, thus facilitating sales and transactions.

#### **B. Strengthen the corporate social responsibility of employees**

The effect of cause-related marketing can simultaneously meet the goals of enterprises and customers. Therefore, recent studies have focused on the events that consumers care about and their reactions instead of just corporate operation and profit performance (Ellen, Mohr, & Webb, 1997). Since 1980, all over the world, in both eastern and western countries, prevailing public welfare marketing activities have been going on, with Taiwan following up since 1990. Public welfare activities can reduce the distance between sales agents and customers and strengthen the emotional connection. Likewise, the increase of social capital through sales agents' positive character can invite friends and relatives in the name of the public welfare activity, from the mutual assistance between enterprise, unit, supervisor, and colleagues, to making public welfare activities nearly perfect. Furthermore, enterprises can create a positive image to show the corporate social responsibility, while increasing the relationship between the sales agents, enterprises, and customers, ultimately bringing good performance for the enterprise.

The nature and theme of public welfare activities are powerful tools for getting potential customers to connect to enterprises to fulfill their social responsibilities. However, selecting the right nature of public welfare activities to help the enterprises and sales agents remains an issue worth considering. The finance and insurance brokerage industry cannot get rid of the "money." Therefore, the organization and operation of public welfare activities are

scrutinized by the public, and any mistake will be denounced. Therefore, when enterprises want to carry out sales in the name of public welfare activities, they must pay attention to every connection in order to effectively strengthen the social capital network among sales agents, enterprises, and clients and create good performance. In the process, the positive attitude of sales agents, workplace cooperation between supervisor and colleagues, and even presentation of corporate social responsibility are major topics of a finance and insurance enterprise.

### **C. Improve employees' workplace friendships**

Strengthening workplace friendships is very important for sales agents, as they are like invisible wings in the work environment. In addition to the most important external sales work, internal colleagues, supervisors, and administrative staff are also very important, echoing the research of Shannahan, Bush, and Shannahan (2013). When sales agents perform well, the reasons often include positive participation, learning from colleagues and supervisors, being mentored by others, and constantly interacting, not just interaction with customers.

Sales work differs from ordinary work and requires a high degree of stress tolerance, self-discipline, time management, etc. Sales agents often need to learn from many aspects and maintain the flexibility, so that they can stay active in the market, as well as in the hearts of customers. Any incentive, reward, or encouragement is the best shot for sales agents. Good workplace friendships can enable enterprises to be like home in the hearts of sales agents. The shaping of this shelter needs the intention and selflessness of the enterprise and must start from the sales agents themselves to really implement good workplace friendships.

### **D. Choose employees with proactive personality**

Proactive personality has always been a personality trait discussed in the work of sales agents. Sales agents with a proactive personality strive to expand the business scope, contact customers, and maintain good relations with colleagues; they are not shy to consult with supervisors and predecessors for work and are even willing to spend more time and energy on work in order to build their own network system and enhance the strength of social capital. This finding reflects the research results of Filstad, Dean, and Fahsing (2007). Many studies at home and abroad have confirmed that a proactive personality is a necessary basic element for sales agents because their income is not fixed but comes entirely from their own efforts. One of the basic characteristics of business sales is positivity. In the overall work style, demonstrating positivity is important, so the more active sales agents are, the more they will create social capital from existing social capital. Many senior business executives were once young people who were never heard of and who relied on active expansion and accumulation in social capital.

## *4.3 Research Limitations and Recommendations for Future Research*

### **A. Development of the Chinese scale**

The scales used in this study were all developed by foreign scholars and were modified by the practical circle and academic circle in the field of human resource management, with the hope that the scale could be more relevant to practical workers. However, in the process of questionnaire testing, some items may have unavoidably caused the reader confusion (social capital scale and workplace friendship scale). This study believes it is because the scales are compiled and translated from western scales, thus generating cultural and linguistic differences. This primary reason leads to difference when answering the question. It is recommended that future researchers design the scale closer to the Taiwan industry workers according to Taiwan's industrial environment.

### **B. Discussion on mediating effects**

Social capital is positively related to job performance. The mediating mechanism of social capital on the concept of performance is not clear, a perspective that previous scholars have also put forward this (Tsai & Ghoshal, 1998; Subramaniam & Youndt, 2005), suggesting that the potential mediating variables of social capital influencing job performance can be further discussed in future research.

### **C. Cross-level research**

In addition to the individual level, the study of social capital also includes the national level (Dakhli & Clercq, 2004), organizational level (Landry, Amara, & Lamari, 2002), and team level (Oh, Chung, & Labianca, 2004). This research is only conducted at the individual level, but future researchers can develop a cross-level research model to make the research on social capital and job performance more complete.

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