THE POWER OF ETHICAL LEADERSHIP IN SALES EFFECTIVENESS: MEDIATING ROLES OF ACCOUNTABILITY AND COMMITMENT

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Abstract
Some sales managers embrace unethical techniques to improve their sales divisions' efficiency. In this study, our research question is: "How does ethical leadership increase the sales divisions' effectiveness? This study examines the influence of ethical leadership on sales divisions' effectiveness. The mediating effects of felt accountability and organizational commitment in the relationships are further tested. The full-time salespeople working for the life insurance companies were recruited to join the investigation. A total of 450 questionnaires were disseminated among the participants, subsequently yielding 382 completed and valid responses. Findings reveal a significant positive correlation between ethical leadership and both felt accountability and organizational commitment. Moreover, felt accountability emerges as a crucial factor mediating the relationship between ethical leadership and organizational commitment. The study underscores the importance of further exploring the mediating effects of felt accountability and organizational commitment on ethical leadership and organizational effectiveness. The implications of this research extend to both academia and industry. For researchers, it offers insights into the unique challenges within the life insurance industry, shedding light on the necessity of ethical leadership in sales management. Moreover, it adds complexity to the study of ethical leadership by examining its influence on factors like felt accountability and organizational commitment. For insurance practitioners, the findings provide actionable insights to enhance decision-making and organizational performance.
Keywords: ethical leadership, felt accountability, organizational commitment, effectiveness, life insurance salespeople

1. INTRODUCTION

Organizational effectiveness constitutes the inherent capability of an organization to achieve the objectives (Parke & Seo, 2017). This concept holds particular significance within the service industry (Yukl, 2008; Mitra, 2020). This study presents a framework aimed at investigating the profound influence of ethical leadership on organizational effectiveness.

A substantial body of preceding research has underscored the far-reaching ramifications of ethical leadership across organizational outcomes. Empirical evidence is particularly poignant in affirming the important role ethical leadership plays in shaping employees' ethical intentions (Lee et al., 2017; Eluwole et al., 2022). Moreover, research has effectively delineated a noteworthy interlinkage between ethical leadership and the prevailing organizational climate (Shin, 2012; Özden et al., 2019). Empirical investigations further corroborate these assertions by highlighting ethical leadership's predictive capacity for fostering employee trust and work engagement (Mo & Shi, 2017; Tourigny et al., 2019). However, there are no studies that examine the effects of ethical leadership on organizational effectiveness.

In addition to the link between ethical leadership, organizational commitment, and organizational effectiveness, researchers also believe that managerial actions, such as internal controls and auditing, are influential on the effectiveness of organizations (Chang et al., 2019; Turetken et al., 2019). Yet, more research is needed on felt accountability because it is linked to the performance of employees. This study investigates how perceived accountability could lead to organizational commitment and organizational effectiveness. Furthermore, uncovering the direct effects of ethical leadership on felt accountability may contribute to a theoretical

understanding of how ethical leadership could enhance organizational effectiveness. Thus, another purpose of this study is to examine how ethical leadership could predict the felt accountability of life insurance salespeople.

In summary, this study investigates the relationship between ethical leadership and organizational effectiveness. The mediating effects of felt accountability and organizational commitment in the relationship are studied. In this study, it is proposed that ethical leadership may have positive impacts on felt accountability and organizational commitment, which, in turn, will enhance the organizational effectiveness of sales divisions in life insurance organizations. This specific investigation offers a unique perspective for researchers and insurance practitioners studying sales ethics. For researchers studying ethical leadership in specific industries like life insurance (Lai et al., 2021), this study provides insights into the unique challenges (i.e., the necessity of ethical leadership in sales management is acknowledged; however, many sales managers still act unethically for sales profit) within that industry. This industry-focused perspective makes the empirical findings more relevant and applicable (Tan, 2017). In addition, researchers looking to understand how ethical leadership influences sales effectiveness could find this study valuable. The investigation of factors like felt accountability and organizational commitment adds complexity to the study of ethical leadership, potentially opening up new avenues for research. Finally, insurance practitioners can apply the findings to create managerial interventions that promote ethical leadership, accountability, and commitment, bridging the gap between theory and business practice. They can also learn how to incorporate ethical leadership practices that positively impact accountability and organizational commitment. This can help shape strategies that align with ethical principles, leading to better sales effectiveness. In short, this paper is valuable for insurance practitioners seeking actionable insights to enhance decision-making skills and overall organizational performance.

2. LITERATURE REVIEW AND HYPOTHESIS DEVELOPMENT

2.1. Ethical Leadership and Organizational Commitment

According to Brown, Trevio, and Harrison (2005), ethical leadership can be described as "the exhibition of behavior that is considered normatively appropriate in both personal and interpersonal interactions; and the encouragement of followers to adopt the same behavior through the use of two-way communication, reinforcement, and decision-making" (p. 120). Several studies (Neubert et al., 2009; Charoensap et al., 2019; Mostafa et al., 2021) have shown that ethical leadership positively impacts job satisfaction. Researchers also agree that ethical leadership would have a better leader-subordinate relationship (Lee et al., 2017).

Organizational commitment is the psychological attachment that employees have toward their organizations. It has been found that organizational commitment is significantly associated with organizational performance (Vandenabeele, 2009; Macedo et al., 2016). In this study, it is proposed that ethical leadership is closely related to organizational commitment. The argument is plausible because ethical leaders will motivate and support subordinates, and this could enhance the subordinates' commitment (Qing et al., 2019; Al Halbusi et al., 2022). Instead, unethical leaders are unwilling to appreciate the needs and feelings of subordinates. Thus, unethical leaders are less likely to facilitate organizational commitment.

On the other hand, it is believed that ethical leadership could influence the affective commitment of subordinates (Moon & Jung, 2018; Zden et al., 2019). Ethical leadership can also increase the quality of the leader-member exchange relationship and the subordinates' positive attitudes toward organizations. These may lead to organizational commitment as well (Arshad et al., 2020). A hypothesis is presented.

Hypothesis 1: There is a positive and significant relationship between ethical leadership and organizational commitment.

2.2. Organizational Commitment and Organizational Effectiveness

Organizational commitment describes the level of an employee's identification with the organization. It shows how committed they are to the company and how much they would want to stay with the company. Organizational commitment is related to contextual and task performance (Christian et al., 2011; Huang et al., 2012). In this research, it is argued that organizational commitment is central to the effectiveness of sales divisions. Organizational commitment is expected to be an important antecedent of organizational effectiveness because employees with high organizational commitment will make more efforts to identify the goals of

organizations (Manzoor, 2012; Malbai et al., 2018). It has also been shown that organizational commitment is positively correlated with helping behaviors. Given the acknowledged significance of helping behaviors within the sphere of organizational effectiveness, it is plausible to hypothesize that organizational commitment maintains a favorable and constructive relationship with the efficacy of sales divisions. The following hypothesis is presented:

Hypothesis 2: There is a positive and significant relationship between organizational commitment and organizational effectiveness.

2.3. Ethical Leadership and Felt Accountability

Felt accountability refers to employees' subjective expectations that they would be required to defend or justify their behaviors or decisions to other organizational members (Hochwarter et al., 2007; Overman & Schillemans, 2022). Recent studies have increased interest in studying felt accountability. For example, some studies show that employees' feelings of accountability are correlated with their job performance (Chen et al., 2016). Several studies have also commented on how organizations could enhance feelings of accountability in the workplace. The researchers point out that ethical training could foster employee feelings of accountability (Hall et al., 2017). Another way of enhancing felt accountability is through the organization's policies that have an impact on employee behaviors (Gelfand et al., 2004; Hall et al., 2017).

Although the implications of leadership styles for felt accountability should be an important research topic, the relationship between ethical leadership and felt accountability has been less studied. Ethical leadership is expected to be an important antecedent of felt accountability because ethical leaders will actively promote the ethical behaviors of employees by clearly communicating ethical standards (Zhu et al., 2016). Ethical leaders would also hold employees accountable for their unethical behaviors in organizations (Dust et al., 2018). Based on these views, ethical leadership could enhance feelings of accountability. We propose the following hypothesis:

Hypothesis 3: There is a positive and significant relationship between ethical leadership and felt accountability.

2.4. Felt Accountability and Organizational Commitment

Several studies have acknowledged the impact that felt accountability has on employee behaviors. Researchers, for example, show that felt accountability can lead to improved team performance (Peterson & Thompson, 1997; Szatkowski & Brannan, 2019). Other researchers study the relationship between felt accountability and team performance, and they find a significant relationship between the two constructs. Furthermore, Frieder et al. (2018) study the job performance of bank employees in the UK, and the findings reveal that the employees who perform better would usually have characteristics such as clear goals and felt accountability.

This study posits that organizational commitment is influenced by the presence of felt accountability. The underlying rationale resides in the observation that organizational commitment tends to thrive in environments where managerial focus is directed towards the establishment and vigilant monitoring of goals (León et al., 2020). Consequently, it is hypothesized that the perception of felt accountability exerts a constructive influence on organizational commitment. Furthermore, consensus exists among researchers regarding the motivational impetus driven by accountability for job performance, thereby fostering an augmented sense of work engagement among employees (Riketta & Landerer, 2002; Dierdorff & Rubin, 2022). Therefore, it is expected that felt accountability is positively associated with organizational commitment. The following hypothesis is therefore proposed:

Hypothesis 4: There is a positive and significant relationship between felt accountability and organizational commitment.

2.5. Felt Accountability and Organizational Effectiveness

According to previous literature, one of the important factors in creating organizational performance is accountability. For instance, several studies have shown that employees who feel accountable for their

behaviors are more hard-working (Beu & Buckley, 2004; Kidder, 2005; Sachdev et al., 2019; Dinh et al., 2020). Consequently, we posit that the presence of felt accountability holds the potential to exert a positive amplifying impact on organizational effectiveness. Moreover, antecedent research has notably highlighted that the perception of felt accountability yields the augmentation of role expectations, consequently fostering the clarification of responsibilities pertaining to specific tasks (Royle & Hall, 2012). Additionally, scholarly investigations have underscored the intrinsic linkage between the perception of accountability and the attainment of performance quality. Thus, the experience of felt accountability is likely to engender a culture of responsible behaviors (O'Connor, 1997; Erdogan et al., 2004), ultimately contributing to an elevation in organizational effectiveness. In alignment with these tenets, this study advances the proposition that felt accountability occupies a pivotal role in the orchestration of organizational effectiveness. To test this argument, the following hypothesis is presented:

Hypothesis 5: There is a positive and significant relationship between felt accountability and organizational effectiveness.

2.6. Mediating Effects

The ethical leaders focus on the sustainable growth of the organization based on trust. This helps to prevent costly scandals and establishes a good image to the public, and therefore customers and employees. Ethical behaviors of leaders of employees create a sense of appreciation and respect among the employees. This leads to increased attention, motivation, and therefore, performance among the employees. The importance of ethical leadership has been highlighted because previous studies have demonstrated that ethical leadership is related to job satisfaction, willingness to report ethical problems, and greater job engagement (De Roeck & Farooq, 2018; Qing et al., 2019). This study argues that ethical leadership is an important factor in enhancing organizational commitment because ethical leaders are more likely to provide recognition to employees who make contributions to the mission. Besides this, ethical leaders would not exploit their employees, and they would demonstrate ethical behaviors such as honesty and altruism to their subordinates (Sagnak, 2017; Tu et al., 2019). Hansen et al. (2013) suggest that employees' commitment is determined by the treatment they receive from their leaders. Based on this, the perception of ethical leadership could positively affect organizational commitment.

On the other hand, the perception of accountability at work could also stimulate work engagement. It is pointed out that felt accountability creates a sense of responsibility for the employees to work harder (Dose & Klimoski, 1995). Hence, it is expected that felt accountability can promote employee commitment to their organizations. Previous studies have acknowledged that a possible factor that could enhance the felt accountability of employees is ethics (Edwards, 2008; Steinbauer et al., 2014; Wright et al., 2016). Accordingly, it is proposed that ethical leadership will increase the felt accountability of employees.

Past scholarly inquiries have established a correlation between ethical leadership and a multitude of favorable consequences. Nonetheless, to our current understanding, the intermediary function of felt accountability in shaping the connection between ethical leadership and organizational commitment has yet to undergo scrutiny. This study introduces the novel proposition that the intricate interrelation connecting ethical leadership and organizational commitment finds mediation through the construct of felt accountability.

When organizations hold employees personally accountable for their actions (Brunner & Ostermaier, 2019; Beck et al., 2020), their commitment to the organization increases. As a result, felt accountability is hypothesized to negatively impact organizational effectiveness and organizational commitment. Consequently, the effectiveness of an organization ought to be enhanced by organizational commitment. In conclusion, we assert a positive association between felt accountability and organizational commitment. Furthermore, individuals displaying robust commitment are poised to exhibit a heightened propensity to harness organizational resources in the pursuit of overarching organizational objectives (Cesário & Chambel, 2017; Steffens et al., 2018). Consequently, the presence of felt accountability exerts an indirect influence on organizational effectiveness by virtue of its impact on fostering organizational commitment. To test this argument, the following hypothesis is proposed:

Hypothesis 6: Felt accountability will mediate the relationship between ethical leadership and organizational commitment such that the relationship will be weaker among the employees who are higher in felt accountability.

Hypothesis 7: Organizational commitment will mediate the relationship between felt accountability and organizational effectiveness, such that the relationship will be weaker among the employees who have higher organizational commitment.

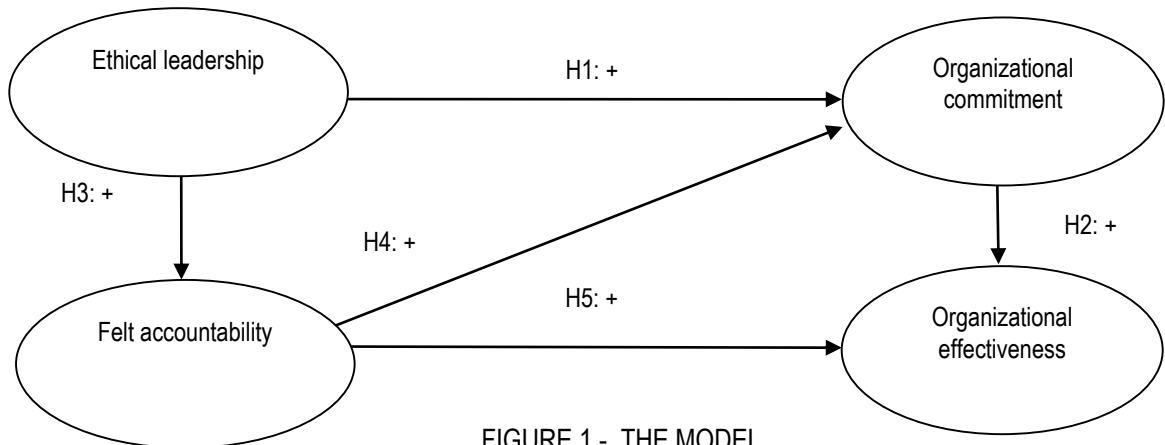The model for this research is presented in Figure 1.

FIGURE 1 - THE MODEL

3. RESEARCH METHODOLOGY

3.1. Sample

This study utilized a questionnaire survey using a purposive sampling technique. Five large life insurance companies in Taiwan were targeted for the study. The full-time salespeople working for the life insurance companies were recruited to join the investigation. Prior to initiating the subsequent empirical investigation, the university's academic ethics committee had assessed the study, granting explicit authorization for the author to proceed with the survey. Furthermore, all participants in this study received an outline of the research objectives and the nature of their involvement. A prerequisite for their engagement was the provision of informed consent. Participants were further assured of the stringent confidentiality and anonymity of their information. No personally identifiable details were divulged in any publication.

TABLE 1 - THE PROFILE OF RESPONDENTS

Variables	Frequency	Percentage
Gender		
Female	230	60.2%
Male	152	39.8%
Age		
20~29	115	30.1%
30~39	113	29.6%
40~49	88	23.0%
50 or above	66	17.3%
Education		
High school	54	14.1%
Bachelor	308	80.6%
Post graduate	20	5.3%
Job position		
No managerial work	216	56.5%
With managerial work	166	43.5%
Working years		
0~5 years	191	50.0%
6~10 years	78	20.4%
11~15 years	48	12.8%
16 years or above	64	16.8%

This investigation received substantial support from senior managers representing each of the insurance companies involved. A total of 450 questionnaires were disseminated among the participants, subsequently yielding 382 completed and valid responses. This resulted in an overall response rate of 84.9%. Among the pool of 382 respondents, 60.2% identified as females, as outlined in Table 1. Notice that, in April 2022, the Life Insurance Association of the Republic of China reported that the nation housed 376,221 licensed life insurance salespeople. Among this population, 241,658 individuals were classified as females, constituting approximately 64.2% of the total demographic.

3.2. Instrument

In studies on ethical leadership, felt accountability, and organizational commitment, anonymous questionnaires were frequently used as a data collection instrument (e.g., Roch & McNall, 2007; Chen et al., 2016). This study also employed an anonymous questionnaire approach to collect the data for testing the hypotheses. We used a seven-point Likert-type scale to evaluate variables. All measures were designed based on previous studies. The measures used in the study were presented in Table 2.

(1) Ethical leadership
Ethical leadership was defined as a leadership style centered on respect for an organization's ethical values (Khuntia & Suar, 2004; Yukl et al., 2013). This research adopted the scales that previous research generated to measure this construct. A total of five items were used, and a seven-point Likert scale ranging from totally disagree = 1 to totally agree = 7 was employed for the indicator scale. A sample item was: "The leader in my department has high moral standards" (Table 2).

TABLE 2 - QUESTIONNAIRE ITEMS

Variables	Items
Ethical leadership	1. The leader in my department has high moral standards.
	2. My department's leader is always dedicated to her/his responsibilities.
	3. The leader in my department would not use power for self-interest.
	4. The leader in my department is honest.
	5. The leader in my department is truthful.
Felt accountability	1. In my department, I will be held very accountable for all my actions.
	2. In my department, I often have to explain why I do certain things.
	3. The management of my department will hold me accountable for all of my decisions.
	4. To a great extent, the success of my department rests on my shoulders.
	5. The members of my department will closely scrutinize all my actions.
Organizational commitment	1. I talk about this team to my friends as a great department to work in.
	2. I would accept almost any job to keep working in this department.
	3. I find that my values and the department's values are very similar.
	4. I am proud to tell others that I am part of this department.
	5. I care about the fate of this department.
Organizational effectiveness	1. My department is highly effective at implementing solutions.
	2. My department always performs its duties accurately.
	3. My department faces new problems effectively.
	4. My department makes valuable contributions to the company.
	5. My department is highly effective.

(2) Felt accountability
Felt accountability was operationalized with a five-item scale developed by previous studies (Hochwarter et al., 2007). The scale for felt accountability was also measured on a seven-point Likert scale, ranging from totally agree = 7 to totally disagree = 1. An example item was: "In my department, I will be held very accountable for all my actions."

(3) Organizational commitment
Organizational commitment was measured by adapting the items from previous studies (Mowday et al., 1979; Powell & Meyer, 2004). All these items used a seven-point Likert scale, ranging from totally disagree = 1 to totally agree = 7. An example item was: "I talk about this team to my friends as a great department to work in."

(4) Organizational effectiveness

To capture the idea of organizational effectiveness, this study adapted the organizational effectiveness scale from previous studies (Rahman et al., 2013; Potnuru & Sahoo, 2016). The participants were required to respond to the items. A sample item was: "My department is highly effective at implementing solutions."

(5) Controlled variables

This research further controlled for some demographic variables because it had been pointed out that demographic variables such as age and tenure years were related to organizational commitment (Cohen, 1993; Booth-Kewley et al., 2017). Thus, this study controlled tenure years (i.e., tenure years) because this variable might be related to the participants' organizational commitment. Moreover, the participants who were in higher job positions might experience a stronger sense of accountability. A job position was also included as a control variable. In short, gender, age, education, job position, and tenure years with the current life insurance companies were controlled in the analysis.

3.3. Construct Checks

Before testing the hypotheses, confirmatory factor analyses (CFA) were used to check that the constructs were different. We preserved constructs with factor loadings greater than 0.50 and p-values less than 0.01. The loadings for the constructs that were kept for the research sample were reported in Table 3. The composite reliability (CR) must be greater than 0.7. It was advised that the average extraction variance (AVE) value should be greater than 0.5 to increase convergent validity. Table 3 also contained the composite reliability and composite reliability, as well as the AVE. The model's variance inflation factor (VIF) value was between 2.060 and 2.186. The results indicated that the square roots of AVE for each concept were significantly bigger than other construct-related correlations, implying that the constructs possessed sufficient discriminant validity. The results showed that the models used in the studies were reliable enough and that collinearity and common method bias would not be major problems.

3.4. Statistical Procedural

In this study, the analytical approach of choice was partial least squares structural equation modeling (PLS-SEM). This method offers the advantage of being less stringent in terms of sample size requirements (Sarstedt et al., 2020). Therefore, PLS-SEM emerged as the most suitable analytical technique and was adopted for this study.

TABLE 3 - CONSTRUCT CHECKS

Constructs	Item	Factor loading	Cronbach's alpha	Composite reliability	AVE
Ethical leadership	1	0.938	0.956	0.966	0.852
	2	0.907			
	3	0.925			
	4	0.927			
	5	0.916			
Felt accountability	1	0.703	0.831	0.881	0.598
	2	0.842			
	3	0.778			
	4	0.784			
	5	0.744			
Organizational commitment	1	0.836	0.916	0.969	0.749
	2	0.851			
	3	0.877			
	4	0.902			
	5	0.843			
Organizational effectiveness	1	0.824	0.960	0.749	0.861
	2	0.855			
	3	0.872			
	4	0.850			
	5	0.835			

4. RESEARCH RESULTS

4.1. Structural Model

Ethical leadership would positively impact organizational commitment, as postulated in Hypothesis 1. The results of the PLS analysis offer support for Hypothesis 1, as indicated in Table 4 (path coefficient = 0.768, p < 0.01). Organizational commitment is predicted to positively influence organizational effectiveness. Table 4 demonstrates the support for Hypothesis 2. In Hypothesis 3, it is hypothesized that ethical leadership would have a positive influence on felt accountability. As indicated by Table 4, Hypothesis 3 is supported. We further propose that there is a positive and significant relationship between felt accountability and organizational commitment (hypothesis 4). In addition, we believe there is a positive and significant relationship between felt accountability and organizational effectiveness (hypothesis 5). As indicated by Table 4, hypotheses 4 and 5 are supported. The F-squared formula is appropriate for calculating the effect size in multivariate regression models with both the independent and dependent variables being continuous. F square is the change in R-square when exogenous variables are removed from the model, and F square is the effect size (0.02 is small, 0.15 is medium, and 0.35 is large). The range of R squares is between 0.320 and 0.678, and the t-values are greater than 1.96, which also represents a significant level. The effect sizes of the hypotheses are small for H5, medium for H2 and H4, and large and significant for H1 and H3.

TABLE 4 - RESULTS OF HYPOTHESES

Hypotheses		Path coefficient	P-value	Supported?
H1	Ethical leadership → Organizational commitment	0.768**	< 0.01	YES
H2	Organizational commitment → Organizational effectiveness	0.518**	< 0.01	YES
H3	Ethical leadership → Felt accountability	0.565**	< 0.01	YES
H4	Felt accountability → Organizational commitment	0.360**	< 0.01	YES
H5	Felt accountability → Organizational effectiveness	0.464**	< 0.01	YES

Note: ** Significant at p < 0.01.

4.2. Mediating Effects

Hypotheses 6 and 7 focus on mediating effects. The variance accounted for (VAF) measures how well the mediating influence explains the differences between the variables. Simple mediation was defined by Hair et al. (2014) as VAF > 80%, partially mediated as 20% < VAF < 80%, and not mediated as VAF < 20%. As shown in Table 5, the VAF values of hypotheses 6 and 7 are 21% and 33%, respectively, showing partial mediating effects. The results support Hypotheses 6 and 7's proposition of mediating effects (Table 5).

TABLE 5 - MEDIATING EFFECTS

Hypotheses		Direct effect	Indirect effect	Overall effect	VAF	Supported?
H6	Ethical leadership → Felt accountability → Organizational commitment	0.768	0.204	0.971	0.21	YES
H7	Felt accountability → Organizational commitment → Organizational effectiveness	0.464	0.187	0.565	0.33	YES

5. CONCLUSIONS

5.1. Main Results

Past studies have established that ethical leadership influences employees' ethical actions, organizational culture, trust, and job involvement. Nevertheless, there is no empirical research on the impact of the above factors on organizational effectiveness. This study intends to contribute to the existing literature by examining the link between ethical leadership, perceived accountability, and organizational commitment. The paper suggests that ethical leadership increases perceived accountability and organizational commitment, thus increasing organizational effectiveness in life insurance sales departments.

The findings indicate that ethical leadership is likely to have positive impacts on organizational commitment (hypothesis 1) and felt accountability (hypothesis 3). Felt accountability is also found to be important because the results confirm that felt accountability could help life insurance organizations improve organizational commitment (hypothesis 4) and organizational effectiveness (hypothesis 5). Thus, the findings support hypothesis 2 that there is a significant and positive correlation between the organizational effectiveness of life insurance companies and the organizational commitment of life insurance salespeople. Additionally, when the impact of perceived accountability is taken into account, the direct effect of ethical leadership on organizational commitment is discovered to be diminished. Therefore, Hypothesis 6 about the mediating effect of felt accountability is supported. Hypothesis 7 proposes that the impact of felt accountability on organizational effectiveness could be indirectly transmitted through organizational commitment. The results show that organizational commitment has a significant mediating effect on the relationship between felt accountability and organizational effectiveness. The findings endorse the importance of further investigations into the potential mediating effects of felt accountability and organizational commitment on ethical leadership and organizational effectiveness.

5.2. Achievements

This study resonates with prior studies while also making contributions that set it apart from existing literature. For instance, the findings of this study align with a common thread in previous literature, emphasizing the positive impact of ethical leadership on organizational consequences (Minett et al., 2009; Sisson & Adams, 2013). Previous studies have shown that ethical leadership is connected to improved employee attitudes and performance (Sarwar et al., 2020; Mostafa et al., 2021). This consistency underscores the robustness of the relationship between ethical leadership and sales divisions' effectiveness. Earlier studies have demonstrated that committed employees tend to engage more. The recognition of organizational commitment also echoes prior research that has stressed the importance of commitment. The study's exploration of felt accountability aligns with a broader trend in leadership research (Chen et al., 2016; Kuo et al., 2022).

However, this research departs from the previous literature by focusing specifically on the context of Taiwan's life insurance sales divisions. Life insurance is specific and special, and its products and services are professional and invisible (Zelizer, 2017). That makes the life insurance industry different from the manufacturing or retail industries. This industry-specific perspective provides findings that may not be universally applicable, acknowledging the particular challenges and ethical considerations within the insurance sector. Another distinctive feature is the study's specific focus on sales divisions within the life insurance industry. While relevant studies have explored the effects of ethical leadership on various organizational aspects (Potipiroon & Ford, 2017; Qing et al., 2019), this study centers its attention on life insurance selling. This targeted focus acknowledges the unique dynamics and goals of insurance sales divisions. Moreover, the antecedents and consequences of felt accountability have received relatively limited attention (Mac Donald et al., 2020). The study's introduction of felt accountability as a mediating factor differs from most existing literature.

Besides this, the study's delineation of the pathway from felt accountability through organizational commitment to overall sales effectiveness is a conceptual contribution. While previous studies often investigated the direct impacts of ethical leadership (Saha et al., 2020), this study's identification of an intermediary pathway enriches our understanding of the sequential process through which ethical leadership influences sales effectiveness. In summary, the study's findings align with existing literature by confirming the positive impacts of ethical leadership. Nonetheless, this paper distinguishes itself through its contextual specificity, the introduction of felt accountability and commitment as mediating factors, and its specialized focus on sales divisions. By shedding light on these unique aspects, the study advances our understanding of the intricate relationships between ethical leadership, accountability, commitment, and organizational effectiveness.

Based on the findings, insurance managers are encouraged to actively cultivate ethical leadership behaviors within their sales departments. Insurance managers, therefore, should prioritize ethical behavior. Life insurance companies should also think about teaching leaders more than just technical skills. They should also learn how to be ethical leaders. This means learning how to handle ethical challenges and inspiring their teams to act ethically.

Second, insurance managers should create ways to make salespeople feel more responsible for what they do for customers. This may include setting clear goals and providing regular training. Besides this, insurance managers should recognize that accountability plays a significant role in driving commitment and effectiveness. By promoting a culture of accountability, insurance managers can indirectly enhance their salespeople's commitment to the organization.

Third, insurance managers should understand the role of organizational commitment in enhancing sales effectiveness. When salespeople feel committed to their companies, they are more likely to invest effort in them and contribute to their effectiveness. Managers in the life insurance industry should invest in programs that help employees feel committed. The article underscores the significance of ethical leadership in fostering this organizational commitment. Finally, life insurers should design leadership training programs that highlight ethical leadership, foster accountability, and cultivate commitment-building strategies. The article's implications guide life insurers in developing leadership styles that drive sales effectiveness.

5.3. Limitations

There are some limitations to this study. First, the study sample is limited to the full-time salespeople of the life insurance companies in Taiwan. Future studies should examine the generalizability of findings to samples drawn from other industries as well. Second, the scales used in this research are designed to be self-reported. The results from this study may be susceptible to response bias. Experimental or longitudinal research designs are still suggested for future studies. Third, the current study does not test other potential variables (such as organizational resources, ethical climate, and job satisfaction) that may be associated with organizational effectiveness. Future studies could test how these variables may change the relationships that are mentioned in this study.

NOTE

Preceding the empirical research phase, the academic ethics committee of Feng Chia University in Taiwan diligently examined the study, endorsing our eligibility to execute the empirical survey.

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