

**YANGON UNIVERSITY OF ECONOMICS  
DEPARTMENT OF COMMERCE  
MASTER OF COMMERCE**

**THE EFFECT OF WORK ENVIRONMENT ON  
EMPLOYEE JOB SATISFACTION AT GGI NIPPON LIFE  
INSURANCE COMPANY**

**THET PAING OO  
ROLL NO. 7  
MCom**

**OCTOBER, 2024**

**YANGON UNIVERSITY OF ECONOMICS**  
**DEPARTMENT OF COMMERCE**  
**MASTER OF COMMERCE**

**THE EFFECT OF WORK ENVIRONMENT ON**  
**EMPLOYEE JOB SATISFACTION AT GGI NIPPON LIFE**  
**INSURANCE COMPANY**

A thesis is submitted in partial fulfillment of the requirements for the  
Master Degree of Commerce

**Supervised by;**

**Submitted by;**

Daw Hsu Hsu Hlaing  
Lecturer  
Department of Commerce  
Yangon University of Economics

Thet Paing Oo  
M.Com II- 7  
Department of Commerce  
Yangon University of Economics

**OCTOBER, 2024**

**YANGON UNIVERSITY OF ECONOMICS**  
**DEPARTMENT OF COMMERCE**

This is to certify that the thesis entitled **“The Effect of Work Environment on Employee Job Satisfaction at GGI Nippon Life Insurance Company”** submitted as partial fulfillment towards the requirements for the degree of Master of Commerce has been witnessed by the Board of Examiners.

**BOARD OF EXAMINERS**

.....  
(Chairperson)  
Prof. Dr. Tin Tin Htwe  
Rector  
Yangon University of Economics

.....  
(Chief Examiner)  
Prof. Dr. Thynn Thynn Myint  
Professor and Head  
Department of Commerce  
Yangon University of Economics

.....  
(External Examiner)  
Prof. Dr. Than Thu Zar  
Professor  
Department of Management Studies  
Yangon University of Economics

.....  
(Examiner)  
Prof. Dr. Aye Thanda Soe  
Professor  
Department of Commerce  
Yangon University of Economics

.....  
(Examiner)  
Prof. Dr. May Su Myat Htway Aung  
Professor  
Department of Commerce  
Yangon University of Economics

.....  
(Supervisor)  
Daw Hsu Hsu Hlaing  
Lecturer  
Department of Commerce  
Yangon University of Economics

**OCTOBER, 2024**

## **ABSTRACT**

The study aims to examine the work environment at GGI Nippon Life Insurance Company and analyze its effect of this work environment on employee job satisfaction. A sample of 104 respondents was collected from a total of 262 employees at the head office of GGI Nippon Life Insurance Company in Yangon using simple random sampling method. This study applied both descriptive statistics and multiple regression analysis as methods to analyze the data. The results indicated that all respondents expressed a perception of the work environment that ranged from moderate to high levels. The findings revealed that work environment contributes to enhancing employee satisfaction at GGI Nippon Life Insurance Company. According to multiple regression analysis, among four independent variables, three variables, which are social environment, compensation and benefits and work-life balance, have a satisfaction positively significant effect on employee job satisfaction. Consequently, the company should prioritize these three factors to enhance employee satisfaction by creating a positive social environment that encourages team collaboration, effective communication, and mutual respect, which will strengthen relationships and trust among employees. Additionally, offering comprehensive compensation packages that include fair salaries, bonuses, health benefits, and career development opportunities ensures that employees feel valued. Promoting a healthy work-life balance with flexible scheduling and clear leave policies can further improve employee satisfaction. These findings indicate that the company can create a more enjoyable work environment and maintain a more satisfied workforce.

## **ACKNOWLEDGEMENTS**

Firstly, I would like to express my sincere gratitude to Prof. Dr. Tin Tin Htwe, Rector, Yangon University of Economics, for acknowledging me to implement this study as a partial fulfillment of Master of Commerce.

Secondly, my deepest thanks go to Professor Dr. Thynn Thynn Myint, Head of Department of Commerce, Yangon University of Economics, who permitted me to complete this research topic as a partial fulfillment of Master of Commerce.

Furthermore, I would like to express my deepest respect and gratitude to my supervisor, Daw Hsu Hsu Hlaing, a lecturer in the Department of Commerce, who has consistently provided me with valuable advice and guidance throughout the writing process, as well as useful suggestions, encouragement, and patience

Besides, I also would like to state special thanks to the respondents for giving me the time to answer the survey and information to study thoroughly about the effect of work environment on employee job satisfaction. Additionally, my heartfelt thanks to responsible persons at GGI Nippon Life Insurance Company for providing me with the opportunity to investigate the work environment of GGI Nippon Life Insurance Company and sharing knowledge about the company.

Finally, I would like to thank everyone who has helped me along the way and has offered me moral support and encouragement. They have my sincere gratitude.

# TABLE` OF CONTENTS

	<b>Page</b>
<b>ABSTRACT</b>	i
<b>ACKNOWLEDGEMENTS</b>	ii
<b>TABLE OF CONTENTS</b>	iii
<b>LIST OF TABLES</b>	v
<b>LIST OF FIGURES</b>	vi
<b>LIST OF ABBREVIATIONS</b>	vii
<b>CHAPTER I INTRODUCTION</b>	
1.1 Rationale of the Study	2
1.2 Objectives of the Study	4
1.3 Scope and Method of Study	4
1.4 Organization of the Study	4
<b>CHAPTER II THEORETICAL BACKGROUND</b>	
2.1 Concept of Work Environment	5
2.2 Work Environment Factors	6
2.3 Employee Job Satisfaction	8
2.4 Related Theories	9
2.5 Previous Studies	10
2.6 Conceptual Framework of the Study	14
<b>CHAPTER III BACKGROUND AND WORK ENVIRONMENT OF GGI NIPPON LIFE INSURANCE COMPANY</b>	
3.1 Profile of GGI Nippon Life Insurances Company	16
3.2 Product and Services offered by GGI Nippon Life Insurance Company	21
3.3 Work Environment of GGI Nippon Life Insurance Company	22

**CHAPTER IV ANALYSIS OF THE EFFECT OF WORK ENVIRONMENT  
ON EMPLOYEE JOB SATISFACTION**

4.1	Research Design	26
4.2	Demographic Profile of Respondents	26
4.3	Reliability Test	29
4.4	Descriptive Statistics of the Work Environment and Employee Job Satisfaction	30
4.5	Effect of Work Environment on Employee Job Satisfaction At GGI Nippon Life Insurance Company	37

**CHAPTER V CONCLUSION**

5.1	Findings and Discussions	41
5.2	Suggestions and Recommendations	42
5.3	Needs for Further Research	44

**REFERENCES**

**APPENDICES**

## LIST OF TABLES

<b>Table No.</b>	<b>Title</b>	<b>Page</b>
4.1	Gender of Respondents	27
4.2	Age Level of Respondents	27
4.3	Education Level of Respondents	28
4.4	Monthly Income of Respondents	28
4.5	Reliability of Scales	29
4.6	Reliability Test for Variables	29
4.7	Mean Value Interpretation	30
4.8	Mean Value of Physical Environment	31
4.9	Mean Value of Social Environment	32
4.10	Mean Value of Compensation and Benefits	33
4.11	Mean Value of Work-Life Balance	34
4.12	Overall Mean Value of Work Environment	35
4.13	Mean Value of Employee Job Satisfaction	36
4.14	Criteria for the Range and Strength of Correlation Coefficient (r)	37
4.15	Correlation Analysis between Work Environment and Employee Job Satisfaction	38
4.16	Multiple Regression Analysis of the Effect of Work Environment on Employee Job Satisfaction	39



## LIST OF FIGURES

Figure No.	Title	Page
2.1	Herzberg's Two-Factor Theory	9
2.2	The Impact of Compensation and Work Environment on Employee Performance Through Job Satisfaction	10
2.3	Impact of Working Environment on Job Satisfaction	11
2.4	Effect of Work Environment on Employee Job Satisfaction	12
2.5	Conceptual Framework of the Study	14
3.1	Organizational Structure of GGI Nippon Life Insurance Company	17

## **LIST OF ABBREVIATIONS**

CEO	Chief Executive Officer
CSR	Corporate Social Responsibility
GGI	Grand Guardian Insurance
IT	Information Technology
P-E	Person-Environment
SPSS	Statistical Package for the Social Sciences

# **CHAPTER I**

## **INTRODUCTION**

Many people are happy to have a job, but they no longer feel like their workplace is a second home, even though they spend a lot of time there. This often makes them feel like they have to put up with an uncomfortable environment. The work environment is a key factor in how well employees do their jobs (Awoeye, 2019). A good work environment motivates employees to learn new skills and work harder. In today's world, where businesses and countries compete globally, having employees who perform well is very important (Awoeye, 2019).

In developing countries, many workplaces are unsafe and uncomfortable. Therefore, a healthy and safe work environment is crucial for improving job satisfaction and overall productivity. Unfortunately, many employers view this as an unnecessary expense and fail to invest in creating better conditions. Factors such as furniture design, ventilation, noise levels, lighting, manager support, workspace, communication, and fire safety measures all play a role in influencing employee satisfaction at work (Eberendu et al., 2018).

The work environment is crucial for improving employee job satisfaction, which is vital for organizational success and employee retention (Irabor & Okolie, 2019). Employee satisfaction refers to how content workers are with their jobs and their work environment. Effective organizations cultivate a culture that promotes employee satisfaction (Bhatti & Qureshi, 2007). When employees are satisfied, they tend to be more loyal and productive (Hunter & Tietjen, 1997), which in turn positively influences customer satisfaction and overall organizational productivity (Potterfield, 1999).

At GGI Nippon Life Insurance Company (GGI), understanding this relationship is crucial because it directly impacts productivity, morale, and overall job performance. The company's work environment includes various elements such as the physical workspace, psychological climate, and social interactions, all of which shape employees' experiences and satisfaction levels (Hackman & Oldham, 1976). A positive work environment, defined by supportive management, ergonomic workspaces, and strong interpersonal relationships, fosters job satisfaction and enhances organizational commitment (K Karsim et al., 2023). In contrast, negative factors like poor working

conditions and inadequate support can result in dissatisfaction and decreased performance (Kahn, 1990).

GGI Nippon Life Insurance Company (GGI), like many organizations, operates in a competitive and dynamic industry. The company acknowledges the significance of maintaining high employee job satisfaction to attain its strategic objectives and sustain its competitive advantage. However, challenges related to employee turnover, productivity, and overall morale have been observed, indicating potential issues within the work environment that need to be addressed.

Preliminary assessments suggest that various aspects of the work environment at GGI Nippon Life Insurance Company (GGI) can be contributing to these challenges. However, there is a limited understanding of the specific factors that affect employee satisfaction within the company. Addressing this gap is essential for developing targeted strategies to enhance the work environment and improve employee satisfaction.

By examining factors such as physical workspace, social workspace, compensation and benefits and work-life balance, this research seeks to identify key determinants of employee job satisfaction. The findings will provide valuable insights for the company's management to implement effective measures that foster a supportive and productive work environment, ultimately enhancing employee job satisfaction and organizational performance.

## **1.1 Rationale of the Study**

In today's service-oriented industry, employees are seen as the most valuable asset for achieving and sustaining organizational success. In acknowledgement of this importance, GGI Nippon Life Insurance Company which is a critical role in the insurance industry has chosen to study the effect of the work environment on employee job satisfaction, recognizing that a motivated and skilled workforce is essential for consistently meeting customer needs. In today's competitive market, GGI Nippon Life Insurance Company faces major challenges due to strong competition from both local and international insurers trying to attract clients. This competition often increases employee workload and stress as GGI aims to maintain high service standards and meet customer expectations. The fast-moving nature of the insurance industry and rising demand for quality service make it essential for GGI Nippon Life Insurance Company to focus on the effect of the work environment on employee job satisfaction. Previous

studies have not specifically focused on the work environment at the head office of GGI Nippon Life Insurance Company. However, the research in general suggests that the work environment has a significant influence on job satisfaction (Orel, 2019).

According to Awoeye (2019), an uncondusive work environment fosters feeling of unfulfillment, inhumane treatment, and neglect among workers. With these feelings, employees are less likely to be satisfied with their job. When work lacks fulfillment and satisfaction, it often leads to boredom and decreased efficiency. On the other hand, creating a positive work environment enhances job satisfaction for the employees in the organization. Moreover, employees who experience job satisfaction demonstrate higher levels of satisfaction, and they are more inclined to exceed expectations in their service delivery (Masood et al., 2014). By prioritizing a positive work environment, GGI Nippon Life Insurance Company can help employees manage these pressures and foster a culture of engagement and satisfaction. Furthermore, it will allow the company to succeed in a competitive market with a satisfied workforce. Therefore, work environment factors are increasingly essential in conducting this research.

In this context, the independent variables for this study include the physical work environment, social environment, compensation and benefits, and work-life balance, all of which are essential components of the work environment. By exploring these elements, the study aims to uncover the underlying issues impacting employee job satisfaction. Furthermore, GGI Nippon Life Insurance Company has an opportunity to address pressing issues such as employee turnover job dissatisfaction, and declining productivity, which can arise from poor working conditions. These issues, if not addressed, could negatively affect the competitiveness in the industry. Identifying specific areas of concern is crucial for improving employee job satisfaction and overall organizational health.

Therefore, this research study investigates how different factors within the work environment impact employee job satisfaction at GGI Nippon Life Insurance Company. The findings will offer valuable insights into areas needing improvement and help management develop targeted strategies to enhance the work environment. By improving job satisfaction, GGI Nippon Life Insurance can position itself as an employer of choice, reduce turnover costs, and increase employee job satisfaction. Furthermore, the results of this study will contribute to the broader understanding of how work environment factors affect employee satisfaction, providing lessons applicable to other organizations facing similar challenges.

## **1.2 Objectives of the Study**

The primary objectives of this study are:

- (1) To examine the work environment at GGI Nippon Life Insurance Company
- (2) To analyze the effect of the work environment on employee job satisfaction at GGI Nippon Life Insurance Company

## **1.3 Scope and Method of Study**

This study mainly focuses on the effect of work environment on employee job satisfaction at GGI Nippon Life Insurance Company. Therefore, the respondents are the employees at the head office of GGI Nippon Life Insurance Company, located in Junction Square Compound, Kamayut Township, Yangon. This study employs descriptive and quantitative research methods, utilizing both primary and secondary data. Primary data was collected through a simple random sampling of 104 employees. This sample constitutes 40 percent of the total population of 262 employees at the head office of GGI Nippon Life Insurance. Furthermore, a structured questionnaire utilizing a Five-Point Likert scale was used to gather the primary data for this study. The collected data is analyzed using descriptive statistics and multiple regression analysis conducted through SPSS. The secondary data are obtained from previous studies, books, documents, journals and literature that are related to the study.

## **1.4 Organization of the Study**

The study is structured into five main chapters. Chapter one introduces the study's rationale, objectives, scope, methods, and organization. Chapter two covers the theoretical framework related to the work environment and employee job satisfaction. Chapter three presents the profile and work environment of GGI Nippon Life Insurance Company. Chapter four focuses on the data analysis regarding the impact of the work environment on employee job satisfaction at GGI Nippon Life Insurance Company. The final chapter concludes with findings and discussions, along with suggestions, recommendations, and the need for further research.

## **CHAPTER II**

### **THEORETICAL BACKGROUND**

This chapter covers the concepts and theories related to the work environment and employee job satisfaction. It includes an exploration of the work environment concept, relevant theories of employee job satisfaction, a review of previous studies, the conceptual framework of the study, and working definitions.

#### **2.1 Concept of Work Environment**

The work environment is the place and situation where people do their jobs (Oludeyi, 2015). An environment that prioritizes people and encourages them to be part of the workforce, while providing opportunities for efficient performance, is referred to as a supportive or attractive environment. The work environment encompasses the various settings in which individuals perform their jobs, including the physical conditions, organizational culture, social interactions, and overall business context. These factors significantly influence employee job satisfaction (Tripathi, 2014). According to Oswald (2012), the work environment can be divided into two components: the physical and the behavioral. The physical component includes aspects related to how employees connect with their workplace, such as the layout and design of the space. In contrast, the behavioral component encompasses the relationships among employees within the same environment and how the work environment influences their interactions and behaviors.

Moreover, the working environment includes aspects such as job security, employee safety, recognition of performance, motivating resources, and fostering good relationships among coworkers and supervisors. This environment strengthens employees' attachment to the organization by ensuring they receive appropriate recognition and support (Taheri et al., 2020). Additionally, factors like wage rates, flexible working hours, and involving employees in decision-making play a crucial role in creating a better working environment. In the context of the work environment, achieving a healthy work-life balance involves organizational practices that support employees in balancing their job responsibilities with personal commitments. These practices can include flexible work hours, remote work options, and supportive leave

policies, which contribute to higher job satisfaction, reduced stress, and improved overall well-being (Greenhaus & Allen, 2011).

## **2.2 Work Environment Factors**

The work environment has various features and factors that can influence the physical and mental well-being of employees. There are some factors that affect how satisfied employees feel at work. In this study, physical environment, social environment, compensation and benefits, and work-life balance factors are determined as independent variables.

### **2.2.1 Physical Environment**

The physical environment includes elements such as office layout, ergonomics, cleanliness, and the availability of necessary resources and equipment. A well-designed physical workspace can contribute to higher productivity and job satisfaction by creating a comfortable and functional work setting. For instance, studies have shown that factors like lighting, noise levels, and office layout significantly affect employees' job satisfaction and performance (Oldham & Cummings, 1996).

Physical environment in organizations include all of the material objects and stimuli (e.g., buildings, furnishings, equipment, and ambient conditions. such as lighting and air quality) as well as the arrangements of those objects and stimuli (e.g., open-space office plans and flexible team work spaces) that people encounter and interact with in organizational life (Carnevale, 1992; Davis, 1984; Hedge, 1982; Sundstrom et al.,1996). These material objects, stimuli, and arrangements distinguish the physical environment from other types of organizational environments such as the social environment (i.e., the surrounding human social structures and norms) and the purely natural environment (i.e., surroundings that are completely constructed by nature).

Physical environments play a major role in facilitating and constraining organizational action. Everything from the efficient manufacture of computer chips to the research and development of new favors of potato chips is affected by the design and arrangement of machinery, work spaces, environmental controls, and equipment. Further, because physical environments tend to involve large objects, relatively fixed and long-lasting arrangements, and expensive installations, design decisions need to be



made carefully and require a clear understanding of the effects of physical environments on organizations and their members.

### **2.2.2 Social Environment**

The social environment includes relationships and interactions among employees, as well as the overall organizational culture. Positive social interactions and a supportive work culture can enhance employees' sense of belonging and satisfaction. The social environment in a workplace encompasses the interpersonal dynamics and relational aspects of the work setting. This includes interactions among employees, relationships with management, and the overall organizational culture. The social environment is vital in influencing employee job satisfaction, productivity, and overall well-being. Research shows that factors such as teamwork, management support, and workplace relationships are essential in shaping employee satisfaction and engagement (Zhenjing, Chupradit, Ku, Nassani, and Haffar, 2022).

### **2.2.3 Compensation and Benefits**

Compensation and benefits are integral components of an organization's human resource management strategy, playing a crucial role in influencing employee motivation, satisfaction, and retention. These elements are fundamental aspects of the work environment that directly impact employee satisfaction and motivation. compensation and benefits refer to the combination of financial rewards and non-financial rewards provided by employers to employees in return for their work performance.

According to Dessler (2013), compensation includes direct payments such as wages, salaries, bonuses, and incentives, while benefits include both monetary and non-monetary offerings that are designed to enhance the employee's well-being. These benefits may cover areas like health, retirement, and work-life balance, contributing to an employee's overall job satisfaction. Compensation and benefits are essential factors in an organization's capacity to attract and retain talent. According to Martocchio (2011), a well-structured compensation package, which balances both monetary and non-monetary rewards, has a significant impact on employee motivation, productivity, and satisfaction.

#### **2.2.4 Work-Life Balance**

Work-life balance refers to the equilibrium between an individual's professional responsibilities and personal life, which includes family, leisure, and self-care. A positive work environment promotes this balance by offering flexible work arrangements, supportive management, and resources that help employees manage their time effectively (Greenhaus & Allen, 2011; Haar et al., 2014). This balance is crucial for enhancing employee satisfaction and productivity, as it allows individuals to fulfill both work and personal obligations without excessive stress (Kossek & Ozeki, 1998).

Furthermore, the work-life balance being a concept which is of domain generic nature its impact is also domain generic (Joshin & Deepu, 2016). Having work-life balance result in the positive outcome within as well as across various life domains such as job satisfaction, family satisfaction, life satisfaction, happiness, reduced turnover intention, wellbeing, and reduced stress.

#### **2.3 Employee Job Satisfaction**

Employee job satisfaction refers to the degree to which employees feel content and fulfilled with their job roles, work environment, and overall employment experience. It is a multidimensional construct influenced by various factors, including job characteristics, work environment, management practices, and organizational culture. Elevated employee satisfaction is associated with enhanced motivation, increased productivity, and stronger organizational commitment (Harter et al., 2002). According to Herzberg's Two-Factor Theory, job satisfaction is influenced by both hygiene factors, such as salary and working conditions, and motivators, such as recognition and opportunities for personal growth (Herzberg, 1966).

Furthermore, the Job Characteristics Model assume that job satisfaction is enhanced when employees experience high levels of task variety, autonomy, and meaningfulness in their roles (Hackman & Oldham, 1976). The Social Exchange Theory also highlights that employees' perceptions of fairness and the quality of their exchanges with the organization significantly impact their satisfaction levels (Cropanzano & Mitchell, 2005). Additionally, a positive organizational culture, characterized by shared values and supportive leadership, plays a crucial role in fostering a satisfying work environment (Schein, 2010). Research has consistently shown that when employees are satisfied with their jobs, they are more likely to exhibit higher levels of performance, lower turnover rates, and a greater willingness to engage

in discretionary efforts (Robinson et al., 2019). Thus, understanding and enhancing employee satisfaction is essential for organizations to improve overall effectiveness and achieve long-term success.

## **2.4 Related Theory**

This study utilized Herzberg's Two-Factor Theory as its foundational framework. This theory provides important insights into the factors that influence employee motivation and job satisfaction, emphasizing the distinction between hygiene factors and motivators. Commonly referred to as the Motivation-Hygiene Theory, it was developed by Frederick Herzberg in the 1950s and identifies two categories that significantly impact employee attitudes: motivators and hygiene factors (Robbins & Coulter, 2016).

Motivators encompass intrinsic elements that contribute to job satisfaction and motivation, such as achievements, recognition, the nature of the work, responsibility, and opportunities for personal growth and advancement. When these motivators are present, they can enhance job satisfaction and encourage employees to perform at their best.

Hygiene factors, on the other hand, involve extrinsic aspects related to the work environment. This study specifically examines Herzberg's hygiene factors, which include salary, company policies, working conditions, interpersonal relationships, and supervision (Robbins & Coulter, 2016). These factors are critical as they help reduce job dissatisfaction.

Herzberg, Mausner, and Snyderman likened hygiene factors to medical hygiene, which aims to eliminate health risks from the environment (Alshmemri et al., 2017). Herzberg further involved that these hygiene factors are external to the job and are designed to avoid unpleasant experiences (Herzberg, 1966).

**Figure (2.1) Herzberg's Two-Factor Theory**

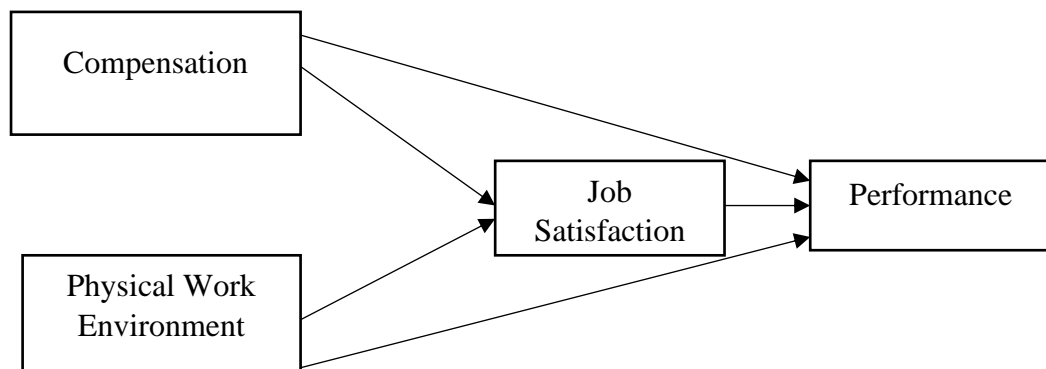


Source: Blue Donkey (2020). Herzberg Two-Factor Theory

## 2.5 Previous Studies

This study is informed by insights from three related research papers that serve as guiding frameworks for constructing the conceptual framework. The first research paper examines the impact of compensation and the work environment on employee performance and job satisfaction, as illustrated in Figure (2.2). Zulher et al. (2022) explored how compensation and the office environment influence employee performance and overall fulfillment, with a specific focus on job satisfaction as a secondary or mediating variable in understanding these dynamics. Employing a quantitative approach, the authors gathered primary data through questionnaires from a sample population of employees across various sectors. Smart PLS Version 3 Structural Equation Modeling (SEM) was utilized to conduct regression analyses and evaluate the strength of these relationships.

**Figure (2.2) The Impact of Compensation and Work Environment on Employee Performance Through Job Satisfaction**

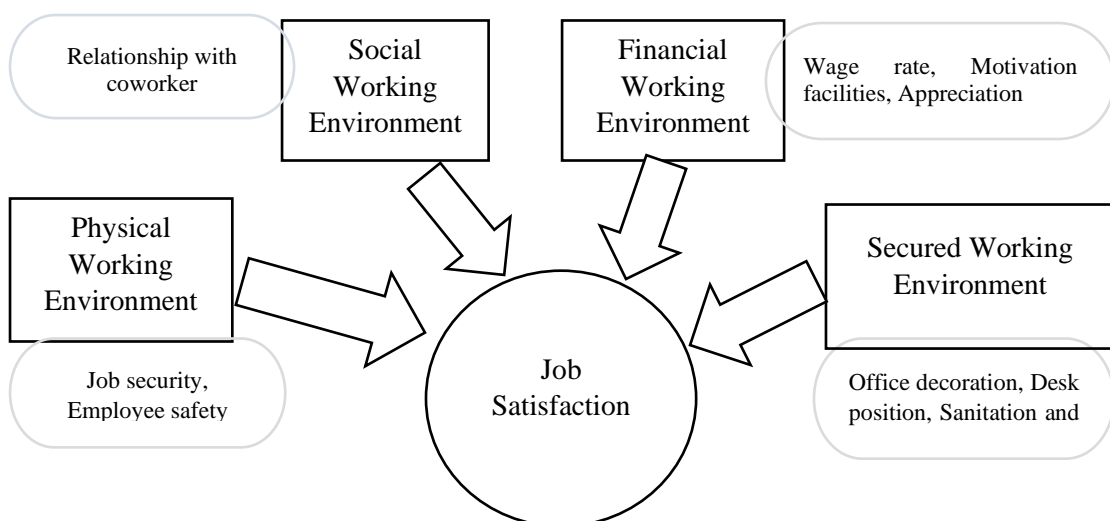


Source: Zulher et al., (2022)

According to Figure (2.2), the study found that compensation significantly enhances employee performance and job satisfaction, while the work environment has little impact on these metrics. The study indicates that compensation is the primary driver of improvements in performance and satisfaction, with job satisfaction serving as a mediator in this relationship. This suggests that fair compensation can lead to higher productivity, even if the work environment does not directly contribute to these outcomes. These insights underline the vital importance of compensation in fostering positive employee results, aligning with the current study's findings that also highlight the minimal effect of the work environment on performance.

The second study focuses on the impact of the working environment on job satisfaction, as depicted in Figure (2.3). Taheri, Miah, and Kamaruzzaman (2020) examined this impact through a case study of the agricultural extension and rural electrification sectors in Bangladesh. The research aimed to investigate how various aspects of the working environment influence job satisfaction among employees at the Department of Agricultural Extension and the Bangladesh Rural Electrification Board. Employing both quantitative and qualitative analysis, the researchers collected data using a well-structured questionnaire directed at employees in a specific district of Bangladesh. The population included individuals from both organizations, providing a comprehensive understanding of the working environment's influence on job satisfaction.

**Figure (2.3) Impact of Working Environment on Job Satisfaction**

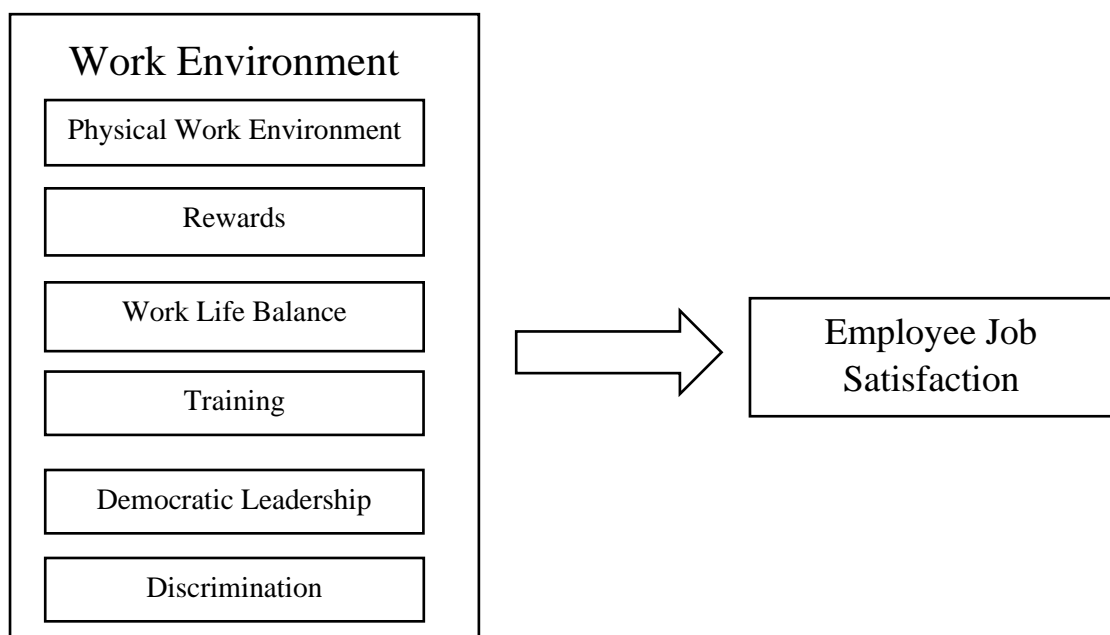


Source: Taheri, Miah, & Kamaruzzaman (2020)

According to Figure (2.3), the findings of the study highlighted a significant positive impact of the working environment on job satisfaction. The analysis revealed that organizations that prioritize and improve working conditions are more likely to enhance employee satisfaction, which is crucial for maintaining productivity and effectiveness. Without providing adequate facilities and a supportive working environment, organizations face challenges in operational efficiency. The study concluded that focusing on improving the working environment is essential for fostering better job satisfaction among employees, emphasizing that this aspect is a primary concern for organizations aiming to sustain a stable and committed workforce. These results underscore the necessity for employers to address working conditions to ensure long-term organizational success.

Figure (2.4) illustrates the findings of Awoeye (2019), who examined the impact of the work environment on employee job satisfaction at ICS Outsourcing Ltd in Lagos State. The study aimed to assess how various factors, including the physical work environment, workplace rewards, work-life balance, and training, affect employee satisfaction. Using a descriptive research design, the researcher selected 87 employees through simple random sampling. Data collection was conducted via questionnaires, which served as the main tool for information gathering. Chi-square analysis was employed to determine correlations between the identified variables, providing valuable insights into employee job satisfaction dynamics.

**Figure (2.4) Effect of Work Environment on Employee Job Satisfaction**



Source: Awoeye (2019)

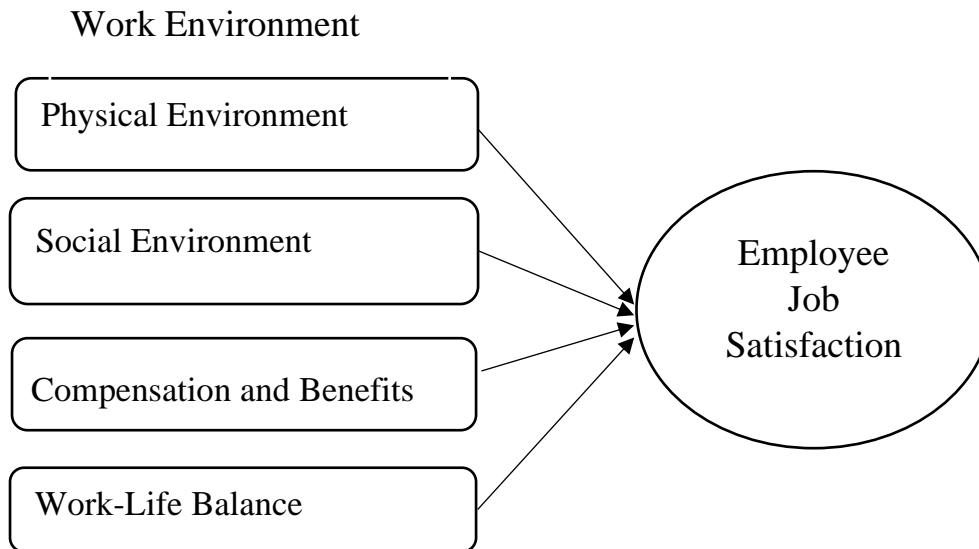
According to Figure (2.4), the findings of this study indicate that the physical work environment had a negative and significant effect on employee job satisfaction ( $p=0.121$ ,  $p>0.05$ ), indicating that unfavorable conditions can detract from overall satisfaction. Additionally, workplace rewards also negatively impacted job satisfaction ( $p=0.883$ ,  $p>0.05$ ). In contrast, the study found that work-life balance and training both had a positive and significant effect on employee job satisfaction, with p-values of 0.002 ( $p<0.05$ ) and 0.013 ( $p<0.05$ ), respectively. These results suggest that fostering a supportive work-life balance and providing adequate training opportunities are critical for enhancing job satisfaction among employees.

The study concluded that for organizations to achieve progress, it is essential to ensure a conducive office environment, addressing factors such as lighting, noise, temperature, and ventilation to minimize distractions and promote employee motivation.

## **2.6 Conceptual Framework of the Study**

The conceptual framework for this study integrates theoretical foundations and insights from prior research to illustrate the relationship between the work environment and employee job satisfaction. In this framework, the work environment acts as the independent variable, with employee job satisfaction as the dependent variable. Key components of the work environment include physical and social environments, compensation and benefits, and work-life balance. Figure (2.5) illustrates this framework, emphasizing the essential factors that impact employee job satisfaction in organizations.

**Figure (2.5) Conceptual Framework of the Study**



Source: Own Compilation (2024)

According to Figure (2.5), the conceptual relationship between the work environment and employee job satisfaction is established based on previous studies. The physical environment is informed by the studies of Zulher et al. (2022), Taheri, Miah, and Kamaruzzaman (2020) and Awoeye (2019). The social environment is derived from Awoeye (2019), while compensation and benefits are based on the study of Zulher et al. (2022), and Taheri, Miah, and Kamaruzzaman (2020). Additionally, the concept of work-life balance is also drawn from Awoeye (2019).

### **Working Definitions of Key Variables**

**Physical Environment:** Physical environment in this study refers to office layout, furniture, building, lighting, and noise levels, temperature.

**Social Environment:** Social environment in this study refers to interpersonal relationships, teamwork, communication, and organizational culture.

**Compensation and Benefits:** In this study, compensation and benefits encompass the direct and indirect rewards that employees receive for their contributions. This includes base salary or wages, bonuses, and incentives, as well as health benefits and support for professional development. Additionally, it covers aspects such as vacation days, holidays, and sick leave, all of which play a vital role in enhancing employee satisfaction and overall well-being within the organization.



**Work-Life Balance:** Work-life balance in this study refers to the importance of providing employees with the flexibility to meet their personal and family needs, and reducing stress.

**Employee Job Satisfaction:** In this study, employee job satisfaction is defined as the sense of happiness and positive emotional state that employees experience in relation to their work environment and job experiences at GGI Nippon Life Insurance Company.

## **CHAPTER III**

### **BACKGROUND AND WORK ENVIRONMENT OF GGI NIPPON LIFE INSURANCE COMPANY**

This chapter describes the profile of GGI Nippon Life Insurance Company that includes branches and organization structure. In addition, the products and services offered, as well as work environment of GGI Nippon Life Insurance Company, are presented in this chapter.

#### **3.1 Profile of GGI Nippon Life Insurance Company**

GGI Nippon Life Insurance has grown from a small regional insurance provider into a global insurance company with a solid reputation for financial stability, innovative services, and customer-centric policies. In its early years, GGI Nippon Life focused primarily on offering traditional life insurance products such as term life insurance, whole life insurance, and endowment policies. The company's customer base was initially limited to [country or region], but as the demand for life insurance grew and the company gained financial strength, it began to expand both domestically and internationally. The mid-20th century saw GGI Nippon Life enter new markets, diversifying its product portfolio to include retirement plans, health insurance, and savings schemes, reflecting the growing complexities of financial planning in modern societies.

The company experienced significant growth during the specific decade, driven by key innovations in its product offerings and a commitment to fulfill the various needs of its clients. Its leadership in embracing technological advancements and maintaining a strong ethical foundation helped GGI Nippon Life establish itself as a leader in the global life insurance industry. Today, the company boasts millions of policyholders worldwide and continues to play a pivotal role in the global insurance market.

GGI Nippon Life Insurance operates with a well-defined corporate structure designed to ensure operational efficiency, accountability, and effective decision-making. The company's leadership is composed of a Board of Directors, which provides strategic oversight and governance. The Board is made up of senior executives with diverse expertise in the fields of insurance, finance, risk management, and business administration, as well as independent directors who contribute external perspectives to corporate governance.

In the insurance sector in Myanmar, GGI has established a reputation as the most reputable firm since 2013. In order to safeguard people and businesses in their financial concerns, GGI thinks that insurance is necessary as the nation grows. In order to safeguard the most important items and provide the assurance to realize aspirations, GGI works to offer unique insurance services.

GGI partnered combines with Nippon Life, the top life insurance provider in Japan, in 2019. The company will offer new kinds of premium insurance by fusing its global knowledge with GGI's domestic knowledge. In the protective sector, GGI Nippon Life provides a range of life insurance products and services to satisfy Japanese citizens' and enterprises' financial assurance and speculating requirements.

GGI Nippon Life Insurance's governance framework emphasizes transparency, corporate responsibility, and ethical behavior. The company has established internal policies and procedures to ensure compliance with local and international regulatory requirements. Moreover, the Board of Directors plays a critical role in overseeing corporate social responsibility (CSR) initiatives, risk management strategies, and long-term sustainability goals of the company.

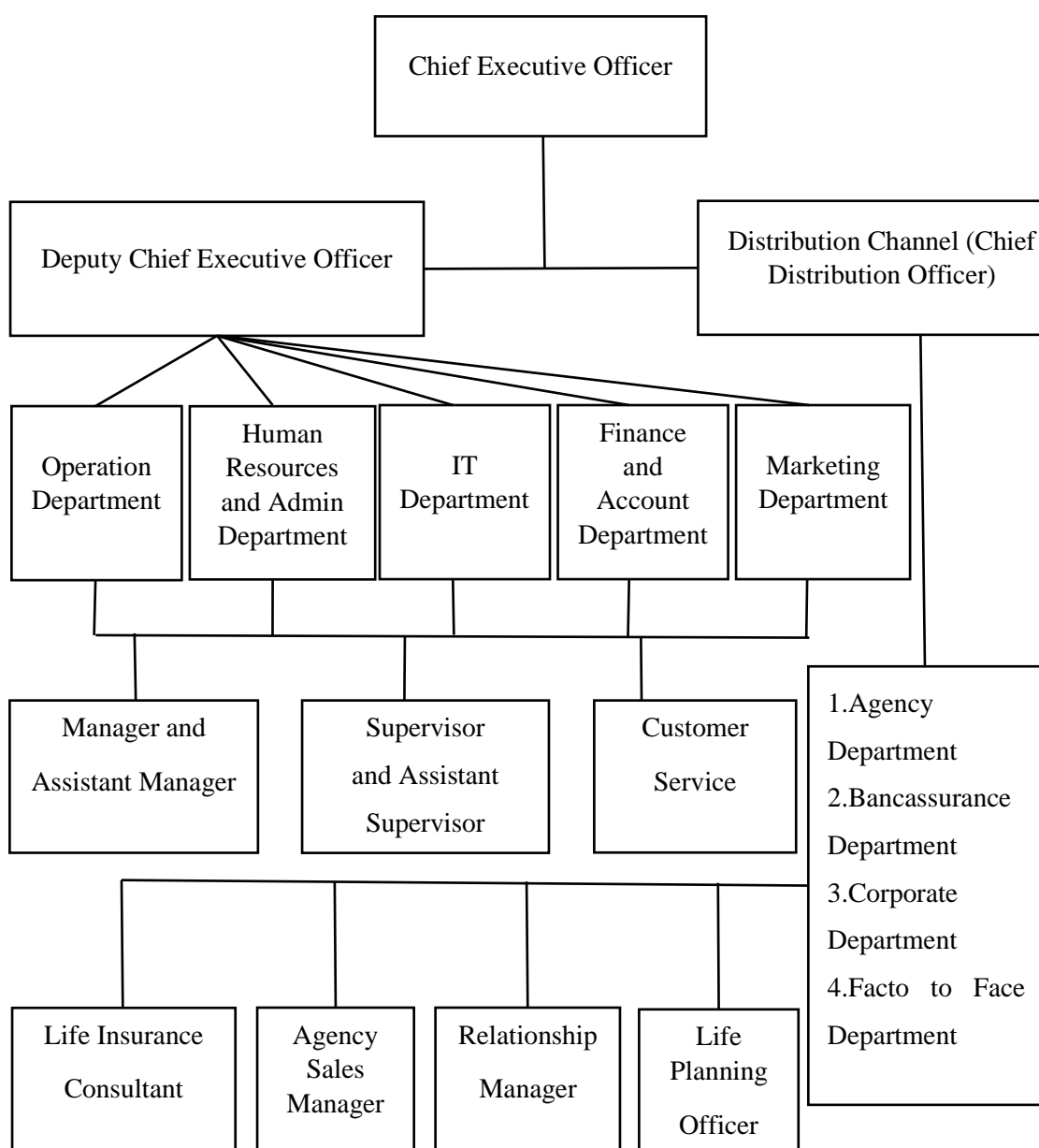
In many branches, trained staff members are available by phone at any time and will attend to all client demands while offering straightforward insurance policy services. Since GGI Nippon Life Insurance Company is dedicated to creating insurance plans that meet the needs of the people of Myanmar, the company has adopted the tagline "Securing Your Future," which epitomizes its mission. The company was established with the necessary initial power.

The organizational structure of GGI Nippon Life Insurance Company is determined by organizational needs, internal control enhancements, and insurance risk reduction. The business currently has 29 outlets across the country. In Yangon, the corporation initially set up shop and conducted its insurance company at 485, which is situated in Kamaryut Township at the junction of Pyay and Nanat Taw Road. The company has expanded since the start of 2019 by launching additional branches in Mandalay.

### 3.1.1 Organizational Structure of GGI Nippon Life Insurance Company

Organizational Structure of GGI Nippon Life Insurance Company is shown in Figure (3.1).

**Figure (3.1) Organizational Structure of GGI Nippon Life Insurance Company**



Source: GGI Nippon Life Insurance Co. Ltd (2024)

Within the organization, the top official position is held by the chief executive officer (CEO). The CEO is trusted with the organization's broad direction, management, and operational oversight. In this section, the company's mission, vision, and financial goals are pursued while maintaining a strong corporate reputation and ensuring adherence to administrative requirements. 13 departments that carry out various tasks under the CEO's direction.

**(a) Human Resource and Admin Department**

The company manages all human resources and regulatory functions through its Human Assets and Administration office. This office is responsible for recruitment, employee relations, performance management, training and development, compensation and benefits, and ensuring compliance with labor laws and regulations. Additionally, it oversees office administration, facility management, and various organizational tasks that support the seamless operation of the company.

**(b) Information Technology Department**

The Information Technology (IT) department ensures the effective management of the company's technological infrastructure. This includes developing and maintaining software applications, managing hardware and network infrastructure, implementing data security and integrity measures, and providing customer support services. Additionally, the department drives innovation by adopting new technologies. IT plays a crucial role in supporting efficient operations across various departments within the organization.

**(c) Account Department**

The accounting department is accountable for managing all financial transactions and records within the company. This entails preparing financial statements, controlling budgets, managing purchase and sales ledgers, administering payroll, and ensuring compliance with relevant accounting standards and regulations. The finance department significantly influences the company's direction through its role in financial planning and strategy.

**(d) Operation Department**

The operations division consists of support and claims departments tasked with managing policy issuance processes and handling securities claims. Underwriting involves assessing risks, setting premiums, and issuing policies, while the claims department focuses on processing claims, providing prompt assistance to policyholders, and ensuring fair and timely claim settlements.

**(e) Customer Services Department**

The Customer Service Department at GGI Nippon Life Insurance Company supports policyholders and clients by handling inquiries, addressing complaints, offering direction on policy structures and profits, and ensuring high levels of customer satisfaction. Acting as the main contact point for customers, it is essential for enhancing customer relationships, experiences, and trust.

**(f) Marketing Department**

The Marketing Department at GGI Nippon Life Insurance Company creates and manages promotional strategies and initiatives to market and support products and services of the company, primarily through the bank channel. This includes market research, product positioning, advertising, branding, and promotional efforts aimed at attracting and retaining customers. The department works closely with other divisions to identify market opportunities, boost customer engagement, and achieve company objectives.

**(g) The Bancassurance Department**

The Bancassurance Department focuses on developing and managing partnerships with banks to offer life insurance products. This includes coordinating efforts, training bank staff on these products, planning marketing strategies, and driving sales through bancassurance channels. By playing a strategic role, the department contributes to expanding the company's distribution network and enhancing customer outreach.

**(h) Corporate Department**

The Corporate Office is responsible for strategic planning, corporate governance, and legal compliance efforts. This comprises establishing long-term objectives, overseeing corporate operations, making sure regulations are followed, and defending legal risks. The department collaborates carefully with top management to craft corporate strategies and policies that align with mission and vision of the company.

**(i) Agency Department**

Agency Department of GGI Nippon Life is in charge of hiring, educating, and overseeing a network of insurance agents that market the company's products to its clients. This include creating sales goals, reviewing performance, onboarding new agents, and offering continuing training and assistance. Through its agency network, the department plays a critical role in increasing sales and the company's worldwide reach.

**(j) Face to Face Department**

The Face-to-Face Department at GGI Nippon Life focuses on engaging potential customers directly to boost sales and customer acquisition. This involves deploying sales agents who interact with clients, educate them about available insurance products, address their needs and concerns, and assist them in purchasing insurance plans. The department plays a crucial role in driving sales revenue and expanding the company's customer base.

**(k) Compliance Department**

The Compliance Division ensures that the company operates in accordance with all applicable laws, regulations, and industry standards. This involves monitoring regulatory changes, assessing compliance risks, implementing policies and procedures, conducting audits, and providing compliance training and support to employees.

**(l) Training Department**

The Learning and Development Department plays a key role in building employee knowledge, skills, and competencies within the organization. Its responsibilities include creating and executing training programs, workshops, and other learning initiatives that promote career growth and professional development. This department primary objective is to cultivate a culture of continuous learning, fostering innovation and supporting employees' professional advancement across the company.

**(m) Product Development**

The Product Development Office stays responsible for designing, developing, and launching new insurance products and services to meet the evolving needs of customers and market demands. This involves conducting marketplace research,

analyzing customer feedback, monitoring competitive trends, and collaborating with other departments to create and introduce new offerings. The department plays a tactical role in driving innovation, differentiation, and value creation within GGI Nippon Life Insurance Company's product portfolio.

### **3.2 Products and Services Offered by GGI Life Insurance Company**

As a leading life insurance company, GGI Nippon Life offers a broad range of products and services that cater to individuals, families, and businesses. These include life insurance policies, retirement plans, savings products, and investment-linked policies designed to provide financial security and peace of mind to its policyholders.

#### **(a) Life Insurance Products**

GGI Nippon Life Insurance offers a comprehensive range of life insurance options designed to meet diverse financial needs and goals. The core product line includes three main types of life insurance: term life insurance, whole life insurance, and endowment policies. Term life insurance provides coverage for a specific duration, typically between 10 and 30 years, and pays a death benefit to the beneficiaries if the policyholder passes away within this period. This option is ideal for those seeking affordable protection for a defined time frame.

Whole life insurance, by contrast, offers lifelong coverage, incorporating both a death benefit and a cash value component that grows over time. This policy type appeals to individuals interested in long-term financial planning, as it can accumulate value while providing permanent coverage. Endowment policies blend life insurance protection with a savings element, delivering a lump sum either at the policy's maturity or upon the policyholder's death. These options allow policyholders to structure their life insurance coverage to suit both immediate protection needs and future financial goals.

#### **(b) Retirement and Pension Plans**

Recognizing the growing importance of retirement planning, GGI Nippon Life offers a variety of retirement and pension plans designed to help individuals save for their post-working years.

GGI Nippon Life offers a comprehensive selection of retirement planning options, including Individual Retirement Accounts (IRAs), pension plans, and



annuities. IRAs allow individuals to save with tax-deferred growth on contributions until retirement, helping them build a nest egg over time. The company also partners with employers to provide pension plans, offering guaranteed retirement income to employees through either defined benefit or defined contribution arrangements. For individuals seeking steady income during retirement, GGI Nippon Life's fixed and variable annuities deliver regular payments, making them an attractive option for financial security in later years.

**(c) Health and Critical Illness Insurance**

In addition to life insurance and retirement plans, GGI Nippon Life offers health insurance and critical illness coverage. These policies are designed to protect policyholders and their families from the financial burden of medical expenses or loss of income due to serious illness. Critical illness policies provide a lump sum payment upon diagnosis of a covered condition, such as cancer, heart disease, or stroke, helping individuals cover medical expenses and other financial needs during recovery.

**(d) Savings and Investment Products**

GGI Nippon Life also offers savings products and investment-linked policies that allow individuals to build wealth over time while still benefiting from life insurance protection.

GGI Nippon Life offers innovative products such as Unit-linked Insurance Plans (ULIPs) and Fixed Deposits and Savings Plans, designed to help policyholders achieve both protection and financial growth. ULIPs combine life insurance coverage with the potential for investment returns by allowing policyholders to invest in mutual funds, with returns based on fund performance. Additionally, Fixed Deposits and Savings Plans offer a secure way to save regularly, providing guaranteed returns upon maturity. Together, these products enable policyholders to balance financial security with opportunities for growth.

**3.3 Work Environment of GGI Nippon Life Insurance Company**

The work environment plays a critical role in shaping employee satisfaction, productivity, and organizational success. Companies that create a positive and supportive work environment typically enjoy better employee retention rates, higher morale, and greater overall performance. This essay delves into the work environment

at GGI Nippon Life Insurance Company, a prominent player in the insurance industry. It explores various aspects, including the physical, psychological, and social work environment, the company's approach to diversity and inclusion, employee development initiatives, work-life balance, wellness programs, and compensation structures.

### **3.3.1 Physical Environment**

The physical environment refers to the actual workspace that employees inhabit, including office layout, design, and facilities. At GGI Nippon Life Insurance, the company has invested in creating modern, comfortable, and functional office spaces that encourage collaboration and productivity.

#### **(a) Office Layout and Design**

GGI Nippon Life Insurance offices are designed to foster collaboration while also providing spaces for individual focus and privacy. The open-plan layout of the offices encourages communication among employees, enabling them to work together effectively on projects and problem-solving tasks. However, the company also recognizes the need for quiet spaces where employees can concentrate on individual tasks without distractions.

#### **(b) Facilities**

GGI Nippon Life Insurance provides employees with a range of facilities designed to enhance their work-life experience.

GGI Nippon Life provides a range of work environment features to enhance employee satisfaction and performance. The company's modern office spaces are designed to foster productivity, collaboration, and comfort, while access to advanced technology and equipment such as updated computers, software, and communication tools empowers employees to perform effectively in their roles. Health and wellness programs, including gym memberships, wellness workshops, and health screenings, support both physical and mental well-being. Additionally, Employee Assistance Programs offer resources for managing personal or work-related challenges, helping employees maintain mental health and work-life balance. Together, these initiatives create a supportive and efficient workplace.

### **3.3.2 Social Environment**

GGI Nippon Life Insurance Company fosters a positive social environment for its employees through various initiatives and practices that enhance teamwork, communication, and employee engagement.

GGI Nippon Life fosters a supportive social environment that prioritizes collaboration, open communication, and employee engagement. Team collaboration is encouraged through group projects, enabling colleagues to build relationships and work effectively together. Open communication channels create a culture of transparency, where employees feel comfortable sharing ideas, concerns, and feedback with both management and peers. Additionally, GGI organizes social activities, team-building events, and gatherings to promote camaraderie and strengthen interpersonal connections. Feedback mechanisms also play a key role, giving employees platforms to express their opinions and ideas, ensuring they feel valued and involved in organizational decisions.

### **3.3.3 Compensation and Benefits**

GGI Nippon Life Insurance Company offers a competitive compensation and benefits package that reflects employees' skills and contributions. The salary structure is designed to attract top talent, ensuring fair compensation across the organization. Employees enjoy a comprehensive benefits package that includes health and life insurance, along with the flexibility to select benefits that meet their individual needs. Performance is recognized and rewarded based on achievements, fostering a culture of appreciation.

Additionally, employees receive vacation days and sick leave, promoting work-life balance. GGI effectively communicates compensation and benefits details, keeping employees well-informed about their options. Employee feedback is actively sought and considered, leading to continuous improvements in the benefits offered.

Furthermore, GGI provides annual financial bonuses and supports professional development through training programs, contributing to employee satisfaction and career growth. Overall, these offerings create a supportive environment that values and motivates employees.

#### **3.3.4. Work-Life Balance**

GGI Nippon Life Insurance Company places a strong emphasis on work-life balance, which is a key factor in enhancing employee job satisfaction. The company offers flexible working hours and remote work options, allowing employees to manage both their professional and personal responsibilities effectively. This flexibility helps reduce stress and burnout, development a healthier and more productive work environment.

In addition to vacation days, holidays, and sick leave, generous paid time off encourages workers to take time off and spend time with their family. GGI Nippon Life also promotes wellness through employee support programs, encouraging a balanced lifestyle both inside and outside of work.

By offering these benefits, the company ensures that employees feel valued and supported, leading to higher morale and job satisfaction. The focus on flexibility and personal well-being creates a positive work culture where employees are motivated, engaged, and more committed to long-term success within the organization.

## **CHAPTER IV**

### **ANALYSIS OF THE EFFECT OF WORK ENVIRONMENT ON EMPLOYEE JOB SATISFACTION**

This chapter presents the findings from the gathered data. It is organized into two parts: the first part reviews the demographic characteristics of the respondents, and the second part analyzes the impact of the work environment on employee job satisfaction.

#### **4.1 Research Design**

This study examines the effect of the work environment on employee job satisfaction at GGI Nippon Life Insurance Company. The research utilizes both descriptive and quantitative methods, incorporating both primary and secondary data. Primary data was collected through a simple random sampling of 104 employees, representing 40 percent of the total head office population of 262 employees at GGI Nippon Life Insurance.

A survey questionnaire was used for this study, divided into two sections. Section 1 includes closed questions on respondents' demographic profiles, while Section 2 uses a Five-Point Likert Scale (1 = strongly disagree to 5 = strongly agree). The data collected was analyzed through descriptive statistics and multiple regression using SPSS. Secondary data were sourced from prior studies, books, documents, journals, and other relevant literature.

#### **4.2 Demographic Profile of Respondents**

This study analyzes the demographic profile of the 104 respondents, focusing on their gender, age, education level, and income. Each demographic factor is examined in terms of both absolute values and percentages.

##### **4.2.1 Gender of Respondents**

The 104 respondents are categorized by gender, and the results are presented in Table (4.1).

**Table (4.1) Gender of Respondents**

Gender	Number of Respondents	Percent (%)
Male	37	36
Female	67	64
Total	104	100

Source: Survey Data (2024)

According to Table (4.1), more women than men responded to the survey. There are 37 male employees (36%) and 67 female employees (64%) among the responses.

#### **4.2.2 Age Level of Respondents**

The ages of the respondents are grouped using the three categories. These age ranges comprise respondents between 18 and 30, between 31 and 40 and above 41.

**Table (4.2) Age Level of Respondents**

Age (years)	Number of Respondents	Percent (%)
18-30	39	37
31-40	54	52
Above 41	11	11
Total	104	100

Source: Survey Data (2024)

According to Table (4.2), most respondents who answered the survey questions fall within the age group of 18-30 years, including 37% of the total respondents (39 respondents). The largest group in this age range has 54 respondents aged 31-40 years, including 52% of the total. In comparison, the age group above 41 years has only 11 respondents, which is 11% of the total.

#### **4.2.3 Education Level of Respondents**

There are three education levels: Undergraduate, Graduate, Postgraduate, and Others. The results are shown in Table (4.3).

**Table (4.3) Education Level of Respondents**

<b>Education Level</b>	<b>Number of Respondents</b>	<b>Percent (%)</b>
Undergraduate	14	13
Graduate	66	64
Postgraduate	24	23
Total	104	100

Source: Survey Data (2024)

According to Table (4.3), the largest group consists of 66 respondents with a graduate degree, which is 64% of the total. This shows that most participants have completed their undergraduate education. There are 24 respondents with postgraduate degrees which represents 23% of the total. The small group of 14 respondents is undergraduate person which represent 13% of the total.

#### **4.2.4 Monthly Income of Respondents**

The monthly income of the respondents is grouped into five categories. These monthly income ranges comprise less than 300,000, 300,001–500,000, 500,001–700,000, 700,001–1,000,000 and above 1,000,000.

**Table (4.4) Monthly Income of Respondents**

<b>Monthly Income (Kyats)</b>	<b>Number of Respondents</b>	<b>Percent (%)</b>
Less than 300,000	2	2
300,001–500,000	25	24
500,001–700,000	64	61
700,001–1,000,000	9	9
Above 1,000,000	4	4
Total	104	100

Source: Survey Data (2024)

According to Table (4.4), the largest group of respondents earns between 500,001 and 700,000 Kyats per month, with 64 individuals representing 61% of the total. There are 25 respondents, or 24 %, who earn between 300,001 and 500,001 kyats. And then, there are 9 respondents who earn between 700,001 and 1,000,000 kyats that

represents 9% of the total respondents. There are 4 respondents who earn above 1,000,000 kyats, which represents 4% of the total respondents. Only two respondents 2% earn less than 300,000 Kyats per month, highlighting that the majority of respondents earn above this amount.

### 4.3 Reliability Test

The study examines variables such as physical environment, social environment, compensation and benefits, work-life balance, and employee job satisfaction. To ensure validity, internal consistency is a key element of reliability (Zikmund et al., 2013). Reliability of the scales is evaluated using Cronbach's alpha coefficients, as shown in Table (4.5).

**Table (4.5) Reliability of Scales**

Alpha Value Range	Reliability Classification
0.80 - 0.95	Very Good Reliability
0.70 – 0.80	Good Reliability
0.60 – 0.70	Fair Reliability
Less than 0.60	Poor Reliability

Source: Zikmund et al. (2013)

Based on Table (4.5), the reliability scale for the variables is assessed using Cronbach's alpha coefficients. The results are shown in Table (4.6).

**Table (4.6) Reliability Test for Variables**

Variables	Number of Items	Cronbach's Alpha	Interpretation
Physical Environment	10	.862	Very Good Reliability
Social Environment	10	.888	Very Good Reliability
Compensation and Benefits	10	.820	Very Good Reliability
Work-Life Balance	10	.844	Very Good Reliability
Employee Job Satisfaction	5	.700	Good Reliability

Source: Survey Data (2024)



According to Table (4.6), the reliability analysis shows that the tested variables, which include physical environment, social environment, compensation and benefits, work-life balance demonstrate very good reliability, while employee job satisfaction is categorized as having good reliability. This suggests that these variables are consistent and reliable for the analysis.

#### **4.4 Descriptive Statistics of the Work Environment and Employee Job Satisfaction**

The perception of the work environment and employee job satisfaction was examined using descriptive statistics. In this study, the work environment is assessed based on four variables: physical environment, social environment, compensation and benefits, and work-life balance. Additionally, each variable includes a set of statements that employee's rate on a scale of 1 to 5 (1 = strongly disagree, 2 = disagree, 3 = neutral, 4 = agree, and 5 = strongly agree). The mean value interpretation developed by Bowling (1997) is used to analyze respondents' perceptions of the work environment and employee job satisfaction, as shown in Table (4.7).

**Table (4.7) Mean value Interpretation**

<b>Mean value Range</b>	<b>Interpretation</b>
1.00 - 1.80	Very Low
1.81 – 2.60	Low
2.61 – 3.40	Moderate
3.41 – 4.20	High
4.21 – 5.00	Very High

Source: Bowling (1997)

##### **4.4.1 Respondent Perception on Work Environment**

This section examines respondents' perceptions of the work environment, including the physical work environment, social work environment, compensation and benefits, and work-life balance, using descriptive statistics.

##### **(a) Respondent Perception on Physical Environment**

The mean value of physical environment at GGI Nippon Life Insurance Company is shown in Table (4.8).

**Table (4.8) Mean Value of Physical Environment**

<b>SN</b>	<b>Description</b>	<b>Mean</b>	<b>Standard Deviation</b>
1	Featuring an attractive company building design that is both visually appealing and functional.	3.55	0.944
2	Perceiving the lighting in my workspace as adequate for completing the tasks.	3.57	0.845
3	Having a comfortable workspace, like a good desk and chair, makes it easier to work effectively.	3.40	0.718
4	Providing high-quality air conditioning ensures maintaining a comfortable environment.	3.37	0.986
5	Feeling comfortable with the noise level in the workplace suitable for concentration, such as having a quiet environment for focused tasks.	3.29	0.942
6	Having access to the necessary equipment and technology to perform the job efficiently.	3.42	0.856
7	Noticing the cleanliness of break rooms, restrooms, and other common areas.	3.50	0.859
8	Providing the office layout, like open spaces, helps employee work better.	3.37	0.882
9	Feeling confident in the safety and security of the work environment by having fire exits, emergency procedures.	3.58	0.962
10	Having enough private and collaborative spaces to suit different work needs.	1.87	0.364
Overall Mean		3.29	

Source: Survey Data (2024)

According to Table (4.8), the overall mean value of the work environment is 3.29, indicating a moderate level of employee perception. There are reflecting high level of perception in the aspects such as the attractive design of the company building (3.55), adequate lighting (3.57), cleanliness of common areas (3.50) and equipment and technology (3.42). However, there are remarkable concerns regarding the availability of private and collaborative spaces, which is a very low mean value of 1.87. Other factors such as comfort in the workspace (3.40), air conditioning (3.37), and office layout (3.37) and noise levels (3.29) also valued in the moderate range. Therefore, the physical environment is generally perceived as moderate, with positive feedback on aspects like building design, lighting, cleanliness, and technology. However, there are

notable concerns about the lack of private and collaborative spaces, highlighting areas for improvement.

**(b) Respondent Perception on Social Environment**

The mean value of social environment at GGI Nippon Life Insurance Company is shown in Table (4.9).

**Table (4.9) Mean Value of Social Environment**

SN	Description	Mean	Standard Deviation
1	Having supportive and helpful colleagues in the workplace.	3.18	.943
2	Receiving regular feedback on the performance from the manager or team leader.	3.19	.882
3	Working well together as a team in the department.	3.46	.891
4	Feeling comfortable discussing work-related issues or concerns with the supervisor.	3.40	.990
5	Having good communication between team members.	3.34	.941
6	Feeling valued and recognized for contributions to the team and company.	3.41	.931
7	Ensuring transparency in interactions and decision-making between employees and management.	3.27	.978
8	Listening to and considering employee opinions and suggestions.	3.33	.830
9	Resolving conflicts or disagreements at work quickly.	3.62	.862
10	Providing fair and equal treatment to employees in the workplace.	3.30	.944
Overall Mean		3.35	

Source: Survey Data (2024)

According to Table (4.9), the overall mean value of the work environment is 3.35, indicating a moderate level of employee perception. The mean values of each description indicate that respondent perception on social environment fall within the moderate to high level. The highest value of 3.62 for resolving conflicts reflects a high level of perception, as does the 3.46 score for teamwork within the department. Feeling valued and recognized for contributions (3.41) and comfort in discussing work-related issues with supervisors (3.40) indicates the range between moderate and high. Good communication between team members (3.34), consideration of employee opinions

(3.33), fair and equal treatment (3.30), and transparency in decision-making (3.27) are all within the moderate range. Regular feedback (3.19) and supportive colleagues (3.18) fall on the lower value of the moderate range. Therefore, the social environment at work is generally perceived as moderate to high. Employees feel positive about conflict resolution and teamwork, with recognition and communication also rated favorably. However, feedback and support from colleagues are seen as areas needing improvement.

**(c) Compensation and Benefits**

The mean value of compensation and benefits at GGI Nippon Life Insurance Company is shown in Table (4.10).

**Table (4.10) Mean Value of Compensation and Benefits**

SN	Statement	Mean	Standard Deviation
1	Ensuring that the compensation provided by GGI Life Insurance is fair and reflects employees' skills and contributions.	3.67	0.841
2	Offering the salary that is perceived to attract top talent.	3.74	0.750
3	Providing a comprehensive benefits package, which includes health insurance, and life insurance.	3.56	0.774
4	Rewarding performance based on achievements, with employees feeling recognized for their hard work.	3.43	0.822
5	Allowing flexibility in choosing benefits that best suit individual needs and circumstances.	3.53	0.955
6	Getting vacation days, and sick leave.	3.59	0.941
7	Communicating details of compensation and benefits effectively, ensuring employees are well-informed about their options.	3.51	0.859
8	Listening to employee feedback regarding compensation and benefits and making improvements based on their performance.	3.52	0.824
9	Providing annual financial bonuses.	3.38	0.928
10	Supporting professional development through training programs as part of the benefits offered.	3.47	0.836
Overall Mean		3.54	

Source: Survey Data (2024)

According to Table (4.9), the overall mean score for compensation and benefits at GGI Life Insurance reflect a high level of employee perception, with a mean score of 3.54. Offering a salary structure that attracts top talent (3.74) and ensuring compensation is fair and reflects employees' skills and contributions (3.67) are the highest mean score among the high-level employee perception, highlighting that employees feel well-compensated. The comprehensive benefits package, including health and life insurance (3.56), vacation and sick leave (3.59), and flexibility in choosing benefits (3.53), responsiveness to employee feedback (3.52), effective communication about compensation and benefits (3.51), support professional development (3.47), and performance-based rewards (3.43) also contribute to high level perceptions. The score for annual financial bonuses (3.38) is lowest mean score with moderate level. Therefore, employees at GGI Life Insurance have a positive perception of compensation and benefits, feeling well-compensated and satisfied with the comprehensive benefits package.

**(d) Respondent Perception on Work-Life Balance**

The mean value of respondent perception for work-life balance is shown in Table (4.11).

**Table (4.11) Mean Value of Work-Life Balance**

<b>SN</b>	<b>Statement</b>	<b>Mean</b>	<b>Standard Deviation</b>
1	Providing flexibility in work hours, allowing employees to balance personal and family time.	3.40	0.961
2	Offering work opportunities, enabling employees to manage their time better and reduce stress.	3.62	0.862
3	Rarely needing to work overtime.	3.32	0.873
4	Promoting effective workload management to prevent burnout and stress from excessive work demands.	3.54	0.934
5	Maintaining open communication that allow employees to discuss work-life balance concerns with their supervisors.	3.51	0.848
6	Recognizing personal commitments and allowing employees to manage their schedules accordingly.	3.50	0.985
7	Maintaining personal activities and hobbies while managing work commitments.	3.71	0.821
8	Attending important personal events, with work commitments rarely causing conflicts	3.55	0.912
9	Allowing flexible work arrangements, such as working from home during illness.	3.40	0.887
10	Encouraging the prioritization of personal well-being through company culture.	3.38	0.926
Overall Mean		3.49	

Source: Survey Data (2024)

According to Table (4.9), the overall mean value of 3.49 for work-life balance at GGI Life Insurance falls within the high range (3.41 – 4.20), indicating that employees perceive well-supported in managing their personal and professional responsibilities. This score reflects a positive workplace environment where employees appreciate the flexibility to balance personal and family time, as evidenced by the score of 3.40 for flexible work hours and 3.40 for arrangements such as working from home during illness. The highest score of 3.71 for maintaining personal activities and hobbies

shows high employee perception in being able to pursue personal interests alongside work commitments.

Furthermore, the mean score of 3.62 for offering work opportunities to manage time better and reduce stress highlights the company's efforts to promote employee well-being. Open communication regarding work-life balance concerns (3.51) and effective workload management (3.54) further contribute to this high employee perception. Although the score for rarely needing to work overtime (3.32) is slightly lower, it still falls within the moderate range (2.61 – 3.40). Therefore, GGI Nippon Life Insurance employees have a positive perception of work-life balance, feeling supported in managing personal and professional responsibilities.

**Table (4.12) Overall Mean Value of Work Environment**

SN	Variables	Overall Mean
1	Physical Environment	3.29
2	Social Environment	3.35
3	Compensation and Benefits	3.54
4	Work-Life Balance	3.49

Source: Survey Data (2024)

According to Table (4.12), the mean scores for work environment at GGI Nippon Life Insurance Company indicate the employee perception level ranging from moderate to high. The physical environment, with a score of 3.29, and the social environment, at 3.35, both fall within the moderate range. In contrast, compensation and benefits (3.54) and work-life balance (3.49) are rated in the high range, indicating that employees perceive about their compensation and benefits, and the ability to manage their personal and professional lives effectively.

#### **4.4.2 Employee Perception on Employee Job Satisfaction**

The mean value of employee job satisfaction at GGI Nippon Life Insurance Company is shown in Table (4.13).

**Table (4.13) Mean Value of Employee Job Satisfaction**

SN	Statement	Mean	Standard Deviation

1	Satisfying with the current job in GGI Nippon Life Insurance Company	3.47	.836
2	Recommending GGI Nippon Life Insurance Company as a great place to work.	3.48	.903
3	Valuing the overall culture of the workplace.	3.30	.944
4	Satisfying with the compensation and benefits offered by GGI Nippon Life Insurance Company.	3.38	.926
5	Satisfying with the company's flexible working hours.	3.54	.934
Overall Mean		3.43	

Source: Survey Data (2024)

According to Table (4.13), the overall mean value of 3.43 indicates a high level of employee perception regarding job satisfaction, as it falls within the range of 3.41 to 4.20. Specifically, employees express a high level of satisfaction with their current job, reflected in a score of 3.47, and are likely to recommend GGI Nippon Life Insurance Company as a great place to work, receiving a score of 3.48. Furthermore, the company's flexible working hours also indicate a high employee perception, with a score of 3.54. While the scores for valuing workplace culture (3.30) and satisfaction with compensation and benefits (3.38) are slightly lower, they remain in the moderate range of 2.61 to 3.40. In conclusion, GGI Nippon Life Insurance Company is perceived favorably by its employees, particularly regarding job satisfaction and flexible working conditions.

#### **4.5 Effect of Work Environment on Employee Job Satisfaction at GGI Nippon Life Insurance**

This section employs correlation analysis to explore the relationship between the work environment and employee job satisfaction. Additionally, multiple regression analysis is conducted to assess the impact of the work environment on employee job satisfaction at GGI Nippon Life Insurance Company.

##### **4.5.1 Correlation Analysis between Work Environment and Employee Job Satisfaction**



The relationship between work environment and employee job satisfaction was analyzed by using the Pearson Correlation Coefficient. This method used to assess the strength of the linear relationship between two variables. It also reveals the nature of the relationship between the variables such as strength, direction, and significance (Kothari, 2004). This coefficient, usually represented by the letter  $r$ , can range from +1 to -1. A perfect positive correlation is represented by a value of 1, indicating a strong association between the two variables, where an increase in one variable corresponds to an increase in the other. Conversely, a value of -1 indicates a perfect negative correlation (Saunders et al., 2016). The following table (4.14) provides a summary of the range and strength of the correlation coefficient ( $r$ ).

**Table (4.14) Criteria for the Range and Strength of the Correlation Coefficient ( $r$ )**

Range	Strength
$\pm.81$ to $\pm 1.00$	Very Strong
$\pm.61$ to $\pm.80$	Strong
$\pm.41$ to $\pm.60$	Moderate
$\pm.21$ to $\pm.40$	Weak
$\pm.00$ to $\pm.20$	Very Weak

Source: Abera (2016)

Table (4.15) presents the results of the correlation analysis, illustrating the relationship between the work environment and employee job satisfaction.

**Table (4.15) Correlation Analysis between Work Environment and Employee Job Satisfaction**

SN	Particular	Pearson Correlation Coefficient ( $r$ )	P-value
1	Physical Environment	0.757***	0.000
2	Social Environment	0.766***	0.000
3	Compensation and Benefits	0.777***	0.000

4	Work-Life Balance	0.828***	0.000
***, **, * = Significant at 1%, 5%, 10% Level			

Source: SPSS Output (2024)

The correlation analysis presented in Table (4.15) indicates varying degrees of strength between the work environment factors and employee job satisfaction. Work-life balance shows as very strong positive correlation with employee job satisfaction at the 1% significance level ( $r = 0.828$ ), classified as a very strong ( $\pm .81$  to  $\pm 1.00$ ). Compensation and benefits show a strong positive correlation with employee job satisfaction at 1% level ( $r = 0.777$ ), while the social environment similarly shows a strong positive correlation ( $r = 0.766$ ). The physical environment also shows a strong positive correlation with employee job satisfaction, with a coefficient of 0.757 at a 1% significance level.

#### 4.5.2. Multiple Regression Analysis of Work Environment and Employee Job Satisfaction

Determining the correlation coefficient ( $r$ ) during correlation analysis highlights the strength and significance of the linear relationship between variables. The next step is to analyze the cause-and-effect relationship between the independent and dependent variable using regression analysis (Zikmund et al., 2013). Therefore, the following Table (4.16) presents the analysis of the effect of work environment on employee job satisfaction at GGI Nippon Life Insurance Company, using a multiple regression analysis.

**Table (4.16) Multiple Regression Analysis of the Effect of Work Environment on Employee Job Satisfaction**

	Unstandardized Coefficients		Standardized Coefficients	t	Sig.	VIF
	B	Std. Error	Beta			
(Constant)	.525	.177		2.969	.004	
Physical Environment	.106	.076	.126	1.392	.167	3.304

Social Environment	.174**	.071	.214	2.437	.017	3.118
Compensation and Benefits	.282***	.080	.288	3.514	.001	2.710
Work-Life Balance	.287***	.099	.329	2.907	.005	2.575
R Square	0.755					
Adjusted R Square	0.745					
F Value	76.369***					

Source: SPSS Output (2024)

Note: Statistical significance indicate \*\*\* at the 1% level, \*\* at the 5% level

Table (4.16) displays the results of a multiple regression analysis examining the effect of work environment factors on employee job satisfaction at GGI Nippon Life Insurance Company. The model explains 75.5% of the variance in employee job satisfaction, as indicated by an R Square value of 0.755. The Adjusted R Square value of 0.745 suggests that 74.5% of the variability in employee job satisfaction is accounted for by the independent variables in the model. The F value is significant at the 1% level, confirming the model's suitability for assessing the influence of work environment on job satisfaction.

Among the independent variables, work-life balance has the most substantial and statistically significant positive effect on employee job satisfaction, with a standardized coefficient (Beta) of 0.329 at 1% significance level. The analysis also reveals that compensation and benefits (Beta = 0.288,  $p < 0.01$ ) and the social environment (Beta = 0.214,  $p < 0.05$ ) significantly influence employee job satisfaction. In contrast, the physical environment is not statistically significant in its effect on employee job satisfaction, as the p-value is greater than 0.1. The Variance Inflation Factor (VIF) values for all variables are below 10, indicating that there are no multicollinearity issues within the model. This finding suggests that the independent variables are not highly correlated with one another, enabling reliable estimates of the regression coefficients.

## **CHAPTER V**

### **CONCLUSION**

This chapter outlines the findings and discussions derived from the analysis of the effect impact of the work environment on employee job satisfaction at GGI Nippon Life Insurance Company. It provides suggestions and recommendations while highlighting the need for further research in this area.

#### **5.1 Findings and Discussions**

The objectives of this study are to examine the work environment at GGI Nippon Life Insurance Company and to analyze the effect of the work environment on employee job satisfaction at GGI Nippon Life Insurance Company. In order to get the objectives, a sample of 104 employees was selected using the simple random sampling method. The main respondents are male employee to the survey, the largest respondents who answered the survey questions fall within the age group of 18-30 years, the largest group of respondents earns between 500,001 and 700,000 Kyats per month and thy are graduated by analyzing demographic factors.

Most employees at GGI Nippon Life Insurance Company have differing perceptions of the company's work environment. Many respondents agree that the attractive design of the building, adequate lighting, cleanliness of common areas, and available technology positively contribute to their experience. However, many employees express concern about the availability of private and collaborative spaces, indicating this as a key area for improvement. Additionally, most respondents find comfort in their workspace, but factors such as air conditioning, office layout, and noise levels are perceived as moderate, indicating that enhancements could further benefit employee satisfaction. Addressing these concerns could foster a more supportive work environment.

Most employees at GGI Nippon Life Insurance Company perceive their social environment with moderate satisfaction. Many respondents agree that conflict resolution and teamwork contribute positively to their experience, and they feel valued and comfortable discussing work-related issues with supervisors. However, many employees indicate that communication among team members, consideration of employee opinions, fair treatment, and transparency in decision-making require improvement. Additionally, regular feedback and support from colleagues received

lower scores, indicating that addressing these areas could enhance employee satisfaction and enhance better collaboration within the workplace.

Most employees at GGI Nippon Life Insurance Company feel well-compensated, particularly regarding the salary and the fairness of compensation, which received high scores. Many respondents appreciate the comprehensive benefits, including health insurance, vacation, and flexibility in benefits selection, which further enhance their satisfaction. However, some employees noted that the score for annual financial bonuses is comparatively lower, reflecting a moderate perception. Overall, these findings show that many employees believe favorable compensation and benefits contribute to their overall job satisfaction and their view of the company's work environment.

Most employees at GGI Life Insurance Company perceive their work-life balance positively, indicating that they feel well-supported in managing their personal and professional responsibilities. Many respondents appreciate the emphasis on maintaining personal activities and hobbies, as well as the availability of flexible work arrangements, which reflect a supportive workplace environment that values employee well-being. Additionally, a significant number of employees agree that open communication and effective workload management enhance their job satisfaction. Although some employees express that they occasionally need to work overtime, most still appreciate the company's efforts to create an enjoyable work environment.

The correlation analysis indicates a positive relationship between the work environment which includes physical environment, social environment, compensation and benefits, and work-life balance and employee job satisfaction. Work-life balance is strongly associated with higher levels of job satisfaction, indicating that employees who perceive a favorable balance between their personal and professional lives are generally more satisfied with their jobs. Similarly, a strong positive correlation exists between compensation and benefits and employee satisfaction, which indicates that the employees feel adequately compensated and receive comprehensive benefits. The social environment also plays a crucial role, as a supportive and collaborative atmosphere enhances employee satisfaction. Furthermore, the physical environment has a positive impact on job satisfaction, suggesting that a comfortable and supportive workspace can significantly enhance employee well-being.

The multiple regression analysis indicates that work-life balance has the most significant and statistically meaningful positive impact on employee job satisfaction.

This indicates that employees who experience a favorable work-life balance are more likely to report higher satisfaction levels. Additionally, compensation and benefits, as well as the social environment, significantly influence employee job satisfaction. This shows that employees who feel adequately compensated and supported in a positive social environment are more satisfied in their roles. Conversely, the physical environment does not significantly affect employee job satisfaction, indicating that it may not be a critical factor in influencing overall employee satisfaction within the company.

## **5.2 Suggestions and Recommendations**

To enhance employee satisfaction at GGI Nippon Life Insurance Company, it is crucial to address the identified concerns regarding the physical work environment. Creating more private and collaborative spaces can significantly improve employee perceptions of their workspace. The company should consider conducting a thorough assessment of the current layout and design to identify areas for improvement. Enhancing facilities, optimizing office layout, and improving air conditioning and noise control can create a more comfortable and productive work environment. Such improvements will not only enhance employee satisfaction but also encourage the collaboration and innovation among employees.

Additionally, GGI Nippon Life Insurance Company should prioritize initiatives that encourage open communication among employees and management. Implementing regular feedback sessions, and team-building activities can help to enhance a supportive culture in the workplace. Ensuring that employee opinions are valued and considered in decision-making processes will enhance feelings of fairness and inclusion. Providing opportunities for professional development can further contribute to a positive social environment, resulting in higher job satisfaction.

Finally, the company should continue to emphasize the importance of work-life balance and provide flexible arrangements that support employees in managing their personal and professional responsibilities. Flexible scheduling can significantly enhance employees' perceptions of their work-life balance. Regularly checking how satisfied employees are and collecting their feedback will help GGI Nippon Life Insurance Company understand what their employees need. By prioritizing these suggestions, the company can create an enjoyable work environment that enhances overall employee satisfaction.

### **5.3 Needs for further Research**

This study focuses on the effect of the work environment on employee job satisfaction at GGI Nippon Life Insurance Company, employing descriptive statistics and quantitative research methods. However, further research is needed to expand on the findings. Future studies could explore additional factors beyond the work environment that can influence employee job satisfaction, such as organizational culture and leadership styles. Additionally, while this study applied quantitative methods and focused on a sample of employees, qualitative research could provide deeper insights into employee perceptions and experiences regarding their work environment. A broader approach encompassing various factors influencing job satisfaction could offer a more comprehensive understanding, benefiting not only GGI Nippon Life Insurance Company but also other organizations in similar sectors.

## REFERENCES

- Abera, D. (2016). *Assessment of consumers' buying behavior towards nonlife insurance products of Africa Insurance Company (S.C), Hawassa branch* (Doctoral dissertation). Hawassa University, Ethiopia.
- Alshmemri, M., Shahwan-Akl, L., & Maude, P. (2017). Herzberg's two-factor theory. *Life Science Journal*, 14(5), 12-16.
- Awoeye, O. M. (2019). *Effect of work environment on employee job satisfaction: A study of ICS Outsourcing Ltd.* American International University West Africa.
- Bhatti, K. K., & Qureshi, T. M. (2007). Impact of employee involvement on job satisfaction: A study of the telecommunications industry in Pakistan. *International Review of Business Research Papers*, 3(2), 104-116.
- Bowling, A. (1997). *Research methods in health*. Open University Press.
- Carnevale, D. G. (1992). Physical settings of work: A theory of the effects of environmental form. *Public Productivity & Management Review*, 15, 423-436.
- Cropanzano, R., & Mitchell, M. S. (2005). Social exchange theory: An interdisciplinary review. *Journal of Management*, 31(6), 874-900.
- Davis, T. R. V. (1984). The influence of the physical environment in offices. *Academy of Management Review*, 9, 271-283.
- Dessler, G. (2013). Strategic human resource management and the HR scorecard. *Nj, New*.
- Eberendu, A. C., Akpan, E. I., Ubani, O., & Ahaiwe, J. (2018). Impact of workplace environment on employee productivity in Nigerian industries. *International Journal of Scientific Research in Education*, 11(4), 714-730.
- Ernst Kossek, E., & Ozeki, C. (1998). Work-family conflict, policies, and the job-life satisfaction relationship: A review and directions for organizational behavior-human resources research. *Journal of applied psychology*, 83(2), 139.
- Greenhaus, J. H., & Allen, T. D. (2011). Work-family balance: A review and extension of the literature. In A. J. C. P. L. Perrewé & C. Ganster (Eds.), *Exploring theoretical mechanisms and perspectives* (Vol. 1, pp. 165-183). Emerald Group Publishing Limited. [https://doi.org/10.1108/S1479-3555\(2011\)0000001009](https://doi.org/10.1108/S1479-3555(2011)0000001009).



- Haar, J. M., Russo, M., Suñe, A., & Ollier-Malaterre, A. (2014). The relationship between work-life balance and job satisfaction: A study of employees in the hospitality industry. *International Journal of Hospitality Management*, 36, 67-74. <https://doi.org/10.1016/j.ijhm.2013.08.006>.
- Hackman, J. R., & Oldham, G. R. (1976). Motivation through design of work: Test of a theory. *Organizational Behavior and Human Performance*, 16(2), 250-279.
- Harter, J. K., Schmidt, F. L., & Hayes, T. L. (2002). Business-unit-level relationship between employee satisfaction, employee engagement, and business outcomes: A meta-analysis. *Journal of Applied Psychology*, 87(2), 268-279.
- Hedge, A. (1982). A systematic investigation of employee reactions to their work environment. *Environment and Behavior*, 4, 519-542.
- Herzberg, F. (1966). Work and the nature of man. *World*.
- Hunter, J. E., & Tietyen, D. J. (1997). The impact of job satisfaction on employee performance. *Journal of Management*, 23(3), 265-277.
- I. E., & Okolie, U. C. (2019). A review of employees' job satisfaction and its effect on their retention. *Annals of Spiru Haret University. Economic Series*, 19(2), 93-114.
- Joshin, K., & Deepu, M. (2016). Work-life balance: An integrative review. *International Journal of Management, IT & Engineering*, 6(9), 38-51.
- Kahn, W. A. (1990). Psychological conditions of personal engagement and disengagement at work. *Academy of Management Journal*, 33(4), 692-724. <https://doi.org/10.2307/256287>.
- Karsim, K., Susilowati, E., Setiawan, W. B., Syafii, M., & Rijal, S. (2023). Nurturing Job Satisfaction: Social Interactions and Work Environment via Empowering Motivation. *Jurnal Informatika Ekonomi Bisnis*, 772-778.
- Kothari, C. R. (2004). *Research methodology: Methods and techniques* (2nd ed.). New Age International Publishers.
- Kristof-Brown, A. L., Zimmerman, R. D., & Johnson, E. C. (2005). Consequences of individuals' fit at work: A meta-analysis of person-job, person-organization, person-group, and person-supervisor fit. *Personnel Psychology*, 58(2), 281-342.
- Martocchio, J. J. (2011). *Strategic compensation: A human resource management approach*. Pearson Education India. Irabor.

- Masood, A., Aslam, R., & Rizwan, M. (2014). Factors affecting employee satisfaction of the public and private sector organizations of Pakistan. *International Journal of Human Resource Studies*, 4(2), 97.
- Oldham, G. R., & Cummings, A. (1996). Employee performance and work outcomes: The impact of workplace design. *Journal of Organizational Behavior*, 17(5), 489-509.
- Oludeyi, O. (2015). The role of work environment in enhancing employee job satisfaction. *International Journal of Business and Management Review*, 3(5), 1-10.
- Orel, M. (2019). Supporting work–life balance with the use of coworking spaces. *Equality, Diversity and Inclusion: An International Journal*, 39(5), 549-565.
- Oswald, S. L. (2012). The influence of the work environment on employee satisfaction and performance. *Journal of Organizational Psychology*, 12(1), 37-49.
- Potterfield, T. (1999). The role of employee satisfaction in organizational performance. *The International Journal of Human Resource Management*, 10(2), 232-249.
- Robbins, S. P., & Coulter, M. (2016). *Management* (5<sup>th</sup> ed.). Pearson.
- Robinson, C. G., Samson, P. P., Moore, K. M., Hugo, G. D., Knutson, N., Mutic, S., ... & Cuculich, P. S. (2019). Phase I/II trial of electrophysiology-guided noninvasive cardiac radioablation for ventricular tachycardia. *Circulation*, 139(3), 313-321.
- Saunders, M., Lewis, P., & Thornhill, A. (2016). *Research methods for business students* (8<sup>th</sup> ed.). Pearson Education Limited.
- Schein, E. H. (2010). *Organizational culture and leadership*. Jossey-Bass.
- Sundstrom, E., Bell, P. A., Busby, P. L., & Asmus, C. (1996). *Environmental psychology 1989–1994. Annual Review of Psychology*, 47, 167-200. <https://doi.org/10.1146/annurev.psych.47.1.167>.
- Taheri, R. H., Miah, M. S., & Kamaruzzaman, M. (2020). Impact of working environment on job satisfaction. *European Journal of Business and Management Research*, 5(6), 19-27.
- Tripathi, R. (2014). Work environment and employee job satisfaction: A study of the manufacturing sector. *International Journal of Research in Business Management*, 2(7), 57-66.

- Zhenjing, G., Chupradit, S., Ku, K. Y., Nassani, A. A., & Haffar, M. (2022). Impact of employees' workplace environment on employees' performance: a multi-mediation model. *Frontiers in public health*, 10, 890400.
- Zikmund, W. G., Babin, B. J., Carr, J. C., & Griffin, M. (2013). *Business research methods* (9<sup>th</sup> ed.). Cengage Learning.
- Zulher, Z., Norawati, S., Basem, Z., & Azmi, U. (2022). The Impact of Compensation and Work Environment on Employee Performance through Job Satisfaction. *ECo-Buss*, 5(2), 722-731.

**APPENDIX I**  
**Survey Questionnaire**  
**The Effect of Work Environment on Employee Job Satisfaction at**  
**GGI Nippon Life Insurance Company**

**Part (A): Demographic Characteristics of Respondents**

**Please place a tick (✓) to represent your answers.**

**1. Gender:**

- Male ☐
- Female ☐

**2. Age:**

- 18–30 ☐
- 31–40 ☐
- Above 41 ☐

**3. What is your highest level of education?**

- Undergraduate ☐
- Graduate ☐
- Postgraduate ☐

**4. Monthly Income (Kyats):**

- Less than 300,000 ☐
- 300,001 – 500,000 ☐
- 500,001 – 700,000 ☐
- 700,001 – 1,000,000 ☐
- Above 1,000,000 ☐

**Part B: Work Environment and Employee Job Satisfaction at GGI Nippon Life Insurance Company**

**Instruction**

Based on your opinion, please indicate the most appropriate response with the scale given below.

**1 = Strongly Disagree, 2 = Disagree, 3 = Neutral, 4= Agree, 5= Strongly Agree**

No.	Physical Environment	1	2	3	4	5
1	The company building design is both visually appealing and functional.					
2	The lighting in the workspace is adequate for completing tasks efficiently.					
3	A comfortable workspace, including a good desk and chair, enhances work effectiveness.					
4	High-quality air conditioning ensures a comfortable work environment.					
5	The noise level in the workplace is appropriate for concentration and focused tasks.					
6	Employees have access to necessary equipment and technology to perform their jobs efficiently.					
7	Cleanliness in break rooms, restrooms, and common areas is maintained.					
8	The office layout, including open spaces, supports better employee performance.					
9	The work environment provides confidence in safety and security through fire exits and emergency procedures.					
10	Private and collaborative spaces are adequately provided to meet various work requirements.					

No.	Social Environment	1	2	3	4	5
1	Colleagues in the workplace are supportive and helpful.					
2	Employees regularly receive feedback on their performance from managers or team leaders.					
3	Team members work well together within their department.					
4	Employees feel comfortable discussing work-related issues or concerns with their supervisors.					
5	Communication between team members is effective.					
6	Employees feel valued and recognized for their contributions to the team and company.					
7	Transparency is ensured in interactions and decision-making between employees and management.					
8	Employee opinions and suggestions are listened to and considered.					
9	Conflicts or disagreements at work are resolved quickly.					
10	Fair and equal treatment is provided to employees in the workplace.					

No.	Compensation and Benefits	1	2	3	4	5
1	Compensation at GGI Life Insurance is fair and reflects employees' skills and contributions.					
2	The salary structure is designed to attract top talent.					
3	A comprehensive benefits package, including health and life insurance, is provided.					
4	Performance is rewarded based on achievements, with employees feeling recognized for their efforts.					
5	Flexibility is offered in selecting benefits that suit individual needs and circumstances.					
6	Employees receive vacation days and sick leave.					
7	Compensation and benefits details are communicated effectively, keeping employees well-informed about their options.					
8	Employee feedback on compensation and benefits is considered, with improvements made accordingly.					

9	Annual financial bonuses are provided.					
10	Professional development is supported through training programs as part of the benefits package.					

No.	Work-Life Balance	1	2	3	4	5
1	Flexibility in work hours is provided, allowing employees to balance personal and family time.					
2	Work opportunities are offered to help employees manage their time better and reduce stress.					
3	Overtime is rarely required.					
4	Effective workload management is promoted to prevent burnout and stress from excessive work demands.					
5	Open communication is maintained, enabling employees to discuss work-life balance concerns with their supervisors.					
6	Personal commitments are recognized, allowing employees to manage their schedules accordingly.					
7	Employees can maintain personal activities and hobbies while balancing work commitments.					
8	Important personal events are attended without work commitments causing conflicts.					
9	Flexible work arrangements, such as working from home during illness, are allowed.					
10	The company culture encourages the prioritization of personal well-being.					

No.	Employee Job Satisfaction	1	2	3	4	5
1	I am satisfied with my current job at GGI Nippon Life Insurance Company.					
2	I will recommend GGI Nippon Life Insurance Company as a great place to work.					
3	I am satisfied by the overall workplace culture at GGI Nippon Life Insurance Company.					
4	I am satisfied with the compensation and benefits provided by GGI Nippon Life Insurance Company.					
5	I am satisfied with the company's flexible working hours.					

## APPENDIX II

### Frequency Table

#### 1. Gender

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Male	37	35.6	35.6	35.6
	Female	67	64.4	64.4	100.0
	Total	104	100.0	100.0	

#### 2. Age

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	18–30	39	37.5	37.5	37.5
	31–40	54	51.9	51.9	89.4
	Above 41	11	10.6	10.6	100.0
	Total	104	100.0	100.0	

#### 3. What is your highest level of education?

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Undergraduate	14	13.1	13.4	13.1
	Graduate	66	63.5	63.5	76.6
	Postgraduate	24	23.4	23.1	100
	Total	104	100.0	100.0	

#### 4. Monthly Income (MMK):

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Less than 300,000	2	1.9	1.9	1.9
	300,001 – 500,000	25	24.0	24.0	25.9
	500,001 – 700,000	64	61.5	61.5	87.4
	700,001 – 1,000,000	9	8.8	8.8	96.2
	Above 1,000,000	4	3.8	3.8	100
	Total	104	100.0	100.0	



## Reliability Test

### 1. Physical Environment

#### Case Processing Summary

		N	%
Cases	Valid	104	100.0
	Excluded <sup>a</sup>	0	.0
	Total	104	100.0

a. Listwise deletion based on all variables in the procedure.

#### Reliability Statistics

Cronbach's Alpha		
Based on Standardized		
Cronbach's Alpha	Items	N of Items
.862	.873	10

#### Item Statistics

	Mean	Std. Deviation	N
PE1	3.55	.944	104
PE2	3.57	.845	104
PE3	3.40	.718	104
PE4	3.37	.986	104
PE5	3.29	.942	104
PE6	3.42	.856	104
PE7	3.50	.859	104
PE8	3.37	.882	104
PE9	3.58	.962	104
PE10	1.87	.364	104

### 2. Social Environment

#### Case Processing Summary

		N	%
Cases	Valid	104	100.0
	Excluded <sup>a</sup>	0	.0
	Total	104	100.0

a. Listwise deletion based on all variables in the procedure.

### Reliability Statistics

Cronbach's Alpha	Cronbach's Alpha Based on Standardized Items	N of Items
.888	.887	10

### Item Statistics

	Mean	Std. Deviation	N
SE1	3.18	.943	104
SE2	3.19	.882	104
SE3	3.46	.891	104
SE4	3.40	.990	104
SE5	3.34	.941	104
SE6	3.41	.931	104
SE7	3.27	.978	104
SE8	3.33	.830	104
SE9	3.62	.862	104
SE10	3.30	.944	104

## 3. Compensation and Benefits

### Case Processing Summary

		N	%
Cases	Valid	104	100.0
	Excluded <sup>a</sup>	0	.0
	Total	104	100.0

a. Listwise deletion based on all variables in the procedure.

### Reliability Statistics

Cronbach's Alpha	Cronbach's Alpha Based on Standardized Items	N of Items
.820	.821	10

### Item Statistics

	Mean	Std. Deviation	N
CB1	3.67	.841	104
CB2	3.74	.750	104
CB3	3.56	.774	104
CB4	3.43	.822	104
CB5	3.53	.955	104
CB6	3.59	.941	104
CB7	3.51	.859	104
CB8	3.52	.824	104
CB9	3.38	.928	104
CB10	3.47	.836	104

## 4. Work-Life Balance

### Case Processing Summary

		N	%
Cases	Valid	104	100.0
	Excluded <sup>a</sup>	0	.0
	Total	104	100.0

a. Listwise deletion based on all variables in the procedure.

### Reliability Statistics

		Cronbach's Alpha Based on Standardized Items	N of Items
Cronbach's Alpha		.844	10

### Item Statistics

	Mean	Std. Deviation	N
W1	3.40	.961	104
W2	3.62	.862	104
W3	3.32	.873	104
W4	3.54	.934	104
W5	3.51	.848	104
W6	3.50	.985	104
W7	3.71	.821	104
W8	3.55	.912	104
W9	3.40	.887	104
W10	3.38	.926	104

## 5. Employee Job Satisfaction

### Case Processing Summary

		N	%
Cases	Valid	104	100.0
	Excluded <sup>a</sup>	0	.0
	Total	104	100.0

a. Listwise deletion based on all variables in the procedure.

### Reliability Statistics

Cronbach's Alpha Based on Standardized		
Cronbach's Alpha	Items	N of Items
.700	.704	5

### Item Statistics

	Mean	Std. Deviation	N
EJS1	3.47	.836	104
EJS2	3.48	.903	104
EJS3	3.30	.944	104
EJS4	3.38	.926	104
EJS5	3.54	.934	104

### Correlations

		CB	PE	SE	W	JS
CB	Pearson Correlation	1	.739**	.673**	.768**	.777**
	Sig. (2-tailed)		.000	.000	.000	.000
	N	104	104	104	104	104
PE	Pearson Correlation	.739**	1	.699**	.816**	.757**
	Sig. (2-tailed)	.000		.000	.000	.000
	N	104	104	104	104	104
SE	Pearson Correlation	.673**	.699**	1	.821**	.766**
	Sig. (2-tailed)	.000	.000		.000	.000
	N	104	104	104	104	104
W	Pearson Correlation	.768**	.816**	.821**	1	.828**
	Sig. (2-tailed)	.000	.000	.000		.000
	N	104	104	104	104	104
JS	Pearson Correlation	.777**	.757**	.766**	.828**	1
	Sig. (2-tailed)	.000	.000	.000	.000	
	N	104	104	104	104	104

\*\*. Correlation is significant at the 0.01 level (2-tailed).

## Regrssion

### Variables Entered/Removed<sup>a</sup>

Model	Variables Entered	Variables Removed	Method
1	W, CB, SE, PE <sup>b</sup>	.	Enter

a. Dependent Variable: JS

b. All requested variables entered.

### Model Summary<sup>b</sup>

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Durbin-Watson
1	.869 <sup>a</sup>	.755	.745	.26897	1.988

a. Predictors: (Constant), W, CB, SE, PE

b. Dependent Variable: JS

### ANOVA<sup>a</sup>

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	22.100	4	5.525	76.369	.000 <sup>b</sup>
	Residual	7.162	99	.072		
	Total	29.262	103			

a. Dependent Variable: JS

b. Predictors: (Constant), W, CB, SE, PE

### Coefficients<sup>a</sup>

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.	Collinearity Statistics	
		B	Std. Error	Beta			Tolerance	VIF
1	(Constant)	.525	.177		2.969	.004		
	PE	.106	.076	.126	1.392	.167	.303	3.304
	SE	.174	.071	.214	2.437	.017	.321	3.118
	CB	.282	.080	.288	3.514	.001	.369	2.710
	W	.287	.099	.329	2.907	.005	.388	2.575

a. Dependent Variable: JS