

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

**JOB CHARACTERISTICS, EMPLOYEE JOB
SATISFACTION, AND EMPLOYEE PERFORMANCE AT
AUNG MYINT MOH MIN INSURANCE CO., LTD**

WAI PHYO KO KO

MI – 54

MI 1st BATCH

FEBRUARY, 2025

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A thesis is submitted as a partial fulfillment towards the requirements for
the degree of Master of Insurance (MI)

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ABSTRACT

This study aims to investigate how job characteristics impact job satisfaction and how job satisfaction influences employee performance at the Yangon head office of Aung Myint Moh Min Insurance Co., Ltd. The study included both primary and secondary data, with primary data acquired using a structured questionnaire survey of 103 workers. The research identifies employment qualities such as skill variety, job identity, task relevance, autonomy, and feedback. A multivariate regression study showed that skill diversity, task relevance, and feedback boost work happiness. Additionally, the findings indicate that job satisfaction significantly enhances employee performance. The study suggests that management should regularly communicate with employees to highlight the importance of their roles in achieving organizational success and customer satisfaction. To improve feedback mechanisms, management should conduct periodic feedback sessions, assess employees' perceptions of the process, and make necessary improvements based on their input. In terms of skill diversity, implementing individualized development plans may assist people in identifying and achieving their professional objectives. Implementing these tactics may boost employee motivation and happiness, eventually leading to better performance.

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CHAPTER I

INTRODUCTION

Job performance is a term that describes how well human behavior is able to achieve the goals of an organization. It includes a variety of jobs. Life insurance is an important institution that reduces "risk," turns uncertainty into confidence, and protects families, and many people are aware of this. Insurance agents are essential to the business since they are responsible for attracting new customers and keeping current clients happy by providing excellent service. Because the insurance industry is so competitive, organizations work hard to bring in and keep the best employees. They evaluate the likelihood of employees leaving the company in order to get insight on workforce stability. It is essential for the company's efficiency to have human resource management (HRM) procedures that recruit, develop, and retain people that are highly devoted (Abdel-Halim, 1979).

Job design has a major effect on how dedicated employees are to a company, therefore it should be structured in a way that motivates them to put in a lot of effort. Factors such as opportunities for career advancement, pay, and material incentives have an impact on job satisfaction and motivation. That being said, these are not the only things that are crucial. Employee satisfaction is influenced by a number of variables, including job autonomy, interpersonal relationships in the workplace, the availability of constructive criticism, and the overall work environment.

For many companies, achieving the best level of performance has always been a top priority. It is crucial to keep workers satisfied in order to attain the maximum degree of performance for a corporation. When workers are given the opportunity to apply their skills and abilities, experience job autonomy, and get clear feedback on their performance—whether it is excellent or needs improvement—they find their work to be fascinating and gratifying. When workers are given a job that allows them to employ a variety of skills, their job satisfaction and morale are increased. On the other side, employees that are dissatisfied or uninspired might become a liability for the company. If they remain disengaged or choose to leave for another company, this might result in increased turnover costs and have a detrimental impact on the overall efficiency of the business.

The Job Characteristics Model (JCM), which was created by Hackman and

Oldham in 1976, provides a structure for enhancing employee happiness. The Jobs Characteristic Theory, also known as the Work Characteristics Model, increases job satisfaction and performance. According to the concept, talent variety, task identity, job relevance, autonomy, and feedback all contribute to increased employee engagement and satisfaction. These qualities provide employees with a sense of purpose and improve their performance. It is important to understand how the characteristics of a job affect the satisfaction and performance of employees in a firm. According to Robbins and Judge (2017), job satisfaction increases commitment, decreases absenteeism, and minimizes turnover. According to Locke (1976), workers who are content with their employment not only perform better but also have a positive influence on the company's reputation and service quality.

There is a significant relationship between work satisfaction and job performance. Employees that are happy are more productive, motivated, and devoted. According to research, people who are content with their jobs are more engaged, which results in better performance and a healthier work environment (Robbins & Judge, 2017). This beneficial association often leads to a decrease in absenteeism and staff turnover, both of which contribute to organizational stability and higher performance (Locke, 1976). On the other hand, discontent may lead to a decrease in motivation, worse quality of work, and increased turnover rates, all of which have a detrimental effect on the success of the organization (Judge, 2001). As a result, firms that want to improve performance must make sure that their workers are happy by providing them with meaningful work, supporting management techniques, and acknowledging their accomplishments (Hackman & Oldham, 1976). The success of a company is mostly determined by the performance of its employees. Many studies have shown that happy and engaged employees perform better, which has a direct influence on the firm's success (Armstrong, 2020). As Aung Myint Moh Min Insurance Co., Ltd. aims to extend its market presence and boost customer awareness, management must analyze whether the current work designs are really contributing to employee satisfaction and excellent performance.

The insurance industry in Myanmar is currently expanding. The rapid growth of the insurance sector has created challenges for the professional insurance personnel in the job market. Many organizations continue to face the challenge of aligning job design with the abilities, talents, and skills of individual employees. This requires the exploration of effective strategies to improve workforce satisfaction and optimize

employee performance, which will ultimately strengthen the organization's competitiveness in the industry. By purchasing life insurance, an individual may protect themselves financially in the event of death, permanent disability, or severe illness. It is also a fundamental component of the financial system. At this time, life insurance is increasingly important for protecting against the rising mortality rate and the increasing number of life-threatening illnesses in Myanmar.

The company's success has been mostly attributed to the quality and effectiveness of its employees' performance. Job characteristics must be designed to enable employees to exploit their abilities and give learning possibilities for tackling complicated issues, while also offering non-routine challenges that push individuals beyond their comfort zones (Giovanni Russo, 2016). It is vital to explore the characteristics of the assignment and how they impact work satisfaction and employee efficiency in diverse groups. The Work characteristics Model was commonly used in research studies since it is extremely flexible to a range of employee groupings.

1.1 Rationale of the Study

The majority of the insurance sector in Myanmar was operated by private insurance companies before to 2019. However, since the industry is accessible to international investors, numerous multinational businesses have entered the market, bringing with them advanced skills, technology, and knowledge. As a consequence of this shift, the insurance industry in Myanmar saw rapid growth and increasing competition. Human resources have become a valuable asset for many firms as they strive to expand and position themselves as leaders in their respective industries. Aung Myint Moh Min Insurance Co., Ltd. has to have efficient work design in order to fulfill its aims and adapt to the growing competition in the industry. This is important for having competent and satisfied employees, which is essential for successful performance.

Human resources are one of the most significant assets that may help a company reach its objectives and be successful. Organizations want workers who are both motivated and content in order to achieve the best possible performance. The Job Characteristics Model is a useful tool for improving employee performance and making sure that their abilities are aligned with their job duties. In order to meet the needs of both the business and its workers, the organization must develop a job design that prioritizes the requirements of the role. Hackman and Oldham (1976) established the

work aspects Model (JCM) to explain how work elements effect employee motivation, satisfaction, and performance. According to the paradigm, intrinsic motivation and job performance are improved by skill diversity, task identity, task relevance, autonomy, and feedback. Because work environments are always changing, especially with the rise of digital transformation, remote work, and shifting employee expectations, it is essential to understand how JCM is applicable to contemporary enterprises. Many businesses have employees that are tired, uninspired, and not doing anything. This might be a result of poorly constructed positions that lack the qualities that motivate employees.

The issue is that, even though there is a lot of research that supports JCM, many firms do not successfully adopt work designs that improve employee engagement and happiness. According to research, employees are less likely to be engaged and more likely to leave their employment when they have little control over their work and their responsibilities are not important (Humphrey et al., 2007). In addition, modern workplaces provide new challenges, such as virtual work arrangements and cross-functional teams, which may impact the efficacy of conventional job characteristics. Organizations that do not change their work designs to meet the psychological demands of their employees may see a decline in performance and employee well-being.

The features of a work and how well a person performs their duties are related to employee satisfaction. Satisfaction is a means to measure how people feel about their work environment based on their emotions and mental condition. Organizations were making attempts to establish a pleasant work environment that supports employee well-being and the organization's goals. The precise characteristics of a work that lead to happiness; firms may take focused actions to improve the experience of their employees and, as a result, their performance.

The most significant aspect in deciding whether or not a firm will be successful is the performance of its personnel. Employers want their workers to comprehend the organization's vision and objectives, and they also want them to achieve the personal targets that management has set for them. In Myanmar, the insurance business has been expanding at a steady rate. Organizations may achieve sustainable growth by encouraging their employees to operate in a sustainable manner. It is also important to improve employee performance by making sure that they are happy with their work. Workers who are satisfied with their jobs are more likely to remain with the company and help it achieve its goals. As a result, there is less staff turnover, higher engagement,

and improved cooperation.

This research examines the relationship between work features and employee happiness, as well as how that satisfaction affects performance at Aung Myint Moh Min Insurance Co., Ltd. There has been a lot of research conducted, but only a limited number of studies have examined job design and employee outcomes in the insurance business in Myanmar. This study will utilize the JCM as a theoretical framework to see whether the job designs at Aung Myint Moh Min Insurance Co., Ltd. have a beneficial influence on employee satisfaction and performance. The goal of this study is to improve work designs in order to boost corporate performance. These insights will assist the company in building a strong and engaged staff as the insurance sector in Myanmar becomes more competitive, which will put it in a position to succeed in the long run.

1.2 Objectives of the Study

The main objectives of the study are as follows;

- (1) To examine the effect of job characteristics on employee job satisfaction at Aung Myint Moh Min Insurance Co., Ltd.
- (2) To analyze the effect of employee job satisfaction on employee performance quality at Aung Myint Moh Min Insurance Co., Ltd.

1.3 Scope and Method of the Study

The purpose of this research is to assess employee job satisfaction with the insurance services offered by Aung Myint Moh Min Insurance Co., Ltd. The main methodologies used are descriptive statistics and quantitative research. This study will apply simple random sampling to pick 103 people from the operational to middle management levels among 140 employees at the Head Office of Aung Myint Moh Min Insurance Co., Ltd, Yangon. The Yamane (1967) sampling formula will be employed for respondent selection. Data was categorized into main and secondary data. Utilization of a questionnaire survey employing a five-point Likert scale for primary data collection. Secondary data came from prior research papers, library reference texts, Myanma Insurance Association reports, AMMM Insurance Co., Ltd. reports, other relevant documents from the Myanmar Insurance Industry and Private Insurance Companies, and online sources. This data was collected from December 2024 to January 2025.

1.4 Organization of the Study

This study has five chapters. The study's motivation, aims, scope, and methods are introduced in chapter one. Chapter two discusses employment characteristics, job satisfaction, and performance, as well as relevant theories and the research framework. Chapter three profiles Aung Myint Moh Min Insurance Co., Ltd., including its branches, organizational structure, and seven life insurance plans. Chapter four presents a comprehensive study of the data. Chapter five, the concluding chapter, summarizes the findings, offers recommendations, outlines limits, and identifies prospective topics for further research.

CHAPTER II

THEORETICAL BACKGROUND

This chapter examines work characteristics and employee job satisfaction at Aung Myint Moh Min Insurance Co., Ltd. It included the concept of job characteristics and discuss the relevant theories that from the research framework, followed by an empirical review of studies related to the topic. Finally, it present the conceptual frame work for this study.

2.1 Concept of Job Characteristics

According to Michael Armstrong (2013), work design is a method that describes the materials, methods, and relationships that are necessary to accomplish effectiveness, performance, and quality criteria, meet individual needs, and promote employee engagement. Job design increases employee empowerment, contentment, and productivity. It increases employee happiness and the likelihood of achieving goals. Dimitrios & Dimitrios (2013).

Effective practices improve staff morale, contentment, and dedication, which in turn increases output (Bakker & Timms, 2011). Working processes, physical and mental demands, skills, and experience are all examples of job qualities. These elements are assessed over the course of employment and have the potential to increase employee satisfaction, achievement, and motivation. According to Mutasa (2016), job attributes are "distinct types of employment that can be identified, described, and assessed, including experience and abilities, mental and physical demands, and workplace conditions." Employee motivation, performance, and satisfaction are all affected by workplace circumstances. Hackman and Oldham's JCM (1976) identified five elements: skill variation, task identity, task relevance, autonomy, and feedback.

Task identification refers to the amount to which a job requires the performance of a full and recognized task, while skill variety refers to the extent to which a work requires a range of skills and capabilities. Feedback indicates how clear and direct the information gathered is on the efficacy of performance. Autonomy demonstrates how adaptable and independent individuals are while they are doing their responsibilities. The significance of a task indicates how much of an impact it has on other people. These factors have an effect on important psychological states, such as responsibility,

meaningfulness, and awareness of outcomes. These emotions, in turn, have an impact on motivation, productivity, and work satisfaction (Hackman & Oldham, 1976; Fried & Ferris, 1987). Organizations may develop roles that promote employee engagement and organizational success by gaining a deeper grasp of the characteristics of jobs. The manager is required to (1) create natural task units to classify workforce activities and (2) combine tasks in order to improve skills and job categorization. (3) Gather feedback from customers to increase independence, diversity, and relevance. (4) performance reviews for employee feedback, and (5) job enrichment to enhance employment.

2.2 Dimensions of Job Characteristics

According to Hackman and Oldham (1976), work characteristics are those aspects of a job design that motivate, satisfy, and perform. Hackman and Oldham (1976) state that autonomy, feedback, job identity, task relevance, and skill variation are all factors that affect the internal motivation of employees. Below is a description of them:

2.2.1 Skill Variety

The word "skill variety" refers to the degree to which a work demands a diverse set of abilities and activities. This characteristic encourages and empowers employees by inspiring them to engage in a range of tasks (Hackman & Oldham, 1976). Task identification is how effectively a job enables a worker accomplish a full task. Hackman and Oldham (1976) state that employment that provide workers a feeling of achievement and ownership might contribute to increased job satisfaction. Pentland (2003) states that the range of tasks shows that knowledge and abilities do not change. When a person begins their career, they search for duties that will assist them in reaching their objectives. Having a wide range of abilities may give a person a feeling of success. This might happen when individuals who have a broader variety of abilities are more likely to be hired and are also more likely to be promoted. The employee appreciates a job that allows him to apply his knowledge and abilities to a variety of challenging tasks. People who are inspired by their employment both mentally and physically are happy with their work. Robbin, Odendaal, and Roodt (2003) state that employees choose jobs that provide them a variety of tasks, the opportunity to work on their own, and feedback on their performance.

2.2.2 Task Identity

Hackman and Oldham (1980) define role identity as a term that describes the extent to which a job needs individuals to do a task that is recognizable and has a defined consequence from beginning to end. It requires completing a whole process that produces a result that is obvious and easy to identify. When employees are responsible for a work from beginning to end and can clearly perceive the ultimate result, they are considered to have a high degree of task identification. Tonges (2004) states that employment ambiguity is connected to a lack of understanding about an employee's work responsibilities, tasks, and obligations.

Employees that have a strong sense of job identity are more motivated to work and more committed to the company, which creates a sense of responsibility (Latitamishra, 2018). Task identification also assists workers in understanding how their given duties are connected to other activities within the firm. This provides them a better knowledge of their position in the business (Omid & Alborz, 2015).

2.2.3 Task Significance

The importance of an activity is evaluated by its influence on other people. According to Hackman and Oldham (1976), workers are motivated by work that has significance. The word "autonomy" refers to the degree of control that workers have over their job. Hackman and Oldham (1976) found that having greater freedom at work is associated with increasing personal responsibility and job satisfaction.

According to Orpen (1985), employees who think that their work is more significant are more likely to be satisfied with their jobs and less inclined to take time off. According to Garg and Rastogi (2006), whether employees talk about their jobs in public or in the media, their internal attitudes about their work have a big influence on how satisfied they feel with their positions. According to Ugboro (2006), task significance is the relevance of a task that improves an employee's ability to cope and offers positive emotions that help maintain good performance habits.

2.2.4 Task Autonomy

The term "role autonomy" refers to the degree to which an employee's position enables them to have a lot of flexibility, freedom, and choice in structuring their work activities and picking the methods and strategies for achieving their given duties (Chung, 2016). The term "job autonomy" refers to the ability of a person to make

choices and choose the tasks they want to do in their job. Employees who are allowed more flexibility in their occupations will be happier in their employment since their efforts, choices, and actions have an impact on the outcomes of their work. Employees experience higher levels of stress when they have less control over their employment. Saragih (2011) refers to this as a lower level of occupational autonomy. Workers that have a lot of independence in their work would feel trusted to do their responsibilities, which might lead to better performance (Seingthai & Pila-Ngarm, 2016). According to Thompson and David (2005), job autonomy was shown to have a negative relationship with employee stress, work-family conflict, and the desire to leave the company.

2.2.5 Task Feedback

Feedback is the term used to describe the extent to which employees are given clear information about how well they are doing. According to Hackman and Oldham (1976), employees are more motivated and satisfied when they are allowed to assess their own performance and make adjustments to their work. Task feedback is about how each individual provides honest and frequent feedback on how well they are doing their work throughout the tasks that are essential for the job (Hackman & Oldham, 1980). In order to maximize the productivity of an organization, it is crucial to provide feedback in a timely manner. The 360 Degree Feedback assessment, which is a multi-source evaluation, gathers feedback from coworkers, managers, and customers (Eloise & Sofie, 2016).

Employees need feedback in order to learn from their job. When workers get positive feedback, they are motivated to perform well. On the other hand, negative feedback is given in a manner that encourages workers to see it in a positive light and endeavor to improve any areas in which they are lacking. Employees are more likely to be motivated to reach their professional objectives when they get positive feedback (Lowry, 1994). Anjum, Fan, Javed, and Rao (2014) state that feedback is given when an employee is provided with clear information about how well their work activities are doing in connection to their performance.

2.3 Employee Job Satisfaction

Locke (1976) defines employee job satisfaction as the level of happiness or fulfillment that workers experience in relation to their jobs. This level is affected by a variety of factors, including the needs of the job, the work environment, the

remuneration, and the relationships with supervisors and coworkers. Employee satisfaction is an important subject since it affects a range of outcomes, including employee performance, retention, and general loyalty to the firm (Harter, Schmidt, & Hayes, 2002). Job happiness is influenced by two main categories of variables. Extrinsic variables are factors that come from outside of the organization, such as pay, benefits, and working conditions. Intrinsic factors, on the other hand, are features of the work itself. Examples of intrinsic elements include meaningful tasks and opportunities for personal progress (Herzberg, Mausner, & Snyderman, 1959). Employees are more likely to report high levels of job satisfaction if they believe their work is essential and they are paid fairly (Judge & Bono, 2001).

According to Herzberg's Two-Factor Theory, discontent is caused by hygiene elements such as remuneration and company restrictions, but joy at work is caused by motivators such as success and recognition (Herzberg, Mausner, & Snyderman, 1959). According to Locke (1976), improving job satisfaction is linked to better working conditions, improved job performance, and higher employee retention rates. Harter, Schmidt, and Hayes (2002) state that employee work satisfaction is a crucial factor in a company's performance since it has an impact on employee engagement, retention, and overall productivity.

2.4 Employee Performance

Campbell (1990) defines employee performance as the degree to which a person fulfills the expectations of their position and accomplishes the goals stated by the firm. Employee performance has an impact on the success of the whole business. Employees that do their jobs effectively are essential for achieving a company's objectives. This is why they are an important aspect in determining how productive and successful a corporation is (Borman & Motowidlo, 1997). There are a number of different indicators that may be used to measure performance, including output quality, quantity, and efficiency, as well as behaviors such as initiative, cooperation, and inventiveness (Campbell, 1990).

There are a number of factors that might influence the quality of an employee's performance. These include their own skills, motivation, and the quality of the work itself (Locke & Latham, 2002). The Job Characteristics Model (Hackman & Oldham, 1976) states that intrinsic features like autonomy, task relevance, and variety may contribute to job satisfaction, which can then result in improved performance. Judge

and Bono (2001) found that there is a significant connection between job satisfaction and motivation, as well as performance outcomes. People that are motivated are more likely to meet or exceed their performance goals.

2.5 Related Theories

This section includes the fundamental theoretical frameworks that guide this study, including Job Characteristics Theory, and Herzberg's Two-Factor Theory.

Job Characteristics Theory

Hackman and Oldham (1976) devised the Job Characteristics Theory (JCT) to explain how job aspects impact worker motivation, satisfaction, and performance. Hackman and Oldham (1976) suggest work design influences intrinsic motivation, performance, and job satisfaction. They discovered that skill diversity, job identity, task priority, autonomy, and feedback influence employee work experience.

How much a job demands different skills and abilities is called skill diversity. Variety makes jobs more satisfying because individuals may utilize their skills and abilities in different ways.

A job's identity is how effectively it allows a worker fulfill a certain task. When they see results, workers are pleased.

Job significance is how much it affects others' lives or work. Job meaning boosts workplace satisfaction and purpose.

Employee autonomy is the freedom to plan and complete tasks. Autonomy increases workplace happiness by giving people control over their work and surroundings.

The amount to which workers get intelligible and relevant feedback on their job performance. Positive reinforcement shows employees that their efforts are valued, which boosts job happiness.

These work traits affect employees' psychological states, including knowledge of outcomes, meaningfulness, and responsibility, which increases job satisfaction, motivation, and performance (Hackman & Oldham, 1976). According to the Work Characteristics Model (JCM), occupations that promote these attributes boost employee motivation, work satisfaction, and performance (Hackman & Oldham, 1976). Great internal motivation is important because when workers find their job relevant and enjoyable, they feel good and perform more (Bahatti, Syed, & Shaikh, 2012).

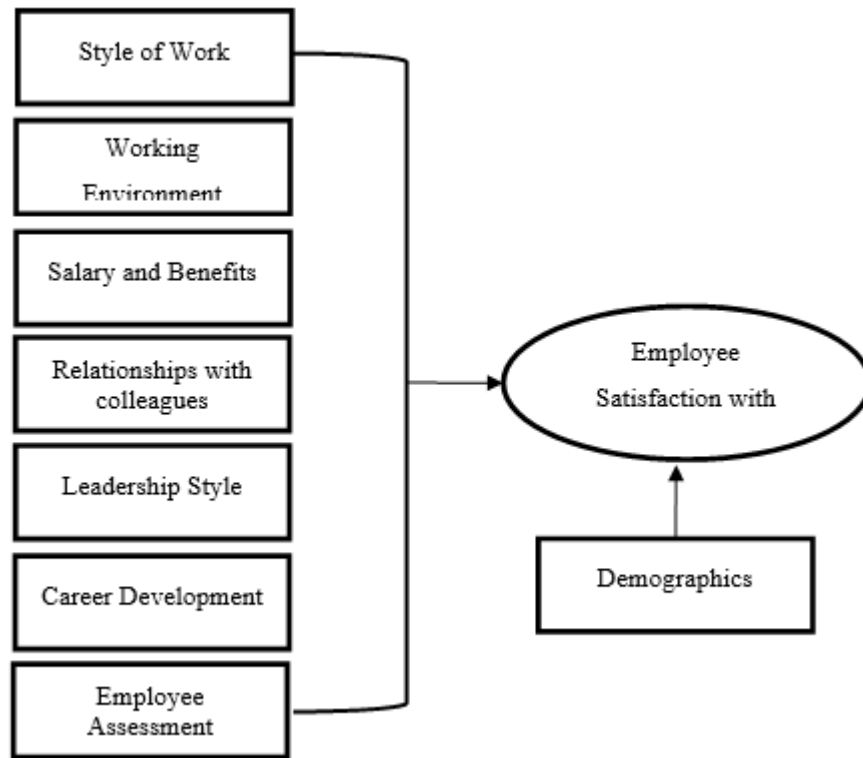
Herzberg's Two-Factor Theory

In 1959, Herzberg created the Two-Factor Theory, which divides qualities that affect workers' job satisfaction into two categories: motivators and hygiene factors. Hygiene factors are aspects of a work that may not always increase satisfaction when they are present, but when they are absent or insufficient, they might contribute to unhappiness. Some of these challenges include fundamental working conditions, pay, corporate rules, job security, and relationships with coworkers and supervisors. Although maintaining good hygiene is vital for reducing discontent, it is not sufficient to motivate people to perform at their best. Motivators, on the other hand, are elements that may improve motivation and work satisfaction when they are present. Some of these components include success, recognition, the job itself, responsibility, and possibilities for personal development. Herzberg believes that the existence of motivators, rather than the lack of hygienic concerns, is what leads to better levels of job satisfaction and performance. According to Herzberg's Two-Factor Theory, businesses should aim to improve hygienic components in order to minimize unhappiness and create possibilities for intrinsic motivation via meaningful work and personal growth. This will help to increase job satisfaction and performance.

2.6 Previous Studies

In 2024, Luc Manh Hien, Ngo Son Tung, and Ha Thi Minh Huyen conducted a study to investigate the factors that influence employee satisfaction at life insurance companies in Ha Noi City. They concentrated on the following factors: leadership style, career growth, employment evaluation, working conditions, compensation and benefits, connections with colleagues, and demography. The study employed a combination qualitative and quantitative research technique, which included the use of structured questionnaires to acquire primary data. A sample of 215 valid replies was chosen for the research after 260 questionnaires were distributed. SPSS software and classic analytical methods, including multi-factor analysis and descriptive statistics, were used to perform the analysis.

Figure (2.1) The Factors Impact Employee Satisfaction at Life Insurance Companies In Ha Noi City

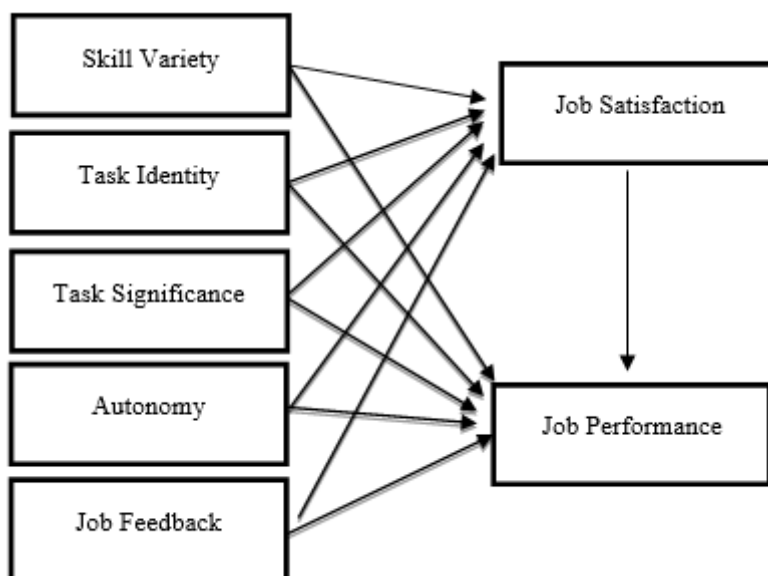


Source: Luc Manh Hien, Ngo Son Tung and Ha Thi Minh Huyen (2024)

The results indicated that the most significant elements affecting employee satisfaction are their salary and perks, whereas the workplace itself has a lesser impact. Consequently, it is crucial to provide fair and competitive pay in order to keep personnel in the life insurance sector happy and motivated. However, even if the workplace is still vital, the financial benefits that employees get are more crucial than the relevance of the workplace. This demonstrates that an employee's level of satisfaction is more strongly influenced by their salary than by the physical or cultural surroundings of their workplace.

Apisit (2013) investigated the impact of work satisfaction and job features, such as autonomy, job feedback, task identity, task significance, and skill diversity on job performance in the restaurant industry. This research used both qualitative and quantitative methodologies. Samples were chosen from the cooks of each star-rated hotel using the stratified random sampling approach, which was based on the assumption that they represented strata.

Figure (2.2) The Effects of Job Characteristics and Job Satisfaction on Job Performance in the Restaurant Industry



Source: Apisit (2013)

In this study, it was expected that work satisfaction would serve as a mediator, job performance would be a dependent variable, and job attributes or features would be independent factors. The evaluation of the work performance was conducted in a timely and professional manner. The mediating variable was tested by assessing satisfaction with a variety of context and content characteristics, including compensation, leadership, job quality, relationships with colleagues, job security, and working conditions, among others. The study discovered that there is a positive relationship between employee performance and work satisfaction, as well as task identity and feedback parameters. In the end, the researcher found that work satisfaction is a mediating variable that influences the relationship between the other components.

Ali and Zia-ur-Rehman (2014) investigated how job attributes affected employee performance and work satisfaction in Pakistan's fast-moving consumer goods (FMCG) business. We investigated how work design effects job satisfaction, as well as how job satisfaction affects these qualities. The target audience was 150 FMCG workers.

Figure (2.3) The Effects of Job Characteristics on Job Satisfaction and its Impacts on Employee Performance: A Study of FMCG Sector in Pakistan



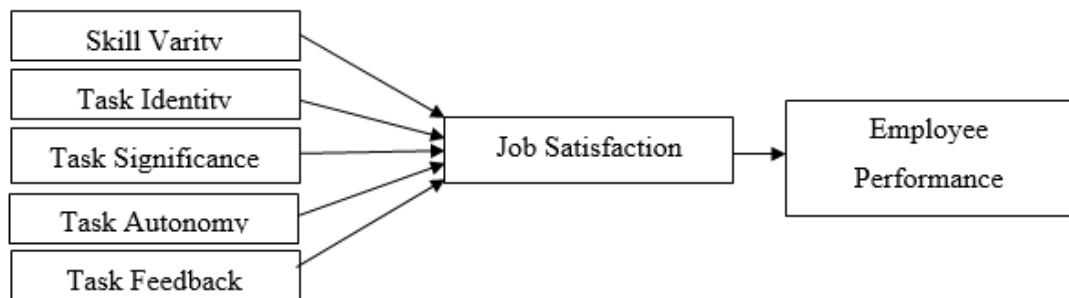
Source: Ali & Zia-ur-Rehman (2014)

In this study, the dependent variable was employee performance, whereas the predictor variable was work design. It was also proposed that job satisfaction may serve as a mediator between the dependent and predictive components. There is a significant relationship between work design and employee satisfaction. The analyst also showed that the mediating variable had an impact on the relationship between the dependent variable and job design.

2.7 Conceptual Framework

The study is based on JCM. According to this idea, firms must have the best features in order to promote employee job satisfaction, which leads to better work outcomes for all employees, including increased job performance. All previous studies found that job happiness has an influence on worker performance. Figure 2.4 depicts the structure for the investigation's objective.

Figure (2.4) Conceptual Framework of the Study



Source: Own Compilation (2025)

Working Definition

Skill Variety: At Aung Myint Moh Min Insurance Co., Ltd, skill variety is to the diverse skills that employees need to handle customer queries, process insurance claims, and collaborate with different departments.

Task Identity: For employees at Aung Myint Moh Min Insurance Co., Ltd, task identity could mean taking responsibility for an entire insurance policy application process—from initial customer engagement to policy issuance—providing a sense of accomplishment.

Task Significance: Task significance means in the context of Aung Myint Moh Min Insurance Co., Ltd, employees being aware of the importance and value of their roles in providing insurance coverage and financial protection to clients. When employees clearly understand the specific ways in which their work contributes to clients' financial security and well-being, they are more motivated to perform their tasks effectively.

Task Autonomy: Autonomy is the degree, to which the job provides the employee with significant freedom and independence to plan out the work, determine the procedures in the job. In the context of Aung Myint Moh Min Insurance Co., Ltd, task autonomy is to employees to make choices in handling claims, managing time, and addressing

client needs, which may influence their job satisfaction.

Task Feedback: Employee performance feedback clarity and directness. Task feedback at Aung Myint Moh Min Insurance Co., Ltd refers to the performance evaluations and managerial guidance employees receive to understand the effectiveness of their work and areas for improvement.

Job Satisfaction. Satisfied employees are more likely to be creative. Only then, to achieve the organization's goal, the employees need to be a satisfaction in their workplace. Only then, Employees uses all its power to improve the capacity of the company and will be successful for the company Job satisfaction may reduce complaints, absenteeism, turnover, and termination, increase timeliness, and boost morale.

Employee Performance: Employee performance mean deliver high-quality service, manage risks, process claims, and drive sales. The performance of employees in insurance sector is measured through a combination of quantitative metrics (e.g., sales targets, claims processing time) and qualitative factors (e.g., customer satisfaction, teamwork

CHAPTER III

BACKGROUND AND JOB CHARACTERISTICS OF AUNG MYINT MOH MIN INSURANCE COMPANY

This chapter describes the branches and organization of Aung Myint Moh Min Insurance Co., Ltd. This chapter describes Aung Myint Moh Min Insurance Co., Ltd.'s operations, goods, and services. Private and semi-government insurance businesses operate in Myanmar. Semi-governmental Aung Myint Moh Min Insurance Co., Ltd. is managed by Myanma Economic Corporation. Myanma Economic Corporation runs businesses and aims to address national military funding issues.

3.1 Profile of Aung Myint Moh Min Insurance Co., Ltd

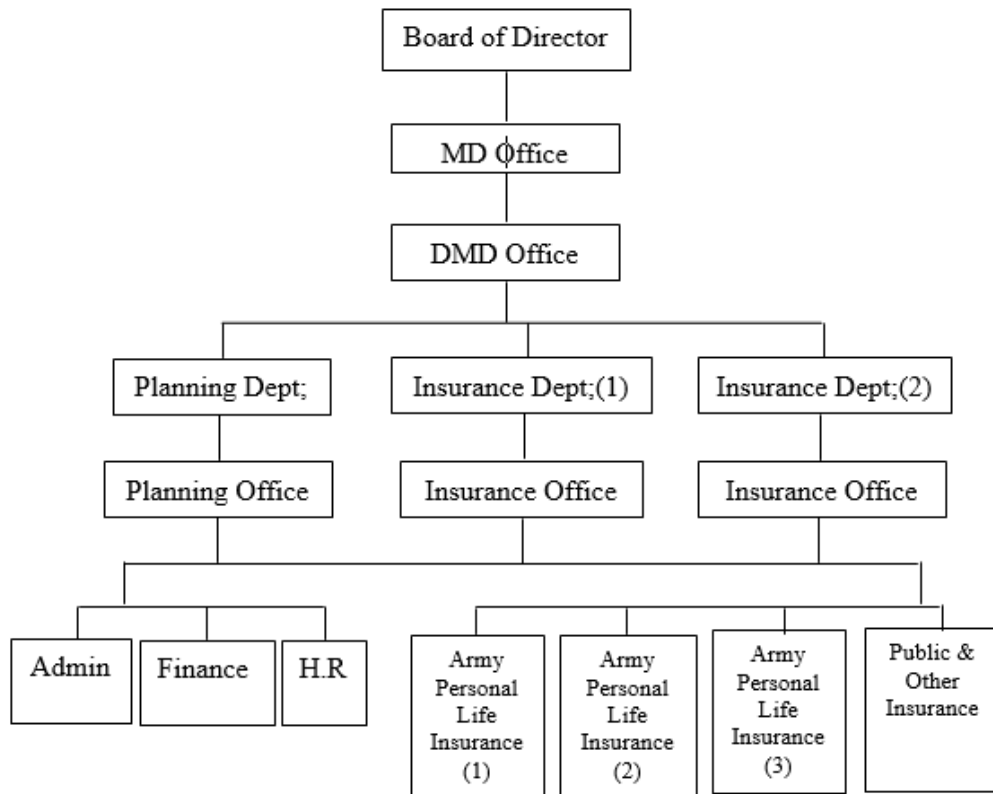
Aung Myint Moh Min Insurance Business Limited is a private business incorporated under the Myanmar Companies Act and the 1950 Special business Act. It provides only life insurance under the Insurance License Act of 1996. After getting a license from the Insurance Supervisory Board of the Ministry of Planning and Finance on May 25, 2013, it commenced operations on June 25 with the assistance of Myanma Economic Corporation. The insurance activities are overseen by the Ministry of Planning and Finance, the Insurance Supervisory Board, the chairman of Myanma Economic Corporation, and Aung Myint Moh Min Insurance Company Limited's board of directors. Aung Myint Moh Min Insurance Company Limited's slogan, "We Protect The Family," highlights its insurance services for military, government, and public consumers.

Aung Myint Moh Min Insurance Co., Ltd. seeks to address public demand by selling life, health, snake bite, travel, and personal accident insurance. The second goal is to help left-behind families whose military relatives were killed or lost limbs in combat by insuring their life. The third goal is to offer human resources and welfare for army soldiers and corporate employees by increasing the insurance industry.

3.2 Organization Structure of Aung Myint Moh Min Insurance Co., Ltd

Aung Myint Moh Min Insurance Co., Ltd. has three departments: Planning, No. (1) Insurance, and No. (2) Insurance. Figure 3.1 shows department layout.

Figure (3.1) Organization Structure of AMMM Insurance Co., Ltd



Source: Annual Report of AMMM Insurance Co., Ltd (2018-19)

3.3 Types of Life Assurance Underwritten by Aung Myint Moh Min Insurance Co., Ltd

Aung Myint Moh Min Insurance Co., Ltd. currently offers seven types of life insurance plans. These include health insurance, life insurance for government employees, military members, the general public, organizations, athletes, and life insurance for snake bite victims. Each life insurance policy has a unique set of laws and limits.

1) Army Personnel Life Insurance

Chapter VI, Section 13 of the Myanmar Insurance Law 1993 requires Army Personnel Life Assurance. Officers and others 18–55 need life insurance. The most

covered is 30 million kyats. Military personnel life insurance is available for five or 10 years. Insurance coverage starts when payments are paid. The monthly premium for a five-year-term life assurance insurance with an amount insured of kyats 10,000 ranges from 166.30 to 176.40, depending on the policyholder's age. The updated Army Personnel Life Assurance is underwritten as of 8.1.2016. The premium is for five years (60 months). In comparison to 2014-15, premium revenue and claim payments increased by 38% and 150%, respectively, in 2018-19 (AMMM Co., Ltd. Annual Report, 2018-19).

2) Government Service Personnel Life Assurance

According to Chapter VI, Section 13 of the Myanmar Insurance Law 1993, government personnel must get life insurance. This kind of life insurance is offered to persons between the ages of 18 to 55. Government workers who are under the age of 50 are required to get life insurance. Government workers who are above the age of 55 are no longer required to get life insurance. 30 million kyats is the maximum amount that is insured. The premium is determined by the quantity of insurance coverage and the length of the contract. If the proposer is between the ages of 18 and 50 or if the sum insured is less than Kyats 1,000,000/-, they do not need to undergo a medical examination. Proposers who are above 50 years old and have an amount insured that exceeds one million kyats must undergo a professional medical examination. You must include results for diabetes, hepatitis B, hepatitis C, X-rays, ECG, and ultrasound. According to Chapter II, Section 3 of the Life Insurance Rules, the assured's premium payment cannot exceed 15% of their monthly wages. The minimum monthly premium is 18.40 kyats, and the maximum monthly premium is 173.92 kyats, if the amount insured is 10,000 kyats.

3) Public Life Assurance

Citizens of Myanmar may choose to buy this insurance coverage if they want to. This insurance is accessible to those between the ages of 10 and 55. The minimum coverage is kyats 100,000, while the maximum coverage is kyats 30 million. If the insured sum is more than kyats 1,000,000/-, the applicant is required to consult with a specialist. X-rays, ECGs, ultrasounds, diabetes results, and Hepatitis B and C reports are all required components of medical examinations. The premiums may be paid on a monthly, quarterly, biennial, or yearly basis. Public life assurance insurance lasts for

five, ten, or fifteen years. The yearly premium for a five-year insurance with a coverage amount of kyats 100,000 varies according on the applicant's age. The lowest premium is kyats 20,472.00/- and the highest premium is kyats 21,732.00/-.

4) Group Life Assurance

This insurance may be obtained by either the company or the workers, depending on who chooses to do so. The age range is from 18 to 60. A group must have at least five members or employees in order to be eligible for group life insurance. The company has suggested that the covered personnel should look to be in perfect health. Members get between 10,000 and 5 million kyats. The insurance is valid for one year. If the proposer is between the ages of 18 and 45 or has insurance coverage that exceeds kyats 1,000,000/-, they are not required to undergo a medical examination. Proposers who are above 45 years old and those with an amount insured that exceeds kyats 1,000,000 must undergo expert medical tests. Every member will pay kyats 100 for a one-year insurance policy that covers 10,000. The insured person has the option to extend the time before it ends. In event of permanent incapacity, the insured must obtain 100% of the stipulated money. If a worker is on the insurance list, they cannot get compensation for physical damage or death that occurred the day after they were dismissed or left their employment. The employee is not entitled to compensation for injuries received as a consequence of committing crimes on his own. If there was a fatality or damage, the beneficiary may submit information about the accident to the insurance company within a month in order to get compensation.

5) Snake Bite Life Assurance

Snake bite life insurance has been underwritten since January 7, 2004. There are no limits based on age or gender. An adult proposer may conduct a transaction on behalf of a connected child. The overall coverage is 500,000 kyats per unit, and the yearly premium is 500 kyats. A single proposer may purchase up to ten units, and the maximum amount guaranteed is kyats 5,000,000. If the insured dies from a snake bite during the covered period, the beneficiary may get compensation of kyats 500,000 and up to kyats 80,000 for medical treatment of the injury. If the insured person has to go to the hospital, they are entitled to get kyats 1,000 per day for a maximum of seven days, as well as kyats 5,000 for transportation expenses. If the insured individual is not in danger of dying after being bitten by a snake, the health department will prescribe a

maximum compensation of kyats 250,000/- for full and irreversible blindness in both eyes, limb loss, and permanent total handicap. If the snake bite resulted in death or injury, the person who was bitten may be able to file a claim for compensation with Myanma Insurance by submitting the required documents within six months. Include a copy of the hospitalization treatment report, the death certificate, the ward administration proposal, and the recommendations from the rural health center, cottage hospital, township, or department of health.

6) Sportsmen Life Assurance

Life insurance for athletes has been underwritten since October 31, 2007. Sportsman Life Insurance is offered to all children and athletes from Myanmar who are between the ages of 10 and 60 and were selected from quarter, village, township, district, and divisional areas. Athletes may get a maximum insured amount of kyats 5,000,000. For a one-year period, the premium for all sports is 5,000 kyats, and the total insured amount is 1,000,000 kyats (one unit). If the insured individual dies while competing or training, the beneficiary is entitled to receive kyats 1,000,000. If the insured person is injured, the appropriate amount of benefits will be paid out according to the conditions of the rate and the doctor's remarks in the medical report. Myanma Insurance is the underwriter for this insurance policy, and it does not need a medical exam. The person who is supposed to receive the proposal may be stated by the one who is proposing it. The caddy may also be able to acquire this insurance together with the golfer. When the athletes who have been selected to represent the country go overseas to compete, they are entitled to receive coverage for up to kyats 1,000,000 in the event of death and kyats 10,000 per week for hospitalization for a maximum of 52 weeks. The cost of the Sportsman Life Insurance trip is Ks. 500 for seven days and Ks. 1,000 for one month. The sportsman life insurance trip is covered by a one-year life insurance policy.

7) Health Insurance

Since 1.2.2019, the updated Health Insurance version has been underwritten. Health insurance coverage is available to anybody who is between the ages of 6 and 75 and is in good health. In addition to Basic Health Insurance coverage, you may also choose Select Health Insurance coverages (1) and (2). A person may only receive Select Health Insurance coverage once they have purchased one unit of Basic Health

Insurance coverage. The number of units purchased for Basic Health Insurance coverage cannot be more than the number of units purchased for Select Health Insurance coverage. If you have gotten authorization, you may get one to ten units of Select Health Insurance coverage (1) and (2) at no cost after you have earned one unit of Basic Health Insurance coverage. The health insurance coverage is valid for one year. If the insured is suddenly hospitalized, they may get 10,000 kyats each day for a maximum of 60 days for one unit of Basic Health Insurance coverage. If a person dies as a result of an accident or a sickness, a claim for one million kyats may be made. The insured person may claim a minimum of 500,000 kyats to cover the cost of a surgical procedure for each unit of Select Health Insurance coverage (1). Additionally, a claim for complete incapacity, disease-related mortality, or accidental death may be brought for kyats 1,000,000. If a pregnancy is lost, the insured may get 300,000 kyats for one unit of Select Health Insurance coverage (1). If surgery is necessary, the insured may receive a maximum of 500,000 kyats x units of Select Health Insurance coverage (1). You may submit a claim for 2,500 kyats for each unit of Select Health Insurance coverage (2) that you have if you are admitted to a hospital or if you need to visit a clinic. The insured must notify the insurer of any time spent in a hospital or clinic. He or she may be eligible to claim the benefit four times after being admitted to the hospital or clinic, with a maximum of 10,000 kyats for each unit. Insurance agents may be used to underwrite health insurance. The agents get a commission that is equal to 10 percent of the premium. The insured must submit the relevant documents for the insurer's reward within three months. If not, the insured will lose their benefits.

3.4 Job Characteristics of Aung Myint Moh Min Insurance Company Ltd

The work qualities of Aung Myint Moh Min Insurance Company Ltd are as follows. Aung Myint Moh Min Insurance Company Ltd provides training for its employees in life, health, and specialty products, which include sportsman's and snake bite life insurance. Staffing sessions that take place every month improve efficiency. The criteria for employees differ depending on their position and responsibilities. Cleaning is a tedious task that does not need a lot of skill. Certain occupations need a range of talents and the ability to make decisions. Accountants are only required to do certain duties, while supervisors and managers are responsible for overseeing the whole process. The Aung Myint Moh Min Insurance Company Ltd. has not made particular information about its work publicly available, but it does provide generic information

about the sorts of duties that are done in the insurance sector. For instance Employees who work in jobs such as claims processing or insurance underwriting are often responsible for overseeing the whole process from start to end. A claims officer may be responsible for overseeing the whole claims process, which includes receiving the first complaint, conducting an investigation, confirming the claim, and completing the payment. The personnel at Aung Myint Moh Min Insurance Company Ltd. have a direct influence on the lives and financial stability of their clients. Therefore, the importance of duties is likely to be a key element in most jobs. Workers play an important part in providing financial security to businesses, families, and people.

At Aung Myint Moh Min Insurance Company Ltd., task autonomy could be seen as a centralized management technique that is enforced from the top down. The senior management team is responsible for making all significant decisions, as well as for formulating plans and policies. This might be because it is a big company. In order for such a vast institution to function well, it required a great deal of power and discipline from its management. The majority of positions at Aung Myint Moh Min Insurance Organization Ltd. are regarded as being of great importance. This indicates that the performance and outcomes of some employment roles, such as underwriters, might have a significant impact on the firm as a whole. Middle-level management has a certain degree of independence when it comes to the way they perform their duties and make choices, since they are able to use their own judgment. However, senior management still has the majority of the decision-making authority.

The task feedback section contains information on how workers at Aung Myint Moh Min Insurance Company Ltd. are informed about their performance and the efficacy of their jobs. Employees get quick feedback from consumers on a frequent basis, particularly in positions where they interact directly with clients. This feedback demonstrates the impact their effort has had and how successful their service is.

According to the Job Characteristics Model (JCM), the characteristics of a job have a major impact on how pleased a person is with their job. The JCM recognizes five essential characteristics of a job: autonomy, feedback, task identity, task relevance, and skill variation. These traits assist in maintaining a person's motivation and work satisfaction. For example, employees feel more accomplished when they are given the chance to apply a range of abilities (skill diversity) and do a project from beginning to end (task identity). Furthermore, when people comprehend the significance of their work to the business or society, their feeling of purpose is enhanced (task importance).

Employees feel more accountable and take greater ownership of their duties when they are given the authority to make choices about their work. Finally, employees who get constructive criticism are better able to comprehend their performance and opportunities for change, which promotes growth in both their personal and professional lives. When these characteristics of employment are combined, they produce a more interesting and gratifying work environment, which eventually leads to increased job satisfaction.

Supervisors, managers, and department leaders provide employees the chance to complete the whole project from beginning to end. They are in responsible of supervising the performance and outcomes of the whole department, as well as assigning and managing tasks for workers. However, departments must work together to meet specific job criteria. Employees are able to apply for job rotation and transfers within the company.

In order to determine the prizes that workers will get, their performance is assessed on a monthly and annual basis. Managers and supervisors are responsible for reviewing the performance of lower-level employees, whereas senior management is responsible for evaluating the performance of middle-level employees. The majority of workers are aware of their key performance indicators (KPIs) and make an attempt to complete their work and achieve their monthly goals.

CHAPTER IV

ANALYSIS ON JOB CHARACTERISTICS, EMPLOYEE JOB SATISFACTION, AND EMPLOYEE PERFORMANCE

This chapter examines how work aspects impact job satisfaction and performance quality at Aung Myint Moh Min Insurance Co. Ltd. First, create a respondent demographic profile. Second, work aspects affect employee job happiness, and third, Aung Myint Moh Min Insurance Co. Ltd. employee job satisfaction and performance quality are evaluated.

4.1 Research Design

This research examines how work qualities impact job happiness and how job satisfaction affects employee performance based on employee opinions. This study achieved its aims using survey research. Using questionnaires and interviews, the survey gathered information on employee performance, work characteristics, and job satisfaction. The period of data collection was November 2024–December 2024. The Yamane (1973) sampling formula will be applied in order to choose the respondents. Out of the 140 employees at the head office of Aung Myint Moh Min Insurance Co. Ltd. in Yangon, 103 employees were chosen as the study's sample size.

$$n = \frac{N}{1 + Ne^2}$$
$$n = \frac{140}{1 + 140 * 0.05^2}$$
$$\approx 103$$

Where n = sample size N = population size = 37,581 e = error (0.05) reliability level 95% or; e = level of precision always set the value of 0.05

Both primary and secondary sources of information were used. Simple random selection was used to get the primary data via questionnaires. There were two sections to the questionnaire: the first asked about respondent profiles, and the second asked about work characteristics, employment satisfaction, and employee performance. SPSS analyzes data using descriptive statistics and multiple regression. Secondary data was based on Myanmar Insurance Association and AMMM Insurance Co., Ltd. publications,

library reference books, Myanmar insurance industry and private insurance company papers, and internet information. The respondents' views were assessed using a five-point Likert scale. With responses ranging from "strongly disagree" to "strongly agree," the results were as follows: strongly disagree = 1, disagree = 2, neutral = 3, agree = 4, and strongly agree = 5.

4.2 Demographic Characteristics of Respondents

Table (4.1) shows the demographic profile of the sampled workers, which includes gender, age, marital status, education, salary, and job experience.

Table (4.1) Profile of Respondents

Demographic Factors	Description	No. of Respondents	Percent
	Respondents	103	100.00
Gender	Male	33	32.00
	Female	70	68.00
Age (years)	Under 25 years	90	87.40
	26 to 35 years	10	9.70
	36 to 45 years	2	1.90
	Above 45 years	1	1.00
Marital Status	Single	70	68.00
	Married	30	29.10
	Others (Divorce, Widow, LGBT)	3	2.90
Educational Qualification	Bachelor Degree	91	88.30
	Master Degree	11	10.70
	PhD	1	1.00

Table (4.1) Profile of Respondents (Continued)

Demographic Factors	Description	No. of Respondents	Percent
Income	Under 400,000 MMK	8	7.80
	400,001 to 800,000 MMK	29	28.20
	800,001 to 1,200,000 MMK	54	52.40
	More than 1,200,000 MMK	12	11.60
Working Experience	Less than 2 years	5	4.90
	3 – 6 years	28	27.20
	7 – 10 years	50	48.50
	More than 10 years	20	19.40

Source: Survey Data (2024)

Table (4.1) reveals that 103 employees of Aung Myint Moh Min Insurance Co. Ltd. took part in the survey. Female workers outnumber male employees. Of the answers, there are 70 female workers (68%) and 33 male employees (32%). Of the participants, 2.8 percent are others, 29.1 percent are married, and 68% are unmarried (single). The majority of responders (87.4%) are younger than 25. On the other hand, employees over 45 make up the lowest sector, accounting for 1% of all responses. Among the participants' educational backgrounds, 88.3% had a bachelor's degree and 10.7% had a master's. One responder, or 1% of the total, belongs to the smallest remaining group (1).

Of the respondents, more than half (52.4%) received a salary level between 800,001 and 1,200,000 MMK, approximately 28% received a salary between 400,001 and 800,000 MMK, 11.7% received a salary beyond 1,200,000 MMK, and 7.8% received a salary below 400,000 MMK. Those with 7–10 years of experience at AMMM Insurance Company make up the largest percentage (48.5%), followed by those with 3–6 years (27.2%), those with over 10 years (19.4%), and those with less than 2 years (4.9%).

4.3 Reliability Test of the Study

One aspect of an investigation's dependability is internal consistency, which is necessary for measurements to be deemed genuine (Zikmund et al., 2013). The most common application of Cronbach alpha is to assess a multiple-choice Likert-type questionnaire's internal consistency. Table (4.2) provides the conditions for interpreting the Cronbach's alpha coefficient.

Table (4.2) Rule of Thumb on Cronbach's Alpha

Alpha Coefficient Range	Strength of Association
< 0.6	Poor
0.6 to < 0.7	Moderate
0.7 to < 0.8	Good
0.8 to < 0.9	Very Good
0.9	Excellent

Source: Sekaran (2003)

Cronbach's alpha coefficients are used to examine the reliability of the scale for the following variables: skill diversity, task identity, task importance, task autonomy, feedback, job satisfaction, and employee performance (Table 4.2). The findings are detailed in Table 4.3.

Table (4.3) Reliability Test from Employee Responses

Sr.	Factors	No. of items	Cronbach's Alpha
1.	Skill Variety	7	.907
2.	Task Identity	7	.954
3.	Task Significance	7	.942
4.	Task Autonomy	7	.938
5.	Task Feedback	7	.951
6.	Job Satisfaction	7	.938
7.	Employee Performance	7	.887

Source : Survey Data (2024)

A reliability test is used to find out whether the surveys are accurate and trustworthy or not. The items or claims related to each variable in this research are consistent or trustworthy since the alpha value for each variable is larger than 0.6. As a result, it is possible to say that every variable in this research is correct.

4.4 Descriptive Statistics of the Job Characteristics, Job Satisfaction and Employee Performance

In order to achieve the objectives of the research, the participants in the survey were presented with statements that used 5-point Likert scales for each dimension. Descriptive statistics were employed to examine employee performance, job satisfaction, and perceptions of work qualities. The Likert Scale questions were assessed using the criteria listed in Table 4.4 (Best, 1977). The standard deviation measures the consistency of replies. A smaller standard deviation suggests that the replies are more dependable, whereas a bigger standard deviation means that the responses are less reliable and more varied.

Table (4.4) Likert Scale Score Interpretation

No.	Mean Score between	Interpretation
1.	1.00 -1.80	Strongly disagree
2.	1.81 – 2.60	Disagree
3.	2.61 – 3.40	Neutral/ no opinion
4.	3.41 – 4.20	Agree
5.	4.21 – 5.00	Strongly agree

Source: Best (1977)

4.4.1 Respondent Perception on Skill Variety

The seven questionnaires are intended to assess skill variety. Table 4.5 displays the standard deviation and mean value for skill variety.

Table (4.5) Skill Variety

Sr. No.	Items	Mean	Standard Deviation
1.	Allowing to use a wide range of skills.	4.02	.804
2.	Performing both technical and interpersonal skills.	4.17	.760
3.	Involving to solve oftentimes the issues that have not been seen before	3.99	.834
4.	Having opportunities to learn and develop new skills at work.	3.75	.957
5.	The company provides training that helps expand skill set.	3.83	.818
6.	Having improve skills and acquire new ones.	3.77	.888
7.	Requiring creativity and problem-solving skills.	3.81	.852
Overall Mean		3.91	

Source : Survey Data (2024)

Table (4.5) shows that the average of each statement falls within the range of agreement. The highest mean score was 4.17, which indicates that the jobs done by employees need both technical and interpersonal abilities. The employee with the lowest average score of 3.75 gets the chance to study and develop new abilities at work. The average mean score of 3.91 indicates that the people who responded to the survey typically believe that their jobs need a variety of skills and opportunities.

4.4.2 Task Identity

Table 4.6 shows the mean and standard deviation of task identity. The respondents are requested to evaluate task identity across seven items.

Table (4.6) Task Identity

No.	Factors	Mean	Std. Deviation
1.	Seeing the overall purpose of the tasks perform in the job.	4.07	.899
2.	Completing tasks from start to finish.	4.12	.832
3.	Able to feel accomplishment when complete a task.	3.93	.910
4.	Understanding of the work contributes to the organization's goals.	3.97	.880
5.	Being a clear beginning, middle, and end that involved in task	4.05	.821
6.	Getting a clear instruction and procedure to perform the job	4.07	.808
7.	Being responsible for significant portions of a process.	3.93	.910
Overall Mean		4.02	

Source: Survey Data (2024)

Table (4.6) shows that the average values of each statement suggest that the people who answered the survey feel that the task identity is at the agree level. The findings showed that the maximum rank mean score was 4.12, which indicates that each employee's job includes performing duties from beginning to end. This suggests that the people who answered the survey highly agree with this part of their jobs. The lowest rank mean value is 3.93, which is related to two items: the respondents experience a feeling of success when they finish a job, and they are accountable for large parts of a project or process. The aggregate mean of 4.02 indicates that there is a high degree of agreement on their work identification components.

4.4.3 Task Significance

To assess task importance at Aung Myint Moh Min Insurance Company, the questionnaires include seven items that respondents are asked to evaluate on a five-point scale. Table (4.7) shows the average and standard deviation of task importance.

Table (4.7) Task Significance

Sr. No.	Items	Mean	Standard Deviation
1.	The tasks perform have a significant impact on the company's success.	4.09	.729
2.	Directly contributes to achieving organizational goals.	4.09	.806
3.	Job responsibilities positively affect other employees' work.	4.04	.779
4.	The tasks complete benefit to the customers in a meaningful way.	4.12	.783
5.	Allowing to contribute to the organization's overall mission.	4.07	.770
6.	The significance of tasks satisfaction to perform better.	4.12	.867
7.	The failure to carry out the duties of job can lead to failure of several other jobs indirectly.	3.91	.909
	Overall Mean	4.06	

Source : Survey Data (2024)

Table (4.5) revealed that the largest mean value among five claims is 4.12, indicating that workers' tasks substantially benefit customers and motivate them to perform better. This indicates that the employee feels that their work is significant, influential, and inspiring, especially in terms of helping consumers and supporting the aims of the firm. The lowest ranked mean score is 3.91, which means that if respondents do not do their jobs well, it may have negative effects on many other occupations. The average values of each statement show that the respondents' opinions on the importance of the work are at the level of agreement. The average mean score of task importance elements is 4.06, indicating respondents' satisfaction and agreement.

4.4.4 Task Autonomy

The questionnaire has seven questions to assess task autonomy. Table (4.8) presents the produced findings.

Table (4.8) Task Autonomy

No.	Items	Mean	Standard Deviation
1.	Having the freedom to decide how to complete my tasks.	4.07	.795
2.	Planning and organized for work independently.	3.99	.786
3.	Having control over the pace at which I complete my work.	3.91	.853
4.	Making decisions about the methods used to complete the tasks.	4.08	.871
5.	Allowing to prioritize the tasks based on their importance.	4.22	.839
6.	Providing opportunities to take initiative and make decisions.	4.10	.823
7.	Empowered to solve problems in job independently.	3.94	.850
Overall Mean		4.04	

Source : Survey Data (2024)

Table (4.8) indicates that the highest mean rank value is 4.22, reflecting that respondents possess considerable autonomy in their responsibilities, particularly regarding task prioritizing. The minimum rank mean value is 3.91, pertaining to pace control. The average values of each item suggest that respondents' perceptions of task autonomy range from agreement to great agreement. The total mean value of task autonomy is 4.04, suggesting that respondents have a high amount of autonomy in their professions.

4.4.5 Task Feedback

Task feedback was analyzed together with the seven statements. The perception of the respondents on task feedback are displayed in the Table (4.9).

Table (4.9) Task Feedback

Sr. No.	Items	Mean	Standard Deviation
1.	Received regular feedback on job performance.	4.05	.797
2.	Being the feedback receive is clear and easy to understand.	4.06	.765
3.	Feedback from supervisor helps to improve in work.	3.97	.822
4.	Asking for feedback when needed.	4.11	.726
5.	Feedback is constructive and actionable.	4.17	.797
6.	Supervisor provides feedback in a timely manner.	4.13	.723
7.	The feedback received understand strengths and weaknesses.	4.10	.786
Overall Mean		4.08	

Source : Survey Data (2024)

The highest rated mean score is 4.17, as shown in Table (4.9). This score is given to workers who get favorable feedback, such as being constructive and actionable. The average score for the statement "Feedback from the supervisor helps employees improve their work" is 3.97, which is the lowest score. The average score of each statement on task feedback ranges from agree to highly agree. The average score is 4.08, indicating that there is a high degree of agreement about the quality and efficacy of the comments.

Table (4.10) Overall Mean Score of Job Characteristic Factors

No.	Factors	Mean	Rank
1.	Skill Variety	3.91	5
2.	Task Identity	4.02	4
3.	Task Significance	4.06	2
4.	Task Autonomy	4.04	3
5.	Task Feedback	4.08	1

Source: Survey Data (2024)

According to Table (4.10), the mean scores for job characteristics indicate the employee perception level ranging within agree level. Task feedback has the highest mean score 4.32 that fall within agree level reflecting a well-established system of clear, timely, and constructive feedback, which is crucial for motivation and performance improvement. Skill variety with a mean of **3.91**, suggesting it is comparatively less emphasized or experienced in the work environment.

4.4.6 Job Satisfaction

Seven statements are formulated to assess work satisfaction. The respondents' perceptions of work satisfaction elements are shown in Table 4.11.

Table (4.11) Job Satisfaction

Sr. No.	Items	Mean	Standard Deviation
1.	Having opportunities for career advancement within the company.	4.03	.834
2.	Supporting of the professional growth and development.	4.05	.809
3.	Satisfied with the nature of work	3.97	.857
4.	Job provides opportunities to use skills and talents effectively.	4.07	.855
5.	Satisfied at work doing the current role.	3.98	.828
6.	Appreciated and valued by the organization.	3.81	.841
7.	Produced to be a part of this company.	4.04	.753
Overall Mean		3.99	

Source: Survey Data (2024)

The data presented in Table (4.11) reveals that respondents express satisfaction with the company's assistance for their professional growth and development, which received the highest mean value of 4.05. The perception of being recognized and respected by the company had the lowest mean score of 3.81 among respondents. The total mean of 3.99 indicates a mostly favorable view of work satisfaction.

4.4.7 Employee Performance

Concerning employee performance, seven questions were devised to evaluate this characteristic. The mean scores for this variable are provided in the table below (4.12).

Table (4.12) Employee Performance

Sr. No.	Items	Mean	Standard Deviation
1.	Able to complete assigned tasks in this company according to deadline.	4.32	.807
2.	Able to do my job well with minimal time and effort.	4.30	.838
3.	The agreed job objectives are often achieved.	4.32	.614
4.	Job results conform within specifications.	4.28	.567
5.	Keeping the job skills and knowledge up to date	4.20	.784
6.	Helping to co-workers when they face their work problems	4.07	.675
7.	Able to complete the duties that describe or specifies in job description.	4.43	.604
Overall Mean		4.27	

Source: Survey Data (2024)

According to Table (4.12), the total mean score of 4.27 shows a highly agree level of employee impression of employee performance, as it falls within the range of 4.21–5.00. The highest mean score is 4.43, indicating that respondents are capable of performing the activities described or specified in their job descriptions. The lowest mean score is 4.07, indicating that respondents assist their coworkers when they encounter job challenges. The mean scores for employee performance indicate the employee perception level ranging within agree to strongly agree level. The overall

mean value of employee performance is 4.27 that indicate respondents have best performance.

4.5 Relationship between Job Characteristics, Job Satisfaction, and Employee Performance

Correlation and regression studies will be conducted to investigate the link between independent and dependent variables. Person correlation is categorized into five levels: 0.80-1.00 (very strong association), 0.60-0.79 (strong relationship), 0.40-0.59 (moderate relationship), 0.20-0.39 (weak relationship), and 0.00-0.19 (very weak relationship). Tables (4.13) and (4.14) illustrate the correlation among average scores of work characteristics use, job satisfaction, and employee performance.

Table (4.13) Correlation between Job Characteristics and Job Satisfaction

No.	Factors	Correlation Coefficient	P-value
1.	Skill Variety	.848**	0.000
2.	Task Identity	.870**	0.000
3.	Task Significance	.899**	0.000
4.	Task Autonomy	.907**	0.000
5.	Task Feedback	.892**	0.000
** Correction is significant at the 0.01 level (2 tailed).			

Source: Survey Data (2024)

Table (4.13) indicates that the correlation coefficient between employee performance and task autonomy is 0.907, demonstrating a very significant positive link. The residual correlation values ranged from 0.848 to 0.899. All variables exhibited significant relationships at the 1% level (two-tailed). The correlation study findings indicate a robust positive link between work characteristics parameters and job satisfaction.

Table (4.14) Correlation between Job Satisfaction and Employee Performance

No.	Factors	Correlation Coefficient	P-value
1.	Job Satisfaction	.770**	0.000
** Correction is significant at the 0.01 level (2 tailed).			

Source: Survey Data (2024)

The correlation analysis presented in Table (4.14) indicates job satisfaction shows as strong correlation with employee performance at the 1% significance level ($r = 0.770$), classified as a strong ($0.60 - 0.799$).

4.6 Analysis on Effect of Job Characteristics on Job Satisfaction

The regression model treats work qualities such as skill variety, task identity, task relevance, task autonomy, and task feedback as independent variables, with job satisfaction serving as the dependent variable. Table 4.15 displays the results of the investigation on these factors.

Table (4.15) Effect of Job Characteristics on Job Satisfaction

Dependent Variable: Job Satisfaction	Unstandardized Coefficients		Standardized Coefficients	t	Sig.	VIF
	B	SE	Beta			
(Constant)	.015	.166		.089	.930	
Skill Variety	.169*	.088	.162	1.909	.059	5.376
Task Identity	.064	.095	.070	.678	.499	7.920
Task Significance	.255**	.109	.251	2.338	.021	8.594
Task Autonomy	.204	.124	.205	1.645	.103	10.422
Task Feedback	.301***	.102	.290	2.956	.004	7.160
R ²	.870					
Adjusted R ²	.863					
F statistics	129.268***					
Statistically significant indicate ***at 1%, ** at 5%, * at 10% level respectively						

Source: SPSS Output (2024)

Table (4.15) shows that the Adjusted R Square is 0.863, which means that the predictor factors (independent variables) explain 86.3 percent of the variation in job satisfaction. The R-squared value revealed that the model accounts for 87.0 percent of the variance in job satisfaction. The regression model's overall statistical significance is confirmed by its F value of 129.268, which is significant at the 1% level.

Among the independent variables, task feedback has the most considerable and statistically significant positive influence on work satisfaction, with a Beta value of .290

and a P value of .004. At Aung Myint Moh Min Insurance Company, a 1% significance level and a 1-unit rise in task feedback variables may elevate work satisfaction by 30.1 percent. The significance of tasks exerts a substantial and statistically significant positive influence on job satisfaction, with a standardized coefficient (Beta) of 0.251 and $p = 0.021$ at the 5% significance level. In contrast, skill variety demonstrates a substantial and statistically significant positive effect on job satisfaction (Beta = 0.169, $p = 0.059$) at the 10% significance level. Additionally, task identity (Beta = 0.070, $p = 0.499$) and task autonomy (Beta = 0.205, $p = 0.103$) do not significantly influence work satisfaction. This indicates that these variables do not substantially contribute to the dependent variable in this model.

Table (4.16) Effect of Job Satisfaction on Employee Performance

Dependent Variable: Job Performance	Unstandardized Coefficients		Standardized Coefficients	t	Sig	
	B	SE	Beta			
(Constant)	.965	.261		3.703	.000	
Job Satisfaction	.778***	.064	.770	12.109	.000	
R ²	.592					
F statistics	146.635***					
Statistically significant indicate ***at 1%, ** at 5%, * at 10% level respectively						

Source: SPSS Output (2024)

Table (4.13) indicated the model accounts for 59.2% of the variance in employee performance as the R Square value is 0.592. The Adjusted R Square score of 0.588 indicates that 58.8% of the variance in employee performance is accounted for by work satisfaction. The F value is significant at the 1% level, indicating that the model is appropriate for assessing the impact of work satisfaction on employee performance. The results indicate that work satisfaction has a considerable and statistically significant beneficial impact on employee performance, with a standardized coefficient (Beta) of 0.770 at the 1% significance level. An increase of 1 unit in work satisfaction at Aung Myint Moh Min Insurance Company may enhance employee performance by 77.8 percent. All variables' Variance Inflation Factor (VIF) values are under 5, suggesting no model multicollinearity.

CHAPTER V

CONCLUSION

This chapter offers the results and observations on the impact of work attributes on employee job satisfaction and the consequent effect of job satisfaction on employee performance at Aung Myint Moh Min Insurance Company. Furthermore, it indicates that the suggestions and ideas are derived from the results. Ultimately, this segment underscored the need for more investigation into this topic.

5.1 Findings and Discussions

This research has two goals. First, we study how work attributes affect Aung Myint Moh Min Insurance Company employees' job happiness. The second goal is to examine how work happiness affects performance. We obtained data utilizing surveys and staff interviews. Multiple linear regression and descriptive regression are used to draw statistical findings. The research's first analysis focuses on participant demographics. The data show that women dominate responses. The bulk of responders are under-25 workers. Most responders have bachelor's degrees and are single. Most workers have five years of professional experience.

The majority of employees gave a variety of perspectives regarding the breadth of talents at Aung Myint Moh Min Insurance Company. A lot of the people who answered the survey believe that the workers needed to have both technical and interpersonal abilities in order to execute their jobs. On the other hand, the item that received the lowest rating was the opportunity to learn and develop new talents. As a result, there is a possibility that the organization is not giving enough prospects for development, and it has to improve in this area.

When it comes to task identification, the majority of those who responded believe that workers are responsible for completing tasks from beginning to end. This item emphasizes that the employee at Aung Myint Moh Min Insurance Company places a high value on the capacity to see things through to completion, which indicates that they are satisfied with the ownership of their work. The results show that task identification at Aung Myint Moh Min Insurance Company is supported by clear instructions, well-defined duties, and a decent knowledge of how individual activities contribute to organizational objectives. These factors help people feel connected to their

job and the results that emerge from it. However, the respondents' lower impression of their feeling of success and responsibility for important elements of a project or process indicates that there is a need to improve the employees' sense of ownership and satisfaction over their tasks.

When it comes to the importance of the job they do, many respondents believe that workers feel that their work has a real and significant effect on both external stakeholders (customers) and their own motivation. As a result, the workers of Aung Myint Moh Min Insurance Company have a solid understanding of the importance of their positions, especially in terms of how they affect consumers, the aims of the business, and their own motivation. These impressions probably improve work satisfaction, motivation, and engagement. On the other hand, the respondents regarded the inability to carry out the tasks as the lowest item, since it might lead to the failure of numerous other occupations indirectly. This suggests that there is a need to improve communication or to highlight the fact that the positions within the company are interrelated.

The respondents agreed that the workers felt empowered to control their workload based on priorities, which is in line with the concept of task autonomy. It may be claimed that the company has a high level of task autonomy, which is essential for improving employee motivation, engagement, and work satisfaction. On the other hand, the respondents had a poor view of their influence over their work speed and problem-solving autonomy, which suggests that they need to be given greater authority in certain areas.

The findings show that workers see task feedback as constructive, timely, and actionable in respect to feedback elements. This creates a positive work environment that encourages continual growth and development. The feedback approach also seems to promote open communication, allowing staff to ask for clarification and advice when they need it. However, the item that earned the lowest rating from the respondents was the feedback from the supervisor, which helps workers better their performance. This suggests that there may be chances to boost its efficacy in driving improvement.

The link between work attributes and job satisfaction at Aung Myint Moh Min Insurance Company shows the strength and relevance of these associations. The findings underscore the importance of designing roles that prioritize autonomy, meaningful feedback, task significance, and skill variety to maximize job satisfaction. The significant correlations highlight that job characteristics collectively play a critical

role in shaping employees' job satisfaction levels. Furthermore, the substantial association between job happiness and employee performance implies that job satisfaction is a major driver of employee productivity, work quality, and total contributions to the Aung Myint Moh Min Insurance Company. Happy workers are more engaged, driven, and dedicated to doing their best.

The results of the multiple regression analysis support the idea that feedback on tasks and the importance of tasks are both essential for increasing work satisfaction. Workers who get constructive criticism and appreciate the significance of their work are more likely to feel engaged and fulfilled in their jobs. On the other hand, while task autonomy has a large impact on work satisfaction, the fact that it does not have a significant result in the regression model might be due to multicollinearity among variables, since autonomy shares variance with other job qualities. In a similar vein, task identity implies that although completing tasks from beginning to end is important, it may not be as powerful of a driver of pleasure as feedback or importance. Additionally, based on the findings, work satisfaction is an important and major predictor of how well employees perform. Employees who are happy with their work environment, responsibilities, and overall experience are more likely to perform well, which helps the business succeed.

5.2 Suggestions and Recommendations

The people in charge of Aung Myint Moh Min Insurance Company should evaluate if their workers are obtaining the appropriate job attributes to guarantee their job happiness. If the features of a job do not match the individual, there will be disagreements regarding absenteeism, poor morale, and other problems that are connected to the workplace. As a consequence, the management is able to search in the right ways to improve their performance.

In order to improve employee satisfaction at Aung Myint Moh Min Insurance Company, it is essential to address the issues that have been raised about the range of skills. The organization should broaden its training programs to include particular technical, interpersonal, and creative abilities. This may be accomplished by providing access to online learning platforms and certifications, as well as performing periodic evaluations of training requirements. Furthermore, the organization must to build personalized development programs to assist individuals in recognizing and accomplishing their professional objectives. These issues may be addressed by having

regular one-on-one meetings with managers to create growth objectives and designate mentors to help with skill development.

Furthermore, the organization need to encourage a more comprehensive awareness of the ways in which activities across departments and teams are related in order to cultivate a greater feeling of collective accountability. The corporation should communicate with workers on a frequent basis and explain how each person's function contributes to the success of the organization and the happiness of customers. This will help employees comprehend the importance of their work.

Although input is always welcome, there may be ways to increase its usefulness in promoting change. The organization need to teach supervisors to provide feedback that is more detailed and customized to the jobs of individual workers. This will help them to better transform feedback into concrete changes. Holding frequent feedback meetings to assess how workers see the feedback process and making improvements based on their input will further improve the task feedback process, which will eventually lead to increased employee engagement, development, and performance. By concentrating on these aspects, GGI Nippon Life Insurance Company may establish a positive workplace atmosphere, which will eventually lead to increased employee satisfaction and improved performance. Aung Myint Moh Min Insurance Company may create a work environment that maximizes job satisfaction and encourages long-term employee engagement by focusing on five actionable areas.

5.3 Needs for Further Research

Using descriptive statistics, this study solely looked at how work aspects affected job happiness and how job satisfaction affected employee performance at Aung Myint Moh Min Insurance Company Ltd. in Yangon. Additional research may be carried out in other sectors, such as the banking industry. A variety of human resource responsibilities, including as motivational techniques, supportive work environments, effective leadership styles, and appropriate ergonomic design, may improve employee job satisfaction and performance. Job satisfaction may be improved by alternative work designs such as job enlargement, job rotation, and job enrichment, which may lead to increased efficiency and effectiveness for each worker.

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APPENDIX - A

Questionnaires Survey for Employee

JOB CHARACTERISTICS, JOB SATISFACTION, AND EMPLOYEE PERFORMANCE IN AUNG MYINT MOH MIN INSURANCE COMPANY

I am MI student from Yangon University of Economics. As a part of Master of Insurance courses, I am doing a thesis for my graduation. Please give your views or your opinion to the questions given below about job characteristics, job satisfaction and employee performance. This information is only use in my research paper. Thank you for your precious time.

Wai Phyo Ko Ko

Section A

Respondents Profile

1. What is your gender?
 - Male
 - Female

2. What is your age?
 - Under 25 years
 - 26 to 35 years
 - 36 to 45 years
 - Above 45 years

3. What is your Marital Status?
 - Single
 - Married
 - Others (Divorce, Widow, LGBT)

4. What is your highest educational qualification?
 - Bachelor degree
 - Master degree
 - PhD

5. What is your income per month?
 - Under 400,000 MMK
 - 400,001 to 800,000 MMK
 - 800,001 to 1200,000 MMK
 - More than 1200,000 MMK

6. How long have you used claim service of Aung Myint Moh Min Insurance Company?
 - Less than 2 year
 - 3–6 years
 - 7–10 years
 - More than 10 years

Section B

Job Characteristics, Job Satisfaction, and Employee Performance

- 1 = Strongly Disagree
- 2 = Disagree
- 3 = Neutral
- 4 = Agree

5 = Strongly Agree

	Skill Variety	1	2	3	4	5
1	My role allows me to use a wide range of skills.					
2	I perform tasks that require both technical and interpersonal skills.					
3	My job often involves dealing with problems I have not encountered before					
4	I have opportunities to learn and develop new skills at work.					
5	The company provides training that helps me expand my skill set.					
6	I feel encouraged to improve my existing skills and acquire new ones.					
7	My work requires creativity and problem-solving skills.					

	Task Identity	1	2	3	4	5
1	I can see the overall purpose of the tasks I perform in my job.					
2	My role involves completing tasks from start to finish.					
3	I feel a sense of accomplishment when I complete a task.					
4	I understand how my work contributes to the organization's goals.					
5	I am involved in tasks that have a clear beginning, middle, and end.					
6	I get a clear instruction and procedure to perform the job					
7	I am responsible for significant portions of a project or process.					

	Task Significance	1	2	3	4	5
1	The tasks I perform have a significant impact on the company's success.					
2	My work directly contributes to achieving organizational goals.					
3	My job responsibilities positively affect other employees' work.					
4	The tasks I complete benefit our customers in a meaningful way.					
5	My job allows me to contribute to the organization's overall mission.					
6	The significance of my tasks motivates me to perform better.					
7	The failure to carry out the duties of my job can lead to failure of several other jobs indirectly.					

	Task Autonomy	1	2	3	4	5
1	I have the freedom to decide how to complete my tasks.					
2	I can plan and organize my work independently.					
3	I have control over the pace at which I complete my work.					
4	I can make decisions about the methods I use to complete my tasks.					
5	My job allows me to prioritize my tasks based on their importance.					
6	My role provides opportunities to take initiative and make decisions.					
7	I feel empowered to solve problems in my job independently.					

	Feedback	1	2	3	4	5
1	I receive regular feedback on my job performance.					
2	The feedback I receive is clear and easy to understand.					
3	Feedback from my supervisor helps me improve my work.					
4	I feel comfortable asking for feedback when needed.					
5	Feedback provided to me is constructive and actionable.					
6	My supervisor provides feedback in a timely manner.					
7	The feedback I receive helps me understand my strengths and weaknesses.					

Job Satisfaction		1	2	3	4	5
1	I have opportunities for career advancement within the company.					
2	The company supports my professional growth and development.					
3	I am satisfied with the nature of my work.					
4	My job provides opportunities to use my skills and talents effectively.					
5	I enjoy the work I do in my current role.					
6	I feel appreciated and valued by the organization.					
7	I feel proud to be a part of this company.					

Employee Performance		1	2	3	4	5
1	I am able to complete my assigned tasks in this company according to deadline.					
2	I was able to do my job well with minimal time and effort.					
3	The agreed job objectives are often achieved.					
4	My job results conform within specifications.					
5	I work at keeping my job skills and knowledge up to date					
6	I help to my co-workers when they face their work problems					
7	I am able to complete the duties that describe or specifies in my job description.					

***** Thank You *****

APPENDIX - B

SPSS Output

Gender

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	male	33	32.0	32.0	32.0
	female	70	68.0	68.0	100.0
	Total	103	100.0	100.0	

MatSt

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Married	30	29.1	29.1	29.1
	Single	70	68.0	68.0	97.1
	Others(Divoce,Widow,LGBT)	3	2.9	2.9	100.0
	Total	103	100.0	100.0	

Age

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Under 25 Years	90	87.4	87.4	87.4
	26 Years to 35 Years	10	9.7	9.7	97.1
	36 Years to 45 Years	2	1.9	1.9	99.0
	46 Years to 55 Years	1	1.0	1.0	100.0
	Total	103	100.0	100.0	

EduLvl

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Bachelor Degree	91	88.3	88.3	88.3
	Master	11	10.7	10.7	99.0
	PhD	1	1.0	1.0	100.0
	Total	103	100.0	100.0	

Income

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Under 400000 kyats	8	7.8	7.8	7.8
	400001-800000 kyats	29	28.2	28.2	35.9
	800001-1200000 kyats	54	52.4	52.4	88.3
	1200001 and above	12	11.7	11.7	100.0
	Total	103	100.0	100.0	

Experience

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Under 2 years	5	4.9	4.9	4.9
	3-6 years	28	27.2	27.2	32.0
	7-10 years	50	48.5	48.5	80.6
	above 10 years	20	19.4	19.4	100.0
	Total	103	100.0	100.0	

Descriptive Statistics

	N	Minimum	Maximum	Mean	Std. Deviation
SV1	103	1	5	4.02	.804
SV2	103	1	5	4.17	.760
SV3	103	2	5	3.99	.834
SV4	103	1	5	3.75	.957
SV5	103	2	5	3.83	.818
SV6	103	1	5	3.77	.888
SV7	103	2	5	3.81	.852
Valid N (listwise)	103				

Descriptive Statistics

	N	Minimum	Maximum	Mean	Std. Deviation
T1	103	1	5	4.07	.899
T2	103	2	5	4.12	.832
T3	103	1	5	3.93	.910
T4	103	1	5	3.97	.880
T5	103	2	5	4.05	.821
T6	103	2	5	4.07	.808
T7	103	1	5	3.93	.910
Valid N (listwise)	103				

Descriptive Statistics

	N	Minimum	Maximum	Mean	Std. Deviation
TS1	103	2	5	4.09	.729
TS2	103	2	5	4.09	.806
TS3	103	2	5	4.04	.779
TS4	103	1	5	4.12	.783
TS5	103	2	5	4.07	.770
TS6	103	1	5	4.12	.867
TS7	103	1	5	3.91	.909
Valid N (listwise)	103				

Descriptive Statistics

	N	Minimum	Maximum	Mean	Std. Deviation
A1	103	1	5	4.07	.795
A2	103	2	5	3.99	.786
A3	103	1	5	3.91	.853
A4	103	1	5	4.08	.871
A5	103	1	5	4.22	.839
A6	103	2	5	4.10	.823
A7	103	2	5	3.94	.850
Valid N (listwise)	103				

Descriptive Statistics

	N	Minimum	Maximum	Mean	Std. Deviation
F1	103	2	5	4.05	.797
F2	103	2	5	4.06	.765
F3	103	1	5	3.97	.822
F4	103	2	5	4.11	.726
F5	103	1	5	4.17	.797
F6	103	2	5	4.13	.723
F7	103	1	5	4.10	.786
Valid N (listwise)	103				

Descriptive Statistics

	N	Minimum	Maximum	Mean	Std. Deviation
JS1	103	1	5	4.03	.834
JS2	103	1	5	4.05	.809
JS3	103	1	5	3.97	.857
JS4	103	1	5	4.07	.855
JS5	103	1	5	3.98	.828
JS6	103	2	5	3.81	.841
JS7	103	2	5	4.04	.753
Valid N (listwise)	103				

Descriptive Statistics

	N	Minimum	Maximum	Mean	Std. Deviation
PE1	103	1	5	4.32	.807
PE2	103	1	5	4.30	.838
PE3	103	2	5	4.32	.614
PE4	103	3	5	4.28	.567
PE5	103	1	5	4.20	.784
PE6	103	2	5	4.07	.675
PE7	103	3	5	4.43	.604
Valid N (listwise)	103				

Reliability Statistics

Cronbach's Alpha	N of Items
.907	7

Reliability Statistics

Cronbach's Alpha	N of Items
.954	7

Reliability Statistics

Cronbach's Alpha	N of Items
.942	7

Reliability Statistics

Cronbach's Alpha	N of Items
.938	7

Reliability Statistics

Cronbach's Alpha	N of Items
.951	7

Reliability Statistics

Cronbach's Alpha	N of Items
.938	7

Reliability Statistics

Cronbach's Alpha	N of Items
.887	7

Model Summary^b

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Durbin-Watson
1	.932 ^a	.870	.863	.26144	2.275

a. Predictors: (Constant), Feedback, Skill, TIdentity, TSignificant, Autonomy

b. Dependent Variable: Satisfaction

ANOVA^a

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	44.179	5	8.836	129.268	.000 ^b
	Residual	6.630	97	.068		
	Total	50.809	102			

a. Dependent Variable: Satisfaction

b. Predictors: (Constant), Feedback, Skill, TIdentity, TSignificant, Autonomy

Coefficients^a

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.	Collinearity Statistics	
		B	Std. Error	Beta			Tolerance	VIF
1	(Constant)	.015	.166		.089	.930		
	Skill	.169	.088	.162	1.909	.059	.186	5.376
	TIdentity	.064	.095	.070	.678	.499	.126	7.920
	TSignificant	.255	.109	.251	2.338	.021	.116	8.594
	Autonomy	.204	.124	.205	1.645	.103	.086	10.422
	Feedback	.301	.102	.290	2.956	.004	.140	7.160

a. Dependent Variable: Satisfaction

Model Summary^b

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Durbin-Watson
1	.770 ^a	.592	.588	.45822	2.035

a. Predictors: (Constant), Satisfaction

b. Dependent Variable: EP

ANOVA^a

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	30.788	1	30.788	146.635	.000 ^b
	Residual	21.207	101	.210		
	Total	51.995	102			

a. Dependent Variable: EP

b. Predictors: (Constant), Satisfaction

Coefficients^a

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.	Collinearity Statistics	
		B	Std. Error	Beta			Tolerance	VIF
1	(Constant)	.965	.261		3.703	.000		
	Satisfaction	.778	.064	.770	12.109	.000	1.000	1.000

a. Dependent Variable: EP

Correlations

		Skill	TIdentity	TSignificant	Autonomy	Feedback	Satisfaction	EP
Skill	Pearson Correlation	1	.887**	.848**	.868**	.800**	.848**	.598**
	Sig. (2-tailed)		.000	.000	.000	.000	.000	.000
	N	103	103	103	103	103	103	103
TIdentity	Pearson Correlation	.887**	1	.901**	.900**	.845**	.870**	.631**
	Sig. (2-tailed)	.000		.000	.000	.000	.000	.000
	N	103	103	103	103	103	103	103
TSignificant	Pearson Correlation	.848**	.901**	1	.918**	.891**	.899**	.638**
	Sig. (2-tailed)	.000	.000		.000	.000	.000	.000
	N	103	103	103	103	103	103	103
Autonomy	Pearson Correlation	.868**	.900**	.918**	1	.919**	.907**	.686**
	Sig. (2-tailed)	.000	.000	.000		.000	.000	.000
	N	103	103	103	103	103	103	103
Feedback	Pearson Correlation	.800**	.845**	.891**	.919**	1	.892**	.661**
	Sig. (2-tailed)	.000	.000	.000	.000		.000	.000
	N	103	103	103	103	103	103	103
Satisfaction	Pearson Correlation	.848**	.870**	.899**	.907**	.892**	1	.770**
	Sig. (2-tailed)	.000	.000	.000	.000	.000		.000
	N	103	103	103	103	103	103	103
EP	Pearson Correlation	.598**	.631**	.638**	.686**	.661**	.770**	1
	Sig. (2-tailed)	.000	.000	.000	.000	.000	.000	
	N	103	103	103	103	103	103	103

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