YANGON UNIVERSITY OF ECONOMICS

DEPARTMENT OF COMMERCE

MASTER OF INSURANCE PROGRAMME

FACTORS AFFECTING ETHICAL BEHAVIOUR OF INSURANCE AGENTS IN MYANMAR

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ABSTRACT

This study aims to determine the factors affecting ethical behaviour among general insurance agents in Myanmar and to investigate the effects of these factors on their ethical conduct. A quantitative research design was adopted, focusing on 349 general insurance agents selected through simple random sampling from a population of 2,743 registered agents. Primary data were collected using a structured questionnaire based on a five-point Likert scale and analyzed using descriptive statistics, correlation analysis, and multiple regression analysis with statistical software. The findings reveal that rewarding, subjective norms, perceived behavioural control, moral obligation, and work pressure are positively associated with ethical behaviour. Among these factors, work pressure and subjective norms demonstrate the significant effects on ethical behaviour, indicating that manageable work target, social pressure are essential in promoting ethical behavior. In addition, the results highlight the importance of aligning organizational reward structures, improving ethical norms within companies, enhancing professional competence, and managing work pressure to support ethical behaviour. These findings provide empirical results for insurance companies and regulators to develop ethical training programs, balanced compensation systems, and supportive work environments that reinforce integrity and professionalism in the Myanmar insurance industry and market.