

YANGON UNIVERSITY OF ECONOMICS
DEPARTMENT OF COMMERCE
MASTER OF INSURANCE PROGRAMME

FACTORS INFLUENCING INSURANCE AGENT CAREER
CHOICE AT AIA MYANMAR

THU THU WIN

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ABSTRACT

The insurance industry is fundamental to economic development by providing financial protection and risk management services, and insurance agents are intermediaries to delivering these services to the public. Despite growth in the insurance sector in Myanmar, attracting and retaining insurance agents remains a challenge due to varying career motivations and workforce dynamics. This study aims to examine the factors influencing insurance agent career choice at AIA Myanmar. A quantitative research approach was adopted using a survey design to collect data from life insurance agents working at AIA Myanmar. A structured questionnaire based on a five-point Likert scale was administered through simple random sampling. The study examined environment, income potential, self-efficacy, work flexibility, and awareness as independent variables, while insurance agent career choice was the dependent variable. The findings indicate that awareness, self-efficacy, environment, and income potential significantly influence insurance agent career choice at AIA Myanmar. The study highlights the importance of motivational, psychological, and environmental factors in influencing career choice decisions. The findings provide strategic perspectives for insurance companies and agency management in designing effective recruitment, training, and retention strategies to strengthen the insurance agent workforce.