

**YANGON UNIVERSITY OF ECONOMICS
DEPARTMENT OF COMMERCE**

**THE EFFECT OF EMPLOYEE EMPOWERMENT ON
JOB SATISFACTION AT SELECTED INSURANCE
COMPANIES IN YANGON**

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JOB SATISFACTION AT SELECTED INSURANCE
COMPANIES IN YANGON**

This thesis is submitted to the Board of Examiners in partial fulfillment of the requirements for the degree of Master of Commerce (M.Com)

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ABSTRACT

This study focused on the effect of empowerment practices on job satisfaction at three selected insurance companies in Yangon. The objectives were (1) to explore employee perception on empowerment practices and job satisfaction of three selected insurance companies in Yangon and (2) to analyze the effect of employee empowerment on job satisfaction of three selected insurances companies in Yangon. Primary data is collected from employees working at selected insurance companies by using structural questionnaires and analyzed by descriptive methods. Employee view of sharing knowledge and skill and information has the highest level of employee job satisfaction. Authority and rewards have the lowest level of job satisfaction. All of empowerment practices provided by insurance companies are reliable and strong correlation with job satisfaction. In accordance with multiple regression analysis, the empowerment practices of authority and rewards have the most positive effect on job satisfaction and information, knowledge and skills have the positive effect on job satisfaction.

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LIST OF ABBREVIATIONS

ANOVA	Analysis of Variance
AU	Authority
INF	Information
JS	Job Satisfaction
KS	Knowledge and Skills
RE	Rewards
SPSS	Statistical Package for Social Scientists

CHAPTER I

INTRODUCTION

Organizations are striving to succeed in the rapidly transforming and challenging business climate for long-term success. Employees are military assets in the enterprise to fulfill the organization's efforts to attain improved results. Business is going to cost more money such as hiring, staffing, etc. In fierce competition, organizations realize that inspiring employees can contribute to achieve the certain level of efficiency in less time.

Due to distinctive service features, human resources play a critical role. Business entities face tremendous challenges in order to provide excellent customer service to customers in a demanding and diverse business climate. Job satisfaction of employees creates long-term survival for insurance firms. Employee empowerment is also a critical element of the insurance company's true quality enhancement. As the services offered in insurance company are special and challenging, insurance industry is not the same as manufacturing industry. Therefore, to deliver customer support, business offers empowerment practices

Participative management is one of the most popular and most widely practiced styles of management in modern organizations. Empowerment allows companies to accomplish their goals that employees to be satisfied with their jobs. Empowerment implies allowing employees a certain degree of autonomy to make independent decisions in a timely manner and provide customer service. When employees feel an immense amount of empowerment, they can deliver significant quality support, tackle a client's critical issues and solve work-related issues within 24 hours.

Empowerment stimulates employees to engage in decision making that can boost the organizations dense of vitality (Ongori, 2009). Empowerment is one of the tool of management technique when trying to achieve operational objectives. Empowerment procedures in the age of globalization should formulate employees for the development and survival of the insurance market. In order to aid talent retention, insurance firms should exercise empowerment in the place of work. Employee empowerment is concept of delegating power and obligation within the entity from

employer to employee in effort to allow jobs decisions. Empowerment enables employee to consider how to tackle the matter according to their decisions (Rodwell, 1996). Empowerment practices such as autonomy, skills and expertise, information and incentives permit decisions to be taken regarding customer inquiries

Job satisfaction is a sensation of delight form professional experience that can enhance the enterprise with efficacy and performance in the complicated evolving world. The effect of employee satisfaction provides the firm with an enhancement in loyalty, performance and quality service that bring satisfaction and joy to the customer. The insurance industry is a service-oriented industry that employees are direct conversations with customers to provide superior quality service and enlarge employee efficiency. This study will assess employee satisfaction considering the impact of empowerment procedures on three selected insurance firms in Yangon.

1.1 Rationale of the Study

Employee empowerment is a redistribution of sovereignty from the administration to organization's employees to do the entire job. Management offers an interactive workplace environment to encourage employees in decision-making operations of the company. Employee empowerment is vital to the sustainability of the company because employee empowerment leads to increase workplace satisfaction, engagement of employees and customer support. As employees feel empowered, they can quickly make decisions without going back to meet with supervisors and fix customer service issues on the spot. Therefore, management also needs to provide employees with empowerment procedures and company's reputation relies on the enjoyment of employees whom provide client with service.

In order to achieve success, employee work satisfaction is essential for companies because employees consciously do their job. When management offers empowerment practices at the workplace, employees have flexibility to work and conduct work tasks to encourage job fulfillment. Bowen and Lawler (1995) identified the four empowerment practices such as authority, information, knowledge and skills and rewards offered by employees to feel delight.

Insurance sector is a service offering environment with a growing demand for coverage in a dynamic world. Insurance industry has trend the most popular business in modern era. Insurance industry strives not only to ensure outstanding standard

service for customers but also to provide employees with quality of work life. Today, insurance providers face an tremendous challenge in the business environment of high-quality service on the marketplace, especially Covid-19 Pandemic. For insurance providers, employee empowerment is necessary when employees have direct contact with customers to serve insurance service in a global competition position. Insurance providers support employees with empowerment practices, employees are expected to stay within the company as they experience satisfaction.

Employee empowerment has been researched in developed countries but few empirival research findings that empowerment practices influence job satisfaction in Myanmar's insurance industry. In order to meet market demands, insurance providers provide customerse with serveral forms of insurane coverage bundles. It has benefits for not only the customer to have the optimal service on time but also the employess to satisfy the work if employees have empowered. If the organization pays employees the sense of empowerment, they want to do the work actively and the level of performance is significant. Therefore, this study focuses on the effect of empowerment practices on employee satifaction of selected insurance companies. This study serve as a guide for organization especially for insurance industry.

It is really important for insurance providers to have quick responses and highest quality support with the assistance of talented employees that empowerment plays an integral role. Insurance sector trends become popular and employees require truthful information, proper resources and flexibility in that field to make important decisions and address customer concerns. Therefore, this study gives insurance firms multiple advantages on the concept of empowerment due to the consideration of the effect of empowerment on job satisfaction at selected insurance firms in Yangon.

1.2 Objectives of the Study

This study intends to achieve the following objectives:

1. To explore employee perception on empowerment practices and job satisfaction of three selected insurance companies in Yangon and
2. To analyze the effect of employee empowerment on job satisfaction of three selected insurances companies in Yangon

1.3 Scope and Methods of the Study

This study highlighted the effect of empowerment practices of insurance firms on job satisfaction. This study concentrated only on common empowerment practices namely authority, information, knowledge and skills and rewards offered by three insurance companies in Yangon. In this study, three private insurance firms, such as AYA SOMPO Insurance Company Limited, KBZ MS Insurance Company Limited and Capital Taiyo Insurance Company Limited have been chosen because of the most successful and trendiest insurance companies in 2020. From a total of 1004 employees who work at selected insurance firms using a simple random sampling method, 292 employees are gathered as a sample based on (Yamane, 1967).

$$n = \frac{N}{(1 + Ne^2)}$$

N = population size = 1004

e = level of precision (95 % level of confidence level or 5% level of precision was assumed)

$$n = \frac{1004}{1+(1004 \times 0.05^2)}$$

$$n = 290.03 \approx 292$$

In this study, the required sample size was 292 respondents from 1004 employees in three insurance firms. Primary data were collected using structural questionnaire with a five-point Likert scale from employees of three insurance firms in Yangon. Secondary data were obtained from prior theses on empowerment and from online research articles and data sources from chosen insurance firms. Demographic background of respondents (employees) presented using descriptive statistics and to analyze SPSS Software is used.

1.4 Organization of the Study

This study includes five chapters that the first chapter details the study's introduction, rationale of the study, objectives of the study, scope and method of the study and organization of the study. The literature review of empowerment practices, job satisfaction and prior research study is mentioned in second chapter. The third chapter addresses the profile of three chosen insurance firms and perception of

empowerment practices and job satisfaction by employees. Demographic characteristics of respondents, explanation of the data and results illustrated through the tables are presented in chapter four. The last part of the study is finding and discussion, suggestion and recommendation and need for further research study.

CHAPTER II

LITERATURE REVIEW

This chapter provides the theories of empowerment and a review of literature includes employee empowerment, empowerment practices and job satisfaction of employees and description of conceptual framework.

2.1 Self-Determination Theory

Self-determination helps employees to have a sense of control over work that are accountable for the effect of outcome. In several fields, this theory has been applied, especially in the workplace. The aspect of self-determination indicated that employees have autonomy, knowledge and skills and information are fulfilled to make work-related challenges.

Employees who believe that they have self-determination at the workplace that have positive impact on the success of the job and feel more dedicated and inspired at work. Manager and supervisor provide employees with the sense of self-determination to take an active role by delivering responsibilities, encouragement and inspiration to employees

This theory requires three psychological requirements such as abilities that employees know they have done a great job, autonomy that employees feel they have flexibility over work and interactions to maintain positive relationship with other people. This theory has also been implemented in the workplace that encourages excellent results relevant to job. This concept is vital to organization practice by offering employees with individual decisions. The concept helps employees to make autonomous choices while employees do the job.

Self-determination enhances trust and a sense of psychological stability. This theory helps employees to meet job expectations by providing the opportunities to make work-related choices and knowing that they have a great power over work. Illardi et.al (1993) proposed that employees who feel that they have self-determination foster a high degree pf work satisfaction by allowing autonomy, competence and interaction. This theory suggested that management can make the influence of employee behavior by providing right and liberty.

2.2 The Concept of Empowerment

If employees are provided timely information, adequate authority to do work, adequate knowledge and skills to do the job and provide recognition for success, they will identify the issues and provide solution more efficiently. Empowerment offers employees with a sense of sovereignty that can enhance quality of work life. The original definition of empowerment was published by (Soofali, 2003) that empowerment is transfer of authority to the individual's organizational structure. Empowerment provides employees with skills, power, resources, knowledge and skills, incentives and opportunities that are responsible for the effect of behavior, but employees are free to work that fosters career progression.

Empowerment involves removing the hierarchy of organization structure in order to enhance the efficiency of the entity for organizational targets (Armstrong, 2006). Empowered employee provides the corporation with the tools to attain accomplishment. Fox (1998) suggested empowerment consists of adopting empowerment practices to provide authority, information, expertise and skills and incentives to the company. Many entities adopt empowerment practices to boost efficiency and competitiveness, encourage customer loyalty and enjoyment and achieve strategic advantages. Empowerment offers valuable mechanisms to tackle the challenges created by sudden organizational changes (Spreitzer, 1995).

Empowerment helps employee to make assessments on liberty that influence their professional behaviors. Employee empowerment can be a vital organizational weapon for not only for employees but also for companies provides a lot of profits. Empowerment helps people in the organization work together to make decisions and deliver the best customer experience (Pardo del Val & Lloyd, 2003). Empowerment support appropriate advice and proper help. Management needs to have expertise and skills required for intelligence and training to serve the best and then appreciate their success. Empowerment replaces the conventional hierarchy of the organization because management allows authority to make decisions on job practices.

Empowerment requires organizational structures that maximize the engagement of employees and enhance the efficiency of organizations in order to accomplish objectives. Employees have been an organization's highest concern and employees are the most corporate commodity that leads to organization's progress when motivated. Empowered employees can have an operational comparative

advantage that is a motivational tool that can boost efficiency and employee morale and self-decision-making (Ongori, 2009). Empowerment ensures that the top management allows employees the authority so that managers can take on additional positions and obligations.

Empowered employees can have strategic comparative advantages because of the motivational tool that can boost efficiency and employee morale and self-decision making (Ongori, 2009). Empowerment ensures that the top leaderships give employees the authority so that managers can take on additional positions and obligations. Empowerment encourages employees to make decisions with the use of their experience, knowledge and expertise in day-to-day operations. Empowerment helps employees to be empowered by utilizing decision-making capabilities.

Empowerment has been used as an essential instrument to optimize the commitment of the company to achieve strategic advantages (Covey, 1994).. Employees should acquire timely and sufficient data about all operational developments in a timely manner, provide instruction with new expertise and skills for new roles and take on the implications of their action. In today's volatile and competitive world, empowerment is very helpful. Employee empowerment is the right to engage in deciding the goals and strategies of the company and employee can handle customer issues. Empowerment is characterized as management allow employees the freedom to make their job choices and flexibility (Hsieh and Chao, 2004). .

Empowerment strengthens self-confidence, inspiration and self-determination of employees within the organization. The reform of the organization to reduce the hierarchy of the entity is empowerment. Organization attracts skills employee in the workplace because motivated employees are happier and more loyal. Empowerment promotes collaboration with employees to maintain a high degree of dedication and to maximize the organization efforts. Empowerment suggests that managements shares four empowerment practices with employees such as information about goals and performance, performance-based incentives and appreciation, work-related decision making authority, and expertise and skills to perform the work (Bowen & Lawler, 1992).

2.3 Empowerment Practices

Empowerment is the authority granted to employees to make decisions, to carry out day-to-day procedures and resolve customer concerns. Authority is concerned with power, relates to the capacity to conduct the finished job (Kanter, 1993). Altizer (1993) explored that management should encourage employees to deliver the best customer support and provide solutions to customer problems. As management shares decision-making authority, they have more free time to think more quickly about how to shift the organization's priorities effectively and creatively. Therefore, authority means giving authority over the tools of the company and the ability to petition on work tasks (Lawler, 1986).

Empowerment requires mutual responsibilities at the work place. Authority involves having the official authority to perform their tasks and carry out the duties efficiently after delivering proper instruction to employee. The art of offering decision making permission to conduct every task is empowerment. Corporation gives the employees to participate in organization procedures.

Empowerment provides an autonomous workplace climate by allowing employees the authority to make thoughtful choices. This will greatly increase the productivity and operational efficiency of employees. Employees with greater authority will be more versatile in modifying job changes. Employees have greater influence over their work; their skills can be strengthened and utilized. Authority has many benefits for enhancing the efficiency of organizations. Employees have the authority to settle complaints from the customers as they arise.

The practices of authority enhance the employees to figure out how to deals with customer issues. The purpose of authority is to develop jobs that encourage employees to decide how to do their work. In order to maintain skilled employees, business transfer power, expertise and skills with the organization's employees. Management offers the ability to control efficiency and customer engagement and ensure the highest level of operation (Bowen & Lawler, 1992).

(i) Information

A crucial function for corporate success is contact between managers and staff to exchange information. Access to information ensures that information about priorities, objectives and strategies is shared with employees to carry out the job.

Management exchange the data with employees to improve the capacity of the employee to make independent decisions that relate to the strategic goals of the organization (Kanter, 1993).

Information includes work-related data and procurement activities and progress that are very critical for the performance of employees. Management provides employees with data that is relevant and acceptable for job success. Top management helps the company to be successful by giving authority and supplying employees with information. Psoinos et.al (2000) noted that management has the ability to create and sustain an environment for access to corporate priorities and performance. Management is hesitant to exchange data, notable in the field of financial information because this data is business integrity and confidential in nature (Randolph and Sashkin, 2002).

Management provides employees with necessary knowledge and emphasizes the ideas and suggestions about the problems of employees to build trust between management and employees. Information given by employee about the corporate priorities and strategies to make decisions. Kanter (1989) indicated that organization should make more knowledge accessible to many employees at different level of organization. Lawler (1992) proposed that the two forms of information relating to the purpose of organization and performance of the organization, In order to minimize tensions and decentralize the hierarchy and address the customer problems, open communication and information is essential.

Management must properly provide the tools for employees to make thoughtful choices. Employees must gain adequate information about the company's success in an empowered workplace to provide improved customer experience that will promote employee satisfaction and organizational efficiency. Employees need to know necessary details on a timely basis to perform a given duties. However, scholars argued that the element of empowerment depends on the employee's required records (Lawler, 1986).

(ii) Knowledge and Skills

Sharing knowledge is about sharing ideas and advice about collaborating with each other and with organizational experts to overcome challenges and problems in the workplace. Several scholars have concluded that exchanging expertise and skills would make team performance successful (Gully, Incalcaterra Joshi & Beaubien,

2002). Management supports employees with preparation and growth to boost their expertise and skills to carry on new roles. To meet the obligations of their job environment, organization need to have skills training.

Organizations also have to provide frequent training for the growth of skills and opportunities to learn and evolve well to improve their careers. In order to engage in decision making, expertise and skills are important considerations. Foster-Fishman et.al (1998) concluded that it was a crucial consideration for any company to acquire job-relevant expertise and skills. Some research have stated that empowerment relies on the preparation needed and awareness of skill development (Lawler,1986).

Awareness and skills preparation and learning will strength sense of competence and self-efficacy. Management offers knowledge and skills related to the job in order to execute the duty. Training and advancement of work-related expertise and skills helps employees to feel capable of learning and advancing their careers. Employee cannot make a commitment to the growth of the organization without the right qualifications. Knowledge and expertise encourage employee's involvement in decision-making and the best service to their clients that can address customer concerns and answer customer query in a timely manner.

For empowered employees to work and deal with customer issues, knowledge and skills are important resources. Fottler (1995) proposed that empowerment practices of exchanging expertise and skills would lead employee to increase work satisfaction. Empowerment reinforces that employees are active in decision-making procedures, hierarchy systems, formal and informal process for setting targets. Once employees notice that they lack knowledge and talents to make meaningful choices, they will not have a sense of satisfaction at work. Employee must perform the highest level of operation; empowerment must have awareness to assist in setting performance of corporate targets.

(iii) Rewards

Rewards are used as an efficient tool to increase employee job satisfaction in the workplace where employees earn tangible or anti-incentives (Yasothai et.al, 2015). The compensation influence of management would have a positive impact on the success of the employee's job. Rewards can be considered the most powerful method for enhancing financial and non-financial outcomes. (Aktar S, et.al, 2012).

Management offers recognition in the workplace to inspire employee. Organization needs to appreciate and acknowledge the potential and expertise of employees for their growth.

Management celebrates their workers for the things they need to achieve greatness. Lawler (1986) concluded that incentives are perceived for their success, management celebrates their performance and respects their successful performance thus employees would be inspired to do better for their jobs. If organization wants employees to have integrity, creativity and productive results, it should have incentive programs that employees appreciate. Employee receives appreciation on the basis of the organization performance. When organization provides employees to enjoy recognition and trust, employee will be more dedicated. Recognition helps employees to inspire and work more target work.

Empowerment enables welfare to be done by the entities. By offering bonuses and benefits for employees, the company needs to retain personnel and sustain skilled employees. Rewards allow the enterprise to improve levels of success and efficiency to accomplish goals. Empowerment is the reallocation of accountability and the provision of compensation for their decisions.

Employees take participate role in decision process and their ability to set strategic strategy and solve customer issues and management needs to be recognized. For the work advancement of employees, management acknowledges and promotes their work success and offers equal performance evaluation programs. Employees deserve to earn rewards for their job contributions. Insurance industry is a customer-oriented workforce to provide the finest customer service. Organization delivers rewards that are accepted by employees because employees know that company appreciate them.

2.4 Job Satisfaction

Organization need to be motivated to attract qualified employees by delivering a sense of fulfillment. Andrew (1988) argued that the feeling of pleasure arising from the job is work fulfillment. Hoppock (1935) argued that the balance of physiological, psychological and environmental factors that cause employees feel satisfied at work.

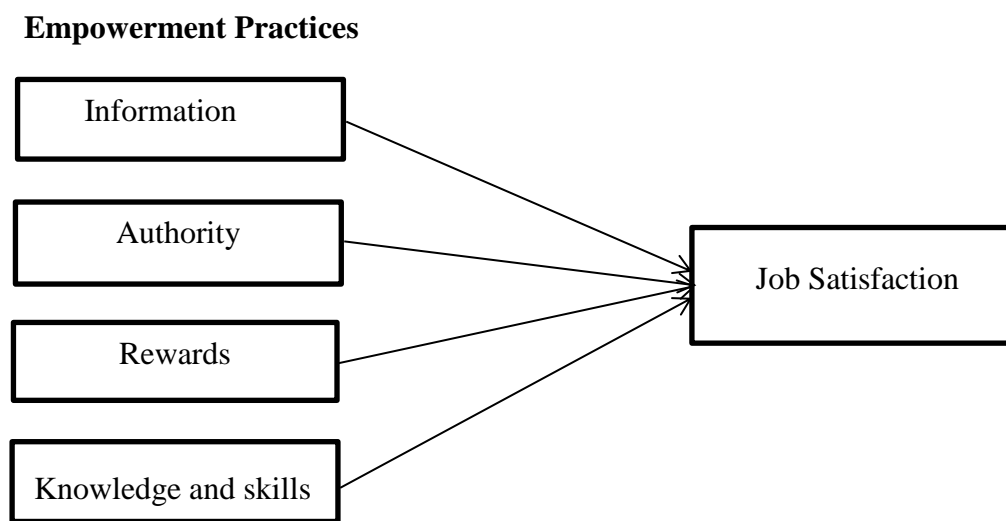
Job satisfaction can occur when employee is satisfied with particular job tasks, organizational culture and employees is satisfied with wages, incentives and others.

Herzberg (1959) mentioned that the job provides prospects for appreciation, success, transparency and development to inspire employees to do the work that contributes job satisfaction. When employees have the right to engage in decision-making, it will be helpful not only for employee to fulfill the task but also for organization to stay ahead of the competition. The idea of empowerment advocates the morale of employees that can enhances many benefits at the workplace.

2.5 Previous Studies

Gemendidez & Moldgoldiec (2015) focused on exploring the impact of workforce empowerment on workplace satisfaction of workers at selected United States Government organization. The title of workforce empowerment impact on job satisfaction's conceptual framework is shown in Figure (2.1)

Figure (2.1) The Impact of Workforce Empowerment on Workplace Satisfaction



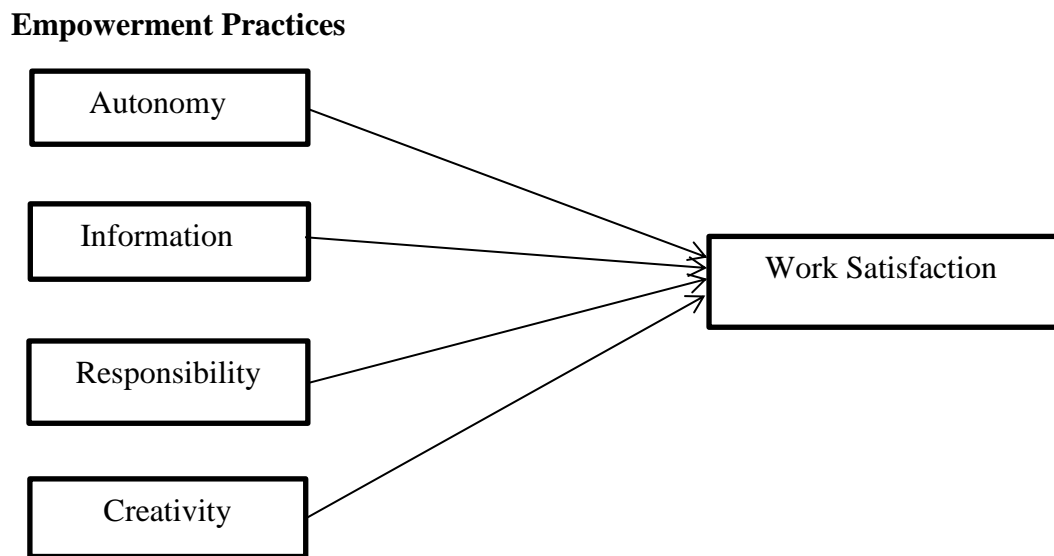
Source: Gemendidez & Moldgoldiec (2015)

The research demonstrated that employee is the most pleased with empowerment view of having knowledge and skills but authority is the least satisfied with employees. It also found that the four empowerment concepts at government agencies in United States are positively correlated with work satisfaction. This study found that empowerment activities also have a positive impact on workplace

satisfaction by presenting employee with information about goals and performance but little impact of offering reward on work satisfaction.

Abaraja (2012) highlighted the influence of empowerment on work satisfaction at Iranian hotels. The conceptual framework of empowerment influence on work satisfaction is presented in Figure (2.2).

Figure (2.2) Empowerment Influence on Work Satisfaction

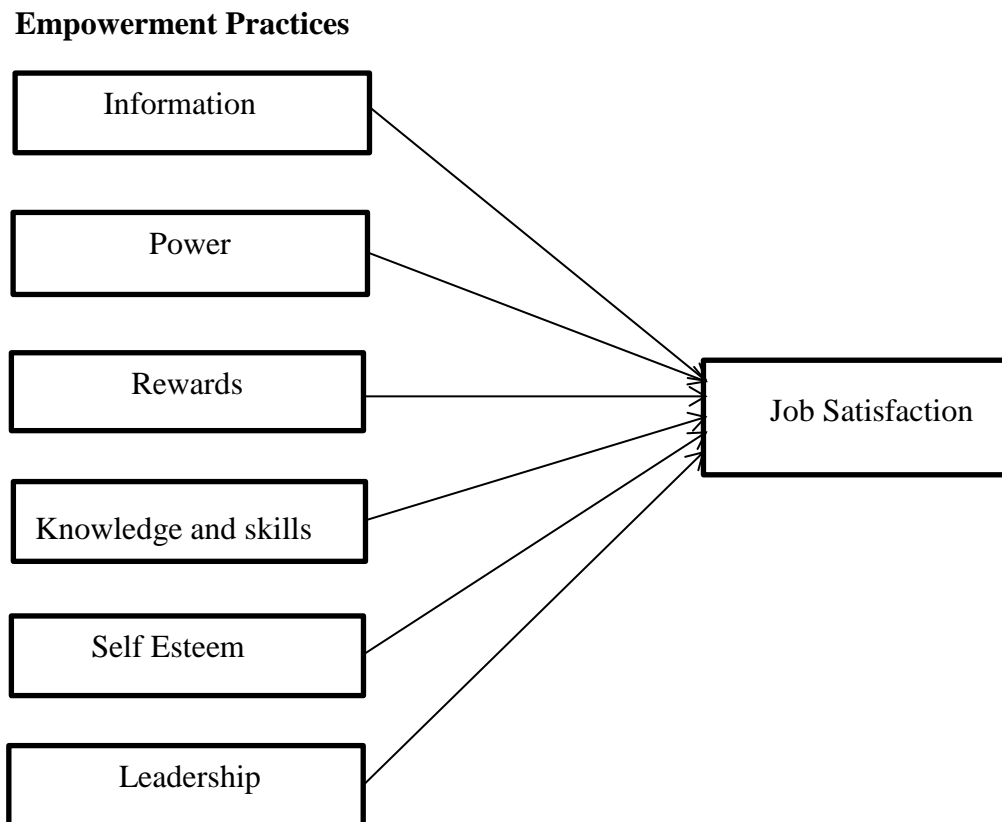


Source: Abaraja (2012)

This study revealed that the sense of empowerment to have autonomy and creativity is the most fulfilled by employee and employee is the least satisfied by responsibility. The four empowerment behaviors such as autonomy, information, responsibility and creatively are positively associated with work satisfaction. The research concluded that the empowerment practices of responsibility have a favorable effect on work satisfaction and information provision have a weak impact on work satisfaction.

Kokola (2015) analyzed the influence of employee empowerment on work satisfaction in banking industry. This research focuses primarily on workers employed in banking industry in the city of Chennai, India. The conceptual framework of researcher Kokala (2015) titled about influence of empowerment on work satisfaction is seen in Figure (2.3).

Figure (2.3) Impact of Employee Empowerment on Job Satisfaction

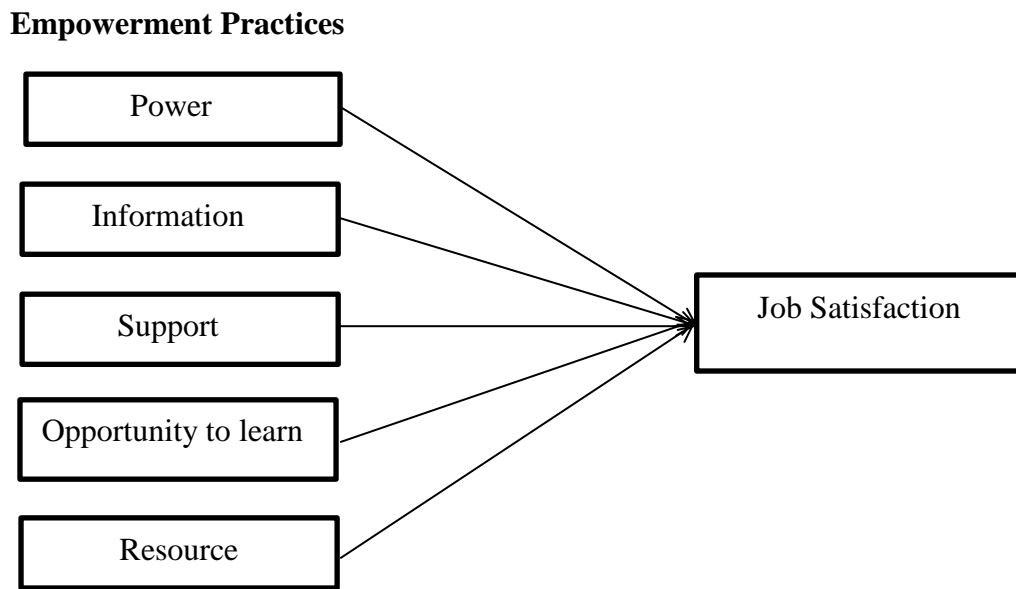


Source: Kokola (2015)

This study indicated that employee is the most pleased with empowerment interpretation of knowledge and skills but employee is least satisfied with information. Six empowerment activities are positively associated with work satisfaction in this research. Practices of the impact of knowledge and skills have the most significant on satisfaction but information has the weak significant.

Shamagna (2001) had subjected that the effect of occupational empowerment on workers satisfaction at hospitals in South Carolina. The conceptual framework of the effects of occupational empowerment on workplace empowerment was illustrated in Figure (2.4).

Figure (2.4) The Effect of Occupational Empowerment on Job Satisfaction



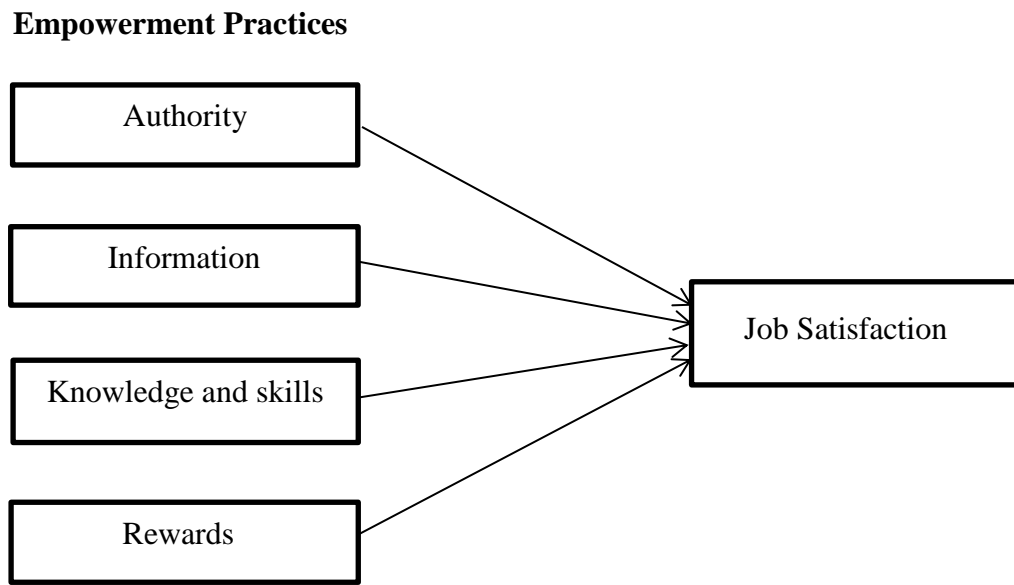
Source: Shamagna (2001)

The research proved that employees are the most pleased with empowerment view of knowledge and skills, but employees are the least satisfied with opportunity to learn. Five empowerment activities such as power, knowledge, support, opportunity to learn and rewards are positively associated with job satisfaction. The result revealed that self-esteem and rewards had a significant effect on work satisfaction and information empowerment practices have a weak impact on employee satisfaction.

2.6 Conceptual Framework of the Study

This study emphasizes the effect of empowerment practices on job satisfaction at joint venture insurance firms in Yangon. The emphasis of this study is to explore perception of empowerment practices and job satisfactions in three insurance firms in Yangon. The conceptual framework of the study was adopted from the researcher named Gemendidez & Moldgoldie (2015).

Figure (2.5) The Conceptual Framework of the Study



Source: Adopted from Gemendidez & Moldgoldiec (2015)

According to the conceptual framework of the study, multiple regression analysis is used to assess the relationship between four empowerment practices (authority, information, knowledge and skills and rewards) and job satisfaction. The outcomes are intended to provide for business organization with substantial and valuable opportunities in order to improve employee work satisfaction and to achieve benefits through satisfaction.

CHAPTER III

EMPOWERMENT PRACTICES IN INSURANCE COMPANIES

This chapter presents profile of selected insurance companies in Yangon, the vision, mission, core values and organizational structure of selected insurance companies in Yangon. It also describes that typical empowerment practices used by three insurance companies are also identified.

3.1 Profile of KBZ MS General Insurance Companies

Ministry of Finance and Planning has been authorized to open KBZ MS General Insurance Companies since 2012 under the name of IKBZ Insurance Co.,Ltd that was established in June 2012. Myanmar Insurance regulatory was given the first private insurance authorization that will released on June 5,2013. KBZ MS General Insurance is a joint venture between IKBZ Insurance Company; that is one of the firms belonging to the Kanbawza Group of Companies and Mitsu Sumitomo Insurance Company; that is a Japanese insurance company. The location of headquarters is Strand Square, Merchant Road, Pebedan Township, Yangon. KBZ MS General Insurance runs in 20 cities in Myanmar. KBZ MS Insurance Company sells clients numerous insurance coverage packages and delivers customer care 24 hours a day (KBZ MS General Insurance, 2019).

3.1.1 Vision, Mission and Core Values of KBZ MS General Insurance Companies

KBZ MS General Insurance Company's vision is to provide the right insurance service to customers and to promote Myanmar Insurance Market.

KBZ MS General Insurance Company's mission is to support the quality of life to our customer and to satisfy the needs of customers.

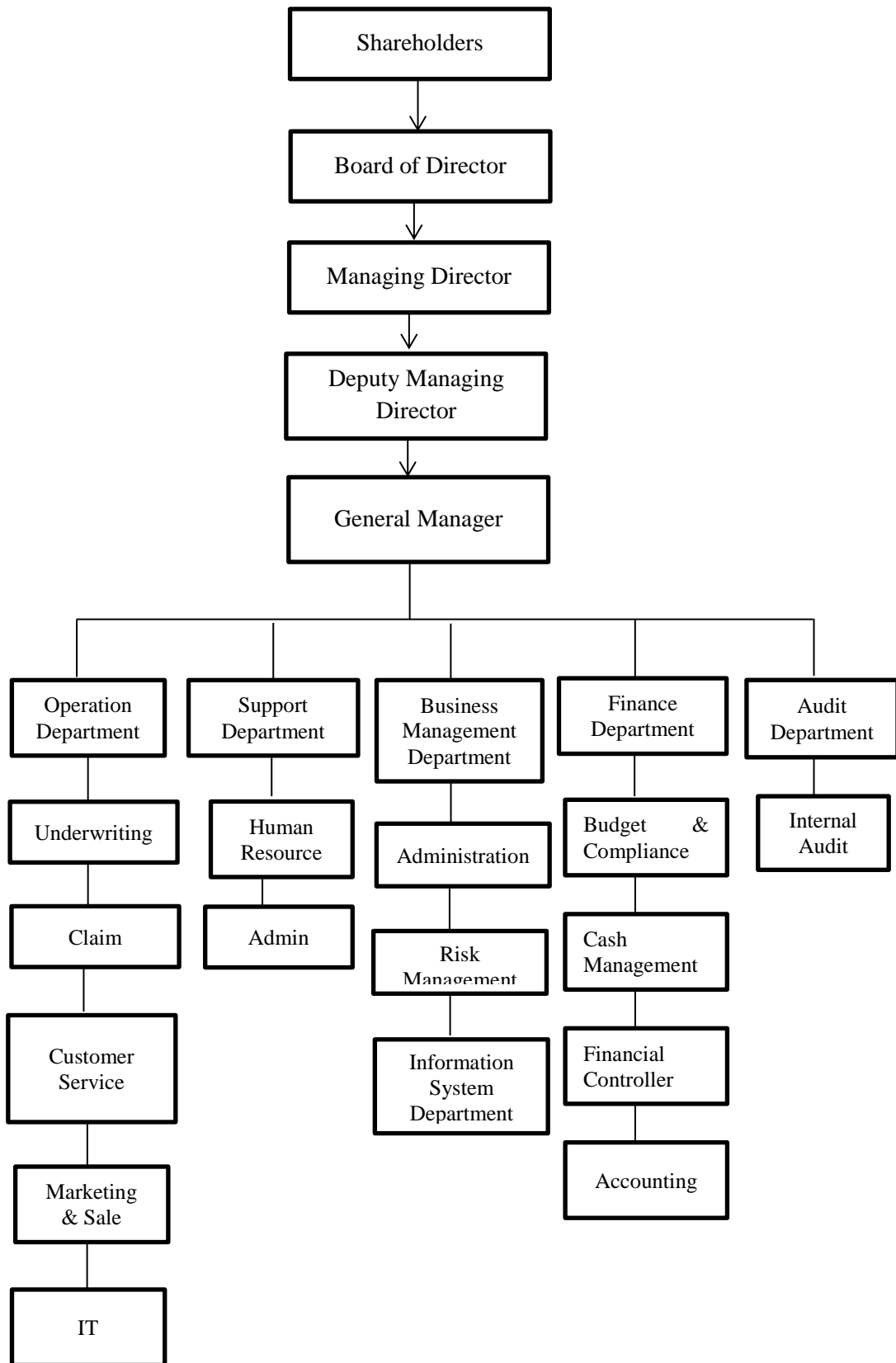
The core value of KBZ MS General Insurance is to support the customers with loving kindness, persistence and brave.

KBZ MS Insurance Company is trying to maintain the integrity with honesty to maintain corporate reputation of the country.

3.1.2 Organization Structure of KBZ MS General Insurance Company

Organization structure is divided into shareholders, Board of Directors (BOD), Managing Directors, Executive Committee, Chief Executive Officers, deputy managers, Business Development committee, risk management committee and general manager. The department of KBZ MS General Insurance includes internal audit department, operation department, underwriting department, claim department, risk management department, admin department, sales department, marketing department, customer service department, business development department, accounting department, human resource department, it department, legal & compliance department and internal audit department. Organization structure of KBZ MS General insurance company is presented in Figure (3.1).

Figure (3.1) Organization Structure of KBZ MS General Insurance Co., Ltd



Source: KBZ MS General Insurance Co., Ltd (2020)

3.2 Profile of AYA SOMPO Insurance Companies

AYA SOMPO Insurance Co.,Ltd was a joint venture between AYA Myanmar Insurance which is owned by AYA Bank and Japanese insurance company named SOMPO . After the merger of the two insurance companies, the firm was called AYA SOMPO Insurance Company Limited but it is still owned by AYA Bank. AYA SOMPO insurance offers the insurance coverage to customers to live safe and happier life. AYA SOMPO insurance company provides customers with high quality and innovative offerings (AYA SOMPO Insurance , 2020).

3.2.1 Vision, Mission and Key Values of AYA SOMPO Insurance Companies

The vision is (1) to look beyond the present of our customer and (2) to go beyond the insurance sector to success with the AYA SOMPO Insurance Companies Limited.

The mission is to support innovative solutions to our customers and to provide peace of mind of our customer from now and future.

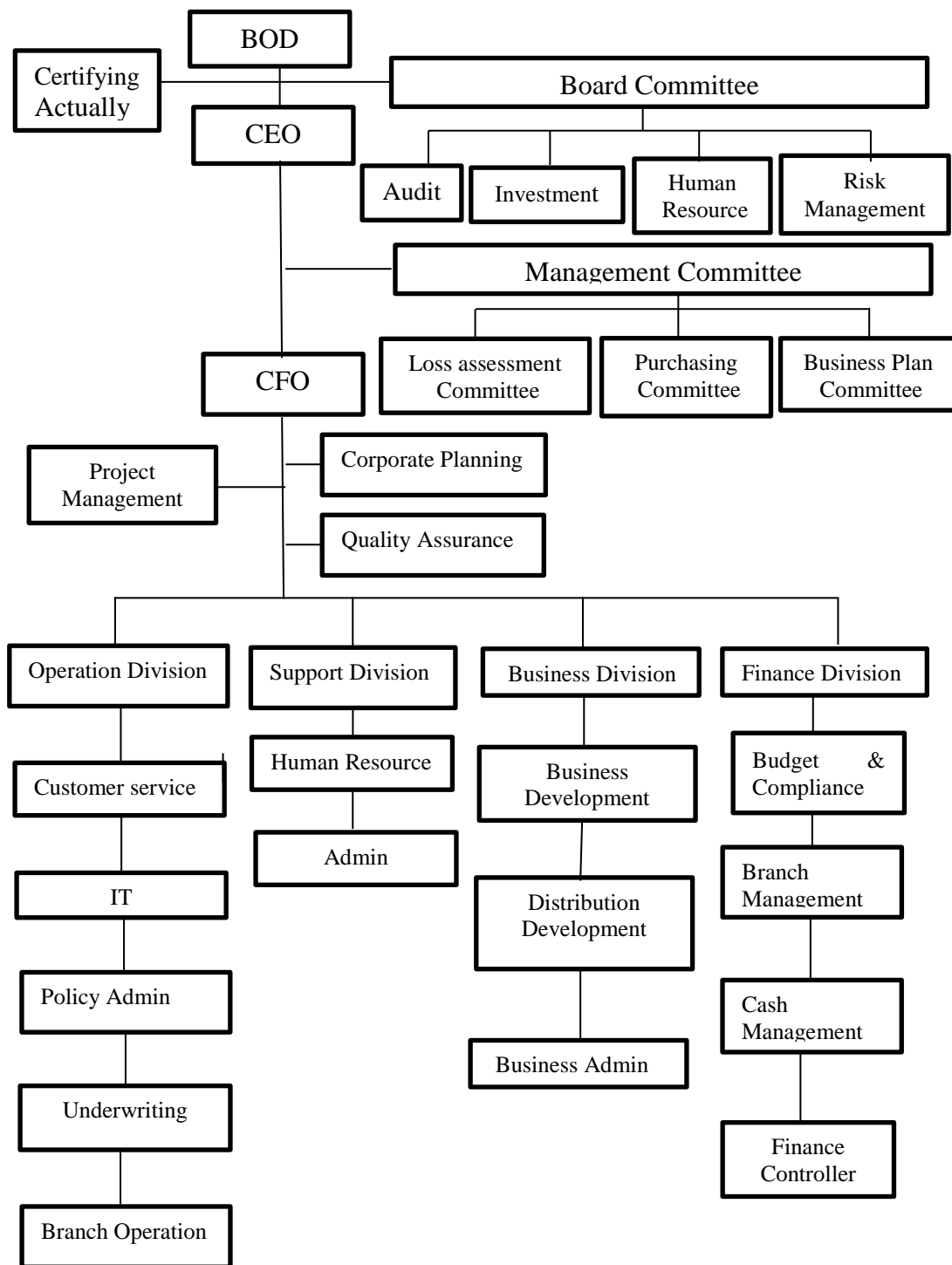
AYA SOMPO's key value is to protect customer from uncertainties of tomorrow and to support peace of mind of the customer with AYA SOMPO Insurance Companies Limited.

AYA SOMPO Insurance Companies limited is trying to provide better products and services on a timely manner for the needs of the customer to fulfill the customers' needs and wants.

3.2.2 Organization Structure of AYA SOMPO Insurance Company

The organization structure of AYA SOMPO Insurance Company has board of directors, chief executive officers, chief operating officer, board committee and management committee. It also includes operation division, support division, business division, finance division, internal audit, corporate planning and quality assurance division. Organization structure of AYA SOMPO insurance company is presented in Figure (3.2).

Figure (3.2) Organization Structure of AYA SOMPO Insurance Co., Ltd



Source: AYA SOMPO Insurance Company Limited, 2020

3.3 Profile of Capital Taiyo Insurance Companies

Capital Taiyo Life Insurance Company is owned by Capital insurance company and Japanese insurance company named Taiyo Insurance companies. The company offers customers with various forms of life insurance. The headquarter of Capital Taiyo life insurance is No-7, Pyay Road, Haling Township, Yangon. The total number of capital Taiyo workers was 400 employees around the world. Capital Taiyo Life insurance offers service that suits the needs of our clients (Capital Taiyo Insurance , 2020) .

3.3.1 Vision, Mission and Key Values of Capital Taiyo Life Insurance Companies

The vision of Capital Taiyo Insurance Company is to be the leading insurance companies in life insurance sector and to make the first choice in our customer minds.

The mission is to offer high quality insurance services that satisfy the customer needs.

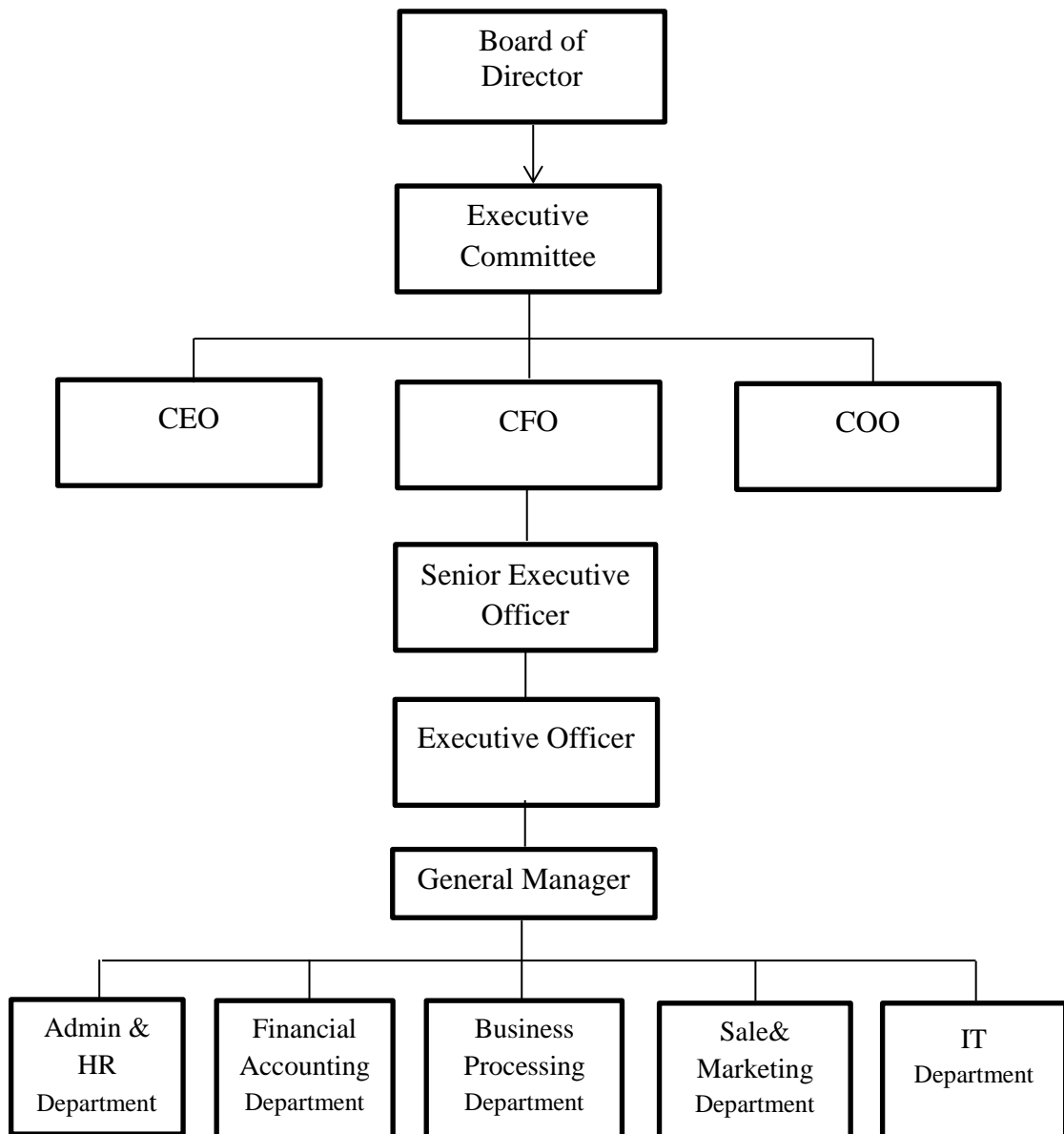
The core value of Capital Taiyo Life Insurance is to increase satisfaction of our customers by filling customer's expectation.

Capital Taiyo Life Insurance trying to make the well-being of customers, partners, shareholders and society.

3.3.2 Organization Structure of Capital Taiyo Life Insurance Company

Organization Structure of Capital Taiyo Insurance Company has board of directors, executive committee officers, chief executive officer, chief finance officer, and chief operating officer, senior executive and general manager. It also includes admin & HR department, Financial accounting department, business processing department, agency allowance department, sale and marketing department and IT department. Organization structure of Capital Taiyo Life insurance company is presented in Figure (3.3).

Figure (3.3) Organization Structure of Capital Taiyo Life Insurance Co., Ltd



Source: Capital Taiyo Insurance Company Limited, 2020

3.4 Empowerment Practices of Insurance Companies

The common empowering practices used by three insurance firms are authority, information, knowledge and skills and rewards. Mean values examine the perspective of employees in these activities. The mean score of each empowerment dimensions is listed in the following table.

3.4.1 Employee Perception on Authority

The perception level of employee on authority is measured with six questions. The mean value for each statement of authority and the overall mean values are presented in Table (3.1).

Table (3.1) Practices of Authority in Three Insurance Companies

No.	Particular	Mean
1	Getting significant authority in determining how the task is carried out.	3.57
2	Having the right to behave suddenly in order to satisfy the needs of the consumers	3.32
3	Getting the power to resolve customer complaints	3.46
4	Allowing employee an ability to contribute solutions to fix work-related problems	3.00
5	Delegating employee with appropriate authority and duties to do the job.	4.00
6	Carrying the ability to make choices that requires responsibilities.	3.55
Overall Mean		3.48

Source: Survey Data, 2020

Table (3.1) explains the authority's empowerment practices adopted by three private insurance firms in Yangon. According to the data in Table (3.1), the overall mean score of authority ranking is 3.48. Management delegate ample power and obligations to employees to do the job has the highest mean values among six authority statements and organization encourages employees an ability to add suggestion to fix work-related problems with the lowest mean value among six authority statements. However, the average mean value of authority variable showed

that employees are recognized by the authority empowerment practices of the company and empowerment practices of authority have been implemented by the company at the workplace.

3.4.2 Employee Perception on Providing Information

Employee perception of information empowerment practices comprises six statements and the mean value for each information sharing statement and the total mean value are shown in Table (3.2).

Table (3.2) Supplying Information in Three Insurance Companies

No.	Particular	Mean
1	Receiving required details about the company's progress.	4.02
2	Providing information on vision, mission, priorities and objectives is easily access within the organization.	3.77
3	Providing the tools for employees to perform a specific mission	3.86
4	Having the requisite details with proper time to make thoughtful choices	3.64
5	Achieving targets by presenting information	3.91
6	Providing the necessary tools for additional roles at work	3.89
Overall Mean		3.85

Source: Survey Data, 2020

Table (3.2) explains the empowerment dimensions implemented by three private insurance firms in Yangon for provision of information, with an average mean score of 3.85. The highest mean value is 4.02 among the items of sharing information and the lowest mean value is 3.64. Employee receives the required details about the company's result among six information providing statements has the highest mean value and employee receives the required information in a good time to make thoughtful judgements has the lowest mean value among the items. However, the overall mean value of information variable showed that employees are embraced by the organization sharing empowerment activities and the company has practiced the

values of empowerment at work and employees are pleased with the principles of empowerment of the company.

3.4.3 Employee Perception on Providing Knowledge and Skills

The following Table explains the perception of employees about the provision of knowledge and skills that are assessed by Five Point Likert Scale. The mean value and the total mean values are seen in Table (3.3) with each assertion about the provisions of information and skills.

Table (3.3) Providing Knowledge and Skills in Three Insurance Companies

No.	Particular	Mean
1	Providing employee with work-related expertise and skills required to meet corporate objectives in workplace.	4.15
2	Performing new job by providing new skills	4.11
3	Solving challenges and problems by skills acquisition	4.09
4	Gaining specific career experience and expertise to do the job	4.16
5	Provide instruction to improve employees' experience and abilities to carry out additional duties	4.10
6	Sharing insurance service information and client-providing expertise	4.26
Overall Mean		4.15

Source: Survey Data, 2020

The empowerment practices for the provision of knowledge and skills were measured with six statements that was shown in Table (3.3) that the overall mean values is 4.15 for the provision of knowledge and skills. The outcome shows that employees are happy with knowledge sharing activities that the mean score is more than 3. Out of the six statement of management shares knowledge about insurance service and ability to provide customers has the highest mean value and receiving knowledge and skills to fix challenges and problems at the work has the lowest mean value. The average mean value of knowledge and skills revealed that the organization had actually exercised the principle of freedom to share knowledge and skills and employees are pleased with the concepts of knowledge and skills acquisition.

3.4.4 Employee Perception on Providing Rewards

Table (3.4) describes the employee perception on providing rewards that are measured by six statements. The mean value for each statement of providing rewards and the overall mean value are described in Table (3.4).

Table (3.4) Providing Rewards in Three Insurance Companies

No.	Particular	Mean
1	Providing benefits that are proportionate to new tasks.	3.34
2	Obtaining graduate for the work being carried out and acknowledge.	3.46
3	Recognizing and offering rewards for engaging in the workplace decision making process.	3.29
4	Receiving appreciation for the expertise and talents for the work done.	3.47
5	Accepting and supporting the potential and abilities of employees for success.	3.46
6	Providing rewards to fulfill goal	3.13
Overall Mean		3.36

Source: Survey Data, 2020

Table (3.4) explains the rewarding empowerment dimensions of six elements assessed with the average mean score of 3.36 for the provision of rewards. Employees have received appreciation and praise for the job performance has the highest mean value among six rewards statement and employee receives rewards for the achievement of the organization goals has the lowest mean value.

3.4.5 Overall Employee Perception on Empowerment Practices

The perception of employees on the overall mean value of empowerment practices of three private-owned insurance companies are seen in Table (3.5).

Table (3.5) Perspective of Empowerment Practices

No.	Particular	Mean
1	Authority	3.48
2	Information	3.85
3	Knowledge and Skills	4.15
4	Rewards	3.36

Source: Survey Data (2020)

The outcome found that employee perception of having knowledge and skills related about the work is the most satisfied by employees because of the highest mean value. Knowledge and skills is an essential component for employees to carry out additional job roles. When employees feel that they lack work-related knowledge and skills, they may not feel a sense of satisfaction in the workplace. Therefore, the perception of employee by providing knowledge and skills is the most satisfied by employees because the overall mean values is more than other factor.

The view of employees offering rewards is the least fulfilled by employees because of the lowest mean value. The reward and appreciation activities for their employees should be more emphasized by the corporations. Employees feel accomplished and please the company's practices.

3.5 Employee Job Satisfaction in Insurance Companies

Job satisfaction of employee at AYA SOMPO Insurance Company Limited, KBZ MS General Insurance Company Limited and Capital Taiyo Life Insurance Company limited are analyzed in this study. Twelve argument related about employee job satisfaction are analyzed by Five-Point Likert Scale that was measured by mean scores.

Table (3.6) Employee Job Satisfaction in Insurance Companies

No.	Particular	Mean
1	Feeling pleased with the kind of work to do in this position.	3.8356
2	Using own ideas to perform job	3.5103
3	Being pleased to be included in organization's decision-making	3.5479
4	Getting the authority to do the tasks related jobs.	3.6301
5	Getting the potential to do something that makes sense of ability to do active work.	3.8836
6	Making realign about management systems consistent with empowerment principles.	3.4315
7	Getting the option to make an independent decision.	3.3356
8	Feeling pleased with the manner that company policies are put into practice.	3.6610
9	Removing bureaucratic constraints and unnecessary controls.	3.4384
10	Treating employees as responsible and important person in the job.	3.4075
11	Using own judgement	3.3630
12	Having resources for new talents and skills to be used and created	3.9315
Overall Mean		3.5813

Source: Survey Data, 2020

Job satisfaction's overall mean value is 3.5813 that was described in Table (3.6). Employees have opportunities to use and develop skills and knowledge at the workplace has the largest mean value among twelve statements of job satisfaction and

employees have been given the opportunity to make decision independently has the smallest mean value among twelve statements of job satisfaction. However, the overall mean value of job satisfaction variable showed that employees are satisfied with the company's empowerment practices and company had actually provided to the employees to satisfy at the workplace.

CHAPTER IV

ANALYSIS ON THE EFFECT OF EMPOWERMENT PRACTICES ON JOB SATISFACTION AT SELECTED INSURANCE COMPANIES

This chapter describes the research design, demographic profile of respondents and reliability analysis. It also includes analysis of the effect of empowerment practices on job satisfaction at selected insurance companies in Yangon.

4.1 Research Design

The aim of this thesis is to study the effect on job satisfaction of empowerment practices at selected insurance firms in Yangon. Three joint-venture private insurance companies are distributed to 292 employees who are working at selected insurance companies in Yangon. Questionnaire encompasses demographic profile of respondents (employees) and 24 questions regarding employee perception about empowerment practices. In addition, 12 questions concerning employees' job satisfaction related about empowerment practices and assessed using five point Likert scales.

4.2 Demographic Profile of Respondents

The demographic profile of respondents of three chosen joint venture private insurance firms is presented below. The gender of respondents from three insurance firms in Yangon is listed in Table (4.1). Questionnaire is circulated to employees who work with chosen insurance agencies. The respondents' rate is 100% who work for chosen insurance firms.

Table (4.1) Gender of Respondents

Gender	Frequency	Percentage (%)
Male	95	32.5
Female	197	67.5
Total	292	100

Source: Survey Data, 2020

Table (4.1) indicated 95 participants (32.5%) are male and 197 participants (67.5%) are female. It revealed that female employees are more willing to work at insurance firms.

Table (4.2) Age Group of Respondents

Age Group	Frequency	Percentage (%)
20-30 year	215	73.6
30-40 year	64	21.9
40-50 year	10	3.40
51 and above	3	1.0
Total	292	292

Source: Survey Data, 2020

Table (4.2) indicate that 215 participants are aged 20-30 years, 64 participants are aged 30-40 years, 10 participants are aged 40-50 years and 3 participants are aged 51 and above years. The outcome revealed that the age range of most respondents is 20-30 years which showed that young people are more interested in working with insurance agencies.

Table (4.3) Marital Status of Respondents

Marital Status	Frequency	Percentage (%)
Single	227	77.7
Married	63	21.6
Others	2	0.7
Total	292	100

Source: Survey Data, 2020

According from Table (4.3), marital status of respondents demonstrates that 227 respondents are single, 63 respondents are married and 2 respondents are others.

Table (4.4) Educational Qualification of Respondents

Educational Qualification	Frequency	Percentage (%)
Undergraduate	11	3.8
Bachelor Degree	246	84.2
Master Degree	30	10.3
Other	5	1.70
Total	292	100

Source: Survey Data, 2020

Table (4.4) revealed that 247 respondents have bachelor degree, 30 respondents have master degree, 12 respondents attend school and 5 respondents are diploma or others. The result indicates that most respondents have bachelor degree that allows employees need to be qualified to work for insurance agencies.

4.3 Reliability Analysis

The four empowerment variable was tested by reliability analysis. The alpha of Cronbach suggested that 0.8-0.95 showed acceptable reliability, 0.7-0.8 implies reasonable reliability, 0.6-0.7 indicates fair reliability and less than 0.6 indicates poor reliability and 0.9 to not greater than 0.95 indicates outstanding reliability but greater than 0.95 indicates the questions are redundant and less than 0.7 indicates that there are not enough question to be evaluated.

Table (4.5) Reliability Test

No.	Factors	No. of Items	Cronbach's Alpha
1.	Authority	6	0.797
2.	Information	6	0.890
3.	Knowledge and skills	6	0.916
4.	Rewards	6	0.939
5.	Job Satisfaction	12	0.934

Source: Survey Data, 2020

This study focuses on for empowerment practices and job satisfaction include 36 items were measured by reliability test with Cronbach's alpha. The authority's

empowerment practice factor is determined by 6 elements and the alpha coefficient is 0.797. Second factor of the practice of providing information is measured by 6 items and its Cronbach's alpha is 0.890. The third factor of gaining knowledge and skills is measured by 6 items and 0.916 is its coefficient alpha. The fourth item of reward is measured by 6 items and the value of coefficient alpha is 0.939. Finally, the reliability coefficients of work satisfaction for workers is 0.934, which is determined by 12 items. The factor of authority gives good reliability and information, knowledge and skills and reward provide proper reliabilities. Cronbach's alpha indicates the reliability of the questionnaire and questionnaire are sent to 294 employees of selected insurance companies in Yangon.

4.4 Analysis of Employee Empowerment on Job Satisfaction

The correlation of independent variables as empowerment practices (authority, information, knowledge and skills and rewards) was evaluated to demonstrate the correlation with dependent variable (job satisfaction).

Table (4.6) Correlation between Employee Perception of Empowerment Practices and Job Satisfaction

Empowerment Practices	Job Satisfaction	P-Value
Authority	.651**	.000
Information	.676**	.000
Knowledge and Skills	.646**	.000
Reward	.720**	.000

Source: Survey Data, 2020

Note: Significant level indicates that 1% and 5% respectively.

Table (4.6) indicated that empowerment activities (authority, information, knowledge and skills and rewards) are correlated with employee satisfaction in selected insurance firms in Yangon. Due to the outcome of Table (4.6), the view of empowerment dimensions was favorably correlated with work satisfaction. Employee impressions of empowerment activities in chosen insurance firms are strongly associated with work satisfaction. According to the impression of employees, rewards are more associated and knowledge and skills are less associated with satisfaction. Therefore, companies should rely more on providing incentives to inspire more satisfaction.

In order to analyze the effect of empowerment practices on work satisfaction, multiple regression analysis was applied. The outcome of multiple regression analysis of empowerment dimensions on job satisfaction was seen in Table (4.7).

Table (4.7) Multiple Regression Analysis of Empowerment Practices on Job Satisfaction

Variables	Unstandardized Coefficients		Standardized Coefficient	t	Sig.
	B	Std. Error	Beta		
(Constant)	-.053	.154		-.345	.730
Authority	.388**	.037	.372	10.538	.000
Information	.143**	.054	.139	2.676	.008
Knowledge and skill	.150**	.056	.134	2.696	.007
Reward	.328**	.030	.427	10.949	.000
R Squared	.731				
Adjusted R ²	.727				

Source: Survey Date, 2020

Note: Significant level indicates that 1% and 5% respectively.

According to the result of multiple regression analysis, the relationship between employee perception of empowerment practices and job satisfaction have the significant and positive relationship with job satisfaction. The coefficient for authority is 0.388 that are the most significant practice. It showed that the amount of job satisfaction would increase by 0.388 for every unit change in the factor of authority while other variable remain unchanged. The coefficient for the practices of information is 0.143 that level of job satisfaction increase 0.143 for every unit change when other variable remain unchanged. The coefficient of providing knowledge and skill is 0.150 that job satisfaction level increases by 0.150 for every unit change in the variable of providing knowledge and skill while other variable does not changed. The coefficient of offering rewards is 0.328 and it showed that job satisfaction will increase by 0.328 for every unit change in offering rewards while other things remain constant.

The analysis proved that authority and incentive empowerment activities have the most powerful impact on job satisfaction and that presenting knowledge has the lowest impact on job satisfaction. If private insurance companies put more emphasis on empowerment practices, employee gets more satisfaction. While the organization has concentrated more on authority and incentives to improve satisfaction, both empowerment activities are important for workers to increase job satisfaction.

CHAPTER V

CONCLUSION

This chapter addresses findings and discussion, suggestion and recommendation to highlight the important of empowerment to generate job satisfaction. It also entails limitations and need for further study in order to undertake potential research in the future.

5.1 Finding and Discussion

This study investigated the effect of employee empowerment on job satisfaction at selected insurance firms in Yangon. In this study, the two objectives are analyzed to explore the perception of empowerment practices of three joint venture private insurance companies in Yangon by employees and to analyze the effect of empowerment on job satisfaction at three joint-venture private insurance companies in Yangon. 292 employees are chosen as a sample from overall workforce of selected insurance firms by using simple random sampling method in order to accomplish the research objectives. Female employees are more than male employees of AYA SOMPO Insurance Co., Ltd, KBZ MS General Insurance Co., Ltd and Capital Taiyo Life Insurance Co., Ltd according to the result of the survey. Employees need to be more knowledgeable in this area to work in this insurance field because the insurance service offers high quality and unique products to the customers.

This study indicates that young people are working much harder in insurance industry. Young people are more imaginative, creative and more enthusiastic to do the work. As respondents are educated; they can make autonomous choices in the workplace to do the work. This study reveals that the position of most employees is senior level and 1-5 year of working experience. Therefore, this study shows that the respondents have various job experiences at the workplace. The respondents will accommodate the complaint from the client and serve the customer and deliver the best support. Respondents have a high degree of working experience suggest that employee feel happy at the workplace. From the result of demographic attributes, employees of the company are experience, professional and educated employee who expects to be at work.

Three insurance firms supported by four empowerment activities such as authority, information, knowledge and skills and rewards and job satisfaction are included in survey questionnaire. This study explored the impression of employee on empowerment practices and job satisfaction in which the first objective of this study is analyzed by descriptive statistics to explore employee perception about the practices. About employee perspective that company provides work-related knowledge and skills is the most delight because of performing easily to take new responsibilities. Employee is the least pleased with because employee enjoy more on other practices although reward is an effective tool. Insurance agencies focus to facilitate satisfaction providing knowledge and skills.

An empowerment practice of offering reward is the greatest link with workplace fulfillment. Proper rewards that promote satisfaction of employee thus insurance companies should offer the practices. Insurance companies accept and applaud the organization's target by fulfilling recognition and praise. According to the multiple regression analysis, authority and rewards have the most important and beneficial effect on job satisfaction at selected insurance companies in Yangon. The result showed that companies provide authority that employee makes freedom at the workplace. Insurance companies provide rewards and appreciation to increase satisfaction. Therefore, this study found that empowerment practices are vita in a competitive setting to increase employee's job satisfaction in a dynamic environment. This study clearly showed that employees have self-determination in these insurance companies and they can handle customer concerns with own judgement and serve ideal service plan for customers and also create more new package for customers when they experience satisfaction at the workplace.

5.2 Suggestion and Recommendations

In today modern management environment, employee empowerment is a modern management technique that can increase competence and enhance organization welfare. In order to maintain a high degree of job satisfaction, organization needs to provide successful empowerment strategies for employees. Therefore, empowerment practices of insurance providers should be carefully formulated and practiced to order to gain satisfaction. Companies in insurance industry highlight empowerment practices that improve the welfare of the organization. Not only customers are treasure but also employees are precious for

every business to achieve desired goals and objectives for any company. In order to obtain high level of job satisfaction and employee motivation, organizations need to provide effective empowerment practices for their employees.

The practices of providing authority and rewards have optimistic effect on satisfaction. Providing information by three insurance companies has the weak effect on job satisfaction. Organization provides the workforce with authority and rewards to motivate employees because the practices of authority and rewards are the most significant empowerment practices for three insurance agencies. The practices of empowerment to get gratification from employees should be continued by three insurance providers.

There may be different empowerment practices because of the nature of organization and employees' perception. Insurance firms ought to consider the understanding of employees' perception and company should have the best suitable empowerment practices to inspire and satisfy their employees. In doing to do so, insurance company can get higher degree of job satisfaction by delivering many empowerment practice. In order to have the rights of self-determination, insurance agencies ought to have employee to support freedom. Insurance providers offer the insurance service to the customer to meet demands. Therefore, three insurance companies should provide superior empowerment practices in order to please employee at the workplace.

Management promotes and encourages the culture of decision-making environment to engage and innovation. Management should encourage employees to work openly by having the appropriate authority to maximize satisfaction. Insurance companies ought to sustain the current level of empowerment implementation and should update the empowerment practices. Management should send information to employees and routine feedback and exchange ideas, thus employees are flexible in the working atmosphere. Insurance companies need to fully understand the important of empowerment and adapted the empowerment practices to gain satisfaction.

5.3 Limitations and Need for Further Study

This study mainly studied the effect of empowerment practices on selected insurance companies in Yangon. There are some drawbacks in the study. One restriction of the study is resource constraints from time, finance and technologies during Covid-19 pandemic. Covid-19 virus spread Myanmar and several businesses offer employees to operate from home therefore, questionnaire are circulated via online with Google form. Some respondents found difficult to fill the questionnaire and some respondents worried the violation of company's privacy. Next restriction is only focused on three insurance companies.

Further studies should do the research titled about the effect of empowerment practices on employee success and engagement and also the influence of psychological empowerment on organizational effectiveness. Today environment is driven and constantly evolving and emerging technology will always come and provide more market openings, employees find they have more opportunities at the new workplace, employee can change one work to another work easily .It can lead company to increase turnover, so further research should do the effect of empowerment on organization citizenship behavior, organization culture, employee participation, and organization performance and employee retention. Finally, the next research should do to cover the entire insurance sector.

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APPENDIX - I
Survey Questionnaire

Dear respondent, I am a student of Master of Commerce program at Yangon University of Economics and carrying out a thesis on “The effect of employee empowerment on job satisfaction at selected insurance companies in Yangon”. I would like to request you to kindly spare some time to fill up this questionnaire. Your answers will be treated with all the confidentiality deserved and will at no time be divulged to any other use. I will use it for academic purpose only. Thank you very much for your cooperation.

Section A
Demographic Background

Please indicate (✓) the appropriate answer.

1. Gender:

Male

Female

2. Age group:

20-30 year

31-40 year

41-50 year

51 and above

3. Marital Status:

Single

Married

Others

4. Educational Qualification:

Undergraduate

Bachelor Degree

Master Degree

Others

5. Work Experience:

Under 1 year

1- 5 year

5-10 year

Over 10 years

Section B

Employee empowerment

Respondents are requested to answer the following question with answers from strongly agree to strongly disagree on five-point Likert scale.

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

1. Authority

No.	Statements	1	2	3	4	5
1	I have significant authority in determining how to perform my work.	1	2	3	4	5
2	I have the freedom to act suddenly in my work for meeting customer expectation.	1	2	3	4	5
3	I have the authority to solve the customer problems by myself.	1	2	3	4	5
4	My company allows me an opportunity for contributing my ideas to solve work-related issues.	1	2	3	4	5
5	Management delegates me with adequate authority and responsibilities to do my job.	1	2	3	4	5
6	I have freedom to make decisions for which I am accountable.	1	2	3	4	5

2. Information

No.	Statements	1	2	3	4	5
1	I receive necessary information about the performance of the company.	1	2	3	4	5
2	Information about vision, mission, goals and objectives is easily available within the organization.	1	2	3	4	5
3	Management provides employees with the resource to perform a given tasks.	1	2	3	4	5
4	I get necessary information in adequate time to make thoughtful decisions.	1	2	3	4	5
5	Management shares the information to the employees to make independent decisions that contribute the organization's goals.	1	2	3	4	5
6	Management provides the resources needed for new work responsibilities.	1	2	3	4	5

3. Knowledge and skills

No.	Statements	1	2	3	4	5
1	My company provides me job-related knowledge and skills necessary to accomplish organization goals in the work area.	1	2	3	4	5
2	Management provides training to develop skills necessary to do my job.	1	2	3	4	5
3	I have received knowledge and suggestion about work relevant ideas to solve the issues and problems at the workplace.	1	2	3	4	5
4	I gain job relevant knowledge and skills for doing the work.	1	2	3	4	5
5	Management gives training for increasing knowledge and skills of the employee to perform new responsibility.	1	2	3	4	5
6	Management shares knowledge about insurance service and skills to provide customer.	1	2	3	4	5

4. Rewards

No.	Statements	1	2	3	4	5
1	Management provides rewards that are commensurate with my responsibilities.	1	2	3	4	5
2	I have received recognition and praise for the work done.	1	2	3	4	5
3	Management makes recognition and provides rewards for participating in decision making process at the workplace.	1	2	3	4	5
4	I have received recognition for my abilities and skills.	1	2	3	4	5
5	Management provides appreciate and recognize my capability and competencies for my performance.	1	2	3	4	5
6	I have received rewards for the achievement of the organization's goals.	1	2	3	4	5

Section C

Employee's Job Satisfaction

Please choose one of the following numbers on each line according to the index:

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

Job Satisfaction

No.	Statements	1	2	3	4	5
1	I feel satisfied with the kind of work I do in this job.	1	2	3	4	5
2	My job gives me the chance to try some of my own ideas of doing the job.	1	2	3	4	5
3	I am satisfied to involve in decision-making in my organization.	1	2	3	4	5
4	I have adequate authority to carry out my job.	1	2	3	4	5
5	My job gives me the chance to do something that makes use of my abilities.	1	2	3	4	5
6	My company realigns management systems consistent with empowerment principles.	1	2	3	4	5
7	My job gives me the opportunity to make decision independently.	1	2	3	4	5
8	I am satisfied with the way that company policies are put into practice.	1	2	3	4	5
9	My company removes bureaucratic constraints and unnecessary controls.	1	2	3	4	5
10	I am treated as responsible and important person in my job.	1	2	3	4	5
11	My job gives me freedom to use my own judgement.	1	2	3	4	5
12	I have opportunities to use and develop my skills and knowledge.	1	2	3	4	5

Thank you for your Co-operation.

APPENDIX - II

Reliability

Scale: Authority

Reliability Statistics (Authority)	
Cronbach's Alpha	No. of Items
.797	6

Reliability

Scale: Information

Reliability Statistics (Information)	
Cronbach's Alpha	No. of Items
.890	6

Reliability

Scale: Knowledge and Skills

Reliability Statistics (Knowledge and Skills)	
Cronbach's Alpha	No. of Items
.916	6

Reliability

Scale: Rewards

Reliability Statistics (Rewards)	
Cronbach's Alpha	No. of Items
.939	6

Reliability

Scale: Job Satisfaction

Reliability Statistics (Authority)	
Cronbach's Alpha	No. of Items
.934	12

Correlation Analysis

Correlations						
		JS	AU	INF	KS	RE
JS	Pearson Correlation	1	.651**	.676**	.646**	.720**
	Sig. (2-tailed)		.000	.000	.000	.000
	N	292	292	292	292	292
AU	Pearson Correlation	.651**	1	.483**	.430**	.361**
	Sig. (2-tailed)	.000		.000	.000	.000
	N	292	292	292	292	292
INF	Pearson Correlation	.676**	.483**	1	.776**	.591**
	Sig. (2-tailed)	.000	.000		.000	.000
	N	292	292	292	292	292
KS	Pearson Correlation	.646**	.430**	.776**	1	.569**
	Sig. (2-tailed)	.000	.000	.000		.000
	N	292	292	292	292	292
RE	Pearson Correlation	.720**	.361**	.591**	.569**	1
	Sig. (2-tailed)	.000	.000	.000	.000	
	N	292	292	292	292	292

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

Regression Analysis

Model Summary				
Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.855 ^a	.731	.727	.38082

a. Predictors: (Constant), Authority, Information, Knowledge & Skill, Reward

ANOVA ^a						
Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	113.107	4	28.277	194.985	.000 ^b
	Residual	41.621	287	.145		
	Total	154.728	291			
a. Dependent Variable: JS						
b. Predictors; (Constants), Authority, Information, Knowledge and Skill, Reward						

Coefficients ^a								
Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.	Collinearity Statistics	
		B	Std. Error	Beta			Tolerance	VIF
1	(Constant)	-.053	.154		-.345	.730		
	AU	.388**	.037	.372	10.538	.000	.753	1.328
	INF	.143**	.054	.139	2.676	.008	.345	2.895
	KS	.150**	.056	.134	2.696	.007	.377	2.653
	RE	.328**	.030	.427	10.949	.000	.616	1.625
a. Dependent Variable: JS								

JS: Job Satisfaction

AU: Authority

INF: Information

KS: Knowledge and Skills

RE: Rewards