

YANGON UNIVERSITY OF ECONOMICS

DEPARTMENT OF COMMERCE

**THE EFFECT OF ORGANIZATIONAL JUSTICE ON
CAREER SATISFACTION OF EMPLOYEES
IN SELECTED INSURANCE COMPANIES**

KHAING PYAE SONE HTOO

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CAREER SATISFACTION OF EMPLOYEES
IN SELECTED INSURANCE COMPANIES**

**This Research Paper is submitted to the Board of Examiners in partial
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Supervised by

Daw Htay Htay

Associate Professor

Department of Commerce

Yangon University of Economics

Submitted by

Ma Khaing Pyae Sone Htoo

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Yangon University of Economics

ABSTRACT

This study focuses on the effect of organizational justice on career satisfaction of employees in selected insurance companies. The purposes of the study are to identify the extent of organizational justice and analyze the effect of organizational justice on career satisfaction of employees in three selected insurance companies. Descriptive statistics, correlation analysis, and multiple regression methods were used in this analysis. Both primary and secondary data were used. A structured questionnaire was used to collect the primary data. Sample size is 202 respondents by using Taro Yamane's formula. However, the responses are received from only 196 respondents (97 percent). The findings point out that there is critical relationship between organizational justice and employee career satisfaction in these three insurance companies. Among three types of organizational justice, interactional justice has the most significant with career satisfaction. Distributive and procedural justice is also significant with career satisfaction. This indicates that the more fairness in the workplace, the more career satisfaction increases. Therefore, companies should provide the opportunity to express employees' views and opinions about the procedures and to let them actively participation in decision-making. Moreover, they should formulate fair plans for responsibilities and accountabilities of employees and keep a better two-way communication between supervisors and subordinates in insurance companies.

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LISTS OF ABBREVIATIONS

CS	Career Satisfaction
DJ	Distributive Justice
IJ	Interactional Justice
OJ	Organizational Justice
PJ	Procedural Justice

CHAPTER I

INTRODUCTION

Nowadays, transformation of business from industrial age to informational age has made organizations across the worldwide increasingly face many international competitions to develop innovation and achieve goals. Due to rapid globalization and competitions, the organizations are needed to increase its human capital assets as a backbone for prosperity to the organizations. To gain competitive success, it is important to retain talented employees, who have the most valuable human capital in every organization. Employees want to work in flexible and fair environments and want to be proud of working in this workplace. In this context, justice is essential to gain the effective and efficient outcomes for organizations.

The term justice implies “righteousness” or “fairness” of an action or behavior (Colquitt, et al., 2001). Justice comes from an ethical perspective. The existence of justice in organizations turns into the capacity to create the effective benefits for both employers and employees. Employees agree to do with fair manners in company and desire to maintain their good communication with company. If the employees feel that they receive fair outcomes in the work, they become to satisfy about their career, which is directly linked to an individual’s growth and satisfaction both professionally and personally. Therefore, every organization tries to become satisfaction about their careers with the fairness perceived by employees.

In organizational setting, justice consists of three factors: distributive justice (receiving equal outcomes), procedural justice (participating equal task operations), and interactional justice (treating with care from immediate boss). Today, organizational justice is a well-accepted and strongly applied in local or world-wide multicultural organizations to possess the lack of discrimination or prejudice toward people. It also helps to develop strategies that are implemented and executed via meetings, trainings, promotions, and operational efficiencies and other aspects to get the desired goals.

Concerning with the career development, employees’ career satisfaction is a vital consideration for both personal and professional efficiencies. Gattiker and Larwood (1988) defined career satisfaction as the general emotional preferences of the person toward his or her career or work role. Career satisfaction is becoming a critical concern in the job center because individual success results in organizational success

(Judge et al., 1999). According to various studies on career satisfaction, diverse individual and organizational variables influence career satisfaction (Ng et al., 2005). Thus, justice plays one of several biggest priorities to satisfy employees around the world.

Many industries operate in situation, where employees take part in prime role in the product and service exchange. In insurance industry, there are necessary high talented workers to improve their performance. Due to competitive markets, companies try to offer high quality insurance services, maximize customer loyalty, gain higher market share, higher profitability, and finally customer satisfaction which is the ultimate goal of these companies. For these reasons, they rely on skillful workers to get long-term and short-term goals. The companies realized that there could be a vital consideration to increase satisfaction of both internal workers and clients. Moreover, because insurance companies create a secure environment to compensate damages for people, they try to create a fair environment for their employees.

Therefore, having justice may deliver many advantages in a variety of alternatives such as improving positive attitudes between employer and employees, greater mutual trust, job commitment and performance, and leading to increasing employee satisfaction and organizational successes. Moreover, employees' career satisfaction become to recognize as a fundamental consideration to success for not only manufacturing but also service organizations. Therefore, this study intents to assess how three justice factors in organization will effect on career satisfaction of employees in the insurance companies.

1.1 Rationale of the Study

Insurance is a large umbrella in different fields that provides to enhance the lives of human communities and their activities and create a secure environment to compensate for the damages received by people. Insurance companies provide the protection against financial losses resulting from a variety of hazards. It may sell any combination of insurance types that offer life and non-life insurance services or both. It performs as a crucial function to promote the well-being of the economic conditions in developing nations. For this study, the three insurance companies are selected to accept the justice practices in companies and analyze how fairness in organization will effect on satisfaction of workers about their professions. These three selected insurance companies in Yangon are Aung Myint Moh Min, Aung Thitsa Oo, and Grand Guardian

Nippon Life Insurance (GGI) Company Limited which provide life and general insurance services or both.

Today, due to highly competition of the Myanmar insurance industry, innovative ideas and skillful employees are key factors to keep competitive advantages ahead of local and foreign competitors. Therefore, employees become the main heart of the organization. Organizations cannot stand without employees who are the main positive contributors to profits and worth of the organization. Because insurance providers build a comfortable atmosphere for people both in physical and psychological safety needs, employees in these companies also want to utilize their resources in a fair workplace and satisfy regarding with their chosen insurance careers. Career satisfaction was indeed the primary concern of not only individual but also organizational career success (Judge et al., 1999). Significantly, organizations may consider to develop employees' attitudes about the equal ways of satisfying their overall careers.

For the intent of maximizing individual's career satisfaction, fairness in outcomes distribution, resource allocation in processes and the interpersonal treatment in the place of work are a major consideration in organization. Employees are highly motivated by a particular dimension of justice to develop favorable attitudes towards their employment such as career satisfaction or workplace outcomes. The reason of studying justice in the working environment is to be aware how employees feel about the treatments and to analyze how fairness in companies will effect on satisfaction of employees related to their careers. From the outcomes of the analysis, the companies can create a fair environment to improve the morale and physical well-being happiness for employees.

The presence of justice provides many advantages such as better mutual trust between employees and organizations, greater commitment in the processes of decision making, organizational citizenship behaviour (Masterson, 2001), higher intention to stay in organization, reducing of job stress, positive attitudes about their workplace. Otherwise, the feeling of unfair treatment may result in reducing individual's participation in activities, decreasing in job performance and declining outputs in teamwork communications. Understanding how employees think the fairness in their minds make easier to improve organizational performance and also increase employee career satisfaction and then ultimately leads to achieve goals. For these reasons, fairness in organization is essential for career satisfaction of employees in Insurance Company.

Various numbers of research about organizational justice have already been done around the world. However, only few researchers have studied concerning with organizational justice in the conditions of Myanmar, where material resources are plenty and labour market is wide as its majority emphasize the justice variables related to other variables. Therefore, this study highlights to examine how three justice factors result upon employee career satisfaction in three selected insurance companies. By making relevant hypothesis testing, it would be able to hope this research paper as a little effort to fill the current gap concerning about the aspect of the justice related to employees' career satisfaction.

This study provide employees an opportunity to show about their perceptions and experiences which are related to each types of fair treatment in working. Therefore, they can judge their satisfaction about their chosen careers in companies. For the insurance companies, the findings will also help to become aware the significance of justice in working environment and emphasize the fairness among employees to achieve organizational successes. They will find the solutions to particular problems related to unfair situations. Moreover, for any researcher, this study would increase an expertise of the ideas of the research topic and learn about the methods and current issues in insurance companies than the previous issues through the research. And then, in academic, the interpretation of the result will also assist in leading to greater observation and be useful in every fields and departments, whether public or private.

1.2 Objectives of the Study

The objectives of this study are as follows:

- (1) To identify the extent of organizational justice in selected insurance companies.
- (2) To analyze the effect of organizational justice on career satisfaction of employees in three selected insurance companies.

1.3 Scope and Methods of the Study

This study is the effect of organizational justice on career satisfaction of employees in three selected Insurance Companies in Yangon. These three companies are Aung Myint Moh Min, Aung Thitsa Oo and Grand Guardian Nippon Life (GGI) Insurance Co.Ltd. In this study, descriptive research method was used. Both primary and secondary data were applied. For collecting the primary data, a structured questionnaire was applied to ask the selected respondents who are employees from

operational and management levels. The sample size was 202 respondents by using Taro Yamane's formula. However, the responses are returned from 196 respondents (97 percent) in three insurance companies. To gather data, the simple random sampling method was used. The secondary data was acquired from previous local research papers, international theses, literature articles, academic journals, e-library and online websites. The data collection period was from August to September in 2020.

1.4 Organization of the Study

This study includes five chapters. Chapter one consists of rationale of the study, objective of the study, scope and method of the study, structure of the study. Chapter two is theoretical background of the study. Chapter three describes the profiles of the three selected insurance companies and its organizational justice practices. Chapter four includes an analysis of the effect of organizational justice on career satisfaction of employees. The last chapter, chapter five is a conclusion section which presents the findings on analysis, suggestions and recommendations and needs for further research.

CHAPTER II

THEORETICAL BACKGROUND

This chapter consists of a theoretical background of organizational justice which can effect on career satisfaction of employees to sustain deep achievements for organizations. The concepts, types, and theories of organizational justices, career satisfaction are included in this chapter. Furthermore, this chapter also provides the conceptual framework of the study that shows the variables used in the analysis.

2.1 Concepts of Organizational Justice

Justice is universal value and human rights have become widely accepted (Held, 1989). In the words “organization” refers to society’s employment and “justice” denotes the attribute of fairness in that workplace. The mixture of the words literally means the sense of equality in a working place (Yuan, n.d.) Organizational justice is known as the core values of an organization.

The fairness perception in the working place is mentioned as an indicator for the company (Greenberg, 1990). In 2003, Greenberg and Baron mentioned that fairness includes the view about the equality of outcomes and allocation of those outcomes in decision-making processes. Later, Cropanzano, et al. (2007) mentioned organizational justice as a personal review of the managerial behavior with ethical and moral values. To summarize the descriptions of many authors, justice in organization implies fair and reasonable actions of the organizations with their workers (Muharram-Zadeh, 2012).

Justice is one of the fundamental and essential needs of people because its existence provides the ground for more progress and growth of social systems. Firstly, employees usually have physiological requirements as a basic need. They need money to fulfill their requirements and to sustain their living standards. They are aware of wages, compensations, bonuses and so on. They want to have fair treatment depend on their efforts, abilities, and contributions. And then, employers have the ethical obligation to provide equitable pay to employees. It should be employer’s obligation to pay their employees for their services and contributions in an equitable and practical ways (Yean & Yusof, 2016). Moreover, man is a social animal and wants to be accepted and appreciated by significant others. People dislike being exploited by powerful decision-makers. (Yadav, 2016).

In addition, employees desire a fair judgment about their performance by management. Fairness is vital to make a sense of trust among employees towards the organization, which in turn, can nurture a balanced relationship between employer and workers indirectly lessen disputes over pay (Yean & Yusof, 2016). Therefore, justice is remarked as a prominent factor to achieve long-term successes in organization. The discussion of fairness is by far the most challenging aspect in managing human resources in the working place.

2.2 Types of Organizational Justice

In literature, organizational justice can be expressed as three types, namely distributive, procedural, and interactional justice. The most commonly used concept to identify organizational justice is distributive and procedural justice (Cropanzano and Folger, 1991). As said by Greenberg and Baron (2008), distributive justice focuses on people's expectations that they have earned fair amounts of valuable work-related benefits such as recognition among others. The presence of procedural justice, the second type of justice, can be demonstrated by considering how justice exists in the processes of decision-making that shape the relationships among employees with organizations and with each other (Korgaard & Sapienza, 2002) (Karanja, 2016). A third type of justice called interactional justice was also developed as shown by Bies and Moag (1986). Interactional justice deals with the judgment of social relationships. This justice indicates that individuals are responsive to the level of mutual treatments in the working place when business processes would be implemented (Bies and Moag, 1986).

However, Greenberg (1993) affirmed that a four-dimension model of justice is more suitable. He claimed that besides the above mentioned justice, interactional justice should be divided into two different types of justice: interpersonal justice and informational justice. The first can be seen as the equality of personal actions encountered during the designation of processes and outcomes distribution, and the other would be seen as truthfulness in form of explanations and relevant information provided (Yadav, 2016a). Although these three types are defined in different ways based on different managerial decisions, one is interrelated with the each other and constitutes the overall organizational fairness system (Ambrose & Arnaud, 2005; Ambrose & Schminke, 2007).

2.3 Theories of Organizational Justice

The theories of Organizational justice can be stated by three justice factors practiced by companies. Many scholars recognize the first category of justice as distributive justice because of doing the allocations of outputs by comparing with others (Bowen, 2012). In a consideration of distributive justice, Adams (1965) described it as the recognized equal amount of benefits on fair payment, promotion, work schedule and no over-workload. The theory of distributive justice is an individual's gain from outcomes in an organization (Oh, 2013).

Based on social exchange theory, distributive justice has already been studied since the 1950s (Colquitt et al., 2005). It suggests that all human relationships are constructed with the usage of a subjective cost-benefit analysis and comparison of alternatives (Gould-Wiliams, 2007). Homans (1961) claimed that people expect fair exchanges when they have exchange relationships with others (Oh, 2013). With reference to McNabb (2009), from the aspect of the exchange system of social activity, the word distributive justice was coined by Homans in 1961. McNabb further outlined that this factor tends to concentrate on a person assessment and interpretation with resources (i.e. year-end incentives) offered by the organization to the individuals is fair depending upon the contribution to this organization (Yuan, n.d.).

The most well-known theory is Adam's equity theory. He stated that distributive justice can be theorized with respect to equity, representing a perceived ratio of outcomes, by applying the principle of investments and social exchange. In equity theory, fairness can only be considered as the equity between inputs and outcomes by individuals (Foster, 2007). Although inputs are some kinds of an individual's contributions to organization (i.e., education, knowledge, experience, time, or effort), outcomes are specific types of the returns received by individuals, including pay, rewards, recognition, or satisfaction (Adams, 1963), (Oh, 2013). In these expressions, it is the comparison of the appreciation received from organization with the inputs contributed to organization. In this context, distributive justice is attributed into two different types of comparisons. One is the internal measurement of one's own outcomes, and the other is the internal comparison between their and others' outcomes (Cropanzano & Folger, 1989 , Oh, 2013).

Equity theory has been used to estimate the motivation and happiness of individuals under various conditions. According to academic evidence, how individuals

response to the outcomes of a decision on resource allocation as a feature of its perceived fairness depends on the circumstances which are under-reward, over-reward, or equal reward conditions. For example, whereas individuals in the under-reward condition may be likely to express disappointment, individuals in the over-reward condition generally feel guilty (Colquitt et al., 2005, Oh, 2013).

Moreover, Tam (1998) also written about the two sub-dimensions of distributive justice that could be further categorized as denoted by Greenberg. They are the reactive category or the proactive category. Reactive refers to one intention to escape or avoid a perceived unfair state while proactive focused on mechanism designed to promote fair and just state (Yuan, n.d.). Therefore, distributive justice has found as one of the factors that affect employees' satisfaction. Tyler (1984) described that distribution justice is about the satisfaction of people with their acquisitions (Cropanzano & Folger, 1991, p. 134).

The second primary category of justice in the working place, procedural justice is addressed to the understanding of individuals about the procedural features of social process that manage the allocative process (Leventhal, 1976a). In certain ways, because of the sub-dimensions of justice, the presence of procedural justice are already recognized by investigating how justice practices in task operations that affect employee partnerships with organizations and each other (Korgaard and Sapienza, 2002).

Owing to the theory of procedural justice, when individuals consider justice, not only the outcomes that individuals obtain but also the equal operation of the processes used to prepare and execute a specified decision plays a critical role (Oh, 2013). The two insights of procedural justice have been accepted with the reference to Thibaut and Walker (as quoted in Sheli 2009; Wan 2012). The first is called process control that leads to one's ability to participate in a process and demonstrate his or her thoughts. The second is decision control, which implies one's ability to influence the overall outcomes himself. This represents that one is permitted to share his views and concern in a procedure and also that view and concern could affect the outcome that is directed by the person. (Yuan, n.d.).

Gilliland (1993) presented voice as getting sufficient opportunity to discuss one's expert knowledge, proficiency, and capabilities, and referred to its vital role in facilitating fairness perceptions (Colak & Erdost, 2004). Voice plays a dominant role representing a person's willingness to express his opinion throughout the operation.

This is similar to Thibaut's process control concept. Many scholars have confirmed that voice plays one of the key antecedents for assessing fairness practices and thus gained a great deal of attention in justice literatures (Sheli 2009). Independent from distribution outcome, voice would help to strengthen the judgment on procedures if one involve in the decision-making processes to identify the resource distribution as stated by Greenberg (as cited by Sheli 2009). Employee felt more satisfied and respected on the decisions and willing to help them rather than following by the decision of authority. Because he comes to involve in the decision-making processes and his voice and opinion has been heard. This would create a supportive and high consensus working environment.(Yuan, n.d.). According to Leventhal (1980: 40-44), it must comply with the following six practices for an equitable allocation of processes:

- a. Being consistent
- b. Reducing Self-interest reduction
- c. Providing accurate descriptions
- d. Offering the chance to correct decision making'
- e. Discussing the interests of the relevant parties
- f. following ethical and moral values

The most visible difference between procedural justice and distributive justice exists in line with the six procedural practices. Specifically, it may be a kind of social equity because it is beyond self-interest. According to Kuldeep (2009), procedural justice takes part in a fundamental role for employee satisfaction when an organization is faced with high employee turnover. In other respects, distributive justice can be called personal justice or private justice for having the direct linkage with self-interest based on feedback on perceived differences in organizations through the allocation of resources and outcomes (Greenberg, 1993).

Regarding with the third types of justice in the working place, interactional justice involves the interpersonal communication of a person during the execution of different procedures (Wang et al., 2010). In 2012, Turgut, Tokmak, and Gucl explained that interactional justice focuses the fairness on the interpersonal communication between employees within the organizations.

According to the interactional justice theory, individuals determine the fair manners of these interactions by the behaviors of this interpersonal treatment (Greenberg, 1993; Bies, 1987). In regard to this justice factor, Bies and Moag (1986)

emphasizes the fair behaviors of the mutual treatments during the decision-making processes with the following four manners

- a- polite manners
- b- correct manners
- c- honest communication, and
- d- reasonable explanation

The perspective of interactional justice was split into two by Greenberg (1993): interpersonal justice and information justice. According to Greenberg and Beron (2008), interpersonal justice means the attitudes of people about the equal manners whereas they behave towards others especially those in authority, treat them. Information justice means the attitudes of people about the equality of the documentation used as the source for decision-making (Greenberg & Baron 2008). He attributed to the polite and correct manners as interpersonal justice and the honest communication and reasonable explanation as knowledge justice (Colak & Erdost, 2004). Behaviors with respect, honor and politeness in the interpersonal communication between workers are features of interpersonal justice while information justice is providing adequate and reasonable explanations associated with the degree of their accuracy, reliability and authenticity (Colquitt, 2001).

Table (2.1) Summary of Three Organizational Justices and their Components

Types of Organizational Justice	Their Components
Distributive Justice (Appropriateness of outcomes)	<ul style="list-style-type: none"> • Equity: Rewarding employees depend on their contributions. • Equality: Delivering approximately the same benefits to each worker. • Need: Offering an advantage based on one's personal demands.

<p style="text-align: center;">Procedural Justice (Appropriateness of the allocation process)</p>	<ul style="list-style-type: none"> • Consistency: Every worker is considered as the same. • Lack of bias: There is no people or community designated with prejudice or unpleasant. • Accuracy: Decisions are made depending upon correct data. • Representation of all concerned: Workers have the opportunities to provide their insights. • Correction: There is a claim on decisions for managing errors. • Ethics: Professional and morale standards are followed.
<p style="text-align: center;">Interactional Justice (Appropriateness of the treatment one receives from authority figures)</p>	<ul style="list-style-type: none"> • Interpersonal Justice: Behaving workers with respectful, honorable and polite manners • Informational Justice: Discussing with workers about necessary information

Source: Rupp & Cropazano (2002)

2.4 Career Satisfaction

Wilensky (1961) describes a career as a series of similar occupations organized in a prestige hierarchy in which human beings take in an appropriate sequence (greater or less predictable). An employee's career are sometimes characterized as a life-long series of experiences relevant to this category of employee's job. The literature on career success of people can be operationalized through two notions which are dependent yet independent of each other. These two notions are objective and subjective feelings of people towards career. The objective feelings are external to people and publically observable such as salary changes, number of promotions, titles. On the alternative, it is possible to describe the subjective feeling of people as self-judgment of their own professions. This element of career performance is internal and could be reviewed on the basis of the different other requirements, such as work satisfaction, future opportunities and career satisfaction (Wickramasinghe and Jayaweera, 2010).

According to Nabi (1999), and Greenhaus et al., (1990), employee satisfaction about their career is a prominent and essential indicator of their career success. Career

satisfaction is a criterion for determining the career of a person. Gattiker and Larwood (1988) specified career satisfaction as a representation of the values and passions of a person for the amount of compensation, competition, or protection that may influence the appraisal of career achievements by an individual. It becomes the judgment of the improvements of workers towards respective professional life goals (Spurk et al., 2011). Career satisfaction is a subjective predictor that illustrates the expectations of workers about their satisfaction with their whole career plans, goals for earning, goals for improvement, and learning new skills (Greenhaus, Parasuraman and Wormley, 1990).

Career satisfaction is a very closer concept as job satisfaction. The only distinction is that it is not linked to a specific work. Like other studies, this research focuses on career satisfaction rather than job satisfaction. Employment satisfaction describes the senses of happiness that experienced about critical features of the task and its circumstances. The overall happiness with the current job is career satisfaction. It reflects the degree of satisfaction that enjoy in a current profession.

Career satisfaction has been linked to many important organizational performances which are organizational engagement, turnover intentions and organizational change support, career satisfaction has been negatively associated with the emotional exhaustion, and this interaction is as powerful as the perspectives of the workers, the most realistic indicator on analysis in the professional literature (Idris et al., (n.d.)).

2.5 Relationships between Organizational Justice and Career Satisfaction

Looking at the main idea of organizational justice, the first dimension, distributive justice is applied to judge the equal distribution of outcome given or resource allocated to an employee. Secondly, second dimension is aimed to judge whether the formal policy to allocate the outcome is fair to the working people, and is accepted as procedural justice (Yuan, n.d.). Next, interactional justice splits into two: interpersonal and informational justice. Interpersonal justice applies to employees' attitudes if his immediate boss has given him friendly, respectful, truthful and compassionate care. This respectful treatment is especially important for the workers who influence the actions during the communication effort. Finally, information justice emphasizes that the affected employee has received adequate, truthful, understanding,

timely and comprehensive information (Yuan, n.d.). Therefore, having equal manners in the company is a major and productive way to maximize profitability.

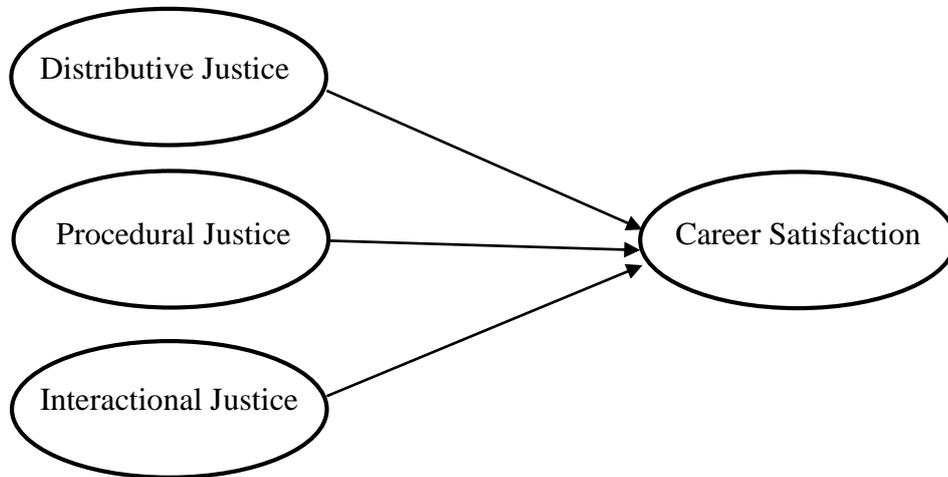
Employees are also among the best attributes in each company nowadays. Employee satisfaction is important in respect to their professional employment to maintain long-term successes in organizations. Research further defines career satisfaction as the extent of one's feelings about their job throughout their lives, as it evolves and grows over the paths of their life span. In addition, it refers to the participants' personal opinions over their existing professional achievements (Lounsbury et. al., 2012). As workers experience equality in their company, they are happier to work in it and get more satisfaction in their careers, and leading to desire long-term partnerships with their company. Therefore, fairness in organizational outcomes, practices, and treatments among workforce is considered as being the best way to increase career satisfaction.

2.6 Previous Studies

Various number of publications have been reviewed for understanding an implication of organizational justice and its effects on employee satisfaction. For this paper, three research papers written by three authors are cited as previous studies.

The first paper is the impact of organizational justice on career satisfaction of employees in the public sector of South Korea (Oh, 2013). The primary purpose of this previous research is to investigate the link between organizational justice and employee's satisfaction about their careers. A total of 279 employees in six public organizations in South Korea participated in this research. Depending on convenience sampling technique, a self-administered questionnaire had been applied to acquire the impression of these workers. The results concluded that distributive justice and procedural justice make a significant contribution to career satisfaction in South Korea public sector. He also reported that interpersonal justice has not noticeable relationship about career satisfaction. Figure (2.1) presents the conceptual framework of this previous study written by Oh (2013).

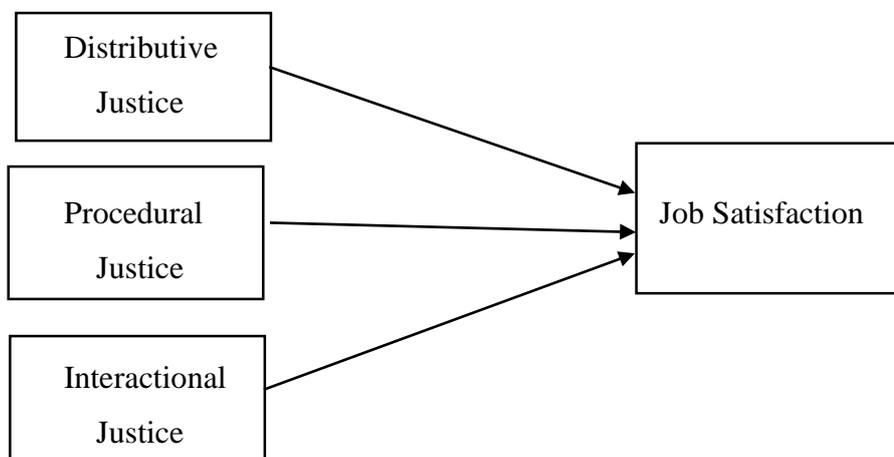
Figure (2.1) Framework of Impact of organizational Justice on Career Satisfaction of Employees in the Public Sector of South Korea



Source: Oh, J. R. (2013)

The second previous study is the impact of organizational justice on employees' job satisfaction conducted by Haque (2015). This study intended to examine the different impacts of justice practices on employee satisfaction in a specific Bangladesh pharmaceutical business. He observed that distributive and interactional justice get an effect on satisfaction in business, but it is not obvious that procedural justice would effect on employee satisfaction. The conceptual framework written by Haque (2015) is determined with figure (2.2).

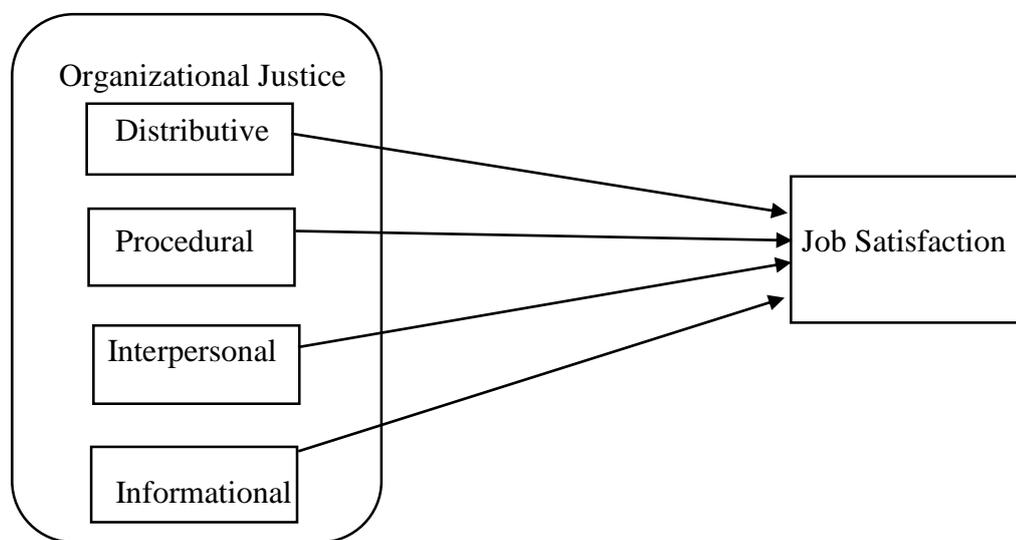
Figure (2.2) Framework of Impact of Organizational Justice on Employee Job Satisfaction



Source: Rahman, M., Haque, M. & Elahi, F. & Miah, W. (2015)

The third previous paper is the impact of organizational justice towards employee job satisfaction in Malaysia written by Yuan (2015). The aim of this inquiry is to understand the role of organizational justice in Malaysia on employee satisfaction. As employers, the outcome of this research will indeed to illustrate the aspects of justice to meet the strategic goals. The conceptual framework of this previous study presents in figure (2.3).

Figure (2.3) Framework of Impact of Organizational Justice towards Employee Job Satisfaction in Malaysia

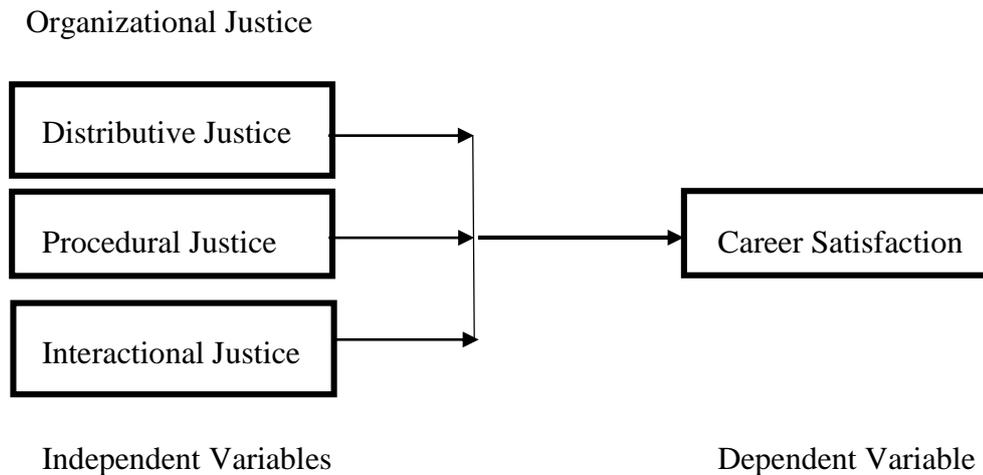


Source: Yuan, S. S. (2015)

2.7 Conceptual Framework of the Study

This study is carried out the analysis depending upon the conceptual framework in Figure (2.4). The conceptual framework shows about how three justice factors in the working environment (distributive justice, procedural justice, and interactional justice) would result on employee career satisfaction in insurance companies.

Figure (2.4) Conceptual Framework of the Study



Source: Adapted from Oh, J. R. (2013)

As shown in figure (2.4), the conceptual framework is constructed with organizational justice and career satisfaction. There are three independent variables and one dependent variable. Three independent variables are organizational justice factors which are distributive justice, procedural justice, and interactional justice. One dependent variable is career satisfaction of employees. This framework is adapted from the previous research written by Oh (2013), the impact of organizational justice on career satisfaction of employees in the public sector of South Korea.

2.8 Working Definitions of the Study

In reference to the concepts of many researchers in previous studies, the working definitions about organizational justice and career satisfaction of this study are described as follows.

(1) Organizational Justice

The status of equal behaviors in the working environment can be considered as organizational justice. It is identical to the beliefs of equality of workers about all the work - related attitudes treated by the organization. In this situation, three factors of organizational justice are distributive justice, procedural justice and interactional justice.

(2) Distributive Justice

It emphasizes on the equality of employment results such as work schedules, workloads, incomes, benefits, and obligations for jobs, etc. Thus, employees get equal benefits on their contribution by comparing with others in insurance companies.

(3) Procedural Justice

The equal allocation of outcome in the implementation of the major decisions is procedural justice. The processes used within the company must be reliable, free from error relying on detailed facts and comply with moral guidelines. It also demonstrates the equal right to share the different perspectives of workers and appeal to actions undertaken by company procedures.

(4) Interactional Justice

Interactional justice is the awareness of equal treatments in the company. When there has a good mutual communication in relation with supervisors and subordinates, employees in insurance companies are energetic to carry out their obligations in their minds.

(5) Career Satisfaction

It is a judgment of employees' awareness towards their satisfaction in relation with their overall careers such as goals for income, advancement, and improvement of new skills by working in insurance companies.

CHAPTER III

PROFILES OF SELECTED INSURANCE COMPANIES

This chapter previews the overview of the Myanmar Insurance Sector and the profiles of selected insurance companies in this study. The three selected insurance companies are namely Aung Myint Moh Min Insurance Company Limited, Aung Thitsa Oo Insurance Company Limited and Grand Guardian Nippon Life (GGI) Insurance Company Limited.

3.1 Overview of Myanmar Insurance Industry

Nowadays, insurance has increasingly become an important global service for people and enterprises. Because many people do not controlled some risks encountered in operating businesses and try to transfer these risks as a coverage of damages. Therefore, people and enterprises are interested in taking insurance services to cover their unexpected losses and reduce the possible risks. In the beginning, Myanmar people were not alert about insurance. Therefore, they had no interest to apply insurance services. Later, the demand for insurance is also improving in Myanmar. Even though Myanmar insurance industry is improving quickly as a booming sector, it is unstable conditions now because Myanmar is a developing country and face new challenges whether the insurers are native or foreign, and public or private.

Today, guides or instructions for insurance are increasingly becoming more moderated. Insurance laws were enacted in 1996 and 1997. In addition, the Insurance Business Supervisory Board under the Ministry of Finance and Revenue was also established under the 1996 Act. It is responsible to supervise insurers, underwriters and brokers and report to the Ministry of Finance and Revenue. Later, guides or instructions on local and foreign insurers are slowly changed in the need of increasing overall insurance sector in Myanmar.

Although closed-door policy has been implemented by Myanmar insurance industry at initial stage, it is recently practicing openness and liberalization to foreign investors towards the economy's growth. Since 1952, the market of Myanmar insurance has been operating as Uni-Polar Market by Myanma Insurance Company. In 2012, the government permitted 12 companies as a private to operate insurance services within six months. These companies started in 2013 with the new guidelines or instructions which were already established. After that, the financial Regulatory Authority has

allowed to grant business licenses to five foreign insurance enterprises and six joint-ventures in the market of Myanmar insurance.

There are five foreign insurance companies such as British Prudential, Japanese Dai-ichi Life, Hong Kong AIA, US Chubb, and Canadian Manulife to operate insurance services with the established rules or guidelines respectively. As a joint-venture with local and foreign companies, three life insurance and three general insurance companies are combined with the best foreign insurance companies. Local private insurance enterprises granted under current insurance guidelines or instructions are permitted to offer the limited products with the identical premium rates to avoid unnecessary competition. Moreover, foreign companies can also support the required resources, skills, technologies to strengthen the quality of insurance products and services for local companies and create employment opportunities for local people in Myanmar insurance sector. Therefore, expanding the Myanmar insurance industry not only locally but also a partnership with global insurance enterprises will give the great chances for the nation's economic development.

3.2 Profile of Aung Myint Moh Min Insurance Company Limited

Aung Myint Moh Min Insurance Company is a private limited company that organized in agreement with the authorization of Insurance License Act 1996 under the Myanmar Companies Act and Special Company Act 1950. It delivers only life insurance services to protect from the unexpected damages for army personnel and public. On May 25, 2013, the license was issued under the permission of the Insurance Supervisory Committee, Ministry of Planning and Finance. On June 25, the company launched their services and started their operations by getting strong support of Myanmar Economic Corporation which is an organization trying to reduce the deficit for national defense operations.

In practical, Aung Myint Moh Min Insurance Company Limited is conducting its objectives as follows:

- (a) To fulfill to an extent the survival requirements of the people with the various life insurance services.
- (b) To support the survivors of insured army personnel who were killed or lost their limbs in actions.
- (c) To provide the human capital, the welfare of military personnel company employees by extending the development of insurance services.

The operations of Aung Myint Moh Min Insurance Company are always directed and supervised by the Insurance Supervisory Board, Ministry of Planning and Finance, Directors Committee of the Myanmar Economic Corporation. It serves seven kinds of life insurance products to army personnel. For the details of each life insurance products, the company provides endowment life insurance or long-term basis (at least five years term) and term life insurance (one year term).

3.3 Profile of Aung Thitsa Oo Insurance Company Limited

Aung Thitsa Oo Insurance Company Limited is a private company that integrated as a non-public limited company on 3 January 2013 according to the Myanmar Companies Act 1914. It becomes a composite insurance company by providing both life and general insurance services with the Insurance Business License Act 1996. There are six types of life insurance products and fourteen types of general insurance products to provide its targeted customers with the strong support of Myanmar Economic Corporation.

It always tries to save the citizen's well-being by providing insurance services in agreement with their objectives described as follows.

- (a) To protect to some degree the welfare of nation, citizens and investors by getting the insurance services.
- (b) To become a credible and ethical insurance organization for nation, citizens and investors.
- (c) To support the effectiveness of the insurance businesses around the nation.

Aung Thitsa Oo Insurance Company Limited has been re-registered with the Directorate of Investment and Company Administration. It is successfully conducting insurance services under the guidance and supervision of the Insurance Supervisory Board of Ministry of Planning and Finance, the Directors Committee of Myanmar Economic Corporation and the board of directors of the company.

3.4 Profile of Grand Guardian Nippon Life (GGI) Insurance Company Limited

Grand Guardian Insurance Company Limited (GGI) was founded as a public insurance company with the purpose of providing trusted insurance products and better customer services as one stop service under the Myanmar Companies Act on December 11, 2012. GGI launches and perform their operations on June 12, 2013.

The objectives of GGI to sustain their successes are presented as follows:

- (a) To supply the excellent insurance products, high-quality customer services and improve the expertise and efficiency of business in the insurance sector.
- (b) To design a standard atmosphere to be safe the lives and wealth of human-beings.
- (c) To continue the insurance with guidelines or instructions authorized by the relevant ministry in conformity with the information occasionally issued by the permission of the government.
- (d) To get loans from any individual, corporation, investment and financial institution as the company considers for the company profits.

Later, GGI made greater markets to become a joint ventures with the foreign insurance companies. It becomes a foreign joint venture company with the best combination of Japanese Nippon Life Insurance Company which are the biggest successful Japanese insurance companies. After holding the full authority as a joint venture in 2019, GGI Nippon Life Insurance Company Limited provides the high quality of international life insurance products and operations by delivering the global experiences, practices, and updated technologies of Japanese Nippon Life Insurance Company. Today, GGI Nippon Life Insurance Company stands up the successful foreign joint venture among life insurance enterprises in Myanmar by gaining customer's trusts and satisfaction from the world class insurance and customer services they provided. Moreover, it provides other customized insurance services to the individual's specific necessities of the Myanmar people.

3.5 Justices Practices in Selected Insurance Companies

Insurance companies care about their employees because employees are valuable resources for them. In accordance with the operation of insurance companies, companies, they emphasize on workers' skills and experiences to provide services. Therefore, they create to build a happy workplace for employees by performing the fairness about the outcomes, resource allocation in the processes and proper interpersonal treatments in companies.

(i) Distributive Justice

Firstly, insurance companies usually set working times to eight hours. Concerning with pay levels, employees receive fair salaries equivalent with their

positions. In addition, companies evaluate employees' qualifications and increase their salaries every two years. When promoting employees, the promotion supervisory committee conducts promotion exams for pointing out the improvements in the qualifications of employees. When assigning tasks, companies give job responsibilities to employees depend on their expertise and experiences. There has no over-workload because employees are not given more responsibilities than they can manage in every department. For example, accountants in finance department prepare accounts and staff in insurance department analyze certain risks and forecast potential payouts based on these risks. Moreover, companies provide appreciation to motivate employees for achieving goals. They have plans to provide psychological rewards and financial benefits such as bonuses, profit sharing and so on. They also recognize their employees to demonstrate their appreciation for performing hard work. Therefore, insurance companies offer equally outcomes distribution to employees.

(ii) Procedural Justice

Regarding with the procedural justice, the procedures applied in insurance companies are applied consistently. By creating consistent procedures in the companies, it makes easier employees to understand their job duties systematically. In decision-making, companies use the procedures based on transparent and correct data. Thus, clear, comprehensible and usable information about principles, programs, and processes allow workers to do the correct and reasonable business decisions. Later, companies let employees to share their thoughts, listen to others' opinions and give feedback in the processes of decision-making. In addition, employees are granted to appeal the decisions made by companies. The processes are operated by following legal and moral principles. Therefore, there will be no prejudice in the application of decision-making processes.

(iii) Interactional Justice

Concerning with the interpersonal communication, Supervisors in insurance companies treat employees with kind, polite and respect manners as every employees has a basic intrinsic value and appreciate employees' life situations. They also treat employees with honorable and esteem behaviors. In addition, they consider the personal needs of their subordinates and help them both personally and professionally. They provide customized treatments to subordinates depend upon individual's specific needs. In decision-making processes, they correctly monitor and review the tasks of

subordinates by avoiding offensive remarks on organizational effectiveness. After making decisions, focus group meetings are held with employees to discuss the effects of business decisions. If employees do not clearly understand decisions related to their jobs, their supervisors give them detailed and reasonable explanations about the procedures for decision making. Thus, companies have a good communication between supervisors and subordinates and create a fair workplace in the memories of co-workers.

CHAPTER IV

ANALYSIS OF THE EFFECT OF ORGANIZATIONAL JUSTICE ON CAREER SATISFACTION OF EMPLOYEES IN SELECTED INSURANCE COMPANIES

This chapter is to present the analysis of the effect of organizational justice on career satisfaction of employees in selected insurance companies. It consists of the research design, the analysis of the data collected from respondents in insurance companies by using structured questionnaires and the results and interpretation of each data analysis process to examine the possible relationship between organizational justice and career satisfaction of employees.

4.1 Research Design

This study is to examine the effect of organizational justice on career satisfaction of employees in selected insurance companies. Descriptive research method is conducted. For the necessary information, both primary and secondary data are applied. The primary data are collected by using questionnaires via both e-mail and face-to-face contact in three selected insurance companies. For this analysis, the sample size is 202 respondents by calculating Yamane's sample calculation formula. However, the data could be collected from only 196 respondents in three selected insurance companies. Secondary data are applied from previous theses, research papers and academic websites.

It comprised two sections in this questionnaires to gather information from respondents in insurance companies. The first section is demographic information of respondents including gender, age, educational background, positions, departments, and working experiences of respondents. The second segment contains the questions to know respondents' perceptions through five-point Likert scales regarding organizational fairness and career satisfaction. In this portion, 30 questions would be offered to answer by choosing from strong disagree to strongly agree. Multiple regression model is applied to analyze the link between organizational justice and career satisfaction.

4.2 Demographic Factors of Respondents

In this research, the respondents' demographic factors are analyzed in context of gender, age, educational level, positions, responsible departments, and working experiences by employees. Table (4.1) illustrated demographic factors of respondents in selected insurance companies.

Table (4.1) Demographic Factors of Respondents

No.	Description	Total	Percent
		196	100
Gender			
1.	Male	94	48.0
2.	Female	102	52.0
Age Levels			
1.	Under 30 years	93	47.4
2.	30 – 39 years	63	32.1
3.	40 – 49 years	32	16.3
4.	Over 49 years	8	4.1
Educational Background			
1.	High School	4	2.0
2.	Diploma	9	4.6
3.	Bachelor Degree	162	82.7
4.	Master Degree	21	10.7
Position			
1.	Manager/ Assistant Manager	39	19.9
2.	Executive/ Supervisor	51	26.0
3.	Assistant Supervisor/ Senior Level Staff	46	23.5
4.	Customer Service/ Junior Level Staff	57	29.1
5.	Others	3	1.5

	Departments		
1.	Sales and Marketing	11	5.6
2.	Information Technology	7	3.6
3.	Personnel	20	10.2
4.	Finance	36	18.4
5.	Insurance	98	50.0
6.	Operation	15	7.7
7.	Risk Management	4	2.0
8.	Others	5	2.6
	Working Experience		
1.	1 to 3 years	50	25.5
2.	3 to 5 years	60	30.6
3.	5 to 7 years	52	26.5
4.	7 to 9 years	26	13.3
5.	Over 9 years	8	4.1

Source: Survey Data (2020)

The total respondents are 196 respondents in selected insurance companies. In Table (4.1) illustrated that 52 percent of 196 respondents are female and 48 percent are male. The ratios of female and male respondents are not significantly different in insurance companies. As stated by the age levels, the majority 47.4 percent of 196 respondents are under 30 years old group and the least 4.1 percent are over 49 years old group. The table points out that adult employees are greater than older employees in insurance companies. In reference to the educational background of respondents, 162 respondents with 82.7 percent are bachelor degree holders because the well-educated employees work in insurance companies. As least, only 4 respondent (2 percent) are high school level employees.

In relation with the job positions, 19.9% of total respondents (39 respondents) are managers/assistant managers, 26.0% of total respondents (51 respondents) are holding executive/supervisor position, 23.5% of total respondents (46 respondents) are

assistant supervisor/ senior staff, 29.1% of total respondents (57 respondents) are customer service/ junior staff, and the rest 1.5% (3 respondents) are other staff. This states that almost all workers are non-managerial level in insurance companies. In addition, the majority 50% of total respondents (98 respondents) are doing in life and general insurance departments and the least 2 % of total respondents (4 respondents) are doing in risk management department. Concerning the working experience of respondents, the most percentage of the responses is 30.6 percent (60 respondents) and they are working for 3 to 5 years and the smallest number of respondents representing 4.1 percent (8 respondents) have worked for over 9 years in current insurance companies.

4.3 Reliability Test for Variables

Testing reliability means the assessment how consistent over the performance of the variables in testing. It shows typical outcomes of the test related to the extent of consistency between the measurement outcomes. Internal consistency is an evaluation of the correlations between various items on identical evaluation with Cronbach's alpha. In this context, Cronbach's alpha is a plan of action to measure the internal consistency on the test results for evaluating reliability. It shows the coefficient of the reliability or consistency. As the general principles of results for Cronbach's alpha, the consistencies of the outcomes are ranging from zero to one. Therefore, the consistency coefficient 0 refers to unreliable and 1 refers to absolute reliability. The coefficient value between 0.7 and below 0.8 is remarked as an acceptable level of reliability. The coefficient refers to 0.8 and higher is stated as the proper reliability and above 0.9 means having excellent reliability on the same tests. Table (4.2) describes the outcomes of reliability test between variables in this research.

Table (4.2) Reliability Test for Construct Variables

Construct Variables	No. of Items	Cronbach's alpha
Distributive Justice	5	0.798
Procedural Justice	6	0.839
Interactional Justice	14	0.929
Career Satisfaction	5	0.866

Source: Survey Data (2020)

As described in table (4.2), the result can be shown that interactional justice have the greatest alpha value of 0.929 representing the excellent reliability. The other two variables, procedural justice and career satisfaction have the Cronbach's alpha value of 0.839 and 0.866 respectively. It points out that these variables have good reliability or consistency. Moreover, distributive justice with the Cronbach's alpha value of 0.798 shows the consistency with the acceptable level of reliability. Therefore, all variables applied in this paper are reliable.

4.4 Analysis of Organizational Justice on Career Satisfaction of Employees

This section explores how three organizational justices (distributive, procedural interactional) will influence on career satisfaction of individuals working in insurance companies. The 30 question statements were made to examine the agreeable level of each organizational justice factor and employee career satisfaction. The respondents were offered this structured questionnaires with five- point Likert scale ranging from with a range of one to five scales which are strongly disagree, disagree, neutral, agree and strongly agree. The output represents the mean value with the standard deviation of the measurement. As a finding, if the overall mean is above 3, it may be considered as an appropriate level of perceptions on each factor of justice practices in companies and employee career satisfaction. This appropriate standard demonstrates that workers were happy with their careers in relation to their organization's fairness.

(1) Employee Perception on Distributive Justice

Among three organizational justice factors, distributive justice deals with the equal distribution of outcome such as work schedule, level of pay, work load, rewards and compensation, and job responsibilities. The questions about distributive justice are comprised of five statements. Table (4.3) shows the mean value with the standard deviation towards distributive justice.

Table (4.3) Perception of Respondents towards Distributive Justice

No.	Statement	Mean	Std. Dev
1.	Having fair work schedules.	4.02	0.761
2.	Getting a fair level of pay.	4.04	0.806
3.	Not having over-workload.	3.90	0.841
4.	Receiving fair rewards.	3.71	0.889
5.	Fairness on job responsibilities.	3.80	0.694
	Overall Mean	3.89	

Source: Survey Data (2020)

As stated by the table (4.3), the highest mean value is 4.04 where the statement about the perception of getting level of pay or salary whereas employees receive salaries and payments equal with their contributions. On the other side, the statement about the rewards received by employees has the lowest mean value with 3.71. Employees think that the organization has an insufficiency of benefits or gratitude equal to their work achievements. It implies that individuals feel the equality of opportunity of the working conditions delivery of outcomes. The overall mean value is 3.89. Thus, it assumes that employees feel the equality of opportunity of the delivery of outcomes in the working conditions.

(2) Employee Perception on Procedural Justice

Procedural justice performs as the key role to be fairness in organization. Procedural justice questions is considered to assess the equitable level about the

decision-making processes to determine resource allocation. The six items about the procedural justice are provided to assess the insights of employees as seen in table (4.4).

Table (4.4) Perception of Respondents towards Procedural Justice

No.	Statement	Mean	Std. Dev
1.	Using the procedures consistently.	3.77	0.755
2.	Using the unbiased procedures.	3.82	0.697
3.	Using the procedures based on accurate information.	4.00	0.664
4.	Upholding ethical and moral standards procedures.	3.87	0.663
5.	Being able to express opinions about procedures.	3.87	0.678
6.	Being able to appeal the decisions about procedures.	3.93	0.752
	Overall Mean	3.88	

Source: Source Data (2020)

As shown in table (4.4), the statement about using the procedures depend on the correct details has the highest mean value of 4.00. This reveals that insurance companies provide the accurate data to conduct the decision- making processes. However, among the six items about the processes, the lowest mean value is 3.77 where the statement about using the procedures consistently. It illustrates that the processes used within companies are not consistent. The overall mean value is 3.88, this result shows that employees consider the fair processes used by organization with medium high agreeable level.

(3) Employee Perception on Interactional Justice

As the last one of justice factors in organization, the interactional justice focuses on the perspectives of the workers about fair manners associated with the mutual communication throughout decision-making activities. It underlines the two- way communication between supervisor and subordinates in the working environment with 14 question statements. The results regarding to employee perception of fair treatment are exhibited in table (4.5).

Table (4.5) Perception of Respondents towards Interactional Justice

No.	Statement	Mean	Std. Dev
1.	Treating with kindness and consideration from supervisor.	3.96	0.639
2.	Treating with respect from supervisor.	3.98	0.660
3.	Treating with dignity from supervisor.	4.11	0.756
4.	Treating with truthful manner from supervisor.	4.06	0.692
5.	Refraining from improper remarks or comments.	3.85	0.721
6.	Having open communication with supervisor.	3.96	0.686
7.	Considering individual's needs with the greatest care.	3.99	0.648
8.	Showing concerns the rights as an employee.	3.81	0.689
9.	Explaining the procedures thoroughly.	3.95	0.610
10.	Giving reasonable explanations regarding the procedures.	4.09	0.707
11.	Discussing the impacts of the decisions from supervisor.	3.98	0.671
12.	Explaining clearly any decision about the procedures.	3.96	0.647
13.	Having detail communication in a timely manner.	3.96	0.585
14.	Having tailor communication to individual's specific needs.	3.95	0.646
	Overall Mean	3.97	

Source: Survey Data (2020)

As shown by table (4.5), the greatest mean value is 4.11 in reference with the statement about dignity treatment by supervisor. This ensures that immediate boss treats subordinates with the respect of being worthy and esteem behavior. The lowest mean value is 3.81 where only the statement about showing concerns the rights as an employee. Employees are not recognized for their rights and do not seek to show their

rights in operations by their immediate boss. The overall mean value is 3.97 in this justice. Therefore, employees perceive that their immediate boss support them by giving sufficient interpersonal treatments and adequate clarification about the consequences of the decisions in the working environment.

(4) Employee Perception on Career Satisfaction

Career satisfaction represents the individuals’ assessment about their professions. The respondents are answered to measure their satisfaction about their overall goals for their chosen careers with five question statements. The details are outlined in table (4.6).

Table (4.6) Perception of Employees towards Career Satisfaction

No.	Statement	Mean	Std. Dev
1.	Satisfaction with the success in career.	3.95	0.659
2.	Satisfaction with the progress towards meeting overall career goals.	3.91	0.673
3.	Satisfaction with the progress towards meeting goals for income.	3.90	0.679
4.	Satisfaction with the progress towards meeting goals for advancement.	3.83	0.654
5.	Satisfaction with the progress towards meeting goals for development of new skills.	3.98	0.554
	Overall Mean	3.91	

Source: Survey Data (2020)

Table (4.6) stated that the statement about employee satisfaction with the progress towards meeting for the development of new skills has the highest mean value of 3.98. Employees are satisfied towards meeting their professional goals when they develop new skills in insurance companies. However, the lowest mean value is 3.83 by assessing employee satisfaction with the career goals for advancement because employees has a little satisfaction about improvement towards meeting goals. The overall mean value is 3.91. Thus, the findings clearly states that employees more

delighted with their career achievements and actively participated to gain for individual success and organizational successes.

4.5 Analyzing the Effect of Organizational Justice on Career Satisfaction of Employees

The relationship between independent and dependent variables is positive, and strongly correlated at the significant level of 0.01 after the correlation between DJ, PJ, IJ and CS was analyzed. To analyze how the organizational justice will effect on employee career satisfaction in selected insurance companies, multiple regression model is applied in this analysis. In this segment, the value of R square, the adjusted R square, and F values are together shown up in regression analysis. The outputs of the analysis are recorded in table (4.7).

Table (4.7) Effect of Organizational Justice on Career Satisfaction

Variables	Unstandardized Coefficients		t	Sig	VIF
	B	Std. Error			
Constant	0.776	0.250	3.098	0.002	
Distributive Justice	0.169***	0.057	2.970	0.003	1.480
Procedural Justice	0.170**	0.077	2.214	0.028	2.092
Interactional Justice	0.459***	0.077	5.954	0.000	1.794
N	196				
R Square	0.453				
Adjusted R Square	0.445				
F value	53.090**				
Sig	0.000				

Source: Survey Data (2020).

*** Significant at 1% level, ** Significant at 5% level, * Significant at 10% level.

In this study, independent variables are distributive justice, procedural justice, and interactional justice whereas dependent variable is career satisfaction. With the

outputs of the regression model of table (4.7), the coefficient of determination known as R squared is about 0.453 for total 196 respondents. It mentions 45.3% of fitness between independent variables (three organizational justice factors) and dependent variable (career satisfaction). And then, Adjusted R square 0.445 means that about 44.5% variation between variables. The F value and P value, the overall significance of the method is strongly significant at the significant level of 0.01. Therefore, this result identified that the regression model and the relevant information are good enough relevant.

As the results described in table (4.7), the distributive justice is significant with career satisfaction at 1% significant level. Therefore, it has a clear positive relationship with each other. This indicates that workers become more happy and satisfied about their career goals when they receive the equal outcomes throughout the work situation.

As the outcomes of the second justice factor, the procedural justice is also significant with career satisfaction at 5% significant level. It has a positive relationship between these two variables. While the perspectives of fairness about the process increases, it indicates that career satisfaction increases. This result, therefore, explained that if workers engage in decision-making processes to allocate resources, they become more comfortable for working at their careers and continue to do the best in performing their jobs.

Next, the interactional justice is also strongly significant with career satisfaction at 1% significant level. It could be demonstrated that their relationships is positive and highly correlated between these variables. As a possible result, supervisors and subordinates have strong shared contact in working decision-making processes. For these reason, workers are easier to participate in decision-making processes and more happy to work the tasks within their chosen careers.

Therefore, the finding of the analysis is that all of three independent variables are statistically significant with one dependent variable respectively. Besides that, the relationships between variables are positive and highly correlated in this analysis. In this result, among three independent variables, it is obvious that interactional justice is mostly significant and has a strongly positive relationship towards career satisfaction in insurance companies because insurance is a client partnership industry that provides clients with the highest quality of services to achieve competitive advantages. When employees may face many difficulties in the workplace, supervisors would provide an adequate explanation about the decisions and personalized treatment on the individual's

needs. Therefore, this helps to prove that almost all workers feel about fair treatment and proper explanation of their superiors' decisions more than the outcome distribution and resource allocation in insurance firms. Having equal treatment within the working environment increases to satisfy about careers for employees. Thus, the feeling about distributive and procedural justice will be concentrated on improving employee career satisfaction in insurance companies.

CHAPTER V

CONCLUSION

This chapter is composed with three portions. The first portion is to describe the findings through the analysis about how three organizational justice will effect on career satisfaction of employees in selected insurance companies. The second is to offer suggestion on the findings and the last portion is to point out needs for further study.

5.1 Findings

In agreement with the distributive justices, the findings can be realized that employees receive fair salaries equivalent with their positions and increase their salaries every two years. Insurance companies promotes employees by holding promotion exams to assess their employees' qualifications. Employees are assigned fair job responsibilities to employees depend on their proficiencies and experiences in each department. Regarding with the procedural justice, the procedures used in insurance companies are consistent by providing clear, transparent and correct data. In addition, companies allow employees to share their thoughts and provide input on decision-making processes. The decisions taken by companies are often permitted to be challenged for employees. By adopting morality criteria, it seems to be no discrimination about the procedures.

Concerning with the interpersonal treatment, supervisors in insurance companies treat employees with kind, polite, honorable and respect manners. In decision-making, they also truthfully monitor employee efficiencies by avoiding unreasonable remarks. Moreover, they consider the personal needs of workers and provide customized treatments based on individual's specific needs. Supervisors give them detailed and reasonable explanations of decision making processes and consider the rationale of decisions. Thus, the findings present that these selected insurance companies are creating a pleasant work atmosphere for employees.

To analyze the effect of organizational justice on career satisfaction of employees in selected insurance companies, multiple regression analysis were applied. The results can be found that there are strong relation among both distributive, procedural justice, interactional justice as well as career satisfaction with each other. It confirms that the more equitable condition in working area increases, the more employee career satisfaction increases.

Due to the findings, distributive justice are highly significant with career satisfaction. This result shows that workers in these insurance companies consider a fair outcomes distribution about getting salary equal to their positions and receiving well-deserved rewards or recognition for their hard work. In addition, they have equal work duties and no over-workload and work schedules. It highlights that almost all workers are satisfied about their careers in relation to the allocation of outcomes.

The second type of organizational justice, procedural justice is also significant with career satisfaction. As the result, employees consider that the processes applied in their insurance companies are free from bias based on reliable data. However, these procedures have to be realistic and unchanged throughout the operations. Therefore, employees are also satisfied about their careers when the companies provide them the chances to share their different perspectives on practices and appeal over decisions.

The last one, interactional justice is also strongly significant with career satisfaction. They are delighted when immediate bosses treat them by refraining from inappropriate remarks with integrity, respect and honest manners. In addition, supervisors provide them with reasonable explanations about the decisions' implications. As the results, employees in insurance companies recognize a good mutual communication between supervisors and subordinates. Thus, they enjoy working with teams and gradually improve satisfaction about their careers.

The findings reveal that there are the most significant interrelation between interactional justice and employee career satisfaction in these three insurance companies because employees strongly believe that they feel adequate interpersonal treatments in businesses. It conclude that most employees in insurance companies have career satisfaction in relation with their professions when they perceive proper interpersonal treatment from supervisors more than fair allocation of outcomes in decision-making processes.

5.2 Suggestions

By concluding on the findings of the analysis in these companies, the companies become to be aware of unequal problems in the minds of their employees and attempt to build an equal atmosphere for every employees. Therefore, companies should provide to enhance their satisfaction related to their careers by creating a fair environment.

It is obviously necessary to have fair behaviors in the outcome distribution for increasing employee career satisfaction in any professional business. Employees can be satisfied when they get a level of income in equivalent with their capabilities, or equal work schedules and workload. Insurance companies should develop more sophisticated strategies to create learning opportunities and distribute them a fair way. They should keep to arrange having equal responsibilities and accountabilities on their related insurance job. They have to identify employees' duties and obligations by encouraging to improve professional opportunities for employees. They should prepare rewards or recognition plans based on employees' actual needs. If employees received fair rewards or recognition on their job performances, they become to more satisfy about their professional employment.

As stated by the outcomes of the analysis, it can be established that employees are slightly agreeable to the perception about the fairness in decision-making processes than the other two factors. Therefore, it would be suggested that insurance companies should promote functional processes to better increase employees' career satisfaction. They should implement the processes equally and uniformly to all working people without bias. By creating two-way contact, they should maintain a procedurally equitable culture atmosphere for giving the employment opportunities to engage and communicate their values and beliefs throughout decision-making.

Furthermore, interactional justice has a significant effect on employees' career satisfaction. If the working environment has sufficient interpersonal support, workers would enjoy working in it. Thus, insurance companies should keep better mutual communication between supervisors and subordinates or colleagues. Companies should encourage supervisors to help their subordinates by sharing learning resources, and promoting learning opportunities, providing relevant training programs and supporting developmental relationships. They should provide adequate explanation, reasonable discussion about the cause and consequences of the decisions and communicate without delay based employees' specific needs. Gradually, employees become to feel a warm-hearted relationships with each other and tend to do all the duties effectively in their professional work leading to have greater satisfaction about their chosen careers.

5.3 Needs for Further Study

This study is the effect of organizational justice on career satisfaction of employees in selected insurance companies. It focuses three selected insurance companies among many companies in the insurance sector. These selected companies are Aung Myint Moh Min, Aung Thitsa Oo, and Grand Guardian Nippon Life Insurance Company Limited. Because these three selected companies have different kinds of the job responsibilities and offer different services to different target customers, the findings on the large amount of data from these three insurance companies would be regarded as a constraint of this study. The interpretations are generally concluded on the observation by assessing the information of three insurance companies. Therefore, it would be suggested that further researchers need to analyze the data of each insurance company separately and interpret the evaluation of each insurance companies.

As a conclusion on the findings, these companies become to be mindful the current situations in the working place and they could try to change the appropriate ways with equitable manners to satisfy employees about careers. As the advantages for companies, this study will help to specify the essentials of the justice in organization and realize the implication of its effects not only theoretical but also practical in insurance companies through the research. Therefore, to being greater useful comprehensive studies for private or public, it is desirable to recommend that further researchers will have to observe the potential of justice in organization from another aspects in any professional businesses.

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APPENDIX A

The Sample Calculation

The sample of this study is calculated by using Taro Yamane's formula with 95% confidence level.

The calculation formula of Taro Yamane is presented as follows:

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

Where;

n = sample size required

N = Number of people in the population

e = allowable error (%)

$$n = \frac{410}{1+410(0.05)^2}$$

$$= 202.4$$

$$n = 202$$

Therefore, the sample size of the study is 202 respondents from 410 total population of Aung Myint Moh Min, Aung Thitsa Oo and Grand Guardian Nippon Life (GGI) Insurance Companies.

APPENDIX B

QUESTIONNAIRE

The Effect of Organizational Justice on Career Satisfaction of Employees

In Selected Insurance Companies

Dear Respondents,

This survey is to conduct the research as a requirement for Master of Commerce Degree in Yangon University of Economics. The purpose of this study is to investigate how organizational justice will effect on career satisfaction of employees in insurance companies.

The questionnaire should take you 5-10 minutes to complete. This questionnaires consist of five sections. These questions are designed to represent your own perceptions about your supervisors and organization. I am requesting for information that facilitate the study. Please kindly note that the information you provide will be kept anonymously and confidentially and will not be exposed to your organization. This answers will only need to use for research purpose.

Thank you.

Section A

Demographic Information

The following questions are to obtain demographic information about you. Please answer the by checking the box that reflect your information.

(1) What is your gender?

Male

Female

(2) What is your age?

Under 30 years old

30 - 39 years old

40 - 49 years old

over 49 years old

(3) What is your highest level of education?

High school

Diploma

Bachelor Degree

Master Degree

(4) What is your management level?

Manager / Assistant Manager

Executive / Supervisor

Senior Level/Assistant supervisor

Customer service / Junior Level

Others

(5) What types of your job in your organization?

Marketing/ Sales

Information technology/ Internet

Personnel or HR

Finance

Life insurer/ General insurer

Operations

Risk Management

Others

(6) How long have you been worked for this organization?

1- 3 years

3- 5 years

5 – 7 years

7- 9 years

Over 9 years

Section B

Please answer all the questions by choosing the number which best reflect your perceptions on your organizations.

- 1. Strongly Disagree 2. Disagree 3. Neutral 4. Agree 5. Strongly Agree**

Distributive Justice					
(1) Having fair work schedules.	1	2	3	4	5
(2) Getting a fair level of pay.	1	2	3	4	5
(3) Not having over-workload.	1	2	3	4	5
(4) Receiving fair rewards.	1	2	3	4	5
(5) Fairness on job responsibilities.	1	2	3	4	5

Procedural Justice					
(1) Using the procedures consistently.	1	2	3	4	5
(2) Using the unbiased procedures.	1	2	3	4	5
(3) Using the procedures based on accurate information.	1	2	3	4	5
(4) Upholding ethical and moral standards procedures.	1	2	3	4	5
(5) Being able to express opinions about procedures.	1	2	3	4	5
(6) Being able to appeal the decisions about procedures.	1	2	3	4	5

Interactional Justice					
(1) Treating with kindness and consideration from supervisor.	1	2	3	4	5
(2) Treating with respect from supervisor.	1	2	3	4	5
(3) Treating with dignity from supervisor.	1	2	3	4	5
(4) Treating with truthful manner from supervisor.	1	2	3	4	5
(5) Refraining from improper remarks or comments.	1	2	3	4	5
(6) Having open communication with supervisor.	1	2	3	4	5
(7) Considering individual's needs with the greatest care.	1	2	3	4	5
(8) Showing concerns the rights as an employee.	1	2	3	4	5
(9) Explaining the procedures thoroughly.	1	2	3	4	5
(10) Giving reasonable explanations regarding the procedures.	1	2	3	4	5
(11) Discussing the impacts of the decisions from supervisor.	1	2	3	4	5
(12) Explaining clearly any decision about the procedures.	1	2	3	4	5
(13) Having detail communication in a timely manner.	1	2	3	4	5
(14) Having tailor communication to individual's specific needs.	1	2	3	4	5

Career Satisfaction					
(1) Satisfaction with the success in career.	1	2	3	4	5
(2) Satisfaction with the progress towards meeting overall career goals.	1	2	3	4	5
(3) Satisfaction with the progress towards meeting goals for income.	1	2	3	4	5
(4) Satisfaction with the progress towards meeting goals for advancement	1	2	3	4	5
(5) Satisfaction with the progress towards meeting goals for development of new skills.	1	2	3	4	5

Thank you very much.

APPENDIX C

Reliability Test

Reliability Statistics(DJ)

Cronbach's	
Alpha	N of Items
.798	5

Reliability Statistics(PJ)

Cronbach's	
Alpha	N of Items
.839	6

Reliability Statistics(IJ)

Cronbach's	
Alpha	N of Items
.929	14

Reliability Statistics(CS)

Cronbach's	
Alpha	N of Items
.866	5

Correlations

		CS	DJ	PJ	IJ
DJ	Pearson Correlation	0.479**	1	0.560**	0.447**
	Sig. (2 – tailed)	0.000		0.000	0.000
	N	196	196	196	196
PJ	Pearson Correlation	0.559**	0.560**	1	0.659**
	Sig. (2 – tailed)	0.000	0.000		0.000
	N	196	196	196	196
IJ	Pearson Correlation	0.624**	0.447**	0.659**	1
	Sig. (2 – tailed)	0.000	0.000	0.000	
	N	196	196	196	196
CS	Pearson Correlation	1	0.479**	0.559**	0.624**
	Sig. (2 – tailed)		0.000	0.000	0.000
	N	196	196	196	196

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

Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.673 ^a	.453	.445	.38799

a. Predictors: (Constant), IJ, DJ, PJ

ANOVA^a

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	23.976	3	7.992	53.090	.000 ^b
	Residual	28.904	192	.151		
	Total	52.880	195			

a. Dependent Variable: CS

b. Predictors: (Constant), IJ, DJ, PJ

Coefficients ^a

Model	Variables	Unstandardized Coefficients		t	Sig	Collinearity Statistics	
		B	Std. Error			Tolerance	VIF
1	(Constant)	0.776	0.250	3.098	0.002		
	Distributive Justice	0.169***	0.057	2.970	0.003	0.676	1.480
	Procedural Justice	0.170**	0.077	2.214	0.028	0.478	2.092
	Interactional Justice	0.459***	0.077	5.954	0.000	0.557	1.794

a. Dependent Variable: CS