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**PROMOTIONAL OPPORTUNITY, REWARDS, JOB SECURITY,
TRAINING, CAREER SUCCESS AND CAREER COMMITMENT
IN INSURANCE SECTOR OF PAKISTAN**

BY

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**PROMOTIONAL OPPORTUNITY, REWARDS, JOB SECURITY,
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INSURANCE SECTOR OF PAKISTAN**



UUM

BY

Ahmad Tisman Pasha

Universiti Utara Malaysia

**A Dissertation Submitted to
School of Business Management
Universiti Utara Malaysia,
in Partial Fulfillment of the Requirements for the Degree of Doctoral of Business
Administration**

بِسْمِ اللَّهِ الرَّحْمَنِ الرَّحِيمِ

In the name of Allah, the Beneficent, the Merciful



أَقْرَأْ بِاسْمِ رَبِّكَ الَّذِي خَلَقَ

Read! In the name of your Lord, Who has created.

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Abstract

The objective of this study is focused on the permanent employees' career success in Pakistan insurance sector. In Pakistan, insurance sector is the most neglected sector for permanent employees to as a career path due to the lack of skill development, promotions and job security. The research objective is to study the impact of promotional opportunity, rewards, job security and training on career commitment and career success. The research framework of this study was developed based on theories of Social Cognitive Career Theory and Social Cognitive Theory. A total of 650 questionnaires were distributed to permanent employees in the insurance sector and 386 questionnaires were returned. The analysis was performed by SPSS 24 and Smart PLS 3.0. The results showed that promotional opportunity, rewards, job security, training are positively significant with career commitment. On the other side, promotional opportunity and job security are positively significant with career success, whereas, rewards and training are not supported with career success. This study revealed a positive significant relationship between career commitment and career success. The moderating variable of self-efficacy in the relationship between career commitment and career success was found negatively significant which showed that the mindset and belief of the employees are negative about insurance sector as a career. This study proposes several theoretical and practical contributions which provide evidences that there is a strong relationship between promotional opportunity, rewards, job security, training and career success through career commitment and supports the theoretical relationship exhibit in the research framework. Finally, this study practically suggests that permanent employees in Pakistan insurance sector can be driven to develop their career by promotional opportunity, rewards, job security and training, as equivalent to other service sectors.

Keyword: Career Success, Career Commitment, Self-efficacy, Promotional opportunity, Rewards, Job security and Training.

Abstrak

Objektif kajian ini tertumpu kepada kejayaan kerjaya pekerja tetap dalam sektor insurans Pakistan. Di Pakistan, sektor insurans ialah sektor yang paling diabaikan untuk pekerja tetap memilihnya sebagai satu laluan kerjaya disebabkan kekurangan pembangunan kemahiran, promosi dan jaminan pekerjaan. Objektif penyelidikan ini adalah untuk mengkaji kesan peluang promosi, ganjaran, jaminan pekerjaan dan latihan dalam komitmen dan kejayaan kerjaya. Rangka kerja penyelidikan kajian ini dibangunkan berdasarkan teori-teori Social Cognitive Career Theory and Social Cognitive Theory. 650 soal selidik telah diagihkan kepada pekerja tetap dalam sektor insurans dan 386 soal selidik telah dipulangkan. Analisis diproses menggunakan SPSS 24 and Smart PLS 3.0. Hasil menunjukkan bahawa peluang promosi, ganjaran, jaminan pekerjaan, latihan berkait secara positif penting dengan komitmen kerjaya. Sebaliknya, peluang promosi dan jaminan pekerjaan berhubung secara positif penting dengan kejayaan kerjaya, manakala ganjaran dan latihan tidak disokong dengan kejayaan kerjaya. Kajian ini mendedahkan suatu hubungan positif penting antara komitmen kerjaya dan kejayaan kerjaya. Pemboleh ubah sederhana keberkesanan diri dalam hubungan antara komitmen kerjaya dan kejayaan kerjaya didapati berhubung rapat secara negatif, menunjukkan bahawa set minda dan kepercayaan kakitangan mempunyai fikiran negatif tentang sektor insurans sebagai satu kerjaya. Kajian ini mencadangkan beberapa sumbangan praktikal dan teori yang menyediakan bukti tentang satu perkaitan yang kukuh antara peluang promosi, ganjaran, jaminan pekerjaan, latihan dan kejayaan kerjaya melalui komitmen kerjaya dan menyokong hubungan teori dalam rangka kerja penyelidikan yang disertakan. Akhirnya, kajian ini mencadangkan bahawa pekerja tetap dalam sektor insurans Pakistan boleh didorong untuk memajukan kerjaya mereka melalui peluang promosi, ganjaran, jaminan pekerjaan dan latihan, sama seperti sektor-sektor perkhidmatan lain.

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CHAPTER ONE

INTRODUCTION

1.1 Background of the Study

In the constantly changing world in this 21st century, most businesses have gone global. Consequently, skilful and innovative human capital has become very important for organisations. As a result, it is very important for firms to encourage, involve, develop and retain skilful employees to compete in this challenging business world (Tladinyane and van der Merwe, 2016). In the era of globalization, businesses are very competitive and the growth of the organizations is based on the success of the employees, thus, without investing in human capital, small and large organisations are unable to survive in either domestic or global markets. Moreover, employees nowadays focus more about their career and employment and are committed to become successful in their profession. In this light, most studies have very clearly stated that the investment in human assets have a major influence on the career, career commitment and career success of employees (Ballout, 2007).

The most important asset of any organization worldwide is having a highly skilled human resource. It is perceived that human resource is the real capital for the success of any organisation (Birajit et al., 2012). Past studies have argued that having skilful and innovative employees is the backbone of organizations and human resource is the key asset that contributes to the value creation that increase a firm's profit (Wasim-ul-Rehman & Rehman, 2013; Ting & Lean, 2009).

Career creates a link between organization and employee. Career is often considered as an important part of his/her life and career success is most important part of an

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Annexure I

The relationship between Career Development and Career Success of Employees in Insurance Sector of Pakistan

Serial # _____

Dated: _____

Employee's Characteristics

Name of Respondent: _____

Age of head _____(years)

Education of head _____ (years)

Occupation of head _____ Experience _____ (years)

Monthly Income of head _____

Religion: Islam / other

Gender: _____

Marital Status: Single/ Married/Divorced/Widow

Item/ Variable	Q#	Questions	Strongly Disagree	Disagree	Neutral	Agree	Strongly Agree
Career Success	1	I am satisfied with the success I have achieved in my career in insurance sector.					
	2	I am satisfied with the progress I have made towards meeting my overall career goals in insurance sector.					
	3	I am satisfied with the progress I have made toward meeting my goals for income in insurance sector					
	4	I am satisfied with the progress I have made toward meeting my goals for advancement in the insurance sector.					

	5	I am satisfied with the progress I have made toward meeting for the development of new skills in insurance sector.					
Career Commitment	6	I definitely want a career for myself in insurance sector.					
	7	I have chosen as a career to work in this insurance sector.					
	8	I will recommend to others to work in insurance sector as a career.					
	9	I do not feel “emotionally attached” to my career					
	10	If I had all the money I need without working, I would probably still continue in this insurance sector					
	11	I spend a significant amount of personal time reading profession related journals or books.					
Promotional Opportunity	12	My organization has given the opportunity to attend workshops, seminars and conferences to expand my knowledge in insurance sector.					
	13	Promotion criteria are well defined in insurance sector.					
	14	My Insurance company has a written promotion policy.					
	15	Job promotions are fair and equitable in my insurance company.					
	16	Priority is given for seniority in promotion decision in insurance company.					
	17	Priority is given for merit in promotion decisions in my insurance company.					

Rewards	18	I receive a good salary					
	19	The salary I receive tallies with my qualification.					
	20	I get a pay increment every year.					
	21	I always receive bonuses from the administration in the insurance sector.					
	22	I am paid for extra time worked for.					
	23	I am always praised for good work.					
	24	My administration recognizes the good work I do					
Job Security	25	If I perform well I will not lose my present job.					
	26	If I fail to perform to the satisfactory level of my insurance company, I will lose my job					
	27	If I perform better, I feel my job will be secure in insurance company.					
	28	If I achieve the given task in the insurance sector, I feel that is needed to keep my present job.					
	29	I joined as a career because it is secure in insurance company.					
Training	30	Our organization conducts extensive training programs for its employees in all aspects of quality					
	31	Employees in each job normally go through training programs every year					
	32	Training needs are identified through a formal performance appraisal mechanism					
	33	There are formal training programs to teach new employees the skills they need to perform their jobs					
	34	I believe social circle in the firm is expanding due to participation in the training program					

	35	I believe my promotion is a result of induction of the training program					
	36	There are not enough training opportunities for me inside the insurance organization.					
	37	Training and development enable to share knowledge transfer in insurance sector.					
	38	Training and development link with career development in insurance sector.					
	39	Training increased career commitment and career success of employees.					
Self-Efficacy	40	I will be able to achieve most of the goals that I have set for myself					
	41	When facing difficult tasks, I am certain that I will accomplish them					
	42	In general, I think that I can obtain outcomes that are important to me					
	43	I believe I can succeed at most any endeavor to which I set my mind					
	44	I will be able to successfully overcome many challenges					
	45	I am confident that I can perform effectively on many different tasks					
	46	Compared to other people, I can do most tasks very well					
	47	Even when things are tough, I can perform quite well					

Annexure -II

Sample size for a given population size.

N	S	N	S	N	S
10	10	220	140	1200	291
15	14	230	144	1300	297
20	19	240	148	1400	302
25	14	250	152	1500	306
30	28	260	155	1600	310
35	32	270	159	1700	313
40	26	280	162	1800	317
45	40	290	165	1900	320
50	44	300	169	2000	322
55	48	320	175	2200	327
60	53	340	181	2400	331
65	56	360	186	2600	335
70	59	380	191	2800	338
75	63	400	196	3000	341
80	66	420	201	3500	346
85	70	440	205	4000	351
90	73	460	210	4500	354
95	76	480	214	5000	357
100	80	500	217	6000	361
110	86	550	226	7000	364
120	92	600	234	8000	367
130	97	650	242	9000	368
140	103	700	248	10000	370
150	108	750	254	15000	375
160	113	800	260	20000	377
170	118	850	265	30000	379
180	123	900	269	40000	380
190	127	950	274	50000	381
200	132	1000	278	75000	382
210	132	1100	285	100000	384

Note: N = Population size and S = Sample size