

The Influence of Career Planning Towards Insurance Agents' Strategy for Career Satisfaction

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This research reports on the influence of career planning and career strategy on insurance agents' career satisfaction. A total of 531 full-time insurance agents located in the Northern states of Peninsular Malaysia participated in this research. Using hierarchical multiple regression, researchers found that awareness of self and environment were positively related to career strategy and career satisfaction. Goal-setting had a positive relationship with career strategy and a negative influence on career satisfaction. The results further indicated that career strategy partially mediates the relationship between awareness of self and environment and career satisfaction. The theoretical and practical implications of these findings were also discussed.

Field of Research: Human resource management, Career management

1. Introduction

Economic recession and intense business competition cause the working environment to keep changing; organizational downsizing and restructuring, job insecurity, and employment retrenchment have challenged the concept of lifelong careers with stable pay. As organizations face more complex business environments, career paths have become increasingly unstable and employees must be responsible in managing their own careers rather than rely on organizational support. To sustain career achievement, enhancements on employability and marketability is a crucial task for employees. The reason being that during economic downturns, many organizations were forced to be involved in the process of carrying out constant job cuts and retrenchment as a means to sustain their financial status. Therefore, during economic downturns, there is no guarantee for job security. Employees can no longer expect a stable career path, as the organization might sacrifice employees to keep the organization's financial position sustainable. Followed by retrenchment decisions, employees will lose their jobs and faced stressful career transition, which will influence their emotional state and career satisfaction. Since organizations are starting to cut down on human capital costs, employees are urged to be involved in career self-management processes, which they need to enhance their careers through active career planning and strategy adoptions to ensure they did not panic or become depressed when faced with sudden job termination. Therefore, an

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awareness of work obstacles and opportunities, personal needs identification, and human relation skill development are potential actions that they should be involved in since career self-management has been a normal practice implemented within the companies as employers are less likely to offer well-planned career paths for employees due to reduction of human capital costs.

Many articles related to career planning and career satisfaction have been published, but critics of those topics are limited to samples of the administrative and technical staff of the public sectors (Gould & Penley 1984; Nabi 2003), university post-graduate students (Lau & Pang 2000; Poon 2004; Mayrhofer et al. 2008), managers of manufacturing companies (Tu et al. 2006), and managerial staffs of financial institution (Burke et al. 2006; Van Emmerik et al. 2006). However, few studies have examined the issues of insurance agents' career satisfaction, particularly the role of career planning and career strategies in influencing insurance agents' career satisfaction. Therefore, there is a gap in the literature that needs to be filled, since insurance agents are found to be highly involved in the career self-management process (Lee 1986). Therefore, career planning and career strategy play an important role in insurance agents' career satisfaction.

In light of the above details, this study was carried out to address issues regarding the influence of career planning and career strategy on insurance agents' career satisfaction. Accordingly, the following research questions were posed to further examine the matter:

- a) Do career planning and career strategy correlate with career satisfaction?
- b) Does career strategy mediate the relationship between career planning and career satisfaction?

The remaining sections of this paper are organized as follows: the next section reviews the literature on the influence of career planning and career strategy on employees' career satisfaction. The literature review leads to the development of hypotheses and the framework for this study. Section 3 describes an overview of the methods employed for this study. This is followed by Section 4 and 5, which respectively present the findings from statistical tests and a discussion of the results of this study. The final section concludes with implications, and limitations of the study.

2. Literature Review

2.1 Career Satisfaction

Generally, career satisfaction is defined as a pleasurable or positive emotional state resulting from the appraisal of one's work experiences (Greenhaus et al. 1990; Judge et al. 1995; Nabi 2001; Bozionelos 2008). Recent research (Barnett & Bradley 2007; Hofman et al. 2008) indicated that the level of income, status and promotion that were used to determine an individual's career achievement

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appear to be less relevant once employees achieved a certain level of compensation. What is important to them is the personal satisfaction derived from their careers (Barnett & Bradley 2007; Hofman et al. 2008). The change in focus to career satisfaction is understandable because the criterion for satisfaction is more related to individual inner feelings of happiness.

2.2 Career Planning

Career planning is the deliberate process of self and environmental awareness, and career goals identification (Desimone et al. 2002). The importance of analyzing self-abilities, interest, values and environmental factors such as economic and societal trends are prior to setting goals as well as career plans development (Cairo 2006; Andolsen 2008). Lack of self and environmental awareness will result in the lack of direction in career achievement. Career planning not only helps individuals to have an accurate view of their abilities and interests but also helps them to clarify their career goals, objectives, and aims. A plan without goals is just like a ship without a destination (Cairo 2006). This means that without career goals in the career plan, individual will lose direction, whereby they are unable to direct their efforts in a focused manner. In addition to that, career planning not only helps individuals identify what they want to achieve in the future, but it can represent a motivational mechanism (Counsell 1996; Puah & Ananthram 2006). As indicated by the Career Planning Model, once individuals have the intention to achieve something, they will be motivated to enroll in career behavior that would lead to positive outcomes (Gould 1979). Therefore, the primary influence on individual career behaviors (that is, the effort to achieve career satisfaction through career strategy implementation) is career planning.

Hypothesis 1: There is a positive relationship between career planning dimensions and career strategy.

Hypothesis 2: There is a positive relationship between career planning dimensions and career satisfaction.

2.3 Career Strategy

Career strategy is the actions that individuals take to decrease the time required to meet their career objectives (Gould & Penley 1984). These actions will be implemented when individuals intend to manipulate their career situation and help them to achieve career satisfaction. Previous researchers (Gould & Penley 1984; Chang 2002) indicated that the usefulness of a particular career strategy depends on the type of job and the nature of the work. For instance, Chang (2002) found that most information technology (IT) professionals were likely to engage in the strategy of creating opportunities that included tactics of skill development and experiences enhancement to improve their career satisfaction. Therefore, each employee should develop and implement a particular strategy that is suited to the nature of their job and personal needs as a means to help them achieve their career objectives.

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Previous researchers (Burke et al. 1998, 2006; Akrivos et al. 2007) suggested that in order to become satisfied, employees who work in a service-oriented industry, especially insurance agents, should develop good interpersonal relations with significant people (i.e. superiors, immediate supervisors, colleagues, customers and suppliers) within and outside the company. Insurance agents need such relationships to help them get more business opportunities since their job outcome is solely determined by their sales productivity (Lee 1986). It has become very important for insurance agents to develop a variety of network contacts in order to keep up a good sales performance, as they are compensated based on the sales commission with no basic salary being paid to them. Given such compensation practices, it is not questioned that most insurance agents are constantly involved in relationship-oriented strategies. Furthermore, the persistent seeking for new customers is a sign for insurance agents to widen their networks of contacts. These actions are called seeking social support, which involved tactics in getting career guidance from experienced persons and building a network of contacts within or outside the organization (Gould & Penley 1984).

Hypothesis 3: There is a positive relationship between career strategy (seeking social support) and career satisfaction.

2.4 Career Planning, Career Strategy and Career Satisfaction

The Career Planning Model indicated that career planning (awareness of self and environment, and goal-setting) was a primary influence on individual career-related behaviors (i.e., strategy implementation), and such behaviors can influence individual satisfaction (Gould 1979; Aryee & Debrah 1993). Career planning can help employees manage their career path, while strategy may be represented as instruments to help employees achieve their career goals. A career plan without proper strategy is just like a car with no steering wheel; it can drive you nowhere. In addition to that, Hall and Foster (1977), Gould (1979), Locke and Latham (1990; 2002), Aryee and Debrah (1993), Greenhaus et al. (1995), Hall et al. (2004), Cairo (2006), McCabe (2008), and Abele and Spurk (2009) suggested that individuals' satisfaction is helped by proper planning. They indicated that it is beneficial for individuals to have a career plan that incorporates realistic goals and strategies to give meaning and direction to their career. This is true, because without goals and action plans, the individuals will not know whether they have acted correctly and reached the point they were aiming for.

On the other hand, one of the notions of the goal-setting theory is that individuals' desire will influence their work behavior, such as efforts to succeed (Locke & Latham 1990, 2002). Locke and Latham (1990) suggested that employees who achieve excellent results are constantly involved in goal-setting because goals represent motivation tools (Locke & Latham 2002; Puaah & Ananthram 2006) for individuals to hunt for effective strategies to achieve the desired results

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efficiently. Other research studies reported similar results. For example, Aryee and Debrah (1993) conducted a study in six organizations based in Singapore. Using path analysis, they concluded that career planning is related to career strategy, and career strategy is associated with career success. Hence, it is widely accepted that career planning is closely associated with the development and execution of career strategy, which in turn would enhance an individual's career satisfaction. Hence, employees who use career strategies that meet their needs are able to enhance their capabilities, which may lead to their career satisfaction.

Hypothesis 4: Career strategy (seeking social support) mediates the relationship between career planning dimensions and career satisfaction.

2.5 Research Framework

Figure 1: Research framework of the relationship between career planning, career strategy and career satisfaction

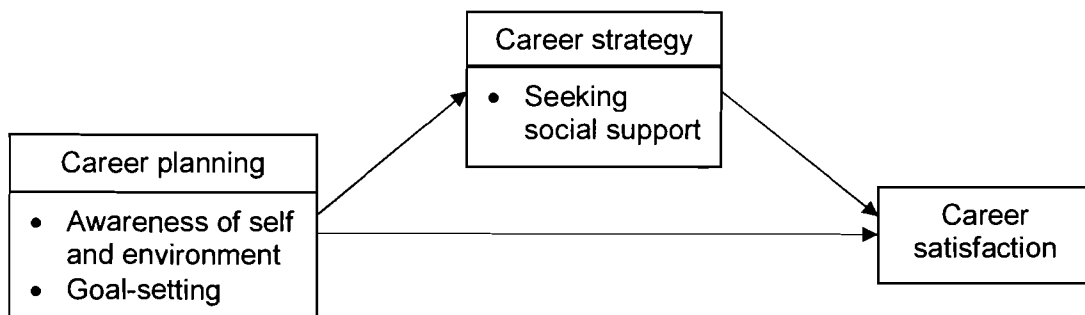


Figure 1 proposes the research framework which consists of the independent variable (career planning), the mediating variable (career strategy) and the dependent variable (career satisfaction). There is a direct relationship between career planning and career satisfaction. This research framework also proposes that career planning also influences career satisfaction via career strategy.

3. Methodology

3.1 Sample

The sample of this study consisted of 531 full-time insurance agents located in the northern states of Peninsular Malaysia. This study decided to concentrate only on insurance agents based in the northern regions of Malaysia because all the insurance agents in Malaysia have to follow similar paths in their career, i.e. all of them have to attend pre-qualified examinations, receive similar compensation packages, comply with insurance agents' code of ethics and conducts, and policies set by Bank Negara Malaysia. Additionally, in order to get promotion, they also need to fulfil several requirements (sales volume, number of

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down-line agents and number of cases handled) set by their respective insurance companies with the approval of Bank Negara Malaysia.

Since most of the insurance companies were unable to reveal the number of insurance agents, disproportionate sampling was utilized by dividing equally the number of questionnaires, i.e. 25 sets for each of the 30 participating branches (750 set questionnaires distributed). The response rate was 70.8%. The respondents included 312 men and 219 women. Most of the respondents were married (71.6%), and the majority of respondents' age ranged between 26 – 43 years old (58.1%). In terms of educational achievement, 233 respondents (43.9%) had SPM (Malaysian Certificate of Education), while 133 respondents (25.0%) were Diploma holders. Besides that, 271 of the respondents (51.0%) were Life and General insurance agents. The majority of the respondents (44.6%) indicated that they have worked in their current insurance companies between 2 to 5 years.

3.2 Measurements

Five items regarding career satisfaction were adapted from Greenhaus et al. (1990). These items were widely used in previous empirical studies with a consistent reliability result of 0.88.

Career planning consists of two dimensions, namely awareness of self and environment, and goal-setting. Ten items were adapted from valid resources (Gould 1979; Puah & Ananthram 2006) to measure these two dimensions. Meanwhile, the career strategy of seeking social support was measured by five items adapted from Gould and Penley (1984). All responses were on a 5-point Likert scale and ranged from (1) 'strongly disagree' to (5) 'strongly agree'.

3.3 Data Analysis

Reliability tests for the independent, mediating and dependent variables were conducted. Subsequently, Hierarchical Multiple Regression was used to examine the relationship between career planning, career strategy and career satisfaction.

4. Findings

Means, standard deviations, and Pearson correlations results of the variables are shown in Table 1. There were weak relationships between awareness of self and environment, goal-setting, seeking social support and career satisfaction. Besides, the reliability results indicated the overall Cronbach's alpha value for awareness of self and environment, and goal-setting was 0.77 and 0.76 respectively. Meanwhile, the Cronbach's alpha for career strategy (seeking social support) is 0.80, and career satisfaction had a good reliability coefficient of 0.89.

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Table 1: Means, standard deviations and correlations of the study variables

Variables	α	M	SD	1	2	3	4
1. Awareness of self and environment	0.77	3.79	0.63	-			
2. Goal-setting	0.76	3.68	0.93	0.27**	-		
3. Seeking social support	0.80	3.73	0.65	0.38**	0.18**	-	
4. Career satisfaction	0.89	3.53	0.74	0.23**	-0.02	0.29**	-

Note: n=531; **p<0.01; α = reliability; M = mean; SD = standard deviation

The research framework (Figure 1) proposed that career strategy (i.e., seeking social support) would mediate the relationship between career planning dimensions and career satisfaction. To determine such relationships, three regression conditions should be met as suggested by Baron and Kenny (1986). The first condition requires the independent variable (awareness of self and environment; goal-setting) to correlate with the mediator (seeking social support). The regression results in Table 2 showed that awareness of self and environment ($\beta = 0.37, p < 0.01$) and goal-setting ($\beta = 0.09, p < 0.05$) were positively correlated to seeking social support, thus Hypothesis 1 was supported. The second condition is that the independent variable (awareness of self and environment; goal-setting) should relate to the dependent variable (career satisfaction). Table 2 indicated that awareness of self and environment ($\beta = 0.23, p < 0.01$) was positively correlated with career satisfaction, while goal-setting ($\beta = -0.10, p < 0.05$) had a negative relationship with career satisfaction. Therefore, Hypothesis 2 was partially supported. The third condition requires the dependent variable (career satisfaction) to be correlated with the mediator (seeking social support) and the independent variable (awareness of self and environment; goal-setting). The results depicted in Table 2 indicated that Hypothesis 3 was supported since the career strategy of seeking for support ($\beta = 0.24, p < 0.01$) was positively associated with career satisfaction.

To determine the mediation effect of seeking social support with the relationship between dimensions of career planning and career satisfaction, the mediator should completely intervene the relationship between the independent and dependent variables, that is, an insignificant relationship between the independent and dependent variables after intervention by the mediator (Baron & Kenny 1986). Partial mediation will be established when the mediator cannot fully intervene the relationship between the independent and dependent variables, implying a weakening of the relationship between the independent and dependent variables (Baron & Kenny 1986). As shown in Table 2, the effect of awareness of self and environment on career satisfaction decreased ($\beta = 0.14, p < 0.01$) in the presence of seeking social support as the mediator. Therefore, seeking social support partially mediates the relationship between awareness of self and environment and career satisfaction.

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However, the effect of goal-setting on career satisfaction failed to show any decrement ($\beta = -0.12$, $p < 0.01$) after accounting for seeking social support as the mediator, and thus seeking social support is not a mediator for goal-setting and career satisfaction. These results showed that Hypothesis 4 was partially supported.

Table 2: Regression results using seeking social support as mediator in the relationship between career planning dimensions and career satisfaction

Predictors	Std. β X→M	Std. β X→Y	Std. β X→M→Y
X1 = Awareness of self and environment	.37**	.23**	.14**
X2 = Goal-setting	.09*	-.10*	-.12**
M = Seeking social support	-	-	.24**
R ²	.16	.12	.17
Adjusted R ²	.15	.11	.16
R ² change	.14	.05	.10
F-change	44.10**	14.31**	20.52**

Note: * $p < 0.05$, ** $p < 0.01$; X = Career planning dimensions; M = Seeking social support; Y = Career satisfaction

5. Discussion

Consistent with the Career Planning Model, the research framework predicted the assumption that awareness of self and environment and goal-setting were related to career strategy and the attainment of career satisfaction. The results of this study provide a modest support for the model. The statistical results showed that, of the two dimensions of career planning, only awareness of self and environment ($\beta = 0.23$, $p < 0.01$) was positively related to career satisfaction. In line with previous literature (Prager 1998; Hall et al. 2004; Cairo 2006; Zikic & Klehe 2006), individuals who are aware of the self and environmental factors could foster their career satisfaction. Higher level of awareness towards self-strength, weaknesses, abilities, and desires could assist insurance agents to know better about themselves. Similarly, knowing the workplace and business climate such as changes in the organizational strategies, new creation of technologies, and the nation's economic situation might also stimulate insurance agents to take further steps to equip themselves with the necessary skills to confront the changes in order to grab the opportunities that suit their needs and wants, which can benefit their advancement, avoid losing their job, and result in higher level of career satisfaction.

In addition, Table 2 also indicated that goal-setting was negatively correlated with career satisfaction ($\beta = -0.10$, $p < 0.05$). This result suggested that insurance agents who are involved in extensive goal-setting would be less likely to experience career satisfaction. An insurance agent is a unique job where they should place themselves as highly motivated and targeted individuals in order to

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succeed in an insurance career (Lee 1986). Hence, insurance agents might over estimate their capabilities when they set their career objective, which might cause them to not achieve their objective. If they are unsuccessful in accomplishing their objectives repeatedly, it would influence their emotional state and could result in low career satisfaction.

On the other hand, the results of this study (Table 2) also indicated that seeking social support partially mediated the relationship between awareness of self and environment, and career satisfaction. This indicated that seeking social support might potentially mediate the effect of awareness of self and environment on employees' career satisfaction. This result concurs with the Career Planning Model that described awareness of self and environment as having a primary influence on individuals' career behavior (i.e., strategy implementation), and the execution of such strategy would enable individuals to obtain positive career outcomes, that is, career satisfaction. In this study, it was found that insurance agents with a higher level of self and environmental awareness would be extensively involved in the strategy of seeking social support as a means to achieve career satisfaction. The reason being that through this strategy, insurance agents can obtain extra career development assistance from numerous individuals such as superiors, subordinates, colleagues, friends, customers, and members of professional bodies within and outside the organization. Through these networks of contacts they could receive enormous career support from significant individuals, who would guide them in their needs and wants, and consequently assist them to experience higher levels of career satisfaction.

Further, the results of this study also showed that seeking social support did not mediate the relationship between goal-setting and career satisfaction. Therefore, goal-setting has a direct relationship with career satisfaction, indicating that seeking social support is not an essential strategy used by the insurance agents (who are likely to engage in goal-setting activities) to achieve career satisfaction. One explanation of this result could be that those who had set their career objectives tend to use other strategies such as ingratiation, exchange (offering something the target person wants), self-nomination (making superiors aware of their career aspirations and conveying a positive image with superiors) and skill development to advance their career achievement. According to Burke et al. (1998), Akrivos et al. (2007) and Yukl et al. (2008), exchange, self-nomination and skill development were useful strategies for individuals to gain favorable results. Therefore, in this study, insurance agents who are involved in the goal-setting activities perceived that seeking social support was not the only strategy that could enhance their career satisfaction, as there were other strategies as well.

6. Conclusion

This study has successfully answered the research questions, which is to determine the dimensions of career planning that influence career satisfaction,

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and examine how career strategy affects the relationship between career planning and career satisfaction. From the regression results, it was found that awareness of self and environment was positively related to career satisfaction, whereas goal setting showed negative correlation results with career satisfaction. Besides, seeking social support partially mediated the relationship between awareness of self and environment and career satisfaction. Meanwhile, the proposal that seeking social support mediated the relationship between goal-setting and career satisfaction received no support. These results suggested that self-knowledge and being aware of the environmental factors promoting the benefits associated with seeking social support would facilitate insurance agents' career satisfaction.

This study has added further knowledge that individual's goal-setting actions are not necessarily positively correlated with the achievement of individual's career satisfaction, as what most of the studies (Hall & Foster 1977; Gould 1979; Greenhaus et al. 1995; Chang 2002; Puaah & Ananthram 2006; Zikic & Klehe 2006) found. The results of this study indicate that insurance agents who engage in goal-setting activities are less likely to feel satisfied, because regularly failing to achieve career goals would affect their motivation to strive for career achievement. The results of this study can benefit individuals and organizations. From an individual perspective, the findings demonstrate the need for career aspirants to set career goals that are compatible with their ability in order to have effective careers. At the organizational level, the results implied that the successful application of the career planning activities depends on the organizations' willingness and ability to share information with employees and to support employees in their attempts to achieve career satisfaction.

However, several limitations of the study were identified. First, this study only concentrated on agents in the insurance sector, and does not include employees belonging to other industries such as manufacturing, servicing, trading, financing and educational industries. Different results might be obtained if the study also looked at employees' career satisfaction in other industries. Therefore, the results of this study could not be generalized to employees in other industries as they might have different work cultures and management policies that might affect employees' career satisfaction. Future researcher could widen the scope of investigation by incorporating employees from others industries and perform comparative studies across different industries. Second, this study only focuses on insurance agents located in the northern region of Malaysia. Since job responsibilities and requirements, rules and regulations, the process of awarding compensation, and the criteria used to evaluate job performance were similar for insurance agents across Malaysia, this study suggests similar future research to be replicated with a larger sample that include insurance agents from all regions of Malaysia, particularly Sabah and Sarawak. The use of a larger sample helps to generalize the findings of the study.

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