



**The Impact of Job Autonomy on Work Resilience Among Sales Representatives
in ABC Insurance PLC in Colombo District, with the Mediating Effect of
Psychological Empowerment**

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Abstract

This study examines the role of autonomy at work and its impact on work-related resilience among insurance sales personnel at ABC Insurance PLC located within the Colombo District, thereby also focusing on the mediating role of psychological empowerment. Using Job Demands-Resources Model, Self-Determination Theory, and Conservation of Resources Theory. Adopting an explanatory, quantitative research design, data were collected through a self-administered online questionnaire from 133 sales representatives in ABC Insurance PLC, drawn from a total population of 200. Established measurement scales were employed, and data analysis was conducted using SPSS and the PROCESS Macro to assess direct and indirect relationships among the study variables, as well as to confirm the reliability and validity of the measurement instruments. The key findings shows that job autonomy positively influences work-related resilience among insurance sales representatives, enhancing their adaptability and persistence under work pressure. Psychological empowerment partially explains this relationship, highlighting the underlying mechanism through which autonomy strengthens resilience. The study contributes to existing literature in a non-Western insurance sales context and underscores the importance of autonomy-oriented job design and empowerment-focused management practices in promoting resilient and effective employee performance.

Key Words: *Job Autonomy, Psychological Empowerment, Work Resilience, Sales Representatives, Insurance Sector*

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Introduction

The modern business environment increasingly requires strong work resilience to sustain employee performance and psychological well-being during technological change, market volatility, and organisational transformation (Alshiha et al., 2025). Employees are expected to manage continuous workplace change while maintaining productivity and mental stability, which has elevated work resilience from an individual trait to an essential organisational capability (Gardner, 2020). Work resilience enables employees to cope with stress, adapt to challenging conditions, and sustain effective functioning in demanding work environments (Borissov, 2024). The World Health Organisation reports substantial productivity losses each year due to anxiety and depression, highlighting the economic cost of poor psychological well-being (WHO, 2024) These trends emphasize the need for resilience-focused workplace initiatives to safeguard productivity and employee health.

In the insurance sector, work resilience plays a particularly critical role due to high-performance pressure and emotional demands. Resilience helps insurance sales agents meet targets, manage financial uncertainty, and cope with client rejections. (Dinesh, 2022). Empirical evidence further suggests that resilient frontline employees contribute to higher customer satisfaction and lower employee turnover in insurance firms (Al-Hawari et al., 2020). Despite growing international research, empirical evidence on work resilience within the Sri Lankan insurance sector remains limited. This study addresses this

contextual gap by examining inadequate work resilience among sales representatives at ABC Insurance PLC, focusing on job autonomy as a key influencing factor.

Research Problem

ABC Insurance PLC faces challenges related to inadequate levels of work resilience among its sales representatives, despite work resilience being a critical driver of sustained performance, adaptability, and psychological well-being in high-pressure sales environments. Reduced resilience has manifested in difficulty coping with sales pressure, emotional strain, inconsistent performance, and an increased vulnerability to stress-related outcomes. Preliminary insights from informal discussions with sales representatives indicated restricted decision-making autonomy, limited control over work methods, and tight supervisory structures. These conditions suggest low levels of job autonomy, leading to feelings of reduced power, diminished confidence, and difficulty adapting to continuous sales targets and client rejection. As a result, sales representatives exhibit lower psychological strength, reduced persistence under pressure, and weakened capacity to recover from work-related setbacks. These issues pose a threat to both individual well-being and organisational performance within the competitive insurance sector. Industry reports indicate that annual sales cadre turnover rates in the Sri Lankan insurance sector range from 50% to 60%, reflecting persistent retention challenges in commission-based sales roles. (Insurance regulatory commission of Sri Lanka, n.d.) Although extensive international research has examined work resilience and job

autonomy, few empirical studies have explored how job autonomy influences work resilience within the Sri Lankan insurance industry. Furthermore, limited attention has been given to the mediating role of psychological empowerment in explaining how job autonomy translates into resilient work behaviour. To date, no empirical research has been conducted at ABC Insurance PLC addressing these relationships. Accordingly, this study investigates the impact of job autonomy on work resilience among sales representatives of ABC Insurance PLC, with psychological empowerment as a mediating variable, to support evidence-based job design and human resource strategies.

Problem Statement, Research Questions and Research Objectives

What is the nexus among job autonomy, work resilience, and psychological empowerment among Sales representatives at ABC Insurance PLC in Colombo District?

Research Questions

1. What is the impact of Job Autonomy on Work Resilience among Sales representatives in ABC Insurance PLC in Colombo District?
2. What is the impact of Job Autonomy on Psychological Empowerment among Sales Representatives in ABC Insurance PLC in Colombo District?
3. What is the impact of Psychological Empowerment on Work Resilience among Sales Representatives in ABC Insurance PLC in Colombo District?
4. Does Psychological Empowerment mediate the relationship between job

autonomy and work resilience of Sales representatives in ABC Insurance?

Research Objectives

1. To Identify the impact of job autonomy on work resilience among sales representatives in ABC Insurance PLC in Colombo District.
2. To analyze the impact of job autonomy on psychological empowerment among sales representatives in ABC Insurance PLC in Colombo District.
3. To identify the impact of psychological empowerment on work resilience among sales representatives in ABC Insurance PLC in Colombo District.
4. To identify the mediating role of psychological empowerment in the relationship between job autonomy and work resilience among sales representatives in ABC Insurance PLC in Colombo District.

Literature Review

Work Resilience

Work resilience is defined as employees' ability to succeed and thrive in the face of work-related obstacles and stress (Kossek & Perrigino, 2016). Unlike general psychological resilience, work resilience is directly shaped by workplace conditions, including job design and individual characteristics that influence how employees respond to job-related pressures. In demanding work environments, resilience enables employees to sustain effectiveness and maintain psychological stability when facing continuous challenges (Blaique

et al., 2023).

Several factors contribute to the development of work resilience. Personal qualities such as optimism and emotional intelligence play an important role in strengthening employees' capacity to cope with stress and adversity. (Douglas, 2020). In addition to individual traits, work-related resources such as job autonomy and constructive feedback significantly enhance resilience by providing employees with greater control and clarity in their roles. (Douglas, 2020). Work resilience leads to several positive individual and organizational outcomes. Resilient employees report higher job satisfaction and engagement while experiencing lower levels of burnout (Bakker & De Vries, 2021). They are more consistent in their performance, recover more quickly from work-related setbacks, and demonstrate more substantial commitment to work goals (Kossek & Perrigino, 2016). Theoretical explanations of work resilience are mainly grounded in the Conservation of Resources Theory and the Job Demands-Resources model. Conservation of Resources Theory emphasizes employees' efforts to acquire and protect resources, such as autonomy and social support, to cope with stress (Hobfoll, Neveu, & Westman, 2023). The Job Demands-Resources model explains how work resources balance job demands and strengthen resilience by enhancing employees' sense of competence and control. ((Bakker & De Vries, 2021).

Job Autonomy

Job autonomy refers to the degree to which organisations allow employees discretion and independence in

performing their assigned tasks within established work processes. (Zhalifunnas, 2023). While autonomy provides employees with freedom, it does not imply unrestricted control over organizational decision-making. Instead, it aims to enhance work comfort and foster a sense of ownership over job responsibilities. Job autonomy is commonly defined as the extent of freedom and latitude employees have in scheduling work and determining how tasks are completed (Zaidi & Qasim, 2024). From a psychological perspective, job autonomy allows employees to regulate their behaviour and emotions in line with personal values and goals (Gardner, 2020). It represents the freedom to decide how work should be performed and scheduled. Job autonomy is influenced by factors such as job design, organisational structure, leadership style, and management trust. Supportive leadership and open communication enhance autonomy by reinforcing trust. (Breugh, 1999)

Psychological Empowerment

Psychological empowerment describes employees' perceptions of control, competence, meaning, and impact within their work roles (Spreitzer, 1995). It reflects a motivational state in which employees feel their work is meaningful and that they can influence work outcomes (Seibert, 2011). Leadership style strongly shapes psychological empowerment, as participative and empowering leaders enhance employees' confidence and involvement in decision-making (Oliveira et al., 2023). Psychologically empowered employees demonstrate higher job satisfaction, intrinsic motivation, and organizational commitment (Zhang & Bartol, 2010).

Empowerment also operates as a valuable psychological resource that helps employees cope with stress and maintain resilience in demanding work environments (Hobfoll, Neveu, & Westman, 2023).

Hypothesis development

Relationship between Job Autonomy and Work Resilience

The literature consistently demonstrates a strong theoretical and empirical link between job autonomy and work resilience. Within the Job Demands-Resources theory, autonomy is identified as a critical job resource that reduces stress and enhances employees' adaptability to work demands. (Bakker & Demerouti, 2017). Autonomy enables employees to manage tasks effectively, make independent decisions, and regulate emotional responses to work-related challenges, thereby strengthening resilience. (Kossek & Perrigino, 2016). The conservation of Resources theory further explains autonomy as a psychological resource that helps employees cope with stress and sustain performance (Hobfoll, Neveu, & Westman, 2023). Although empirical evidence across various industries supports this positive relationship, research remains limited in high-pressure insurance sales contexts within developing countries such as Sri Lanka.

H1- Job autonomy has a significant impact on work resilience among sales representatives in ABC Insurance PLC in the Colombo District.

Relationship between Job Autonomy and Psychological Empowerment

The literature establishes a strong theoretical and empirical relationship between job autonomy and

psychological empowerment. Self-Determination Theory explains autonomy as a fundamental psychological need that enhances intrinsic motivation and feelings of empowerment. (Ryan & Deci, 2020). Through job design, autonomy increases employees' perceived control, meaning, and sense of influence, which are core components of psychological empowerment (Spreitzer, 1995). Empirical studies confirm that greater autonomy strengthens psychological empowerment by allowing employees to make choices and align work with personal values. (Seibert, 2011). The Job Demands-Resources model further supports this link by positioning autonomy as a work resource that promotes proactivity and empowerment. ((Bakker & De Vries, 2021). However, evidence remains limited in high-pressure insurance sales contexts within developing countries.

H2- Job autonomy has a significant impact on psychological empowerment among sales representatives in ABC Insurance PLC in the Colombo District.

Relationship between Psychological Empowerment and Work Resilience

The literature demonstrates a strong theoretical and empirical relationship between psychological empowerment and work resilience. Conservation of Resources theory explains empowerment as a key psychological resource that helps employees cope with stress and sustain functioning in demanding work settings (Hobfoll, Neveu, & Westman, 2023). The dimensions of empowerment strengthen employees' confidence and persistence when facing challenges (Spreitzer, 1995). Empirical studies confirm that empowered employees

exhibit higher resilience through greater control and intrinsic motivation (Seibert, 2011). The Job Demands-Resources model further supports empowerment as a mechanism that enhances the impact of job resources on resilience ((Bakker & De Vries, 2021).

H3- Psychological empowerment has a significant impact on work resilience among sales representatives in ABC Insurance PLC in the Colombo District

Psychological Empowerment as A Mediator Between Job autonomy and work resilience.

The literature identifies psychological empowerment as a key mediating mechanism between job autonomy and work resilience. Self-Determination Theory explains that autonomy satisfies a core psychological need and enhances intrinsic motivation and empowerment. (Ryan & Deci, 2020). Empowered employees are better able to translate autonomy into resilient behaviour when facing work demands (Spreitzer, 1995). Empirical studies confirm the indirect effect of autonomy on resilience through psychological empowerment (Seibert, 2011). The Job Demands-Resources model further supports the view that empowerment is a pathway through which autonomy strengthens adaptation to stress (Bakker & Demerouti, 2016). However, this mediating role remains underexplored in high-pressure sales contexts in developing countries such as Sri Lanka.

H4- Psychological empowerment mediates the relationship between job autonomy and work resilience among sales representatives in ABC Insurance PLC in the Colombo District.

Methodology

The independent variable of this study was job autonomy, the dependent variable was work resilience, and psychological empowerment was examined as the mediating variable. The study was conducted in a natural (non-contrived) setting using a quantitative, cross-sectional research design. Data were collected at a single point in time from sales representatives of ABC Insurance PLC in the Colombo District through a self-administered online questionnaire. The unit of analysis was the individual employee. The target population comprised 200 sales representatives, and based on the Krejcie and Morgan sample size determination table, a minimum sample of 132 respondents was required. Accordingly, 133 usable responses were obtained. Cluster sampling, a probability sampling technique, was employed, as respondents were naturally grouped by 41 organizational branches, ensuring adequate representation and reducing sampling bias.

Data Analysis

This chapter discusses the procedure for data analysis using SPSS, beginning with data collection and an overview of the sample characteristics. To collect data on job autonomy, psychological empowerment, and work resilience, an online survey was administered to sales representatives of ABC Insurance PLC in the Colombo District. A total of 200 questionnaires were distributed, of which 133 usable responses were obtained after screening, yielding an acceptable response rate while ensuring the confidentiality of the organisation and respondents. The collected data were coded and imported into SPSS

software version 23 for analysis. All measurement items were coded using a seven-point Likert scale. Initial data screening confirmed that the dataset contained no missing values. Outlier analysis was then conducted, and responses that did not meet the required statistical assumptions were excluded. Following this process, 133 valid cases were retained for subsequent statistical analysis.

Sample Description

The demographic information of the 133 respondents included in this study is presented as follows. Among the participants, 75.9% were male, 23.3% were female, and 0.8% preferred not to disclose their gender. In terms of age distribution, the majority of respondents (51.9%) were aged 23-27, 29.3% were aged 18-22, and 18.8% were aged 28-32. Regarding educational qualifications, 48.9% of respondents had done the G.C.E. A/L Exam, 46.6% had a Diploma/Professional Qualification, and 4.5% had done the G.C.E. O/L exam.

The majority of respondents (57.1%) had 1-3 years of experience in a sales role. 24.1% had less than 1 year, and 15% had 4 -6 years of experience in a sales role. Also, 3.8% had more than 6 years of experience in a sales role.

Regarding the type of employment among the employees covered in the study, the proportions are 90.2% full-time, 6.8% part-time, and 3% contract-based.

Descriptive analysis

The descriptive statistics indicate that

work resilience levels reported by sales representatives were moderate, with a mean of 3.2840. At the same time, levels of Psychological Empowerment reported were also moderate, with a mean of 3.1602, while Job Autonomy showed lower levels, reflected in a mean of 2.9231.

Standard Deviation: The values indicate moderate dispersion. However, Job Autonomy slightly exceeds the level of other constructs. Again, the skewness and kurtosis of the variables within the constructs are within appropriate ranges. The results indicate moderate levels of resilience and empowerment, but slightly lower perceived autonomy among sales representatives.

Preliminary Analysis

Preliminary analyses precede hypothesis testing in the research study. The procedure is intended to screen data to ensure the primary constructs of the research study are reliable and valid.

Data screening

According to Meyers, Gamst, and Guarino (2013), data screening prepares a dataset for conventional statistical analysis, which is necessary for hypothesis testing.

Entry accuracy

Data entry accuracy was ensured through illegitimate code checking. Every questionnaire contained a special code number, and random checks were conducted to double-check that all data were entered correctly. Also, the range of all variable items and demographics was reviewed to confirm the accuracy of entry.

Missing data analysis

Missing data needs to be examined to

identify appropriate solutions, as suggested by Hair, Sarstedt, Ringle, and Mena (2012). For this study, the dataset had no missing values, so complete responses were available for all the variables. No additional handling of the missing data was required.

Normality

Normality was assessed using skewness and kurtosis statistics, as reported in Table 3. Skewness was used to evaluate the symmetry of the data distribution, while kurtosis was applied to assess the degree of peakedness or flatness. For job autonomy (JA), the skewness was 1.411, and the kurtosis was 1.202. Work resilience (WR) showed skewness of 1.035 and kurtosis of 0.455. Psychological empowerment (PE) showed skewness of 0.992 and kurtosis of 0.575. All variables were based on a sample size of 133 respondents. According to the guideline suggested by Kline (2005, cited in Harrington, 2008), acceptable univariate normality is achieved when absolute skewness is below 3 and kurtosis is below 10. The skewness and kurtosis values for all three variables fall well within these acceptable thresholds. Therefore, the distributions of job autonomy, work resilience, and psychological empowerment are approximately standard. This confirms the suitability of the data for conducting subsequent parametric statistical analyses in this study.

Linearity

Linearity was assessed to confirm that the relationships among the study variables followed a straight-line pattern, which is a key requirement for regression analysis (Hair et al., 2010). A scatterplot examining the relationship

between job autonomy and work resilience for the sample (N = 133) showed a clear positive linear trend. The fitted regression function was $WR = 1.66 + 0.56(JA)$, indicating that increases in job autonomy are associated with increases in work resilience. The correlation coefficient (R = 0.764) reflects a moderately strong linear association. Similar linear functions and trends were observed for relationships involving the mediating variable. Therefore, the linearity assumption was satisfied, supporting the application of linear regression and mediation analysis in this study.

Validity

The construct validity of the study variables was assessed using the Kaiser-Meyer-Olkin (KMO) measure and Bartlett's Test of Sphericity.

For Job Autonomy, the KMO value was 0.930, indicating excellent sampling adequacy, as it exceeds the recommended threshold of 0.50. Bartlett's Test of Sphericity was statistically significant at the 0.05 level, confirming that the correlation matrix was suitable for factor analysis. Additionally, the total variance explained was 58.364 per cent, surpassing the minimum requirement of 50 per cent. These results confirm that the construct validity of Job Autonomy was satisfactorily established.

For Work Resilience, the KMO value was 0.788, which is above the acceptable threshold of 0.50, indicating adequate sampling adequacy. Bartlett's Test was also significant at the 0.05 level, supporting the appropriateness of factor analysis. The total variance explained was 59.854 per cent, exceeding the 50 per cent criterion.

Therefore, the construct validity of Work Resilience was assured.

Regarding Psychological Empowerment, the KMO value was 0.845, demonstrating good sampling adequacy above the minimum threshold. Bartlett's Test of Sphericity was significant at the 0.05 level, indicating sufficient correlations among variables. The total variance explained was 68.937 per cent, well above the recommended 50 per cent. Accordingly, the construct validity of Psychological Empowerment was confirmed in this study.

Reliability

According to the reliability analysis, all measurement scales employed in this study demonstrated satisfactory to excellent internal consistency, with Cronbach's alpha coefficients exceeding the recommended threshold of 0.7. Specifically, the Job Autonomy scale recorded a Cronbach's alpha of 0.909 (9 items), the Work Resilience scale obtained a value of 0.747 (9 items), and the Psychological Empowerment scale showed a coefficient of 0.859 (10 items). These results indicate that the instruments used in the study were reliable and consistent for measuring their respective constructs.

Correlation

Correlation is the extent to which variables are related to each other. (Saunders, 2011) The correlation coefficient is a measure of linear association between two variables. Values of the correlation coefficient are always between -1 and +1 (Saunders, 2011). Carl Pearson's

product-moment correlation coefficient was used for the study, as the data are interval-scaled and typically distributed. Correlation values can be assessed against the criteria provided by (Field, 2009) Moreover, the threshold values are noted at the end of Table 6. Correlation statistics for the model variables, along with the control variables, are shown in Table 6.

Multicollinearity

Multicollinearity was assessed using tolerance and variance inflation factor (VIF) statistics, as recommended by Hair et al. (2010). The tolerance values for job autonomy and psychological empowerment were both 0.206, with corresponding VIF values of 4.854. These values fall within acceptable thresholds, indicating that multicollinearity is not a serious concern. Although some shared variance exists between the predictors, it remains within permissible limits. Therefore, the regression coefficients are stable, and both variables contribute independently to the model, allowing the results to be interpreted with confidence.

Common Method Variance (CMV)

Common Method Variance, or standard-method bias, is the sharing of variability attributable to the measurement method rather than to actual relationships among the constructs (Garger, 2008). A significant source of CMV is Single-Source Bias (SSB), in which predictor and criterion variables are collected from a single source (Campbell & Fiske, 1959; Podsakoff et al., 2003). Harmon's Single Factor Test was done to test CMV

Harmon's Single Factor Test

In the present study, as shown in Table 14, Harman's single-factor test indicated that the first factor had an eigenvalue of 7.712 and accounted for 27.544% of the total variance (initial and extracted eigenvalues). Because this is well below the conventional 50% threshold, no single factor accounts for the majority of covariance among the measures. Therefore, CMV is unlikely to be a serious concern in this study; however, given Harman's test's limitations, complementary procedures (e.g., a marker variable or a common-method latent factor in CFA) may be considered if stricter diagnostic evidence is required.

*Regression analysis**Testing H1: -Job Autonomy significantly impacts Work Resilience*

The regression results show that job autonomy has a substantial and statistically significant positive effect on work resilience among sales representatives ($\beta = 0.874$, $p < 0.001$). Job autonomy explains a substantial proportion of the variance in work resilience ($R^2 = 0.764$), with the adjusted R^2 confirming the model's robustness. The overall model is statistically significant, as indicated by the F statistic ($p < 0.001$). These findings provide strong empirical support for Hypothesis 1, confirming that higher job autonomy significantly enhances work resilience among sales representatives at ABC Insurance PLC.

Testing H2: Job Autonomy significantly impacts Psychological Empowerment

The regression analysis indicates that

job autonomy has a substantial and statistically significant positive effect on psychological empowerment among sales representatives ($\beta = 0.891$, $p < 0.001$). Job autonomy explains a substantial proportion of the variance in psychological empowerment ($R^2 = 0.794$), with the adjusted R^2 confirming the model's robustness. These results demonstrate the high explanatory power of job autonomy in predicting psychological empowerment and provide strong support for the proposed relationship.

Testing H3: Psychological Empowerment Impact on Work Resilience

The regression results show that psychological empowerment has a substantial and statistically significant positive effect on work resilience among sales representatives ($\beta = 0.864$, $p < 0.001$). Psychological empowerment explains a substantial proportion of the variance in work resilience ($R^2 = 0.746$), with the adjusted R^2 confirming model stability. The overall model is statistically significant ($p < 0.001$). These findings provide strong support for Hypothesis 3, confirming that higher psychological empowerment significantly enhances work resilience at ABC Insurance PLC.

Testing H4. Assessing the mediating effect

A mediation analysis was conducted using Hayes' PROCESS Macro (Model 4) to examine whether psychological empowerment mediates the relationship between job autonomy and work resilience among sales representatives at ABC Insurance PLC. The results indicate that job autonomy has a

significant positive effect on psychological empowerment ($\beta = 0.7597$, $p < 0.001$). When both job autonomy and psychological empowerment were included in the model, each remained statistically significant in predicting work resilience, indicating a partial mediation effect.

The total effect of job autonomy on work resilience was significant ($\beta = 0.5556$, $p < 0.001$), whereas the direct effect decreased after controlling for the mediator ($\beta = 0.3234$, $p < 0.001$). The indirect effect through psychological empowerment was also significant, as confirmed by bootstrap confidence intervals that did not include zero. The combined model explained 79.9% of the variance in work resilience ($R^2 = 0.799$). These findings confirm that psychological empowerment partially mediates the relationship between job autonomy and work resilience.

Interpretation of Findings

The findings corroborate the role of job autonomy in bolstering sales representatives' work resilience within the organisation. In line with the first Objective and Hypothesis, the findings show that job autonomy positively affects work resilience. The positive effect suggests that employees with greater autonomy and independence exhibit greater adaptability and perseverance under stress. In keeping with the second objective and the Hypothesis, the findings show that job autonomy significantly influences psychological empowerment, which increases employees' feelings of significance, perceived competence, self-determination, and influence. In support of the Third objective and the Hypothesis, the findings show that

psychological empowerment positively affects employees' work resilience, suggesting that more empowered employees are better at dealing with complex sales situations. In keeping with the fourth Objective and Hypothesis, the findings show that psychological empowerment mediates the relationship between job autonomy and work resilience. This implies that job autonomy not only positively influences employees' resilience but also does so indirectly via psychological empowerment.

Conclusion

Discussion

This study concludes that job autonomy plays an important role in enhancing work resilience among sales representatives at ABC Insurance PLC in the Colombo District. The findings support the Job Demands–Resources model by confirming that job autonomy is a valuable job resource in the insurance context. However, the results demonstrate that job autonomy does not directly strengthen work resilience. Instead, its effect operates through psychological empowerment, which fully mediates the relationship between job autonomy and work resilience. The study further confirms that psychological empowerment has a strong and positive influence on work resilience. Sales representatives who experience meaning, competence, self-determination, and impact at work are better able to adapt to pressure and cope with demanding sales environments. These findings are consistent with Self-Determination Theory and Conservation of Resources Theory, which view empowerment as a critical psychological resource that transforms autonomy into positive work outcomes.

Notably, the study challenges the traditional assumption that autonomy alone directly builds resilience. The results highlight that autonomy must be accompanied by psychological empowerment to enhance employees' capacity to manage work-related challenges effectively. Overall, the findings emphasise that empowerment is the key mechanism through which job autonomy translates into resilient behaviour among sales representatives at ABC Insurance PLC.

Contribution of the study

Theoretical contribution

This study makes a significant contribution to theory by combining the JD-R Model, Self-Determination Theory, and Conservation of Resources theory and providing a unifying framework for understanding how job autonomy affects work resilience through psychological empowerment. The findings provide further support for the JD-R Model, affirming the role of job autonomy as a resource for enhancing employees' resilience in demanding work environments.

Building on the Self-Determination Theory, the study illustrates the link between autonomy and intrinsic motivation through the mediating roles of meaning, competence, self-determination, and psychological empowerment. Psychological empowerment, in line with the Conservation of Resources Theory, is a critical psychological resource for maintaining stress and resilience. Significantly, the findings indicate that job autonomy alone is insufficient for developing resilience without psychological empowerment. This study contributes to refining the

theoretical understanding of the nature of relationships among job design, motivational processes, employee well-being, and resilience development in high-pressure work environments.

Practical contributions

This study offers practical implications for employees, organisations, HR professionals, and policymakers. The findings confirm that job autonomy and psychological empowerment are key drivers of work resilience, particularly in high-pressure service environments. For employees, greater autonomy and empowerment enhance motivation, confidence, and the ability to cope with workplace challenges. For managers and organisations, the results emphasise the importance of designing jobs and leadership practices that support autonomy and empowerment to improve performance and resilience. HR professionals can use these insights to develop job designs, training programs, and performance systems that strengthen empowerment, reduce stress, and improve employee retention. Service organisations can apply these findings to build a resilient workforce capable of adapting to customer demands and competitive pressures. Finally, policymakers can promote autonomy-supportive policies and healthy work environments to enhance employee well-being, productivity, and long-term workforce sustainability in Sri Lanka.

Limitations of the study

This study has several limitations that should be considered when interpreting the findings. The sample was restricted to sales representatives from a single insurance organisation in the Colombo District, limiting the generalizability of

the results. Data were collected via self-reported questionnaires, which may be subject to response bias. The quantitative research design constrained deeper exploration of employees' subjective experiences. Cultural factors specific to Sri Lanka may also have affected perceptions of autonomy and empowerment. Additionally, potential moderating variables, such as leadership style and organisational culture, were not examined. Despite these limitations, the study provides valuable insights into the relationship between job autonomy, psychological empowerment, and work resilience in the Sri Lankan insurance context.

Directions for future research

This study identifies several directions for future research to extend understanding of job autonomy, psychological empowerment, and work resilience. Future studies should expand beyond a single organisation and geographic location by including

multiple industries, organisations, and employee levels to improve generalizability. Researchers are also encouraged to adopt mixed-method approaches that combine quantitative surveys with qualitative techniques such as interviews or focus groups to gain deeper insights into employees' experiences of autonomy and resilience. To reduce response bias, future research should use multiple data sources, including supervisor evaluations, peer feedback, or objective performance data, and consider time-lagged designs to strengthen causal inference. Cross-cultural and cross-national studies are recommended to examine how cultural contexts influence autonomy and empowerment, particularly in societies with differing power distance and collectivist orientations. Finally, future studies should incorporate additional organisational and leadership variables, such as leadership style and organisational culture, to better explain how autonomy and empowerment translate into resilience.

Figures and Tables

Conceptual framework

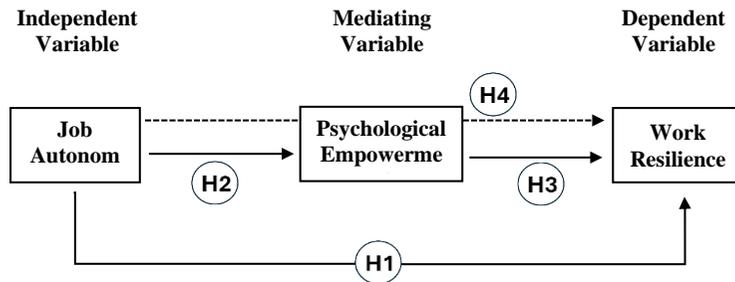


Figure 01

Scatter plot diagram

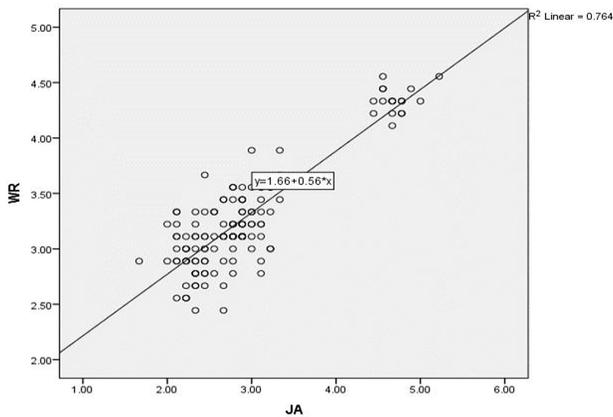


Figure 02

Table 01 – Sample Distribution

Variables	Category	Frequency	%
Gender	Male	101	75.9%
	Female	31	23.3%
	Prefer not to say	1	0.8%
Age	18 – 22 years	39	29.3%
	23 – 27 years	69	51.9%
	28 – 32 years	25	18.8%

Educational Qualification	G.C.E. O/L	6	4.5%
	G.C.E. A/L	65	48.9%
	Diploma/Professional Qualification	62	46.6%
Year Experience of in Sales Role	Less than 1 year	32	24.1%
	1 – 3 years	76	57.1%
	4 – 6 years	20	15%
	More than 6 years	5	3.8%
Employment Type	Full Time	120	90.2%
	Part Time	9	6.8%
	Contract basis	4	3%
Branch	Pettah	13	9.8%
	Homagama	13	9.8%
	Moratuwa	14	10.5%
	Kaduwela	14	10.5%
	Nugegoda	12	9%
	Maharagama	14	10.5%
	Avissawella	13	9.8%
	Hanwella	13	9.8%
	Dehiwala	15	11.3%
	Kolonnawa	12	9%

Table 02 – Descriptive Statistics

	JA	WR	PE
Mean	2.9231	3.2840	3.1602
Std. Deviation	0.78712	0.50017	0.6703
Skewness	1.411	1.035	0.992
Kurtosis	1.202	0.455	0.575

Table 3: Skewness and Kurtosis statistics indicating normality of constructs

Variable	N	Skewness		Kurtosis	
		Statistic	Std. Error	Statistic	Std. Error
JA	133	1.411	.210	1.202	.417
WR	133	1.035	.210	.455	.417
PE	133	.992	.210	.575	.417

Table 4: construct validity

Measure	KMO Coefficient	Bartlett's Test of Sphericity	Sig.value
JA	0.930	618.956	0.000
WR	0.788	237.704	0.000
PE	0.845	531.855	0.000

Table 5: Reliability Statistics of Measures

Measure	Cronbach's alpha	Number of items
Job Autonomy	0.909	09
Work Resilience	0.747	09
Psychological Empowerment	0.859	10

Table 06: Pearson Correlation Statistics

	JA	PE	WR
JA		.891**	.874**
WR		.864**	.

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

Note. (1) Between .1–.3: small effect. (2) Between .3–.5: medium effect. (3) Above .5: large effect.

Table 7: Collinearity statistics of independent variables

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.	Collinearity Statistics	
		B	Std. Error	Beta			Tolerance	VIF
1	(Constant)	1.373	.097		14.154	.000		
	JA	.323	.055	.509	5.870	.000	.206	4.861
	PE	.306	.065	.410	4.727	.000	.206	4.861

Table 8: Harman's single factor test

Factor	Extraction Sums of Squared Loadings		
	Total	% Of Variance	Cumulative %
JA	7.712	27.544	27.544
WR			
PE			

Table 9: Hypothesis Summary Table

Hypothesis	Relationship	β -value	t-value	p-value	Result
H1	JA \rightarrow WR	0.874	20.614	<0.001	Supported
H2	JA \rightarrow PE	0.891	22.488	<0.001	Supported
H3	PE \rightarrow WR	0.864	19.596	<0.001	Supported
H4	JA \rightarrow PE \rightarrow WR (Mediation)	Indirect effect = 0.3056	4.727	<0.001	Supported (Partial Mediation)

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