



**FACTORS INFLUENCING EMPLOYEE TURNOVER RATES IN AN INSURANCE  
CALL CENTRE ENVIRONMENT**

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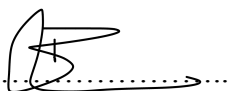
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**2016**

## **DECLARATION**

**I, Lindokuhle Vuyisile Bridget Mkhize, declare that:**

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- (ii) This dissertation/thesis has not been submitted for any degree or examination at any other university.
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Finally, I would like to acknowledge and thank all employees who participated in this study, including senior management who gave me permission to conduct my study in their organisations.

## **DEDICATION**

I dedicate this dissertation to my husband (Peter Mkhize), my son (Sethembile Maqabunga Mkhize), my mother (Lindele Khuzwayo) and my grandmother (Mageli Khumalo). Without your support and words of encouragement, I would never have been able to complete this dissertation.

## **ABSTRACT**

It is vital to understand the nature of the factors that contribute to employee turnover in the call centre environment. This study investigates unique or industry specific factors that contribute to high turnover rates in the call centre industry with a view of suggesting and designing retention strategies.

The research study was conducted in five insurance companies based in the Johannesburg area. As a result, five strata (A to E) are drawn from the population using a proportionate stratified random sampling technique. In this study, the questionnaire was used as the main instrument for data collection. The psychometric properties (validity and reliability) of the questionnaire was statistically analysed using Factor Analysis and Cronbach's Coefficient Alpha respectively. The data was captured using Excel Version 2010 and processed using SPSS Version 22. For the analysis of data, descriptive and inferential statistics was used.

The findings of this study indicate that supervisor support is the most significant dimension that has the potential to influence employee turnover. Compensation and career development have the most significant inter-correlations, which impact on the turnover intention, especially if both dimensions are below the employees' required standard. Biographical variables (age and gender) have also been found to have the potential to influence employee turnover. The key findings and recommendations for reducing the potential for employee turnover are graphically presented to enable practical implementation by practitioners, particularly in a call centre environment.

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## **CHAPTER 1**

### **INTRODUCTION AND OVERVIEW OF THE STUDY**

#### **1.1 INTRODUCTION**

Visser and Rothman (2008) describe turnover intentions as an inclination to leave an organisation voluntarily and intentions are believed to be the best predictor of actual turnover. Employee turnover is a widely researched phenomenon. A huge amount of theoretical and empirical literature identified various factors/reasons responsible for employees' turnover. However, there is no standard reason why people leave organisations (Ongori, 2007). Although turnover and employee retention concepts have been widely researched in the field of human resources and industrial psychology for well-established industries, there is a paucity of literature on employee turnover in the call centre industry.

The call centre is one of the fastest growing industries owing to the fact that it works in collaboration with already established industries as service functions or outsources services for product communication. Even though it is growing fast, little has been reported on employee turnover and retention strategies in relation to call centre continuity. It is imperative to understand the nature of the factors that contribute to employee turnover in the call centre environment. In this study, the researcher investigates factors that contribute to potential employee turnover in the call centre environment.

#### **1.2 PROBLEM STATEMENT**

The researcher discusses different aspects of the problem including the extent of the problem in the call centre industry. The call centre industry is engulfed by mass employee turnover which could be attributed to various factors. In this study, the researcher investigates leading factors that contribute to employee turnover. Hence, the problem statement is "What are the main factors contributing to employee turnover in the call centre environment?"

#### **1.3 FOCUS OF THE STUDY**

The call centre industry has seen exponential growth since the beginning of the 21<sup>st</sup> century, both in South Africa and around the world. Some of the countries went to the extent of outsourcing product and service communication to organisations based in other countries.

Meanwhile, some organisations decided to establish internal call centre departments. Since call centres play a strategic role, it is important to ensure that serious consideration is given to the high employee turnover rate. The implication is that management must invest in the investigation of the underlying issues that may be posing as contributing factors to high employee turnover specifically in a call centre environment.

In some organisations, call centres are the face of the organisation, as they become the first point of contact with customers. They become the primary way of delivering services and the main source of interaction for customers. Since the work does not require highly specialised skills, organisations rely on giving training to employees. Several studies have explored job quality in the call centre setting and identified the level of stress in the call centre as significantly higher than that for other service workers (Cordes & Dougherty, 1993; Holdsworth & Cartwright, 2003).

If employees leave an organisation, they take the knowledge they have acquired with them. The loss of knowledge is a potential threat to an organisation's existence, especially if an employee with valuable knowledge leaves to join a competitor. Equally true, is the fact that, in high turnover environments employees do not stay long enough to gain expert knowledge, which could be acquired over time. Despite continuous development initiatives such as training, organisations do not reach knowledge maturity. Therefore, the researcher intends to investigate unique or industry specific factors that could be contributing to high turnover rates in a call centre industry with a view of suggesting and designing retention strategies.

#### **1.4 OBJECTIVES OF THE STUDY**

In order to explore the research problem outlined, the researcher has formulated research objectives that provide direction and can be used as milestones for the research project. Once the following objectives have been achieved, the researcher can make substantive conclusions about the problem:

- To assess whether there are significant intercorrelations amongst the key dimensions (work environment, supervisor support, compensation, career development and work family balance) having the potential to influence employee turnover rates respectively
- To evaluate whether there is a significant relationship between the key dimensions (work environment, supervisor support, compensation, career development and work family

balance) having the potential to influence employee turnover rates and the turnover rate of the company.

- To assess whether the turnover ranking of the company is significantly influenced by the key dimensions (work environment, supervisor support, compensation, career development, work-family balance) having the potential to influence employee turnover rates.
- To evaluate whether there is a significant difference in the perceptions of employees varying in organisational and biographical data (company, age, marital status, qualification, tenure, gender) regarding the key dimensions having the potential to influence employee turnover rates (work environment, supervisor support, compensation, career development, work-family balance) respectively.
- To assess whether there is a significant difference in the perceptions of male and female employees regarding the key dimensions having the potential to influence employee turnover rates (work environment, supervisor support, compensation, career development, work-family balance) respectively.

These research objectives will be pursued by formulation of questions that can be used to collect data from the selected sample. Once the objectives have been achieved the researcher can make substantive conclusions about the problem.

## **1.5 HYPOTHESES OF THE STUDY**

The following hypotheses will be tested in this study:

- H<sub>1</sub>: There exists significant intercorrelations amongst the key dimensions (work environment, supervisor support, compensation, career development, work-family balance) having the potential to influence employee turnover rates respectively.
- H<sub>2</sub>: There is a significant relationship between the key dimensions (work environment, supervisor support, compensation, career development, work-family balance) having the potential to influence employee turnover rates and the turnover rate of the company.
- H<sub>3</sub>: The turnover ranking of the company is significantly influenced by the key dimensions (work environment, supervisor support, compensation, career development, work-family balance) having the potential to influence employee turnover rates.
- H<sub>4</sub>: There is a significant difference in the perceptions of employees varying in organisational and biographical data (company, age, marital status, qualification, tenure, gender) regarding the key dimensions having the potential to influence employee turnover rates

(work environment, supervisor support, compensation, career development, work-family balance) respectively.

H<sub>5</sub>: There is a significant difference in the perceptions of male and female employees regarding the key dimensions having the potential to influence employee turnover rates (work environment, supervisor support, compensation, career development, work-family balance) respectively.

## **1.6 SIGNIFICANCE OF THE STUDY**

Employee turnover has a significant financial impact, both in terms of indirect costs, such as the loss of social capital or the pressure on left behind employees, or in terms of direct costs, such as replacement (Staw, 1980). The enlightenment of employee turnover has significant implications for organisational manpower planning. It is, therefore, imperative to recognise turnover intent as quick as possible in order to empower planners to help implement courses of action.

## **1.7 LIMITATIONS OF THE STUDY**

As this study is focusing on the population of the call centre in the insurance industry, the findings are only specific to the call centre employees in the insurance industry. Therefore, the results of this study cannot be generalised to the rest of the industries. Understanding turnover intentions holistically will provide greater insight into reducing turnover intentions of employees. Only quantitative analyses were undertaken. Hence, there is a limitation of not being able to provide detailed narrative data on the influences that contribute to employee turnover intentions albeit the results of the study do provide instructional guidance.

## **1.8 SUMMARY OUTLINE PER CHAPTER**

Chapter 2 encapsulates the definitions of turnover, different types of turnover and the causes for employees' decision to leave (turnover) the call centre industry, along with the influence turnover has on the organisation.

Chapter 3 focuses on the relationship between institutional factors and employee turnover. The institutional factors investigated include work environment, supervisor support, compensation, career development and work-life balance as these factors repeatedly surfaced as influencing turnover intentions in previous research and investigations.

In Chapter 4, the researcher discusses the sources of data and the methods used for data collection. A methodology that documents the process that will be followed in undertaking the study is presented. This not only enables replication of the process but also allows the researcher to justify decisions made in terms of sampling, data collection and data analysis. In this study, the researcher will apply a quantitative research approach in order to quantify data and perform statistical analyses. The researcher uses a survey research design in conducting the research with the aim of solving the research problem by answering the research questions, thereby achieving the research objectives. The survey design also allows the researcher to collect opinions from a chosen sample using a questionnaire instrument. A proportionate stratified random sampling technique is used to draw strata as per the companies they are employed by during the time of the survey (Sekaran & Bougie, 2009). Each includes call centre agents employed in the same organisation. Each call centre agent has an equivalent opportunity of being selected into the strata, since the researcher will choose randomly. The population span includes the five insurance companies based in the Johannesburg area. As a result, five strata (A to E) are drawn from the population. The target population is 264 call centre agents which is made up of 48 call centre agents in Company A, 91 call centre agents in Company B, 37 call centre agents in Company C, 40 call centre agents in Company D and 48 call centre agents in Company E. Sekaran (2003) suggests that the corresponding minimum sample size for a population size of 264 is 155; therefore, the researcher will distribute questionnaires and do follow-up until the minimum sample size of 155 is attained. In this study, the questionnaire is used as the main instrument for data collection. The questionnaire contains dimensions formulated in line with the conceptualisation of the problem statement. The psychometric properties (validity and reliability) of the questionnaire will be statistically analysed. The data collection process will be undertaken and data will be captured using Excel Version 2010 and processed using SPSS Version 22. For the analysis of data, descriptive and inferential statistics will be used.

Chapter 5 will focus on data analysis, presentation and reporting of the research findings. The results of the study are presented in tabular, graphical and narrative form. However, the results are meaningless if not compared and contrasted with the findings of other researchers. These comparisons are therefore undertaken in Chapter 6. In Chapter 7, recommendations based on the results of the study are provided for reducing employee turnover rates and for future research.



## **1.9 CONCLUSION**

When employees leave an organisation voluntarily it may show that there are problems that exist in the company and its culture that might be contributing towards driving talented employees away (Griffeth & Hom, 2001). In order to manage turnover rates in an organisation, it is important to have a thorough understanding of the reasons for the employees to leave or stay with organisations overall, along with strategies for management of turnover amongst valued employees in an organisation. In this study, the researcher examines the factors that contribute to employee turnover in the call centre environment with the aim of generating recommendations for reducing employee turnover intentions and rates.

## **CHAPTER 2**

### **EMPLOYEE TURNOVER**

#### **2.1 INTRODUCTION**

This chapter includes the definitions of turnover, different types of turnover and the causes for employees' decisions to leave (turnover) the call centre industry, along with the influence of turnover. Businesses strive for attaining improved productivity from their employees; on the other hand, there are different reasons that cause employees disengagement from their duties. Employees may possibly demonstrate absence of organisational commitment which is in connection with their level of career fulfilment, or else it could be a consequence of work struggles. Nevertheless, irrespective of the origins of the matter, an employee's deficiency of commitment is normally demonstrated by means of withdrawal activities. Withdrawal behaviours happen the minute an employee either physically or psychologically disengages from an organisation (Redmond, 2010). Withdrawal behaviours can be displayed differently and can hinder the advancement of an organisation which might result in financial implications (Eder & Eisenberger, 2008).

#### **2.2 DISENGAGEMENT**

Disengagement could be an outcome of different reasons and state of affairs. Pech and Slade (2006) indicate that once managers understand the causes for disengagement they will be enriched to face the issue of decreasing staff morale and motivation levels.

##### **2.2.1 THE PROCESS OF DISENGAGEMENT**

Braham (2005) refers to a number of progressive and probable stages which can develop in the worker's expedition from disconnection (or disengagement) to departure (leaving an organisation). The stages include:

- Resume a new position with excitement.
- Revise the choice to agree to take the new position.
- Thorough consideration of leaving.
- Attempt to amend the state of affairs.
- Decide to leave.
- Consider the financial impact of leaving.

- Inactively search for another position.
- Get ready to actively look for another position.
- Actively search for another position.
- Get appointed in a new position.
- Resign to take up a new position, resign without a new offer, or remain in a current position and disengage.

It is crucial for managers to ensure that they are not too busy or preoccupied in such a way that they would not notice when the employees disengage. It is crucial for managers to have a clear understanding of the signs that employees display when they are disengaging earlier so they would not lose their top employees.

### **2.3 DEFINITIONS OF EMPLOYEE TURNOVER**

Price (1989) describes turnover rate as both equally the arrival of new hires in the company and as well as the exit of current employees from the company.

Employee turnover is the moving in and out of employees from one place to another within the different organisations, careers and professions and also from situations of being employed and unemployed (Abassi & Hollman, 2000). According to O'Malley (2000), turnover is an innovatory development whereby employees progressively realise the type of the organisation they are working for, the type of affiliation they have with the organisation and then deciding on whether they choose to either leave or stay in that particular organisation. The final choice results from various experiences, the ultimate one that could be the most recent encounter or the one that is distracts the employees from performing their day to day tasks.

Glover and Leonard (2003) describe employee turnover by means of a ration to determine the employee loss in the organisation which generates vacancies that the company may have to fill. Phillips and Connell (2003) explain employee turnover as the ratio of employees' exit from an organisation for different motives annually.

Often, supervisors speak of turnover as the complete procedure related with replacing a vacant job. Whenever the employee leaves the organisation, irrespective of whether they left involuntarily or voluntarily, that creates a vacancy which should be filled with someone new.

The person who gets appointed will have to be trained. The cycle of replacement is branded as turnover (Woods, 1995). In turnover literature, authors also refer to turnover as exits, attrition, quits, mobility, succession or migration.

“Turnover is generally calculated by addition of the amount of employees who have exited from the organisation in a year period, dividing that total amount of employees by the amount of the employees who are currently employed in that organisation, and multiplying the total by 100” (Morrell, Loan-Clarke & Wilkinson, 2001, p. 240). The outcome gives a percentage that would be matched with other organisations within the identical sector to define whether the turnover percentage is high or low. Generally, some employee turnover is anticipated and sometimes it is encouraged since organisations require new hires to remain relevant. Conversely, a high turnover rate often points to a problem that needs to be dealt with.

However, this turnover measurement is seldom used because it does not differentiate amongst instances where employees made a decision to leave and instances where they had to leave, over and above disregarding the motives for leaving which is vital to take into consideration (Morrell et al., 2001). Therefore, the essential types of turnover will have to be assessed.

## **2.4 TYPES OF EMPLOYEE TURNOVER**

This section is dedicated into discussing different categories of employee turnover.

### **2.4.1 VOLUNTARY VERSUS INVOLUNTARY TURNOVER**

The departure of employees from an organisation may possibly be due to voluntary or involuntary turnover (Table 2.1). According to Morrel et al. (2001), wherever turnover is believed to be linked to an influence (for instance organisational commitment), or to have risen from an emotional state (for instance an intention to leave), illustrating the difference between voluntary and involuntary turnover is highly significant, or else valuation of existence of such a connection in relation to all ‘organisation leavers’ will turn out to be unreliable.

**Table 2.1**  
**Definition of Voluntary and Involuntary Turnover**

<b>Types</b>	<b>Definition</b>	<b>Examples</b>
Voluntary	“..deliberate termination of association with an organisation by a member of staff” (Morrell et al., 2001, p. 6).	<ul style="list-style-type: none"> <li>• Resignation</li> </ul>
Involuntary	“..termination of an employment relationship, which is not instigated by an employee.” (Price, 1977, p. 9).	<ul style="list-style-type: none"> <li>• Dismissal</li> <li>• Retrenchment</li> <li>• Passing away</li> </ul>

Turnover is voluntary once the choice of leaving the organisation is initiated by the employee. Examples consist of an employee who leaves for a new position in a different organisation due to managerial matters, not fitting in with the traditional organisational culture and consequently finding another employment opportunity at an organisation that appears to be a better fit, or leaving the employ completely for other personal motives.

When employees leave an organisation voluntarily it may show that there are problems that exist in the company and its culture that might be contributing towards driving talented employees away (Griffeth & Hom, 2001). In order to manage voluntary turnover in an organisation, it is important to have a thorough understanding of the reasons for the employees to leave or stay with organisations overall, along with strategies for the management of turnover amongst valued employees in an organisation.

Voluntary turnover has a significant financial impact both in terms of indirect costs, such as the loss of social capital or the pressure on remaining employees, or in terms of direct costs, such as replacement (Staw, 1980). Enlightenment of voluntary turnover ought to have significant effects for organisational headcount forecasting. It is imperative to recognise turnover intent as quickly as possible so as to empower planners to assist with introducing action plans.

Involuntary turnover is where the employee is not the one who is making a decision in determining their termination. This may be due to termination as a result of the following situations: retirement, retrenchment/redundancy, mental/physical disability, dismissal, poor health, or being deceased. Experiential studies, for example, those led by Shaw, Delery, Jenkins and Gupta (1998) specify that involuntary turnover is impacted through employment processes (for instance, recruitment and selection) including employee performance management measuring tools (performance evaluation). Likewise, Schmidt and Hunter (1983) highlights that the courtesy organisations demonstrate to their employee selection process have an impact on the quality of the recruited employees. Huselid (1995) displayed that selective recruitment processed are linked to turnover total. When tracking the performance of employees, performance appraisal is a method used by organisations to keep an eye on the role of an individual employee (Murphy & Cleveland, 1991).

Performance appraisal empowers the organisation to dismiss an employee when his/her performance is below the standard that the organisation desires. Organisations with effective performance appraisal systems are probable to catch and terminate employees who are not reaching the required performance standards. Therefore, effective procedures of employee selection together with pay systems that are linked to performance are likely to empower managers to decrease involuntary turnover.

#### **2.4.2 AVOIDABLE VERSUS UNAVOIDABLE TURNOVER**

One feature of a choice to resign that is vital to establish, is the degree to which the choice can be defined as ‘avoidable’ (Abelson, 1987; Campion, 1991). It addresses the question whether the choice to exit the organisation may perhaps have been prohibited by the organisation (Morrell et al., 2001). This is imperative for the preparation of interventions. For example, if an organisation recognises their employees’ voluntary turnover is unavoidable (for example, when the partner relocates), managing turnover after this would be more valuable, instead of spending money on theorised precautionary measures, such as increasing remuneration.

It is vital to recognise that how organisations, leavers, or researchers evaluate avoidability is probable to be at least partially a matter of perspective (Maertz & Campion, 2001). At this point, it is adequate to present the subject of avoidability, and demonstrate the possible threat of an incorrect assumption that turnover is either avoidable or unavoidable. Figure 2.1 (Morrell, Wilkinson & Loan-Clarke, 2001) demonstrates this further:

**Figure 2.1**  
**‘Avoidability’ Matrix**

		Actual Turnover Type	
		Avoidable	Unavoidable
Perceived Turnover Type	Avoidable	<b>✓ Fit</b> <i>prevention orientation</i>	<b>✗ Non-fit</b> <i>spurious prevention</i> <b>Type I error</b> (Ho = Turnover is avoidable)
	Unavoidable	<b>✗ Non-fit</b> <i>spurious control</i> <b>Type II error</b> (Ho = Turnover is avoidable)	<b>✓ Fit</b> <i>control orientation</i>

Morrell, K., Loan-Clarke, J. & Wilkinson, A. (2001). Unweaving Leaving: The Use of Models in the Management of Employee Turnover. *International Journal of Management Reviews*, 3, p. 222.

### **2.4.3 FUNCTIONAL VERSUS DYSFUNCTIONAL TURNOVER**

A number of studies on turnover have linked turnover with an adverse effect on organisational efficiency. Dalton, Todor and Krackhardt (1982) amended this perception by conducting a study that illustrates two categories of exits, in relation to their productivity and the extent to which they are an asset to the organisation. It demonstrates that turnover could furthermore be useful to an organisation. When employees that are not productive are replaced with productive employees that would be referred to as functional turnover, whereas when the organisation loses productive employees it would be interpreted as dysfunctional turnover (Dalton et al.,

1982). It is therefore crucial for managers to determine whether when an employee leaves it gives them an opportunity to recruit employees who are more productive employees (for functional turnover) or pushes the manager to reorganise the existing work settings (for dysfunctional turnover) (Morrell et al., 2001).

Notwithstanding the recommendations from Dalton et al., (1982), Hollenbeck and Williams (1986) and Boudreau and Berger (1985), assuming that functional and dysfunctional turnover have the same backgrounds and causes is not accurate. Little observed research reflects the dissimilarities between functional and dysfunctional turnover variables. These studies introduced the swing in views that turnover is different.

The straightforward principle of employee turnover functionality arises from acknowledging that different employees characterise diverse principles to the organisation. Furthermore, losing one employee is not equivalent to losing another. Organisations should evaluate the turnover costs versus the costs associated with reducing turnover. Some types and levels of employee turnover could in reality be advantageous or "functional" for organisations. Based on this, the concept to differentiate between dysfunctional employee turnover (that is, among employees who are considered as high performers) and functional employee turnover (that is, among employees who are considered as low performers) was introduced (Dalton et al., 1982). By definition dysfunctional turnover is the most costly (Abelson & Baysinger, 1984).

This different response does not treat all employee turnovers in the same way. Dalton and Todor (1979) debated that in most cases employees who leave an organisation are those who are deemed as poor performers, and their exit needs to be treated as an advantage. The exiting of poor performers allows the organisation to recruit employees who are more effective which results in a functional turnover. Often this benefit is unnoticed when evaluating the significance of employee turnover.

In most cases researchers have always depended on the human capitals point of view in examining the connection concerning voluntary employee turnover and employees' outputs. This outlook visions employees by way of treasured resources meaning when an organisation loses a productive employee it will result in a reduction of an organisation's return on investment. As an antecedent of employee performance, organisation-specific human capital



deteriorates as employee turnover rises which therefore contributes to low productivity (Shaw, Gupta, & Delery, 2005).

#### **2.4.4 INTERNAL VERSUS EXTERNAL TURNOVER**

Stovel and Bontis (2002) indicate that external voluntary turnover happens the minute an employee quits, due to their own choice, to get employment in a different organisation; on the other hand, internal voluntary turnover happens the minute an employee transfers from one department to another (within the same organisation), by way of their individual choice.

Internal turnover could be lowered and organised by distinctive HR processes, for instance, a clear internal recruitment rule or prescribed succession planning. Even though most organisations consider a high rate of internal turnover as not as much of a concern compared to high external turnover, where employees exit the organisation totally, it still indicates that there might be an issue in the division that is frequently losing employees.

#### **2.4.5 SKILLED VERSUS UNSKILLED TURNOVER**

Unqualified, illiterate and inexperienced positions often face high turnover rates (Forrier & Sels, 2003). Organisations do not need to incur reduction in performance, because employees can normally be replaced. Then again skilful and educated employees may possibly generate a threat if they decide to leave the organisation. Thus turnover for skilful and educated employees sustain replacement expenditures along with an economic drawback of the organisation (Baum, 2006).

### **2.5 TURNOVER INTENT**

Turnover intent is described as a “conscious and deliberate intention to leave the organization” (Tett & Meyer, 1993, p. 260); therefore, employee turnover may be assumed as the employee leaving the organisation or profession out of their own accord. Different from real turnover, the intention is not evident. Research studies exist on the link between actual turnover and turnover intent (Mobley, 1977). Real turnover and turnover intent have previously been analysed independently; nonetheless, actual turnover stands likely to rise once the intent rises.

A number of studies, in the past, have been conducted and different models have been recommended to provide insight into the turnover of employees. Different causes have been referred to in the models to figure out the resignation of employees. Yet, each model shows

one joint feature – turnover intention – as the cause of actual turnover conduct. Initial literature on turnover activities showed that the employees would start the termination process of their relationship with their organisation/occupation only once there is perceived appeal to do so and they can foresee the possibility of moving to another organisation (March & Simon, 1958). This perceived desire of leaving is known as turnover intention.

It is therefore, crucial for the organisations to establish the reasons that cause turnover intention amongst the employees. An employee may have an intention to instantly leave the organisation or he/she may be considering exiting the organisation in the future. Equally, an employee may have the intention to exit the organisation, or leave the job, or leave his/her profession. Research findings indicate that turnover intention can forecast upcoming resigning behaviour in advance (Tett & Meyer, 1993; Lucas, Atwood & Hagaman, 1993; Parasuraman, 1989); consequently, according to the primary prevention principle, pre-emptive action of a plan to quit might be an actual phase to stop the causal reason of an employee wanting to leave the organisation. Irrespective of the intention, it is vital for the organisations to recognise the motives for leaving behaviour of their employees so as to reduce their voluntary leaving behaviour.

Turnover intention is the critical period earlier than the real turnover transpires. Unfulfilled prospects may result to turnover intentions which will result in the employee making a decision to leave an organisation. According to Bigliardi, Petroni and Dormio (2005), an employee who has an intention to leave his/her occupation/organisation occurs after he/she begins to think about either leaving or staying; after much deliberation, employees could end up having increased intentions to leave (Mowday, Steers & Porter, 1979). The decision to leave the organisation is simpler compared to the intention to leave (Blau, 2000).

On his research when answering to the low predictor of turnover and the let-down of traditional research to make advances in having a clear picture of the mind-set of the process of withdrawal, Mobley (1977) established a model to clarify the development whereby a discontented employee reaches a conclusion to resign from the organisation. Lam, Baum and Pine (2003), MacIntosh and Doherty (2010), Martin (2011) and Robinson and Beesley (2010) indicated that the intent to leave starts by means of looking for alternative positions arising from being dissatisfied with the conditions of the present job. Bowen and Siehl (1997) in their research maintained the results of March and Simon (1958), by way of indicating that the

concluding choice to leave transpires once a dissatisfying situation level happens to an employee and results in finding an alternative position. According to Price (1977), experts established platforms and invested money in trying to find a solution to these issues prior to the situation developing into major issues leading to turnover.

## **2.6 TURNOVER PROCESS MODELS**

Quite a few studies have been piloted which concentrated on improving and accessing a contributing model stipulating the causes of voluntary turnover. The observed mutual subject from the subsequent to defined models is that turnover behaviour is a “multistage process that includes behavioural, attitudinal, and decisional components” (Barak, Nissly, & Levin, 2001, p. 268). Four turnover models are chronologically indicated below. These turnover models have moulded the investigation on turnover behaviour and, thus, it is essential to discuss them.

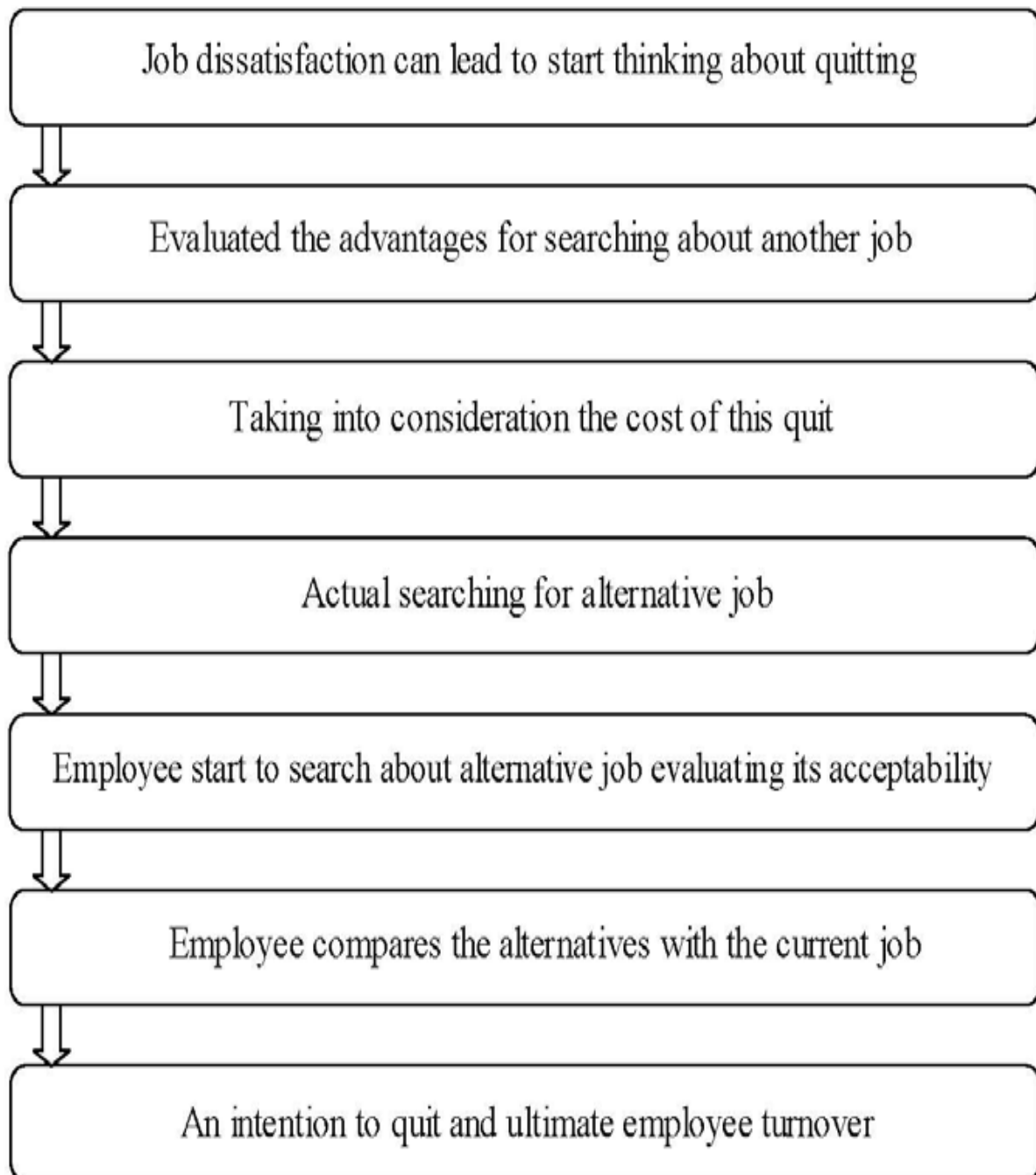
### **2.6.1 MOBLEY’S MODEL**

Many prior research studies have been described by the Mobley Model (1977) offering stages for employees moving in the direction of unhappiness and leaving their occupation. Seven steps were established between turnover and job satisfaction (Lee, 1988). Mobley emphasised that these steps arose from situations that led to dissatisfaction which then resulted in the employees thinking about leaving their present occupation and also evaluating alternative positions. Slight or serious consideration of these alternatives is regularly determined by the turnover costs. If the cost of turnover is adequate, an employee’s state of affairs could in the direction of turnover crises (Lee, 1988; Martin, 2011; Muchinsky, 1993).

Hom, Griffeth and Sellaro (1984) analysed the seven stages of the Mobley model in their research. The validity of the exploration that they conducted was based on partial data, nonetheless, the results were highly reliable thereby enhancing the confidence of the Mobley model. Pearson (1991) clarified that to recognise the reason for labour turnover is not easy since it is associated with human matters. Even supervisors might not detect the motives for the employees’ decision to leave the organisation. Consequently, the assurance of the job satisfaction of employees boosts the connections between involvement and job satisfaction which will then result in a decline of turnover rates. Figure 2.2 explains the Mobley Model (1977) idea.

**Figure 2.2**

**Mobley's Employee Turnover Decision Process Model**



Mobley, W. (1977). Intermediate linkages in the relationship between job satisfaction and employee turnover. *Journal of Applied Psychology*, 62, p. 238.

### **2.6.2 MARCH AND SIMON'S MODEL**

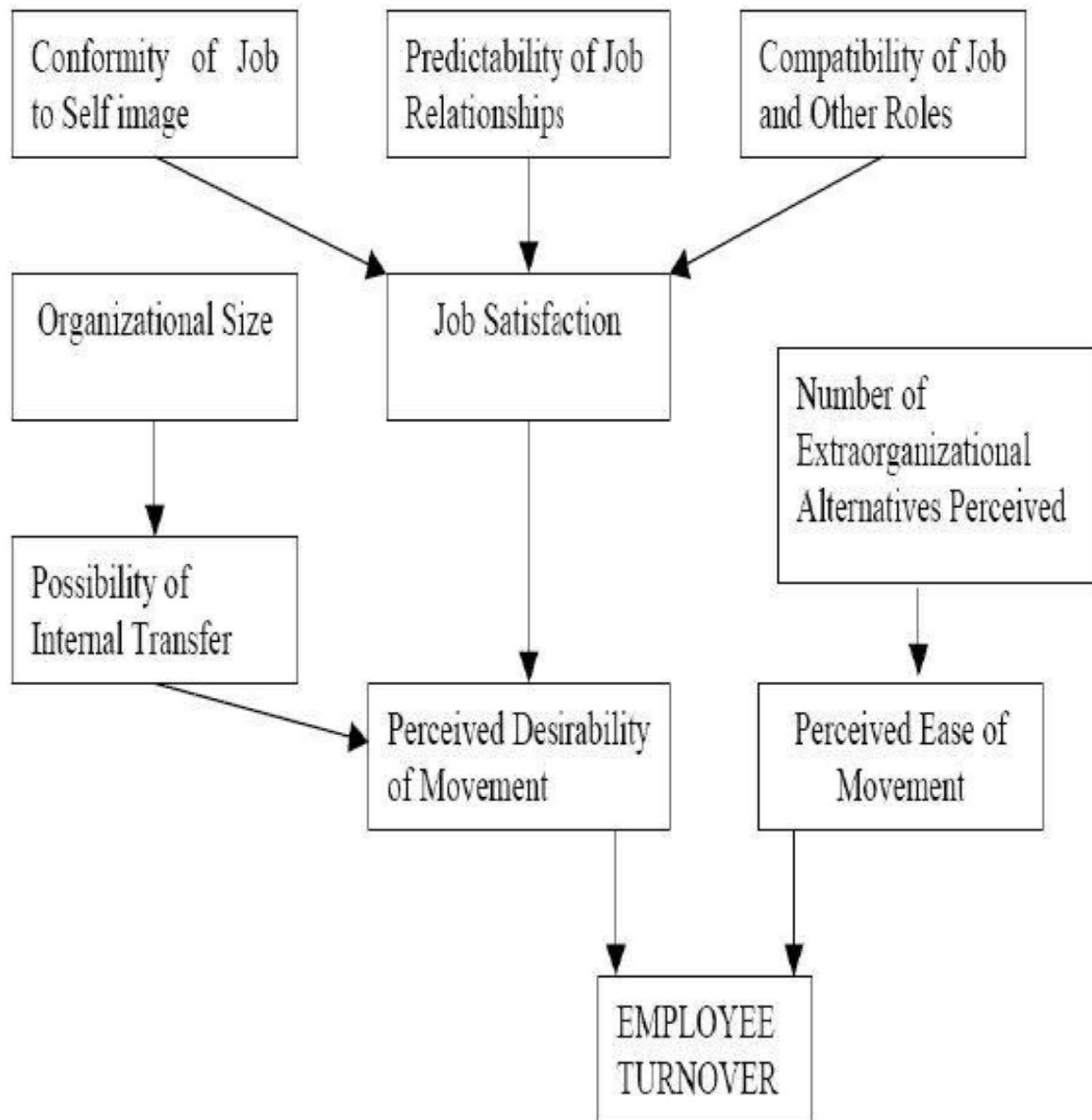
Much literature on voluntary turnover are at some level adopted from the March and Simon (1958) context (for example, Lee, Mitchell, Holtom, McDaniel & Hill, 1999; Mobley, 1977).

The model that they came up with can be drawn back to Barnard-Simon's theory of 'organisational equilibrium' whereby it was debated that every employee is confronted with making decisions during their relations with the organisation (Mano, 1994). A common worry in this study is the "decision to participate" by means of the main variable being "desirability and ease of movement in and out of the organisation" (Bowen & Siehl, 1997, p. 57).

The philosophy stipulates that employees' choice to leave the job/organisation is subjected to two aspects, namely, their "perceived ease of movement", which discusses assessing the perceived opportunities and "perceived desirability of movement", which is subjected to job satisfaction (Figure 2.3) (Morrell et al., 2001, p. 34-35). Therefore, if employees are not satisfied with their current jobs and suitable job opportunities that offer attractive job incentives are available in other organisations, it is easy for employees to consider leaving their jobs. When incentives are improved by the organisation, it will decrease the employees' trend to quit and vice versa (Morrell et al., 2001).

Many restrictions of March and Simon's model exist. Their model hugely presents a fixed instead of a procedural outlook of turnover. They furthermore failed to take account of significant variables which have an impact on the turnover procedure, which includes stress that comes with a job or diverse methods of organisational obligation (Morrell et al., 2001). Other researchers stated that March and Simon's model excessively has an influence in other research projects in relation to employee turnover and also that their accomplishment may have inhibited other features (for example, Lee & Mitchell, 1999).

**Figure 2.3**  
**March and Simon's model**



March, J., & Simon, H. (1958). *Organisations*. New York: Wiley & Son, p. 62.

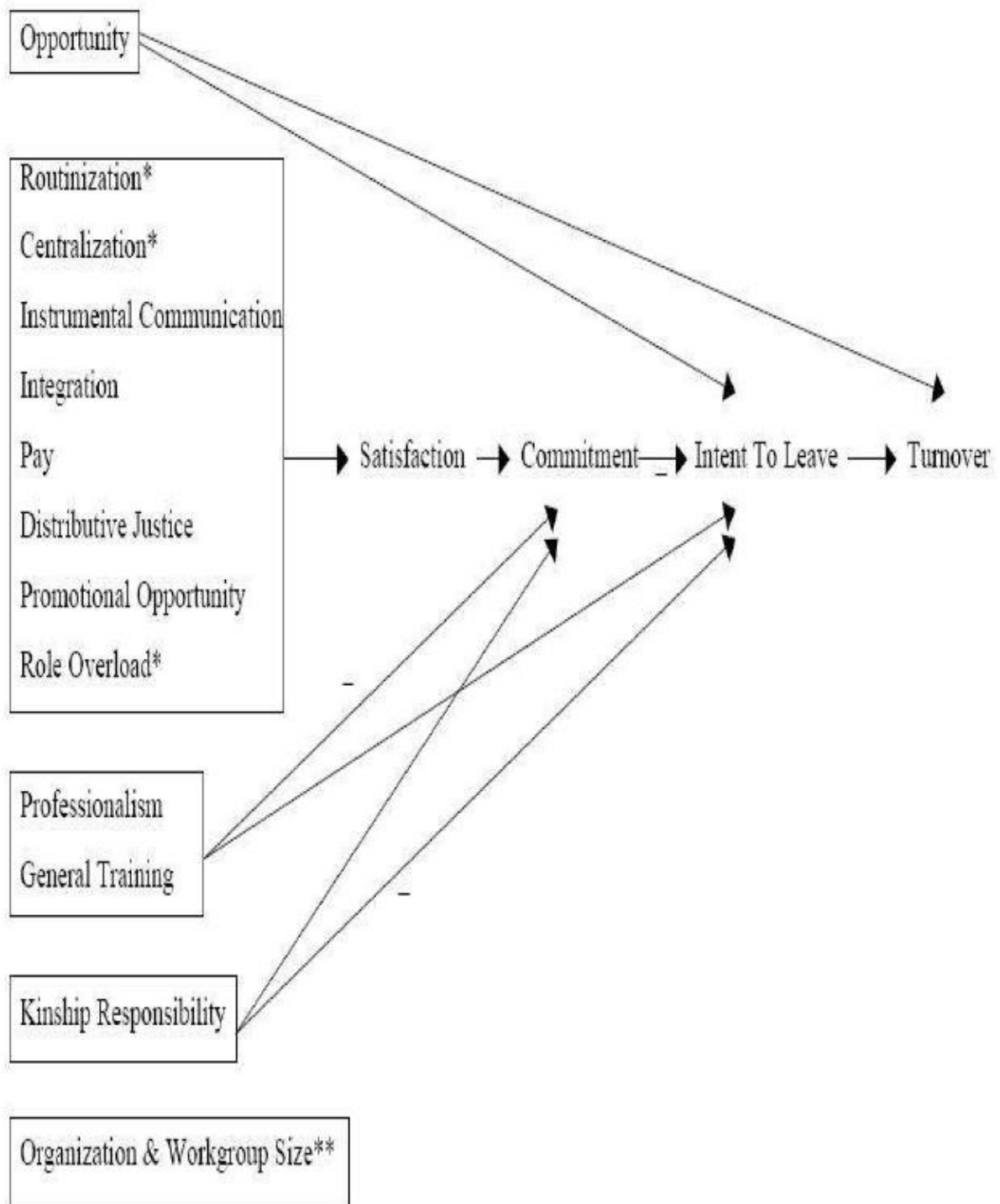
### **2.6.3 PRICE AND MUELLER'S MODEL**

“Exogenous variables, which are independent from the states of other variables in the model, are subdivided into three major groups: Environmental, individual and structural groups” (Price, 2001, p. 601). Endogenous variables are principles influenced through conditions of additional variables in the model which includes career fulfilment, the intent to resign and organisational commitment.

The benefits of this method are the fact that it provides a systematic and broad examination of the literature and observed information on turnover. The positive impact of the comprehensive assessment can be understood in terms of Figure 2.4. A substantial study has also been confirmed (Price 1977; Price & Mueller 1981) to sustain several number of the causal connections in the 1986 model.

This model furthermore displays a few limitations. There is an absence of essential theory of action or behaviour; as a result, this restricts an acceptable description of the turnover process. The sample contained a shortage of occupational heterogeneity, because the tests were mostly conducted on middle class occupations, for example, teachers or nurses. They were also unsuccessful in establishing the collaboration effects on the subject of the determining factors of turnover (Morrell et al., 2001).

**Figure 2.4**  
**Price and Mueller's Model**



Price, J.L., & Mueller, C.W. (1986). *Absenteeism and Turnover of Hospital Employees*. Greenwich, Conn.: JAI Press, p. 63.



#### **2.6.4 SHERIDAN AND ABELSON'S CUSP-CATASTROPHE MODEL**

This model has been formed by Sheridan and Abelson (1983) and suggests an extra multipart interpretation of the fundamental details of the turnover insight as compared the previous models. Additionally, it challenges the concept of a measurement-prediction plan in the research of turnover. The presence of turnover research is justified since it consists of psychological rather than economic factors, while a small segment of a model relates to the judgement procedure, and provides further insight into the turnover phenomenon.

The catastrophe model has remained mostly functional to 'employee withdrawal' (Sheridan 1985), in a case where out of a variety of withdrawal reactions which includes absence and poor job performance, turnover is understood as one of the reactions, consequential from low socio-psychological desirability or importance in the organisation (Bluedorn, 1982). While this observation is in conjoint with further studies (Martin, Price & Mueller, 1981) whose outlook is that turnover is one of numerous linked actions, instead of a distinct phenomenon, the consequences of a 'catastrophe' interpretation could be looked at short of accepting this as another unsupported model.

Such an explanation is understood to cover a number of limitations in the study of turnover up to the present time. Initially, earlier studies generally deal with diverse cross-sectional models of employees within an organisation and do not include the variances in gender differences or further demographic variables that could impact the turnover process (Sheridan 1985). Furthermore, the time difference in the middle of the study being conducted and occurrences of turnover can probably have an effect on predictive validity (Sheridan & Abelson, 1983). Thirdly, studies have depended largely on cross-sectional research, which is used for forecasting exits within a specified period.

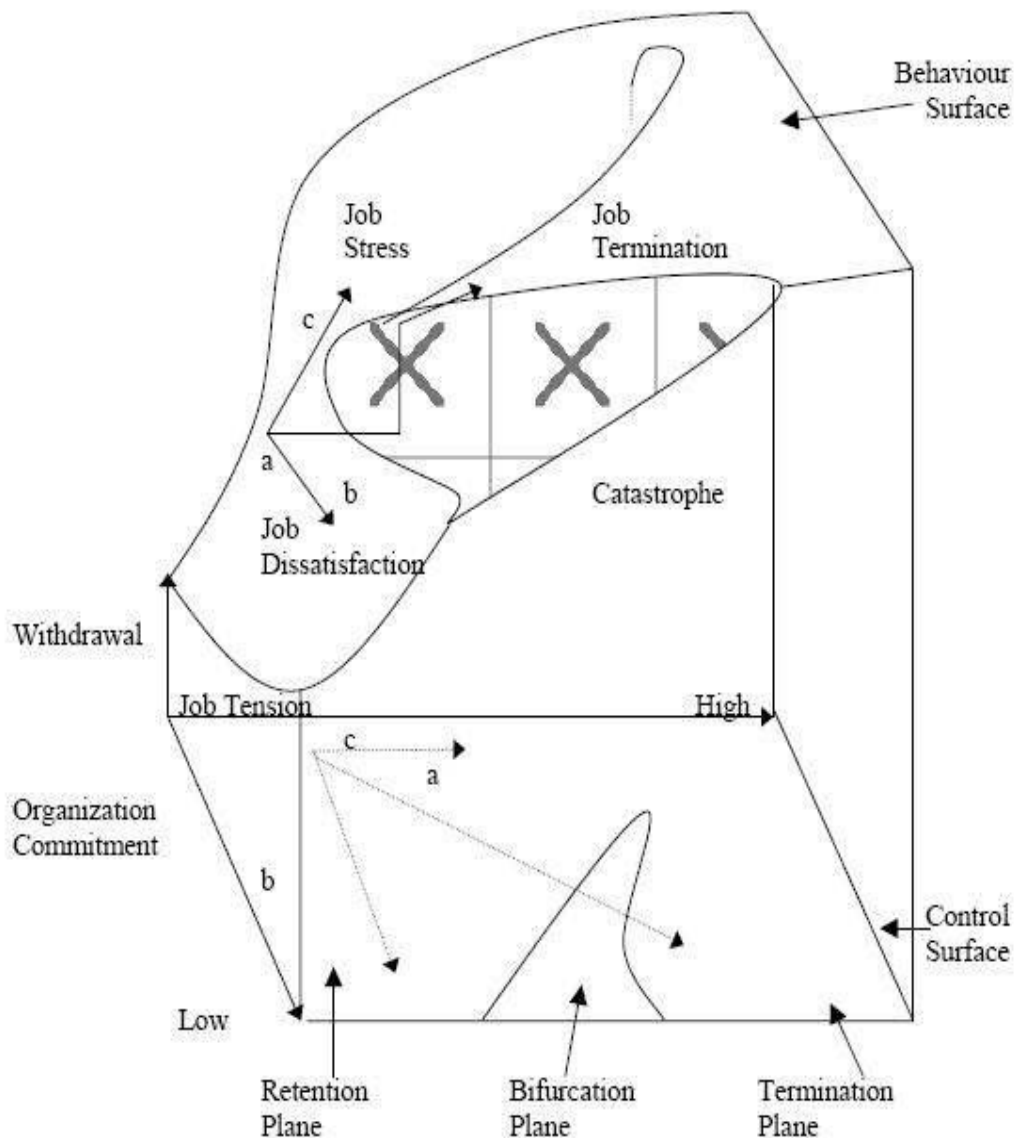
The model consists of three key features (Figure 2.5) (Sheridan & Abelson, 1983). To begin with, the withdrawal behaviour is an intermittent variable with unexpected variations, which is characterised by a 'delay rule' (Karatepe & Kilic, 2007). According to this, an employee tries to hold on to his/her job for as long as he/she can. Should an employee decide that he/ she is no longer able to stay as a result of not being satisfied with the job or other pressure, he/she will then transform from the retention phase to the termination phase.

Secondly, “characteristic is the presence of the hysteresis zone of behaviour for some values of the control factors and is being described as the fold in the behavioural surface. The trace of the fold can be seen on the control surface and is named as the bifurcation plane” (Sheridan & Abelson, 1983, p. 419-420). It symbolises a state of instability for employees and represents the stage where they are nearing to transform from the retention phase to the termination phase.

Thirdly, the deviation of actions happens on reverse margins of the bifurcation plane. During the phase when employees are close to the bifurcation plane, little modifications in the control variables, such as stress or occupational pressure, could end in irregular transformation from the retention phase to the termination phase (Sheridan & Abelson, 1983).

Such studies do not suggest a description of the successive dynamic but they might predict turnover reasonably well, but they do not offer an account of the successive or processual dynamics. The most important restriction is that these studies overall adopt continuous and linear connections amongst antecedent features as well as turnover, which has been unsuccessful in revealing the margin nature of the phenomenon.

**Figure 2.5**  
**Sheridan and Abelson's Cusp-Catastrophe Model**



Sheridan, J.E., & Abelson, M.A. (1983). Cusp Catastrophe Model of Employee Turnover. *Academy of Management Journal*, 26, p. 421.

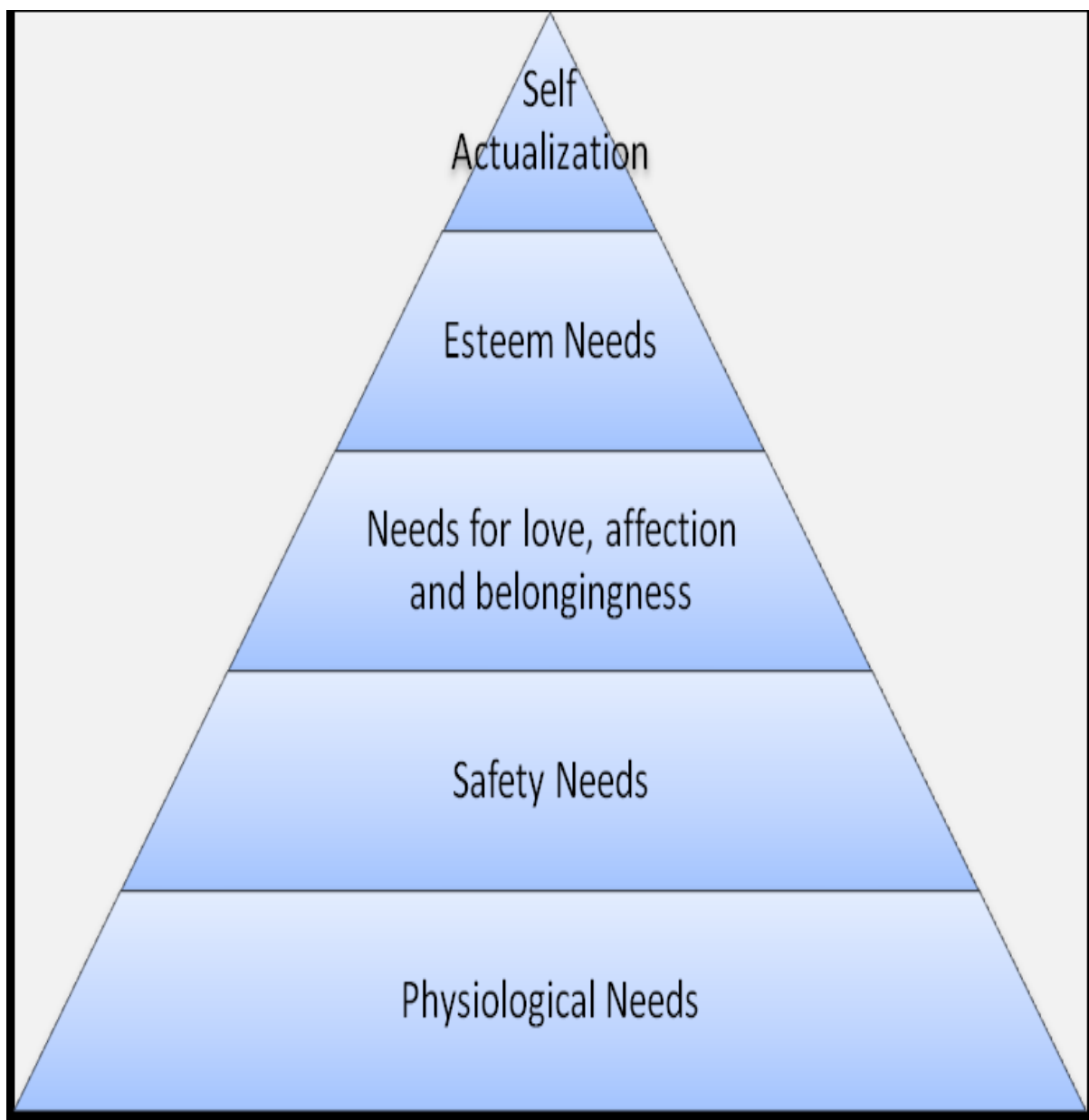
## **2.7 THEORY OF THE HIERARCHY OF NEEDS**

Abraham Harold Maslow recommended a model which defined five hierarchical needs that can furthermore be used in an organisation and relates to its employees (Gordon, 1965). Maslow's hierarchy of needs describes an organisation of people's needs. If such needs are not satisfied, the employee will search for an alternate organisation that will fulfil his/her needs. Maslow's hierarchy of needs begin with the basic necessities, which includes survival as well

as breathing, up to the upper level needs which includes self-actualisation and creativeness. Abraham Maslow established this hierarchy of needs and it was offered in detail in the pyramid method (Figure 2.6).

According to Maslow's theory, until the demands of the initial need are fulfilled a person will not feel the second need or they will not feel the third need pending the fulfilment of the second need, and so forth. Figure 2.6 demonstrates Maslow's hierarchy of needs:

**Figure 2.6**  
**Hierarchy of needs**



Maslow, A.H. (1954). *Motivation and Personality*. New York: Harper, p. 236.

The various stages of needs on Maslow's hierarchy are revealed below:

**Physiological needs:** These are natural needs which contain the need for breathing, nutrition, water, as well as a constantly moderate body temperature. These needs are essential since if a person is disadvantaged of everything, it is the physiological needs that would be in the lead in one's pursuit of being satisfied.

**Safety needs:** As soon as all physiological needs have been satisfied and are not directing feelings and actions anymore, the needs for safety can turn out to be active. Even though grown-ups have slight cognisance of their safety needs apart from periods of crisis or periods of ineffectiveness in the societal structure (such as extensive rampaging), youngsters regularly demonstrate an indication of being insecure and the necessity for being safe.

**Need for love, affection and belongingness:** Once the essentials for physiological well-being and security are fulfilled, the subsequent class of needs for love, affection and belongingness can develop. Maslow highlights that societies strive for means of overcoming the mental state of being lonely and isolation. This comprises of both providing and getting adoration and friendliness.

**Need for esteem:** After fulfilling the aforementioned needs, the needs for esteem can develop. These needs comprise of needs for dignity plus the approval that one acquires from other people. Human beings have a need for an established, confidently built, great level of sense of worth, and admiration from other people. Once these needs are fulfilled, a person will have a feeling of self-confidence and of being a treasured individual in the atmosphere. Should the needs for esteem not get fulfilled, the individual gets unsatisfied, feels inferior, frail, destitute and useless.

**Need for self-actualisation:** The needs for self-actualisation only arise once all the above-mentioned needs have been fulfilled. Maslow defines self-actualisation as somebody's requirement to be as well as to recognise their potential. Restlessness is often seen as a sign of a need for self-actualisation. The individual might feel irritated and anxious, which indicates restlessness. In a case of an individual who feels starving, insecure, not treasured or acknowledged, or needing self-esteem, it is not difficult to establish the reasons for restlessness.

On the other hand, it is often not clear what an individual needs when there is a need for self-actualisation.

The aforementioned theory can be useful to the roles of human resource management and organisational culture in cultivating turnover intentions in spite of some criticism or limitations of the theory. Despite the fact that some studies have presented support for Maslow's theory, other studies have failed to verify the idea of a hierarchy of needs that is reflected to be linked to the Western principles, and as a result cannot be used to explain all situations (Richard, 2000).

## **2.8 CONSEQUENCES OF TURNOVER**

Even though turnover can as well carry positive results, for example, the restructuring of organisational properties (Staw, 1980), this study concentrates on the negative results of turnover. The significant negative results which have an effect on organisational efficiency are discussed below, namely, the effect on organisational costs, operational distraction and demoralisation of organisational relationship.

The economic effect of turnover is regularly articulated in financial terms. Cascio in 1991 contributed significantly by deliberating the importance of the financial impact in employee turnover (Tziner & Birati, 1996). According to Cascio (1991), the financial impact of employee turnover should be included in the summary of the components of the three major categories (Table 2.2) (Tziner & Birati, 1996).

**Table 2.2**  
**Several Categories of Expenses by Cascio**

Separation costs	<ul style="list-style-type: none"> <li>• The expenses sustained for exit interviews</li> <li>• Organisational tasks associated with termination</li> <li>• Separation/termination pay</li> </ul>
Replacement costs	<ul style="list-style-type: none"> <li>• Advertising position</li> <li>• Entry interviews</li> <li>• Meeting held on finalising the decision on the new hires</li> </ul>
Training costs	<ul style="list-style-type: none"> <li>• Norms of conduct and performance</li> <li>• Employee behaviour</li> <li>• Partaking in on-the-job training events</li> </ul>

Tziner, A., & Birati, A. (1996). Assessing Employee Turnover Costs: A Revised Approach. *Human Resource Management Review*, 6, p. 114.

Most of these costs have no observable price tag associated with them. Data must be searched out from a number of sources, and employees' time must be well thought-out in terms of its cost to the organisation. Separation, replacement, and training costs should be calculated on a per-hire basis and then multiplied by the total number of terminating employees to calculate the total turnover cost.

Defining what an acceptable turnover cost is must be established upon situations exclusive to each organisation. Those organisations determined to decrease their total turnover costs can either decrease costs of the several components of turnover (if at all possible, while not compromising the effectiveness of the recruitment and training processes) and/or reduce the number of employees who terminate from the organisation.

## **2.9 CONCLUSION**

Employees disengage from the organisation due to a number of different motives. The diverse categories of employee turnover are internal and external, voluntary and involuntary, functional and dysfunctional, avoidable and unavoidable, skilled and unskilled. An extensive variety of studies exploring the connection of anticipating quitting and actual turnover (for example, Hom & Griffeth, 1991; Mobley, 1977) exists. Actual turnover and turnover intention have been explored independently; nevertheless, actual turnover is anticipated to grow as the plan grows.

There have been a broad range of literature on turnover models; these key models have shaped the research on turnover behaviour. Human needs like trust, confidence, sense of being valued and capability can be associated with the Maslow's hierarchy of needs as more or less the motives for employees to decide on leaving the organisation. Lastly, it is essential for organisations to understand the negative consequences which have an effect on organisational effectiveness, which consists of the impact on organisational cost, operational disruption and demoralisation of organisational membership.



## **CHAPTER 3**

### **RELATIONSHIP BETWEEN INSTITUTIONAL FACTORS AND EMPLOYEE TURNOVER**

#### **3.1 INTRODUCTION**

Different studies (Arnold & Feldman, 1982; Gerhart, 1990; Price & Mueller, 1986; Weil & Kimball, 1995; Wai & Robinson, 1998) documented that there is no link between prescribed hiring, age and the intent to leave the organisation. Therefore, there are cases of when the employee grows older, the intention to quit the position declines. Likewise, many employees quit their job in the first years after being appointed (Mitchel & Braddock, 1994). Furthermore, employees who are permanently employed demonstrate fewer trends to leave the job when compared with employees who are on a fixed term contract (Larson, Lukin & Bruininks, 1999).

In contrast, the intention to leave has a positive association with the level of education of an employee. It is not easy for an employee with lower level of education and skills to attract new job opportunities. On the other hand, an employee with higher skills levels can easily attract new job opportunities which will result in better remuneration packages (Berg, 1991). In a case where an employee who is highly educated and skilled believes that he or she is acknowledged through a more inspirational career and resulting in a better pay for his skills, there is a high possibility of quitting (Hatton & Emerson, 1998).

It has correspondingly been established that employees in non-supervisory roles are likely to leave their occupations compared to those who are in supervisory roles (Price & Mueller, 1986; Wai & Robinson, 1998). Latest studies on the topic of the connection between gender and intent to leave have indicated debatable outcomes. Other studies suggest that females have double the intention to leave their occupations compared to males (Kim & Price, 1996; Weisberg & Kirschenbaum, 1993). In contrast, other results point out that males have extra intention to leave their occupations when compared to females probably for the reason that males have additional career anticipations and if such employers fail to fulfil those anticipations, it causes disappointment, which possibly will lead to an intention to find an alternate position that will be more fulfilling (Elain, 1997; Summers & Hendrix, 1991).

Conversely, other research studies have not established any substantial link between gender and the intention to leave (Berg, 1991; Miller & Wheeler, 1992; Wai & Robinson, 1998). Studies demonstrate that an intention to leave and income are interconnected and furthermore there is a relationship amongst remuneration and employees' qualifications. These results moreover indicate that the percentage of turnover is greater in companies where the employees' first earnings are a smaller amount compared to other companies or the managers are new in their roles and unaccustomed to the work atmosphere (Larson & Lakin, 1999).

### **3.2 WORK ENVIRONMENT**

The feasibility of the work environment has a significant effect on an employee's intention to quit (Mitchell, 1981). Role uncertainty and role conflict are the common study areas. Sager and Johnston (1998) highlight that an employee with a high ratio of role conflict and uncertainty could have constant worry resulting in frustration and in the long run grows an intention to search for alternative employment; this will, in turn, result in an employee leaving the job the moment he/she receives a better offer somewhere else. When employees are required to perform routine and simple tasks, it results in lower productivity and absenteeism increases; as a result, the intention to leave the organisation increases (Larson & Lakin, 1999; Orpen, 1979).

### **3.3 SUPERVISOR SUPPORT**

Effective communication between employees and supervisors is an important aspect in the workplace (Shanock & Eisenberger, 2006). Supervisors may use different methods in order to accomplish a good relationship with their employees; the most effective means of communicating is through face-to-face relationships involving the direct supervisor (Rhoades & Eisenberger, 2002).

Supervisors who take into consideration statements made by employees can easily identify opportunities when communications are necessary about different issues that might have a negative impact on the employees' job (Bell & Menguc, 2002). When the supervisor is paying more attention to his daily duties and ignores or fails to notice the changes in the employees' behaviours, the supervisor is overlooking one of the most vital management duties (Shanock & Eisenberger, 2006).

Historically, supervisors believed that most matters that they deal with are of a confidential nature. There is also a belief that if supervisors pay an employee a decent salary and provide adequate fringe benefits, then the employee would be productive and will not have an intention to look for other employment opportunities elsewhere. However, despite the fact that an organisation is required to be reasonable with regards to rewards and remunerations, what defines whether the employee will stay in the job or not is the relationship with the line manager (Mendonsa, 1998).

Employees would like to add value and want to contribute towards the goals of the organisation (Tepper & Taylor, 2003); therefore, supervisors have a duty to inspire invention by probing the information and contribution of their employees. It is challenging to retain employees if they are not allowed to have their views on how to perform their duties (Spragins, 1992). Employees want to be recognised for their achievements in their place of work. In most organisations the sense of low acknowledgment is the most general feeling at work (Mendonsa, 1998). Supervisors should be able to recognise both individual and team effort (Carney, 1998).

### **3.4 COMPENSATION**

An organisation's reward system is gradually regarded as a strategic instrument in lining up the benefits of employees and in cultivating an organisation's performance (Lawler, 1979), that is, organisations may use their compensation structures to influence strategic performances. Improved pay levels may possibly cause better job fulfilment in a case whereby employees are satisfied with their duties, but it will not discourage unhappy employees from departure.

According to Herzberg's (1966) theory, 'hygiene' factors include salary, company policies, and working conditions. Therefore, salary is observed as a 'hygiene factor' rather than a motivator. The implication is that it can result in dissatisfaction in the workplace, not job satisfaction. Gomez-Mejia and Balkin (1992) indicates that companies that pay the most eye-catching remuneration have lesser turnover rates compared to those who remunerate poorly.

Veldhuizen (2006) generalises that in order for employers to reduce turnover rates, they should address the effects of overall company morale and apply the following:

- (a) Offering competitive compensation and employee benefit.
- (b) Flexibility with work and family balance.
- (c) Performance reviews incentives.

Most supervisors, when asked why employees leave the organisation, will regularly give the answer 'better pay'. In most cases employees often give this reason to avoid arguments about individual factors that contributed towards their decision. The follow-up studies show that there is every indication that most employees who leave for this reason gain very insignificant amounts financially since skilled technical, and professional positions will have approximately the same rand value placed on them in a given geographical location or industry.

### **3.5 CAREER DEVELOPMENT**

Noe (2010) describes a career as a distinct sequence of approaches and conduct associated with occupational practices and accomplishments over the duration of the employee's life. Mankin (2009) describes career development as a strategic and well thought out response to the career objectives of crucial employees. Career development refers to the extensive period of individual and skills development of employees (London, 1993 cited in Tan, 2008). "It is a procedure by which employees advance through a sequence of stages which are categorised by a different set of growth responsibilities, accomplishments, and relationships" (Noe, 2010, p. 455).

Traditionally, career development and success have been defined in terms of occupational development, which is clear and easy to measure. Today, however, it appears appropriate to consider a new model as more careers tend to be cyclical in nature, that is, they comprise of periodic cycles of skill apprenticeship, mastery and re-skilling (Cascio, 2006).

Today's organisations have horizontal arrangements, and require flexible and lucrative observation in the face of an undefined and unpredictable future. Therefore, offering continuous career development as a compensation for reliability, commitment and sufficient performance is no longer an option (Torrington, Hall & Taylor, 2005).

As confirmed by various researchers (Arthur & Rousseau, 1996 cited in Zaleska & de Menezes, 2007), upward development and long-standing psychological contracts with the hiring organisations are being replaced by a new occupation without any boundaries characterised by additional prospects for employees to transfer inside and between organisations by the excellence and range of growth opportunities presented to them. The concept of a career without any boundaries means that accumulating flexibility of employees results from

knowledge and skills, which make employees marketable (Bird, 1994 cited in Zaleska & de Menezes, 2007; Hall & Mirvis, 1995).

Contrary to the aforementioned views, Bernardin (2007, p. 230) suggests that “organisations are designing career programs in order to reduce employee turnover, avoid job exhaustion and undesirability, and develop the quality of employees work lives”. Many researchers still argue that employees are not in favour of inter-organisational movement and favour safety and longevity, demonstrating organisational commitment and having confidence in an ideal work for life.

“A traditional career as a development in one organisation and, evaluated with regards to individual salary, hierarchical level and promotions is still a dominant paradigm” (Zaleska & de Menezes, 2007, p. 990). It is in the organisation’s importance to sustain the impression of such job arrangements in order to keep high-performance employees (Adamson, Doherty & Viney, 1998 cited in Torrington, Hall & Taylor, 2005). Researchers argue that such arrangements benefit the organisation in employing skilful employees, for whom job structures are expected to carry on. The authors cite Purcell and Hutchinson (2003) who indicated that positive insight of career progression prospects is one of the most dominant factors of employee commitment.

Bernardin (2007) contends that with all the modern developments in organisations (for example, downsizings and divestitures), it has become even more imperative to attempt to incorporate the requirements of employers with those of employees. By doing this, the organisation may experience improved productivity, better organisational commitment, and long-term efficiency, and the employees may have better satisfaction, confidence, and personal development.

Absence of career visions is significantly linked to decreased work satisfaction and subsequently intention to leave. Career development opportunities, pursued by people, teachers, companies and professional organisations will enable employees to accomplish their best (Collins, Jones, McDonnell, Read, Jones & Cameron, 2000; Donner & Wheeler, 2001; Snow, Asabir, Mutumba, Koomson, Gyan, Dzodzomenyo, Kruk & Kwansah, 2011).

Previous studies have defined occupational commitment as the “psychological link between an individual and his/her occupation that is based on an affective reaction to that occupation” (Lee, Carswell, & Allen, 2000, p. 800). On the other hand, Meyer, Allen and Smith (1993) presented practical confirmation based on their three-dimensional arrangement for organisational commitment, namely, affective, normative and continuance dimensions of organisational commitment.

Affective commitment is an individual’s sense of passionate affection to their job (I want to stay). Normative commitment is an individual’s sense of responsibility to continue in their job (I should stay). Continuance commitment involves the person’s calculation of the expenses linked with separation from one’s career (I have to stay) (Meyer et al., 1993). Blau (2003) extended the Meyer et al. (1993) three-dimension structure to a four-dimension structure by dividing continuance organisational commitment into two isolated dimensions, namely, increased expenditures and restricted alternate organisational commitment based on Carson & Bedian’s (1995) career (organisational) entrenchment measure. Blau (2009) found that three of the four organisational (career) commitment dimensions, that is, affective, accrued expenses, and limited options, have substantial adverse links to intention to leave. Organisational (career) commitment has been found to indicate a major association with turnover objectives and actual turnover.

It gives the impression that for skilled employees, identification with and connection to their career is mainly a significant influence in making a choice on whether to leave or stay (Lee et al., 2000). Those who are very devoted to their jobs spend extra time in improving abilities, and demonstrate less intention to leave their careers (Blau 1989; Chang 1999). In contrast, other studies have established that employees with high organisational commitment and little affective commitment also have a tendency to leave the organisation for the reason that they believe their current organisation is failing to satisfy their career requirements and or objectives (Bedeian, Kemery & Pizzolatto, 1991; Chang, 1999).

When organisations put together strategies for reducing employee turnover, they should be considerate of dynamics that impact them. “For employees who are 30 years and below, job progress is important. For employees between the age of 31-50 years, the capability to succeed in their professions and fulfilment from their occupation are vital. Employees over the age of 50 will be concerned about security” (Armstrong, 2006). Based on the aforementioned, a

younger workforce is expected to move from one position to the next; hence, managers more often than not, have a preference for older employees.

### **3.6 WORK-LIFE BALANCE**

Work-life balance strategies assist in decreasing the strain and offer a decent place of work in which there is a reduced amount of accidents in the organisation and furthermore offers a reasonable stand for all employees, eventually improving output (Yasbek, 2004). For organisations to remain economical in today's international marketplace, determination is essential to deal with work-life concerns (Mitchell, Holtom, Lee, Sablinski, & Erez, 2001). As different kinds of employees are entering the workplace, increasingly employees' commitment may be more towards themselves than the organisation. Employees with children might end up sacrificing their careers in order to gain more time with their families (Galinsky, Friedman, & Hernandez, 1991).

Currently businesses are more conscious around the work-life balance and execution of compassionate strategies (Yasbek, 2004) since demanding and added operational hours develop pressure and turnover intention amongst employees (Ling & Phillips, 2006). According to Forsyth and Polzer-Debruyne (2007), once employees believe that an organisation is caring and is supporting them with balancing a work-life, it increases job fulfilment and decreases work burden which will, in turn, result in a decrease in turnover intention.

Galinsky et al. (1991) discussed work-life balance policies which are the values which appeal to potential employees and can be useful in retaining and motivating employees. The study found that organisations have to also be aware that the new age group of employees measure their career improvement not merely in relation to projects that are rewarding but also in relations of their capability to keep a strong sense of balance between their job and personal life.

Bachmann (2000) believes that work life balance is fairly diverse. The family friendly work atmosphere, such as, flexible working hours and telework has been described as a significant component of an individual employee's preference towards work time. Landsman (1994) suggested that an organisation should consider providing employees with resources that can assist female employees in balancing their work-life issues. If organisations provide facilities

such as on-site child care, take-home dinner, family-friendly benefits packages and exercise equipment, it would assist in reducing absenteeism and turnover. It would additionally contribute to motivating female employees to consider working overtime and can assist in reducing stress levels of working female employees.

Caproni (1997) has a dissimilar outlook on work-life balance. Thankful of researchers and specialists who are attempt to encourage a sense of equilibrium between work and life, she maintains that most of the effort in the field has been put up on the dialect and reasoning constructed on traditional models of bureaucratic organisations which additionally intensifies the problem. Specific glitches are stated in the predominant literature; to begin with, the predominant goal oriented tactic to existence that assumes individuals have an unlimited deal of choice and governance over their lives, and secondly, the exclusive attention placed on individual and abandonment of operational and interpersonal level of exploration.

Chaykowski and Powell (1999) conducted research on full-time employment for women, where casual employment offers fewer benefits and little prospects for an occupational pension in the place of flexibility but casual employment benefits employees in having time to take care of their children and handling individual duties.

Melissa and Peitola (1999) conducted a General Social Survey on gender basis and found that females and males report comparable levels of accomplishment and types of work-family balances. However, they found that for males, inequality is projected by long work hours, spouses who work smaller number of hours, alleged unreasonableness in allocation of house duties, spousal discontent, and trade-offs made at work for household and at household for work. During the process of launching work-life platforms in an organisation, it is imperative to think through the intention of the programs and the individuals they are intended for. Another crucial feature of examining organisational preparedness for work-life programs is the employees' interpretation of observed consideration of the organisation.

Reynolds (1999) identified a shared thread that incorporates the motives that work-life support initiatives are not used properly in some organisations. Prior to starting work-life programs, it is imperative to identify whether the organisation's principles are open and prepared to have provisions for work-life initiatives. Work-life programs necessitate backing from senior management, like most change initiatives; therefore, employees and management should be



prepared for work-life support. An organisation should have a corporate culture that inspires employees to see their organisation in a completely exceptional manner which cares and admits that employees are individuals with priorities further than the place of work.

Thompson, Beauvais and Lyness (1999) in their study at the City University of New York and University of Rhode Island measured the relationship between an organisation's work-family principles and the employees' usage of work-life benefits, the degree of work-family conflict, and the employees' plan to continue with their employment. The researchers created a number of questions to quantify cooperative work-life principles, dealing with perceived supervisory support and organisational stresses and potentials that hamper household tasks. The study discovered that additional work-family benefits transformed into better commitment, fewer work-family conflicts, and a reduced amount of intentions to leave. The results established subjective confirmation that a supportive work-family culture is linked to job outlooks and perceived management support related to less intention to leave the organisation.

Friedman and Greenhaus (2000) conducted a study on work-life balance and provide new confirmation to support employers and employees to realise the adoptions they make on the subject of work and family. These researchers had studied more than 800 corporate professionals' principles, duties and household lives and established that the main life parts for most working people in the modern world can either benefit or disadvantage each other. To deal with work-life balance, they stress that employed adults should set up methods of relief that are home-based, at the workplace, and in the society.

Being stuck between work and domestic duties has noticeable consequences and has a significant impact on quality of family life and career accomplishment of both men and women. The magnitudes for females might comprise of severe limitations on career selections, restricted prospects for career progress and accomplishment in their position, and the necessity to pick between two extremes – a substantial career or a marriage and having kids. In order to ensure that married couples keep on being employed, many husbands have to swap individual and career standards, in most cases necessitating them to do chores that are different from what they would normally, and more unrestricted, as opposed to the ones that they were taught when they were growing up.

The study by Friedman and Greenhaus (2000) discloses a compensatory consequence between two types of psychological interfering, that is, family-to-work and work-to-family. In detail, support from two spheres, spouse support is better when employees believe that their employers are not ready to give a hand to support them in their personal lives. On the other hand, for employees who do not have spouses who provide them with support, the organisation family support lessens role clashes more than spouses. Therefore, one foundation of support reimburses for the non-existence of the other. There is a different picture when observing the behavioural interference of work on family. In this instance, the collective influence of the organisation and spouse support results in a bigger decline in conflict than it does on self-regulating organisation or spouse support.

Hogarthetal (2000) stated that women believed that amenities for child care should be offered in the workplace to warrant work-life balance. Moenand (2000) expresses that employees (both men and women) acknowledge that they are unable to devote sufficient time to their households. Also, both men and women observed that the margin between work and leisure is unclear. Waite and Gallagher (2000) recognised the pressures in and amongst couples who are working and acknowledges how this has transformed marriage and family life. The functioning of marriage and family has come to be primarily individual choices and accountabilities, making the looking after of both riskier. At the traditional level, while cultural ethics, for instance, gender characteristics philosophies continue to being challenged, balancing the work-life and individual life still places demands on role efficiency and emotional intelligence.

Harrington (2001) concluded that there is an opposing effect on both working men and working women, as it disturbs their healthiness and sometimes their sleep. Hom and Kinicki (2001) observed that organisations consider and implement plans that bring about a balance concerning employees' jobs and their personal lives; thus, the organisations are providing an improved goal to support such programmes which can lessen employee turnover. Tausig and Fenwick (2001) stressed that different work schedules impact on perceived work-life imbalance. As soon as there is control for operational hours, women and part timers are shown to perceive more imbalance. Employees of a younger age and educated employees also perceive more work-life imbalance. On the other hand, they furthermore report greater levels of programme control and as programme control develops work-life balance increases; hence, it may be more significant for untying time than programme changes.

Roehling (2001) conducted an experimental research and recommended a solid relationship amid work-life balance programmes and retention which supports the employees to accomplish a significant sense of balance between work and the employees' personal lives. Such programs may only hold benefits for the employers instead of employees. The complications occur in harmonising work and personal life and the significance of balance for individuals' well-being should be investigated by an organisation to make available work-life balance programs which are linked to retention strategies through the positive influence of these programs on employees' perceptions of balance.

Burke (2002) has identified the gender dissimilarities on the subject of work life balance and concluded that male employee's feel more fulfilled when they get additional accomplishments at work even at the price of paying no attention to the family. On the other hand, Campbell, Converse and Rodgers (1976) indicated that females highlight that work and family are by the same token significant and are joint foundations of their fulfilment, meaning that for women, family is more essential; once work prohibits them from taking care of their families, they feel unhappy, dissatisfied and upset.

Duxbury and Higgings (2003) indicated that work-related stress contains working conditions comprising of heavy workloads, absence of involvement in decision making, job insecurity, wellbeing and protection risks, and tight targets. Employees with great levels of work-life struggle are three times more probable to suffer from back pain, different heart conditions, and psychological issues. They also indicated that employees experiencing work-life imbalance are more likely to experience poor health, negative impacts on relationships with children and their partners, are less dedicated to the organisation, have poor quality of relationships outside work and are more likely to be less satisfied with the job.

Rapoport (2002) discusses a number of work-life balance interventions which comprise of interviews, surveys, and round table deliberations with new interventions involving retention of equity, senior women, feedback, and participation of senior management, internal change agents, and dealing with resistance which assists in maintaining work-life balance. Comfort, Johnson and Wallace (2003) conducted an analysis in the workplace and concluded that women should be provided with better access to flexi-time and also part-time work facilities and work-family incorporation in the workplace to balance both work and family.

Hyman, Baldry, Scholarios and Bunze (2003) observed that organisational stresses, combined with absence of work criticality result in work interfering into non-work parts of employees' lives. Such interferences frequently present themselves in a different way subject to the nature of work, level of independence and organisational support. Duxbury and Higgings (2003) in their significant report on work-life clash established that the respondents with great levels of work to family meddling reported lesser levels of job fulfilment and higher levels of jobs pressure and the intent to leave their organisation.

Polach (2003) identified the significant advantages in organisations regarding work-life balance programs. Flexible work provisions, continuous saving and returns allocation programs, competitive benefits and progression for men, women and interest groups, resource services to assist with facilities, for example, day care and elderly care are all programs in which supporting organisations can be satisfied. The author suggests that organisations are equipped to move to the next level by making work-life integration a way of life. He suggested that human resource development specialists intervene by supporting their organisations with background information on work-life balance, outlining organisations that have made a shift into thinking this way and recommending comprehensive activities that human resource development professionals can use to change the mind-set in the workplace.

Zimmerman (2003) documented the adaptive policies of dual wage earner couples in balancing work and family based on a study of 47 middle-class, dual-earner couples with children, who differentiate themselves as effective in harmonising family and work. Their description was grouped into six broad partnership themes, which includes shared house chores; joint and active participation in childcare, combined decision-making, equivalent access to and guidance in financial matters, importance positioned equally on spouses' work life objectives and collective demonstrative effort. Successful couples equally share house duties and emotion work to balance their work and life; however, women have a tendency to do a little additional child minding and tend to be mainly in charge for organising family life. Furthermore, Zimmerman (2003) notes that wives believe that husbands' careers are somewhat extra prioritised.

Burke and Collinson (2004) conducted a survey with the participants of the society for Human Resource Management which specified that professional employees regarded flexible workplace programs as significant to employee retention and if flexible work schedules are provided to the employees it accomplishes employee retention. Golden (2004, p. 6) defines overwork as the point "when the length of work hours begins to adversely affect the health and

safety of individuals, families, organisations and the public even if the workers themselves voluntarily, work the excess hours”. Golden (2004) also highlights that regulation is required not only in cases where the longer working hours are involuntary, in order to guard the safety and wellbeing of both employees involved and ordinary people.

Hyman and Summers (2004) founded seven key difficulties related to the UK practice of lightly regulated approach towards work-life balance, that is, the roughness of implementation across diverse divisions and organisations, lack of reinforcement of guidelines at the organisational level, with mostly unqualified supervisors having decision over strategy application. There is a limited voice for the employee in introducing and applying the policies. The main reason for introducing policies is to meet business needs, instead of those of employees. There is a lack of evidence of decrease in operational hours, physical and immaterial work interferences into household life are numerous and, domestic tasks are still headed mainly by women irrespective of their employment standing. As a result, many employees carry on facing difficulty in integrating their work-life responsibilities.

Rapport (2004) stated that the workplace reaction is most likely to be established on the US model to provide employees with support so that they can work more rather than less. This is perhaps due to the impact of Multinational Corporations’ guidelines on inclusive employees and family hospitable place of work. Some organisations have publicised being a family friendly workplace as a staffing instrument, in place of empowering female employees to advance in the workplace. Organisations, like WIPS (Women in Public Sector), are working with the British High Sector Commission and the Standing Conference on Public Enterprises to organise special training programs for the career advancement of women to ensure work-life balance.

Yasbek (2004) found that work-life balance strategies are positively linked with the tenure of the female employees in the workplace, and furthermore the application of these policies has a significant influence on the turnover rates of employees. Work-life balance policies assist in the reduction of pressure and afford a decent workplace whereby there are a reduced number of injuries on duty incidents and illnesses in the workplace and such policies also provide a reasonable platform for all employees, thereby increasing productivity. Bandopadhyay and Kumar (2005) focused on e-learning programs and their impact on imbalanced work-life. The authors develop an inspirational pyramid of e-learning and then discuss how the current

company e-learning structure can have a negative impact on the work life balance and cause more stress. They suggest an improved structure with additional concentration on blended learning methods and experiential education and flexible, operator configurable tools and knowledge provision setting.

Kochan (2005) suggested that technological, scientific and mathematical skills are the assets in the modern workforce. In addition to the educational skills, organisations are in search for other important useful skills. Amongst other things, the capability to work in teams, to lead others, problem solving skills and communication skills are critical. Besides formal schooling, it is vital to carry on a path of constant learning. In a competitive work world, employees need to keep their qualifications and skills up to date. Keene and Renolds (2005) used the 1992 National Study on the Changing Workforce to conclude that job features are more highly significant than family influences for forecasting the probability that the family will detract from job performance and for clarifying the gender gap in destructive family-to-work spill over. Functioning in a challenging occupation or having less job independence was linked with more natural family-to-work spill over irrespective of gender, whereas better planning flexibility lessened the gender gap.

Pocock and Clarke (2005) explored that overflow of work into family life displayed that irrespective of gender, both men and women failed to devote enough time to their relatives and also work stresses impacted on quality of family life. Thompson, Andreassi and Prottas (2005) have identified work-life policies which are highly significant and defined as the base level displays of an organisation, highlighting work over family or family over work and such policies consist of flexible work arrangements and flexible leave policies.

Ferrer and Gagné (2006) expressed that the private sector offers family friendly aids such as childcare and occupation insurance, complements paternity, maternity, sick leave and other different work provisions. Some of these policies include facilitating leave from work for family reasons such as allowance to leave which may be unpaid or paid and facilitating changes in work schedules such as job sharing, transferring to part time work, flexi-time or reduced work week, or work from home and family provision policies such as offering assistance with child/elder care to balance work and life.

Hunsley (2006) reported on non-standard jobs in recent years and adds that the challenging loads of work and household have set growth to a number of methods of custom-made work appointments for instance on-call work, short-term labour, contract work, day employment, part-time work and self-employment in a typical employment relationship. The study points out that woman are more likely to be employed in non-standard careers than men. The non-standard career has company benefits which includes health coverage or pensions. In most cases, there are also limited means for development or training.

Aaltio and Huang (2007) expressed that from the organisations that provide employees with benefits such as childcare and elderly care commitment, it was found that outsourcing house duties (cooking, babysitting, and cleaning) is the most generally used individual coping mechanism to lessen work-life conflict. Cooke (2007) reported that the complete ease of entrance to extended home networks and low budget childcare facilities additionally encourages dual permanent functioning among couples with youngsters. In some countries (for example, in China) there are policies guiding couples on the number of children that they are allowed to have and such policies are enforced by the government with an aim to control the population growth and these policies have further reduced the amount of childcare work for employed couples. The model of a modern urban Chinese household characteristically takes the arrangement of dual earners or dual careers, with considerably a reduced amount of distributed spousal roles and perhaps larger impartiality in comparison with developed industrialist societies.

### **3.7 CONCLUSION**

Based on the evaluation of the literature and previous studies, it is clear that the retention of employees is very crucial and, even more so, is the retention of key employees. Employee turnover particularly at a high rate will mean a loss or reduction in productivity and incurring costs linked with recruiting and training new employees to mention a few. High employee turnover rates also have an impact on the image of the organisation; therefore, organisations need to take action in order to retain talented people.

Any research around employees' intentions to leave is of high importance. The message is that high-ranking leaders and human resource divisions can take advantage of the connections between such variables as work-life balance, work environment, supervisor support, compensation and career development to minimise the intention to leave. It must be realised that demographic factors such as age, gender and level of education are obstructive variables

as they cannot be influenced; the implication is that although they have an impact on turnover intention, they are out of an organisation's control.



## **CHAPTER 4**

### **RESEARCH METHODOLOGY**

#### **4.1 INTRODUCTION**

The research methodology encapsulates the methods used in constructing a study, gathering and analysing data in an orderly manner (Polit & Beck 2004). The methods engaged and the techniques used in conducting any research can significantly affect the end result of a study. For this reason, a thoughtful choice of methodology and how these methods are put into usage can streamline and ease the grouping and data analysis Kumeckpor (2002). It is essential that dependable techniques are developed to acquire data in order to ensure that the results are justifiable, reliable and predictive.

In this section, the researcher will discuss the sources of data and the methods used for data collection. Explanations of the processes used in collecting data allow a person who reads the study to appreciate the specific strengths and limitations of the study and/or to replicate the study.

#### **4.2 OBJECTIVES OF THE STUDY**

In order to explore the research problem outlined above, the researcher formulates research objectives that can be used as milestones of the research project. Once the following objectives have been achieved, the researcher can make substantive conclusions about the problem.

- To assess whether there are significant intercorrelations amongst the key dimensions (work environment, supervisor support, compensation, career development and work family balance) having the potential to influence employee turnover rates respectively
- To evaluate whether there is a significant relationship between the key dimensions (work environment, supervisor support, compensation, career development and work family balance) having the potential to influence employee turnover rates and the turnover rate of the company.
- To assess whether the turnover ranking of the company is significantly influenced by the key dimensions (work environment, supervisor support, compensation, career development, work-family balance) having the potential to influence employee turnover rates.

- To evaluate whether there is a significant difference in the perceptions of employees varying in organisational and biographical data (company, age, marital status, qualification, tenure, gender) regarding the key dimensions having the potential to influence employee turnover rates (work environment, supervisor support, compensation, career development, work-family balance) respectively.
- To assess whether there is a significant difference in the perceptions of male and female employees regarding the key dimensions having the potential to influence employee turnover rates (work environment, supervisor support, compensation, career development, work-family balance) respectively.

These research objectives will be pursued by formulation of questions that can be used to collect data from the selected sample. Once the objectives have been achieved, the researcher can make substantive conclusions about the problem.

### **4.3 HYPOTHESES**

The following hypotheses were tested in this study:

- H<sub>1</sub>: There exists significant intercorrelations amongst the key dimensions (work environment, supervisor support, compensation, career development, work-family balance) having the potential to influence employee turnover rates respectively.
- H<sub>2</sub>: There is a significant relationship between the key dimensions (work environment, supervisor support, compensation, career development, work-family balance) having the potential to influence employee turnover rates and the turnover rate of the company.
- H<sub>3</sub>: The turnover ranking of the company is significantly influenced by the key dimensions (work environment, supervisor support, compensation, career development, work-family balance) having the potential to influence employee turnover rates.
- H<sub>4</sub>: There is a significant difference in the perceptions of employees varying in organisational and biographical data (company, age, marital status, qualification, tenure, gender) regarding the key dimensions having the potential to influence employee turnover rates (work environment, supervisor support, compensation, career development, work-family balance) respectively.
- H<sub>5</sub>: There is a significant difference in the perceptions of male and female employees regarding the key dimensions having the potential to influence employee turnover rates (work environment, supervisor support, compensation, career development, work-family balance) respectively.

#### **4.4 RESEARCH PARADIGM**

The positivist paradigm of exploring social authenticity is established on the philosophies of the French philosopher August Comte, who highlighted observing and reasoning as techniques of understanding human behaviour. According to August Comte, proper understanding is built on experience of senses and can be acquired by seeing and testing. Positivistic theorists embrace his scientific method as sources of knowledge.

Positivism uses a methodical, scientific approach to research. Hughes (2001) enlightens that the positivist paradigm understands the world as being centered on fixed, common bylaws and the opinion that everything that happens around us can be clarified by means of information of these general rules. To recognise these common regulations one must witness and record proceedings as well as occurrences nearby in an efficient manner and then establish the primary source that has prompted the experience to take place. The positivist paradigm is not only connected with scientific discovery; it includes the usage of the scientific methodology.

#### **4.5 RESEARCH STRATEGY**

It is essential to categorise the research approach with regards to whether it is deductive or inductive. Saunders, Lewis and Thornhill (2003) distinguished between these two categories of the research design. Firstly, the deductive approach is also identified as testing a theory, wherein the researcher cultivates a theory and designs a research strategy to assess the formulated theory. Secondly, the inductive approach is identified as building a theory, where the researcher begins with collecting data in an effort to develop a theory.

Inductive research “contains the exploration for pattern from observation and the development of explanations (theories) for those patterns through series of hypotheses” (Bernard, 2011, p. 7), for that reason, no theories would apply in inductive studies at the commencement of the research; therefore, the theories may develop as a consequence of the research. A researcher is unrestricted when it comes to modifying the direction of the study once the research procedure has begun.

Although Blaxter, Hughes and Tight (2006) maintain that using the inductive approach includes profound understanding and proficient awareness of the research idea, which lets the researcher to disclose diverse enlightenments of the problem. In this study the researcher has selected the deductive method. A deductive approach is concerned with developing a

hypotheses based on existing theory, and then creating a research strategy to test the hypotheses (Wilson, 2010). A deductive approach is concerned with abstracting conclusions from premises or propositions. Deduction starts with a predictable arrangement which is verified in contrast to observations, while induction arises from observing and pursues to discover a pattern within what is being observed (Babbie, 2010).

It has been indicated that deductive means reasoning from the specific to the common. If a connection appears to be implied by a particular theory, it might be factual in a lot of cases. A deductive design might test to understand if this connection or affiliation did gather or attain on common situations (Gulati, 2009). Beiske (2007) reports that the deductive research approach explores identified theory or phenomenon and assesses whether that theory is effective in a particular situation. The deductive approach follows the route of reasoning diligently. The reasoning starts with a theory and leads to a new hypothesis. This hypothesis is put to the test by challenging it with observations that either lead to a validation or a dismissal of the hypothesis (Snieder & Lerner, 2009).

Blaxter et al. (2006) believes that assuming the inductive approach encompasses deep understanding and proficient information about the research idea, which consents the researcher to divulge diverse alternate descriptions of the problem. However, the reason for not choosing this method is because Saunders et al. (2003) argues that the inductive approach contains a higher degree of uncertainty because the researcher is changing from particular observations to wide-ranging concepts and conclusions. A deductive process is also organised in a more dependable manner, as every new phase follows the preceding in a consistent arrangement and the conclusions are drawn through logical reasoning (Bryman & Bell, 2007).

#### **4.6 RESEARCH APPROACH**

The research approach is a plan of enquiry, which changes from the original assumptions to research design, and data collection (Myers, 2009). Even though other distinctions exist in the research approaches, the most shared classification of research approaches is into qualitative and quantitative. The quantitative research approaches were initially established in the natural sciences to study natural phenomena. Qualitative research approaches were developed in the social sciences to empower researchers to study social and cultural phenomena.

Qualitative data sources consist of observation and participant observation (fieldwork), interviews and questionnaires, documents and texts, and the researcher's impressions and reactions (Myers, 2009). Data is a consequence of direct observation of how people behave, from interviewing them, from their written views, or from public documents (Sprinthall, Schmutte, and Surois, 1991). Written descriptions of people, events, opinions, attitudes and environments, or combinations of these can also be sources of data. Qualitative research is concentrated on the gathering of more variable information from individuals and is regularly linked to using non-numerical data for deeper understanding of the characteristics of the studied area (Gummesson, 2000).

Quantitative research uses questionnaires, surveys and experiments to gather data that is revised and presented in numerical format, which permits the data to be characterised by using statistical analysis (Hittleman & Simon, 1997). Quantitative researchers measure variables on a sample of themes and express the link amongst variables by means of effect statistics such as relative frequencies, correlations, or dissimilarities between means. The concentration of a quantitative approach is on testing the theory.

In this study, the researcher will apply a quantitative research approach in order to quantify data and perform statistical analyses. The researcher's choice is supported by Saunders et al. (2003) as well as Bryman & Bell (2007), who mention that adopting a deductive approach is frequently connected to the quantitative research strategy and presume the conceptions to be systematised in a manner which permits the facts to be measured quantitatively.

According to White and McBurney (2012), a quantitative research method has the following advantages:

- Quantitative data is statistics driven and can offer a lot of information;
- It is easy to gather the data into a table or diagram because of the numbers;
- The research can be conducted on a large scale and provides a lot of information; and
- It saves time for the respondents.

Moreover, White and McBurney (2012) outline the following disadvantages of quantitative research:

- It is more expensive than using qualitative research; and
- In a quantitative research, numbers change frequently.

Measures were put in place to address the disadvantages in the course of data collection. These comprised of providing participants with sufficient detail on the purpose of the study as well as the methods that had been generated to ensure confidentiality and anonymity of the respondents. In addition, an open-ended question will be included at the end of the questionnaire to enable the participant to express views on the dimensions of the study.

#### **4.7 RESEARCH DESIGN**

The researcher will be using a survey research design in conducting the research with the aim of solving the research problem by answering the research questions, thereby achieving the research objectives. The survey design will also allow the researcher to collect opinions from a chosen sample using a questionnaire instrument. The survey research makes it likely for researchers to gather data about the target audience without dealing with the whole population. Surveys also allow a smaller proportion of the sample to be selected and findings can be generalised to the bigger group. This makes the research less expensive but still efficient.

#### **4.8 SAMPLING TECHNIQUES**

Jankowicz (2005) describes a sample as a number of people kept apart from which the data to be used for the study will be collected. Sekaran (2003) concludes that a sample is a smaller group or a subsection of the population from which data will be collected. Hence, sampling can be defined as the procedure of choosing an adequate number of features from the population, so that a study of the sample and an understanding of its features would make it probable for us to generalise such characteristics to the population elements (Sekaran, 2003).

A proportionate stratified random sampling technique will be used to draw strata from the companies in which the call centre agents are employed during the time of the survey (Sekaran & Bougie, 2009). Each will include call centre agents employed in the same organisation. Each call centre agent has an equivalent opportunity of being selected into the strata, since the researcher will choose randomly. Sekaran (2006) discussed that the sample size of any descriptive research is directed by the magnitude of accuracy and confidence anticipated.

The population span includes the five insurance companies based in the Johannesburg area. As a result, five strata (A to E) will be drawn from the population. The target population will be 264 call centre agents which is made up of 48 call centre agents in Company A, 91 call centre agents in Company B, 37 call centre agents in Company C, 40 call centre agents in Company

D and 48 call centre agents in Company E. The proposed proportionately determined sample is reflected in Table 4.1.

**Table 4.1**  
**Proposed sample proportionately determined**

<b>STRATA</b>	<b>POPULATION</b>	<b>EXPECTED SAMPLE</b>
A	48	28
B	91	54
C	37	22
D	40	23
E	48	28
<b>TOTAL</b>	<b>264</b>	<b>155</b>

Sekaran (2003) suggests that the corresponding minimum sample size for a population size of 264 is 155; therefore, the researcher will distribute questionnaires and do follow-up until the minimum sample size of 155 is attained.

A covering letter and letter of informed consent (Appendix 1) was given to each participant. The actual sample composition, in terms of the biographical data is presented in Table 4.2.

**Table 4.2**  
**Composition of sample**

<b>Biographical variable</b>	<b>Frequency</b>	<b>Percentage</b>
<b>Age</b>		
25	58	33
25-30	90	51
31-35	22	13
35	5	3
<b>Gender</b>		
Male	105	60
Female	70	40
<b>Marital Status</b>		
Single	126	72

Married	33	19
Divorced	3	2
Other	13	7
<b>Highest Qualification</b>		
Matriculation	121	69
Diploma	33	19
Degree	9	5
Post-Graduate degree	2	1
Other	10	6
<b>Tenure</b>		
1 year	51	29
1-5 years	99	56
6-10 years	21	12
10 years	4	3
<b>TOTAL</b>	<b>175</b>	<b>100</b>

From Table 4.2 it is evident that the required minimum sample size of 155 was attained and exceeded as the study sample is 175. The composition of the sample may be described in terms of the biographical data.

Table 4.2 reflects that the majority of the participants (51%) are between 25-30 years of age, followed by 33% of the employees who are below the age of 25, 13% who are between the ages 31-35 years and 3% who are above 35 years of age. Figure 4.1 displays the age distribution of the composition of sample.



**Figure 4.1**  
**Composition of sample: Age**

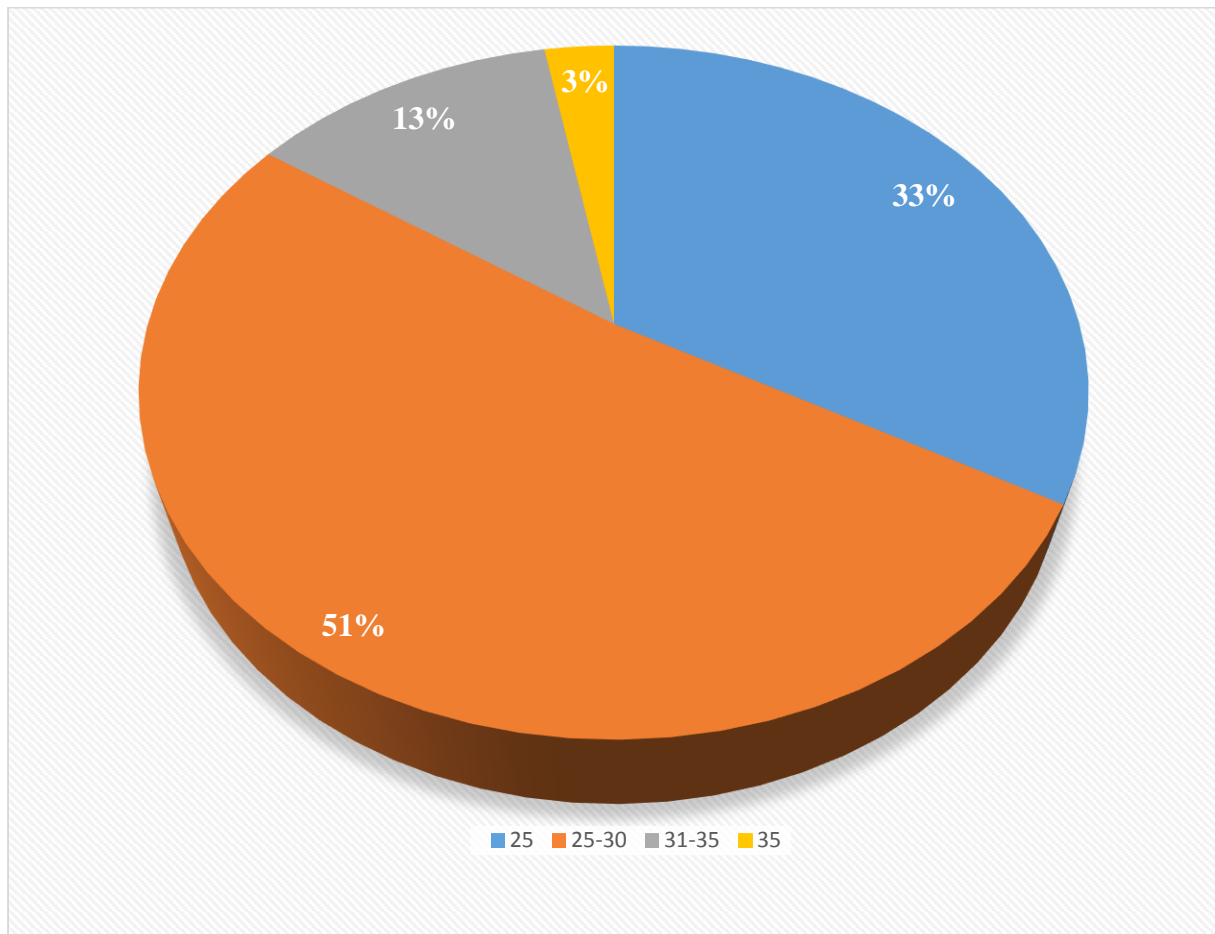
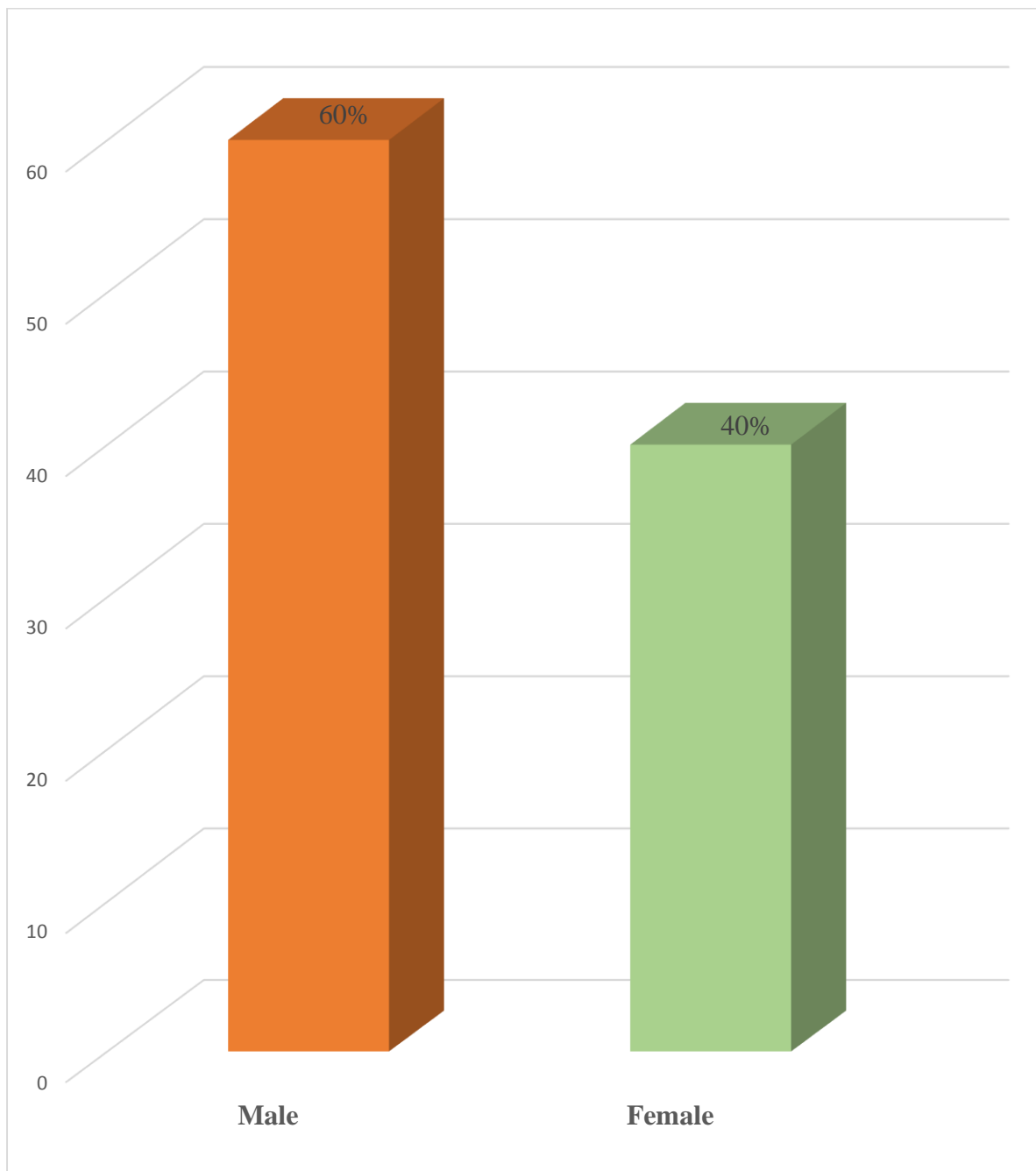


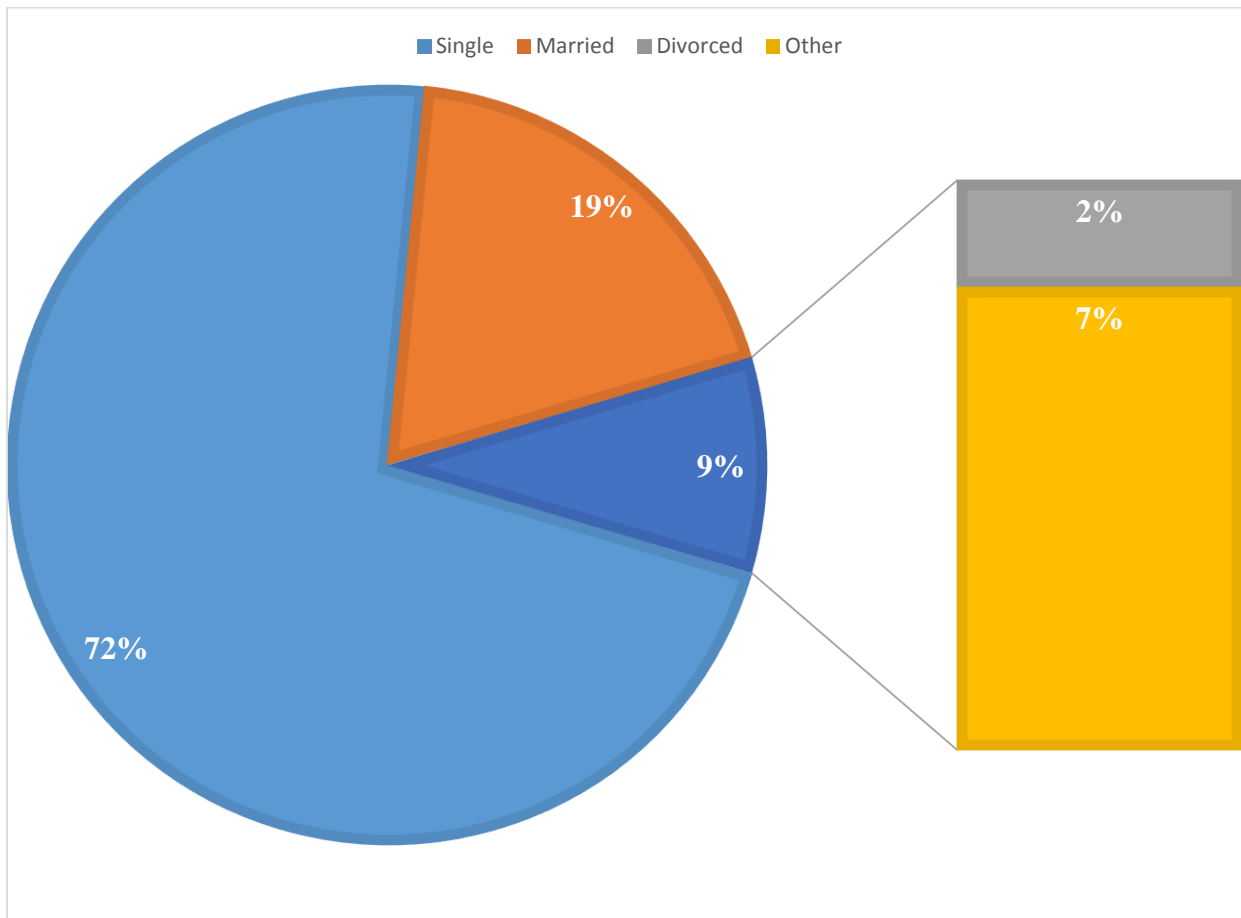
Table 4.2 also indicates that the sample consists of 60% of male participants and the remaining 40% were female participants. This is graphically presented in Figure 4.2.

**Figure 4.2**  
**Composition of sample: Gender**



In terms of marital status, the sample consists of 72% being single, 19% married, 2% divorced and 7% other as presented in Figure 4.3.

**Figure 4.3**  
**Composition of sample: Marital Status**



Described in terms of qualification, Table 4.2 reflects that the majority of the participants are matriculated (69%), followed by those with a Diploma (19%), those with a degree (5%) and 1% with a post-graduate degree. In addition, 6% of the participants fall within the other category. This is graphically presented in Figure 4.4.

**Figure 4.4**  
**Composition of sample: Highest qualification**

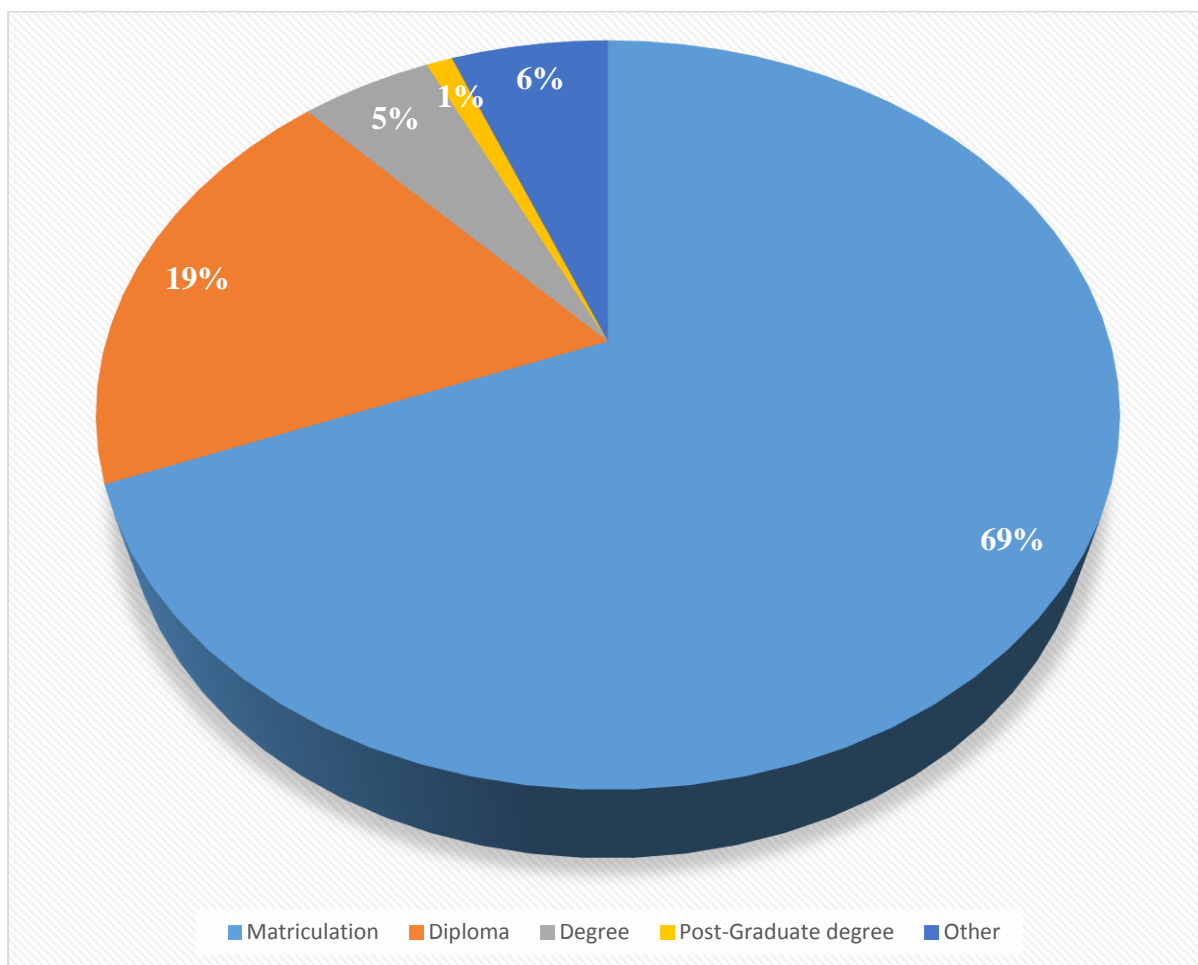
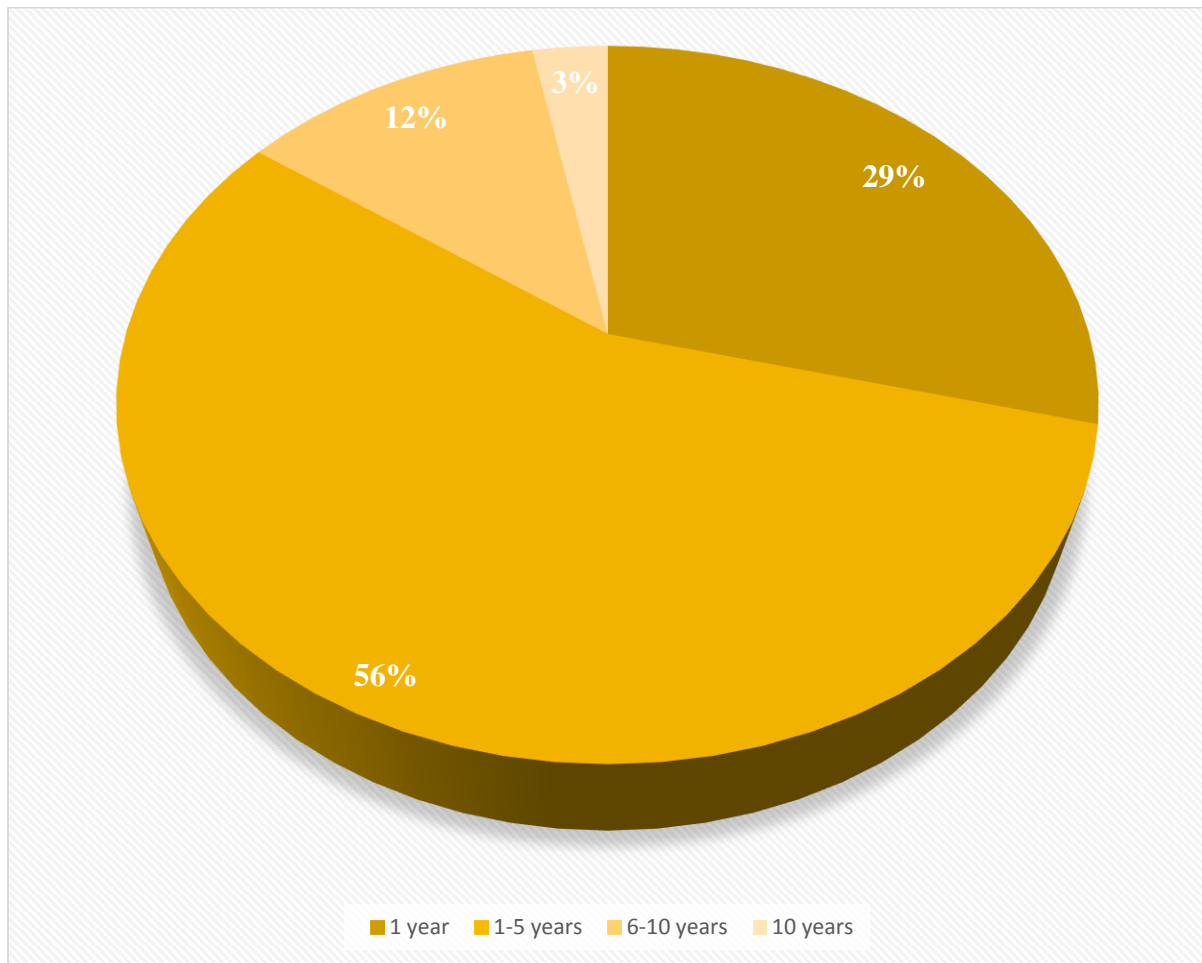


Table 4.2 reflects that out of a total of 175 employees who participated in this study, the majority have a tenure of 1-5 years (56%), followed by those participants who have been with their current employer for less than 1 year (29%), those who have been employed in the organisation for 6-10 years (12%) and 3% being in the organisation's employ for 10 years and over. The percentage distribution of the composition of the sample in terms of tenure is presented in Figure 4.5.

**Figure 4.5**  
**Composition of sample: Tenure**



#### **4.9 INSTRUMENT DESIGN**

In this study the questionnaire (Appendix 2) will be used as the main instrument for data collection. The questionnaire will contain dimensions formulated in line with the conceptualisation of the problem statement. Each dimension will comprise of a number of items gathered from the literature. All items will be measured with Likert scale in terms of its anchors of strongly disagree (1), disagree (2), neither agree nor disagree (3), agree (4) and strongly agree (5). This questionnaire will be administered to the randomly selected sample.

The questionnaire will be divided into two sections, namely, Section A and Section B. Section A focuses on the biographical data and will include age, gender, marital status, highest qualification and tenure. Section B focuses on sub-sections that consist of 35 items, which include the work environment (9 items), supervisor support (6 items), compensation (6 items), career development (8 items) and work-family balance (6 items).

#### **4.10 DATA COLLECTION STRATEGY**

Data collection is an accurate, systematic collection of information related to the research purpose or specific goals or questions of a study (Burns & Grove, 2001). The questionnaires accompanied by a letter of informed consent explaining the purpose and use of the study and sought availability of the respondents will be distributed by the researcher through hand delivery to the respondents. This will only take place after the researcher obtained an ethical clearance certificate from the University of KwaZulu-Natal Ethics Committee. Each respondent will be required to sign an informed consent.

With the assistance of a gate-keeper who is an Executive Manager for a Group of Insurance Companies, the researcher has approached relevant General Managers from different Companies that will be used for research purposes. Data will be collected in paper format, and then entered in a spreadsheet, after coding. The records as well as other items associated with the data collection will be held in a password-protected file accessible only to the researcher and the study supervisor.

The researcher conducted a pilot study initially in order to test content validity of the questionnaire. Participants in the pilot study were instructed to fill the form and comment of the length and jargon in the question. All participants returned filled questionnaires during the pilot study. The researcher used comments from the participants to improve readability, sequence, and scale relevance of the questionnaire.

With the assistance of the gate-keeper, questionnaires were distributed to each call centre agent's desk and they were given two days to complete and return the questionnaire to the researcher. Each questionnaire was distributed with the letter of informed consent, which was filled and signed by the participant immediately after receiving the questionnaire. This was done after the study covering letter was distributed, which explains the purpose of the study, participant's rights and the fact that participation to the study is completely voluntary.

The data collection process took three weeks even though participants were given two days to complete and return the questionnaire. The delay can be attributed to participants taking sick leave, forgetting to fill the questionnaire, and others being too busy with their normal duties which resulted in a delay in completing the questionnaire. The researcher started to send reminders after the third day of data collection. The reminders were sent every morning until

the researcher received 175 responses, which makes 66% of the population. Therefore, the response rate is 66% and exceeds the minimum number of expected questionnaires being 155.

In the end, responses were received and collated. The researcher performed coding so as to enable the capturing of responses onto an MS Excel Spreadsheet and then export to SPSS the statistical analysis software. The biographical data section (Section A) of the questionnaire was assigned with codes that are relevant to each variable and values were assigned numbers for easy manipulation. Section B of the questionnaire contains theoretical constructs. Each construct was assigned a character code, and each scale within the construct assigned a combination of construct codes and a number that represent the scale. Items were assigned numbers with 1 representing strongly disagree and 5 strongly agree.

The researcher then checked for data inconsistencies and missing values in the dataset. Upon realising that there were a few missing values, the researcher used an Expectation-Maximisation (EM) technique on SPSS in order to predict missing values. However, there are some conditions for accepting new values. Firstly, the missing values should be scale items. Secondly, the missing values should be completely random. A Little's Missing Complete at Random test was performed, which yield an insignificant Chi-Square depicted by a p-value equal to 0.256. This means that missing values are not systematic, but completely random; therefore, new values can be accepted. At this point the dataset was coded, exported to SPSS, and edited, without missing values.

#### **4.11 DATA ANALYSIS**

Now that the dataset at hand is ready for analysis, the researcher had to reflect on the research objectives and research questions in order to ensure that appropriate analysis techniques are performed. Data analysis is conducted to lessen, consolidate, and give sense to data (Burns & Grove 2001). According to De Vos, Strydom, Fouché and Delport (2005), a questionnaire must include item numbers that can be used in a data set that can then be analysed by means of a computer. The questionnaire was separated into five sections to simplify order in the processing of data whose analysis was done using the Statistical Package for Social Sciences (SPSS) computer program.

For the analysis of data, analysis of variance (ANOVA) will be used. According to Burnes (2000), ANOVA can be described as a hypothesis testing procedure used in determining

whether mean differences exists for two or more sample treatments. The purpose of ANOVA is to decide whether the differences between samples are coincidental or whether there is a systematic treatment influence that affected the scores in one group to be dissimilar from the scores in other groups.

The researcher will perform correlation in order to measure the magnitude and direction of association between variables. The magnitude of association is measured by the r-value, where any value closer to 1 indicates stronger association between variables whereas an r-value that is closer to 0 indicates weaker association between variable. The direction is determined by the sign in front of the r-value, that is, if it is positive or negative. The researcher will also use correlation in order to get the conclusiveness of factors and their determinants which will be tested using a correlation analysis at the significance level of 0.01 or 0.05.

The researcher will perform a t-test to measure whether the means of two groups are statistically different from each other. This analysis will be suitable for looking at the differences between scores of two groups. The t-test will assist the researcher to evaluate the difference between their means in relation to the spread or variability of their scores.

#### **4.12 STATISTICAL ANALYSIS OF THE QUESTIONNAIRE**

The psychometric properties (validity and reliability) of the questionnaire will be statistically analysed.

##### **4.12.1 VALIDITY**

Validity refers to the extent to which an instrument measures what it is supposed to measure. It refers to the magnitude to which an empirical measure effectively mirrors the real significance of the concept under consideration (Babbie & Mouton, 2001; LoBiondo-Wood & Haber, 2006). However, an instrument cannot measure the attribute of interest if it is unpredictable, varying, and incorrect (LoBiondo-Wood & Haber, 2006). According to LoBiondo-Wood and Haber (2006), there are three major kinds of validity including content, criterion-related, and construct validity. For this study, face validity was assessed at the point of constructing the questionnaire and during the pilot study. Validity is also statistically assessed using Factor Analysis.



Factor analysis attempts to pinpoint core variables, or features, that enlighten the outline of correlations contained by a set of perceived variables. Factor analysis is frequently used in data reduction to find a small quantity of factors that explain most of the variance observed in a bigger quantity of manifest variables. Factor analysis can also be used to create hypotheses concerning causal mechanisms or to screen variables for subsequent analysis (Field 2000; Rietveld & Van Hout 1993). In this study, Factor Analysis was used to assess the validity of the questionnaire in order to ensure that the questions asked relate to the construct that the researcher intends to measure.

#### **4.12.2 RELIABILITY**

Reliability refers to the capacity of an instrument to produce consistent results. It measures objectivity, precision, consistency, stability, or dependability of data. It refers to the extent to which the instrument yields the same results on repeated measures (Sarantakos, 2005) and LoBiondo-Wood & Haber (2006) concur that the instrument's reliability is the consistency with which it measures the targeted attribute. Everitt (2006) defines reliability as the level to which the equivalent measurements of individuals acquired under different conditions produce similar results. There are three main attributes of a reliable scale including stability, internal consistency or homogeneity, and equivalence (LoBiondo-Wood & Haber, 2006). In the case of this study, stability of the data collection tool was assessed using the test-retest method, while homogeneity or internal consistency was assessed using the Cronbach's Alpha test.

According to Malhotra and Birks (2011), Cronbach Alpha was developed to offer a measure of the internal reliability of a scale or test; it is indicated as a number between 0 and 1. According to Maree (2010), to determine whether the items are connected, the Alpha coefficient must be close to one and if items are poorly correlated, the Alpha coefficient will be close to zero. This means that the reliability co-efficient of 0.70 or higher is acceptable (Muijs, 2011). Internal consistency defines the degree to which all the items in a test measure the same concept and hence, it is linked to the inter-relatedness of the items in the test. In this study, in order to test the internal consistency, the researcher used Cronbach's Coefficient Alpha.

#### **4.13 ETHICAL CONSIDERATIONS**

The nominated employees were requested to partake voluntarily in the research by completing the questionnaire. Questionnaires were hand delivered to the employees. An informed

consent, which clarified the purpose of the study and emphasised the confidentiality of the research project, accompanied the questionnaire. The informed consent also explained that the researcher would use the information for research purposes only. The participants gave their informed consent to participate in the study. The participants completed the questionnaire anonymously. The researcher was available for any queries and concerns and kept the completed questionnaires secure.

#### **4.14 CONCLUSION**

This chapter discussed the methodology and design of the study, population of the study, sample selection process, data collection procedures, characteristics of the instruments, data analysis, and ethical considerations. Chapter 5 will focus on data analysis, presentation and will report the research findings.

## **CHAPTER 5**

### **PRESENTATION OF RESULTS**

#### **5.1 INTRODUCTION**

A literature review was undertaken on the factors influencing employee turnover rates in an insurance call centre environment. Upon an analysis of the literature review and the research context, the factors to be studied were prioritised and the dimensions include the work environment, supervisor support, compensation, career development and work-family balance. A methodology was then presented that documented the process that will be followed in undertaking the study. This not only enables replication of the process but also allows the researcher to justify decisions made in terms of sampling, data collection and data analysis. The data collection process was undertaken and data was captured using Excel Version 2010 and processed using SPSS Version 22. The results are presented in this chapter using tabular and graphical representations and explained in narrative form.

#### **5.2 PRESENTATION OF RESULTS: DESCRIPTIVE STATISTICS**

Employee perceptions of the factors influencing employee turnover rates were analysed using descriptive statistics (Table 5.1).

**Table 5.1**

**Descriptive statistics: Key dimensions influencing employee turnover rates**

Dimension	Mean	Critical Range		Variance	Std. Dev.	Min.	Max.
		Lower Bound	Upper Bound				
Work environment	3.424	3.322	3.525	0.465	0.6816	1	5
Supervisor support	3.513	3.363	3.664	1.021	1.011	1	5
Compensation	2.841	2.706	2.976	0.822	0.907	1	5
Career development	3.172	3.036	3.308	0.828	0.910	1	5
Work-family balance	2.968	2.883	3.053	0.324	0.570	1	5

Table 5.1 indicates that the various dimensions influence employee turnover rates to various degrees with the greatest impact being supervisor support (Mean = 3.513), followed by work

environment (Mean = 3.424), career development (Mean = 3.172), work-family balance (Mean = 2.968) and, compensation (Mean = 2.841) having the smallest yet above moderate influence. The results clearly show that employees are not just driven by financial rewards but want more from the workplace than just money. When compared against a maximum attainable score of 5, it is evident that there is room for improvement in terms of each of these dimensions. In order to assess exactly where the strengths and weaknesses lie, frequency analyses were undertaken.

In relation to supervisor support, it is evident that 48% of the employees agree and a further 20.6% strongly agree that they are encouraged to give honest feedback to their supervisor and 69.1% of the employees are convinced (49.1% agree and 20% strongly agree) that their supervisor is always available to support the team in order to achieve the job objectives. In addition, 67.4% of the employees are certain (44% agree and 23.4% strongly agree) that their supervisor treats all employees with respect and a further 65.2% of the employees are convinced (44.6% agree and 20.6% strongly agree) that their supervisor treats them like adults. However, it is evident that 26.8% of the employees do not believe (7.4% disagree and 19.4% strongly disagree) that the feedback from their supervisor is constructive and it emphasizes positives rather than negatives and a further 29.7% were uncertain that their supervisor always considers employees' opinions when making decisions.

In terms of work environment, it is evident that 48% of the employees agree and a further 21.1% strongly agree that they feel that they are in control of their work and are capable of competently carrying out their daily tasks, 80% of the employees are convinced (61.1% agree and 18.9% strongly agree) that they feel accepted and valued by their colleagues and 70.8% are certain (53.7% agree and 17.1% strongly agree) that their team works together when joint contribution is needed to perform the task. In addition, the majority of the subjects (68.6%) are satisfied with the current state of the company premises. However, it is evident that 50.3% of the employees do not believe (38.3% disagree and 12% strongly disagree) and a further 23.4% were uncertain that management decisions are always transparent and 31.4% are not convinced and a further 25.7% were uncertain that in their company employees are treated as worthwhile people.

In terms of career development, it is evident that 40% of the employees agree and a further 8% strongly agree that they are satisfied that they have the opportunities to apply their talents and

expertise. Furthermore, 69.1% of the employees believe that they understand how their jobs contributes to the goals of the organisation and a further 46.3% are certain (37.7% and 8.6% strongly agree) that they are satisfied with the available opportunities for improving their skills and knowledge in the course of their work. On the other hand, it is evident that 38.3% of the employees do not believe (12% disagree and 26.3% strongly disagree) that growth opportunities are available in the companies and a further 32% were uncertain that challenging projects and assignments are available to employees who want to take advantage of the opportunity to build new skills.

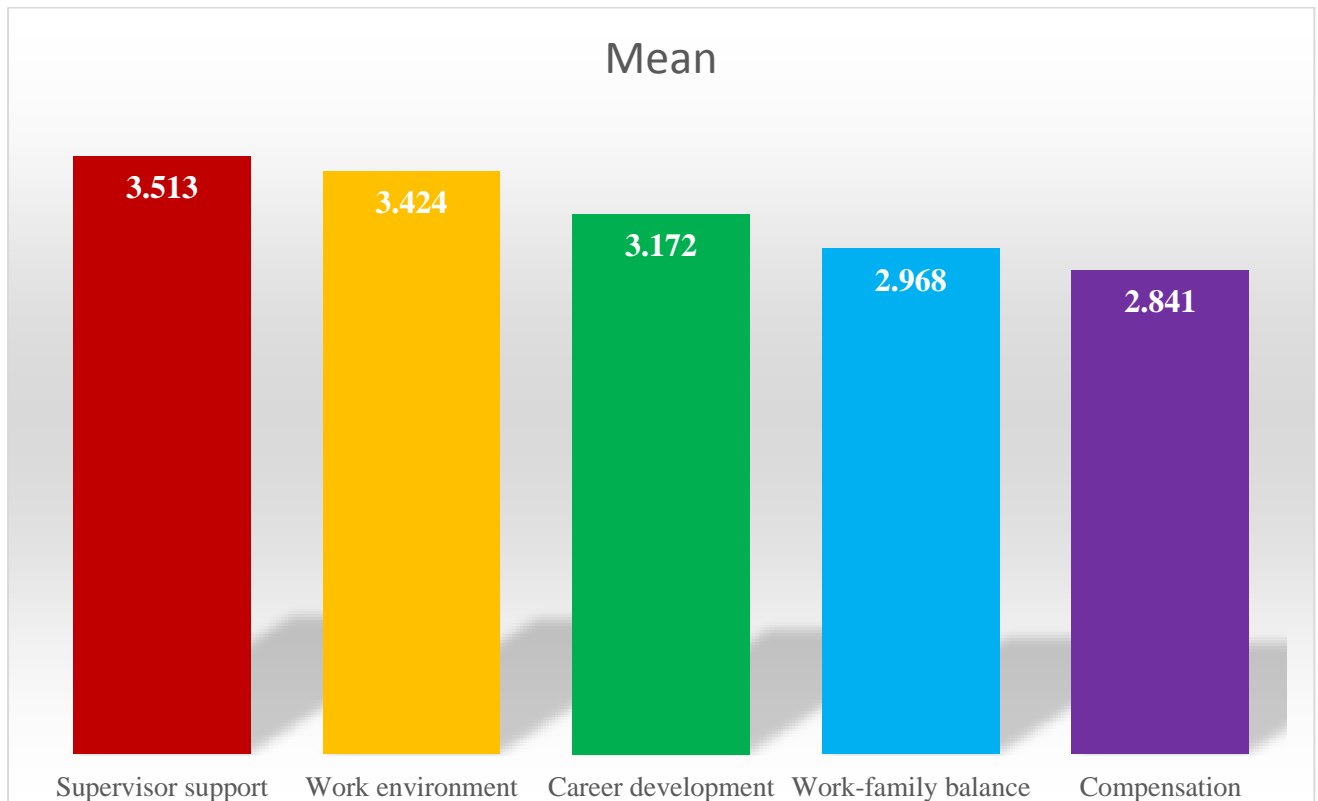
In terms of work-life balance, it is evident that 57.7% of the employees are convinced (31.4% agree and 26.3% strongly agree) that they often think about work even when they are with their families and friends and 68% of the employees indicate (41.7% agree and 26.3% strongly agree) that they often work overtime in order to complete their duties at work. Furthermore, 69.1% of the employees do not agree (29.7% disagree and 39.4% strongly disagree) that they ever miss out on any quality time with family or their friends because of pressure from work. However, 68.6% of the employees indicated (40.6% agree and 28% strongly agree) that they would consider changing jobs to achieve a better work-family balance and a further 59.4% were uncertain that they highly value their companies because they offer flexible working hours.

Regarding compensation, 36.5% of the employees are certain (31.4% agree and 5.1% strongly agree) that the number of benefits that they are receiving in their companies is in line with what other companies offer. A further 41.8% of employees are convinced (34.9% and 6.9% strongly agree) that their duties are in line with their compensation package. Conversely, 47.4% of the employees do not agree (27.4% disagree and 20% strongly disagree) that they are satisfied with their salary and a further 47.4% were uncertain with the process used to determine salary increases.

Figure 5.1 demonstrates the mean differences amongst key dimensions influencing employee turnover rates.

**Figure 5.1**

**Mean differences amongst key dimensions influencing employee turnover rates**



From Figure 5.1 it is evident that the lack of supervisor support has the greatest potential to influence employee turnover rates and inadequate or unfair compensation has the lowest, yet above moderate, potential to lead to employee turnover.

### **5.3 PRESENTATION OF RESULTS: INFERENTIAL STATISTICS**

Inferential statistics were used to test the hypotheses of the study. The relationships amongst the key dimensions having the potential to influence employee turnover rates were initially assessed.

#### **Hypothesis 1**

There exists significant intercorrelations amongst the key dimensions (work environment, supervisor support, compensation, career development, work-family balance) having the potential to influence employee turnover rates respectively (Table 5.2).

**Table 5.2****Intercorrelation amongst key dimensions influencing employee turnover rates**

Dimension	r/ <b>p</b>	Work environment	Supervisor Support	Compensation	Career Development	Work-family balance
Work environment	r	1.000				
Supervisor Support	r <b>p</b>	0.499 <b>0.000*</b>	1.000			
Compensation	r <b>p</b>	0.447 <b>0.000*</b>	0.472 <b>0.000*</b>	1.000		
Career Development	r <b>p</b>	0.561 <b>0.000*</b>	0.561 <b>0.000*</b>	0.642 <b>0.000*</b>	1.000	
Work-family balance	r <b>p</b>	0.470 <b>0.000*</b>	0.408 <b>0.000*</b>	0.440 <b>0.000*</b>	0.477 <b>0.000*</b>	1.000

**\* p < 0.01**

Table 5.2 indicates that there exists significant intercorrelations amongst the key dimensions (work environment, supervisor support, compensation, career development, work-family balance) having the potential to influence employee turnover rates respectively at the 1% level of significance. Hence, hypothesis 1 may be accepted. Table 5.2 indicates that whilst the majority of the relationships are moderate, the strongest relationship is between career development and compensation.

## **Hypothesis 2**

There is a significant relationship between the key dimensions (work environment, supervisor support, compensation, career development, work-family balance) having the potential to influence employee turnover rates and the turnover rate of the company (Table 5.3).

**Table 5.3**

**Chi-square correlation (Likelihood ratio): Key dimensions influencing employee turnover rates and turnover rate of the company**

<b>Dimension</b>	<b>Chi-square value</b>	<b>Df</b>	<b>p</b>
Work environment	11.549	8	0.173
Supervisor Support	18.817	8	0.016*
Compensation	3.278	8	0.916
Career Development	14.696	8	0.065
Work-family balance	6.226	8	0.622

**\* p < 0.05**

Table 5.3 indicates that there is a significant relationship between lower turnover companies and supervisor support at the 5% level of significance. The implication is that those companies with better supervisor support have a lower turnover rate. Table 5.3 also indicates that work environment, compensation, career development and work-family balance do not significantly influence employee turnover rates of the company. It must be noted that whilst relationships are noted, they are not significant. Hence, hypothesis 2 may only be partially accepted in terms of supervisor support.

The turnover rankings of companies were then correlated with the key dimensions having the potential to influence employee turnover.

### **Hypothesis 3**

The turnover ranking of the company is significantly influenced by the key dimensions (work environment, supervisor support, compensation, career development, work-family balance) having the potential to influence employee turnover rates (Table 5.4).



**Table 5.4**

**Spearman rank order correlation: Turnover ranking and dimensions influencing turnover rates**

<b>Dimension</b>	<b>Rho</b>	<b>p</b>
Work environment	0.072	0.340
Supervisor Support	0.096	0.206
Compensation	-0.026	0.730
Career Development	0.138	0.069
Work-family balance	0.022	0.774

Table 5.4 indicates that there is no significant relationship between the turnover ranking of the company and the key dimensions (work environment, supervisor support, compensation, career development, work-family balance) having the potential to influence employee turnover rates respectively. Hence, hypothesis 3 may be rejected. It must be noted that whilst relationships are noted, they are not significant. Furthermore, it must be noted that the relationship between compensation and turnover ranking of company, though not significant, is inverse. Meaning that the higher the compensation of the company, the lower the turnover ranking.

#### **Hypothesis 4**

There is a significant difference in the perceptions of employees varying in organisational and biographical data (company, age, marital status, qualification, tenure, gender) regarding the key dimensions having the potential to influence employee turnover rates (work environment, supervisor support, compensation, career development, work-family balance) respectively (Table 5.5).

**Table 5.5****ANOVA: Biographical variables and dimensions influencing employee turnover rates**

Dimension	Company		Age		Marital status		Qualification		Tenure	
	F	p	F	p	F	p	F	p	F	p
Work environment	1.551	0.190	1.134	0.337	0.042	0.989	0.210	0.932	0.241	0.867
Supervisor support	1.651	0.164	3.232	0.024**	1.775	0.154	0.555	0.696	1.149	0.331
Compensation	0.040	0.997	0.657	0.580	1.238	0.297	0.218	0.928	1.522	0.211
Career development	1.510	0.201	3.304	0.022**	0.490	0.690	0.307	0.873	1.157	0.328
Work-family balance	1.376	0.244	0.222	0.881	0.851	0.468	1.450	0.220	0.459	0.712

**\* p < 0.05**

Table 5.5 indicates that there is a significant difference in the perceptions of employees varying in age regarding supervisor support and career development respectively at the 5% level of significance. Age does not influence any of the other dimensions (work environment, compensation, work-family balance) having the potential to influence employee turnover rates. Furthermore, Table 5.5 indicates that there are no significant differences in the perceptions of employees varying in organisational and the other biographical data (company, marital status, qualification, tenure, gender) regarding the key dimensions having the potential to influence employee turnover rates (work environment, supervisor support, compensation, career development, work-family balance) respectively. Hence, hypothesis 4 may only be partially accepted in terms of age and supervisor support and career development respectively.

In order to assess exactly where the difference lie in terms of age and supervisor support and career development, the Post-Hoc Scheffe's test was computed (Table 5.6).

**Table 5.6****Post-Hoc Scheffe's Test: Age and dimensions influencing employee turnover rates**

<b>Dimension</b>	<b>Categories of Age</b>	<b>N</b>	<b>Mean</b>
Supervisor support	<25	58	3.672
	25 to 30 years	90	3.300
	31 to 35 years	22	3.932
	>35 years	5	3.667
Career development	<25	58	3.401
	25 to 30 years	90	2.967
	31 to 35 years	22	3.347
	>35 years	5	3.450

Table 5.6 indicates that there is a significant difference in employees between the ages 25 to 30 years from the rest of the employees; they are least convinced that their organisation provides them with supervisor support. These employees have a potential to engage in turnover thereby having the potential to increase the turnover rates of the company. Furthermore, employees between the ages of 25 to 30 years are significantly different from the rest of the employees in all other age groups with regards to career development; they are least convinced that their organisation provides them with career development opportunities. These employees have a potential to bring about increased employee turnover.

### **Hypothesis 5**

There is a significant difference in the perceptions of male and female employees regarding the key dimensions having the potential to influence employee turnover rates (work environment, supervisor support, compensation, career development, work-family balance) respectively (Table 5.7).

**Table 5.7****t-TEST: Gender and dimensions influencing employee turnover rates**

<b>Dimension</b>	<b>T</b>	<b>Df</b>	<b>p</b>
Work environment	1.128	173	0.261
Supervisor Support	1.445	173	0.150
Compensation	2.067	173	0.040*
Career Development	0.962	173	0.337
Work-family balance	1.469	173	0.144

\*  $p < 0.05$

Table 5.7 indicates that there is a significant difference in male and female employees' perceptions of the potential of compensation to influence employee turnover rates, at the 5% level of significance. However, there is no significant difference between male and female employees' perceptions of the other key dimensions (work environment, supervisor support, career development, work-family balance) having the potential to influence employee turnover rates respectively. Hence, hypothesis 6 may only be partially accepted in terms of gender and compensation and its influence on employee turnover rates.

In order to assess exactly where these significant differences lie in terms of gender and compensation, the Post-Hoc Scheffe's Test was computed (Table 5.8).

**Table 5.8****Mean differences: Gender and Compensation**

<b>Dimension</b>	<b>Gender</b>	<b>N</b>	<b>Mean</b>	<b>Standard Deviation</b>
Compensation	Male	105	2.956	0.84
	Female	70	2.667	0.98

Table 5.8 indicates that male employees are more convinced than female employees that compensation has the potential to influence employee turnover rates. The implication is that male employees are more likely to leave an organisation if they are unhappy with compensation than female employees. In other words, compensation drives male employees' more than female employees in their decision to remain in or to leave an organisation.

## **5.4 STATISTICAL ANALYSIS OF THE QUESTIONNAIRE**

The psychometric properties of the questionnaire were statistically assessed.

### **5.4.1 VALIDITY**

The validity of the questionnaire was statistically assessed using Factor Analysis. A principal component analysis was used to extract initial factors and an iterated principal factor analysis was performed using SPSS with an Orthogonal Varimax Rotation. Only items with loadings  $>0.45$  were considered to be significant. Furthermore, when items loaded significantly on more than one factor, only that with the highest value was selected. In terms of the dimensions of the study, five factors with latent roots greater than unity were extracted from the factor loading matrix (Table 5.9).

**Table 5.9**  
**Factor Analysis: Validity of the Questionnaire**

Item	Component				
	1	2	3	4	5
B26	0.772				
B27	0.750				
B23	0.748				
B29	0.746				
B28	0.741				
B22	0.695				
B25	0.680				
B24	0.676				
B30					
B14		0.857			
B15		0.840			
B13		0.801			
B10		0.770			
B11		0.768			
B12		0.739			
B17			0.785		
B18			0.760		
B21			0.729		
B16			0.727		
B20			0.676		
B19			0.635		
B35			0.511		
B33					
B3				0.742	
B1				0.640	
B2				0.600	
B9				0.554	
B7				0.537	
B6				0.535	
B8				0.523	
B4				0.462	
B31					0.706
B34					0.610
B32					-0.502
B5					0.464
Eigenvalue	5.822	4.870	4.583	3.798	2.108
% of Total variance	16.63	13.91	13.09	10.85	6.02

Table 5.9 indicates that 8 items load significantly on Factor 1 and account for 16.63% of the total variance. Since all 8 items relate to *career development*, Factor 1 may be labelled likewise.

Table 5.9 indicates that there are 6 items that load significantly on Factor 2 and account for 13.91% of the total variance. Since all items relate to *supervisor support*, Factor 2 may be labelled as supervisor support.

Table 5.9 reflects that 7 items load significantly on Factor 3 and account for 13.09% of the total variance. Of the 7 items that load significantly, 6 items relate to compensation and 1 item relates to work-family balance. Since the majority of the items relate to *compensation*, Factor 3 may be labelled likewise.

Table 5.9 indicates that there are 8 items that load significantly on Factor 4 and account for 10.85% of the total variance. Since all 8 items relate to work environment, Factor 4 may be labelled as *work environment*.

Table 5.9 reflects that 4 items load significantly on Factor 5 and account for 6.02% of the total variance. Of the 4 items that load significantly, 3 items that relate to work-life balance and 1 item relates to work environment. Since the majority of the items relate to work-family balance, Factor 5 may be labelled as *work-life balance*.

The aforementioned factors therefore, confirm that the items included in the questionnaire validly measure the potential of the key dimensions (work environment, supervisor support, compensation, career development and work-family balance) to influence employee turnover.

#### **5.4.2 RELIABILITY**

The reliability of the questionnaire was statistically assessed using Cronbach's Coefficient Alpha (Table 5.10).

**Table 5.10**

**Cronbach's Coefficient Alpha: Overall Reliability of the Questionnaire**

Cronbach's Coefficient Alpha	0.938
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Table 5.10 indicates that the questionnaire has a very high degree of inter-item consistency and reliability (Alpha = 0.938). Therefore, the questionnaire reliably measures the key dimensions having the potential to influence employee turnover rates, namely, work environment, supervisor support, compensation, career development and work-family balance respectively.

The reliabilities of the various dimensions were also individually assessed (Table 5.11).

**Table 5.11**

**Cronbach's Coefficient Alpha: Dimensions influencing employee turnover rates**

Dimension	Cronbach's Coefficient Alpha
Work environment	0.818
Supervisor Support	0.931
Compensation	0.896
Career Development	0.933
Work-family balance	0.357

Table 5.11 indicates that reliability of the various dimensions having the potential to influence employee turnover rates differ with work environment (Alpha = 0.818), compensation (Alpha = 0.896), supervisor support (Alpha = 0.931) and career development (Alpha = 0.933) having very high degrees of inter-item consistency and reliability. It is noted that work-family balance has a low level of reliability (Alpha = 0.357) and this is supported by the Factor Analysis which indicates that one item of work-family balance converged with compensation and another item did not generate significant loadings. This is a limitation to the study in terms of conclusions drawn with regards to work-family balance. However, the overall reliability of the questionnaire is very high (Alpha = 0.938) and hence, results were computed.

## **5.5 CONCLUSION**

Chapter 5 presented the results of the study in tabular, graphical and narrative forms. However, the results are meaningless if not compared and contrasted with the findings of other authors. These comparisons will therefore be undertaken in Chapter 6.



## **CHAPTER 6**

### **DISCUSSION OF RESULTS**

#### **6.1 INTRODUCTION**

The results of the study were presented in tabular and graphical forms in Chapter 5. However, findings are meaningless unless compared and contrasted with the results of other researchers in the field, which this Chapter aims to accomplish.

#### **6.2 DIMENSIONS HAVING THE POTENTIAL TO INFLUENCE EMPLOYEE TURNOVER RATES**

In this study it has been established that there are various factors that influence turnover rates; however, having the greatest impact on turnover rates is supervisor support, followed by work environment, career development, work-family balance and compensation. Although there is a belief that if employers pay an employee a decent salary and provide adequate fringe benefits, the employee would be productive and will not have an intention to look for other employment opportunities elsewhere, this study present results that are contrary to that since it shows that employees would consider leaving if they do not get support from their supervisor.

In this study it has been established that supervisor support influences employee turnover rates. This result is congruent with that of Shanock and Eisenberger (2006) which states that good communication between employees and supervisors is a significant feature in the place of work. Supervisors may practise diverse approaches in order to achieve a respectable relationship with their employees. Rhoades and Eisenberger (2002) also mention that the most effective means of communicating is through face-to-face interactions with the direct supervisor. If supervisors pay attention or recognise their employees' input and also assist them with their day to day issues, employees will feel valued and this will reduce their intention to leave the organisation. The study conducted by Booth and Hamer (2007) showed a significant positive relationship between supervision and employee turnover. Supervisors offer means of accomplishing the anticipated objectives and they orientate the employee when he or she joins the organisation. A supervisors' willingness or reluctance to delegate duties or to teach the employee or applying fairness in management can result in the employee's frustration with his job and possible turnover intention (Falkenburg & Schyns, 2007).

This study also established that the work environment has a strong influence on employee turnover rates, which is in accordance of the findings of Bigliardi, Petroni and Ivo Dormino (2005) who noted that the process of turnover is driven by the dissatisfaction of the individual with some aspect of the work environment (including the job, co-workers or organisation), or the organisation with some aspect of the individual, such as poor performance or attendance. Thus, an employee with high intention to leave the organisation might finally leave his or her job. Ramlall (2003) also found that many employees are keen to stay in those organisations that afford them a good and positive work environment. This is due to employees wanting to feel that they are appreciated in the organisation.

This study also established that career development has an influence on employee turnover rates, which is similar to the findings from Eisenberger, Huntington, Hutchinson and Sowa (1986) who noted that the availability of effective career development practices not only improves the development and confidence of employees for them to apply skills and knowledge but could also work as a significant link to motivate good employees to stay with the business. The decision for employees to stay or leave might rely on whether the work is stimulating, whether they receive support in the workplace and personal growth. This necessitates companies to provide resources, tools, and the appropriate setting to warrant sustained personal career development.

Huselid (1995) suggested that progressive HR practices that embrace career development associated practices could develop knowledge, skills and the abilities of an organisation's existing and prospective employees, and improve the retention of excellent employees. Rhoades and Eisenberger (2002) suggested training and exposure may suggest a great level of concern for organisations to spread employees' potential in the organisation. Employees who receive such growth prospects would enhance their inspiration and confidence in their work. Therefore, employees who obtain such opportunities might reimburse their organisation with the likelihood of prolonging their self-fulfilment, leading to reduced turnover intention.

Work-life balance has the potential to influence employee turnover rates, which is in accordance with the findings from Broers (2005) who states that it is believed that balancing a prosperous career with a personal or family life can be challenging and influence an individual's fulfilment in their work and personal life's roles. The literature on the subject of work-life balance tends to suggest a number of assumptions and one of those is that cultivating

an organisation's work-life balance leads not only to greater productivity but to greater company loyalty and reduces the level of intention to leave the organisation (Moore, 2007). Noor and Maad (2008) in their study among marketing executives established that work-life conflict has a significant positive relationship with turnover intention. These days, companies are focusing on executing and improving their work life policies because the more the complex and inflexible time structure and the job conditions are, the greater the turnover rate of employees (Moore, 2000).

According to Peterson (2004), when both parties (employers and employees) work interdependently to ensure that organisations are providing a work environment that takes into consideration the employees' lifestyle or personal needs, the employees will be more productive and loyal to their jobs, which will enhance their job satisfaction. This will, in turn, reduce the employees' intention to leave the organisation.

Compensation has the lowest potential to influence employee turnover rates. The findings of this study are also similar with the findings from Mendonsa (1998), which states that despite the fact that an organisation is required to be reasonable with regards to rewards and remunerations, what defines whether the employee will stay in the job or not is the relationship with the line manager. Although most employees during their exit interview would mention that they are leaving their current company due to a better compensation, this study has established that most employees would prefer good support from their supervisor and a better working environment. However, Veldhuizen (2006) believes that in order for employers to reduce turnover rates, the effects of overall company morale should be addressed and the following should be applied:

- (a) Present viable compensation and employee benefits.
- (b) Flexibility with work and family balance.
- (c) Performance reviews incentives.

On the other hand, compensation has been mentioned by many researchers as a strong predictor of employee turnover intentions (Armstrong, 2010; Hillmer, Hillmer & McRoberts, 2004). As researchers argue (Hillmer, et al., 2004; Mobley, 1982; Samuel & Chipunza, 2009), compensation is a motivating factor for employees in organisations and based on how employees are compensated or remunerated they can measure the importance their company places on them.

A study by Bergmann, Bergman and Grahn (1994) discovered that employee compensation packages that are properly defined are an effective instrument in drawing and encouraging employees to stay. Employees whose compensation packages fall short of the competitors' salaries in the market may feel unappreciated by their current employers and may end up searching for an employer that will compensate them what they feel they are worth.

### **6.3 INTER-CORRELATIONS AMONGST THE DIMENSIONS HAVING THE POTENTIAL TO INFLUENCE EMPLOYEE TURNOVER RATES**

This study indicates that there is a significant inter-correlation amongst the key dimensions (work environment, supervisor support, compensation, career development, work-family balance) having the potential to influence employee turnover. The implication is that improving these dimensions in the work environment will act as motivating forces for employees to remain in the organisation. Career development consists of the most significant inter-correlation and it also inter-correlates with most dimensions, namely, compensation (0.643), supervisor support (0.561) and work environment (0.561). It is therefore, evident that career development has the potential to enhance other dimensions and encourage employees to remain in the organisation.

Noe (1996) suggested that organisations use their resources to develop managers in expertise required to support employee career development, such as feedback and recommendation on skills development. Career development programs can help employees find a role in the department that offers them a personal challenge while also contributing to the organisation without being promoted.

Ming (2008) studied the role of career development practices to turnover intention. He collected the data from four different industries, namely, finance, information technology, engineering and education. He used correlation to find out the effect of variables (compensation, career development opportunities, supervisor support, and promotion) on employee turnover. He found that the most significant factor which influences the turnover intention depends on the nature of the organisation's practices and such practices enrich the individual objectives, inspire the employee and decrease turnover.

Abeysekera, (2007) investigated and found that job analysis, career development, compensation and realistic job information were not correlated with intention to leave and he deduced that compensation and job analysis have strong impacts on an employee's intention to leave. The implication of the significant intercorrelations amongst the key dimensions of the study (work environment, supervisor support, compensation, career development, work-family balance) is that if an organisation was to improve any one of these dimensions having the potential to reduce turnover rates, it will have a rippling effect and improve all other dimensions as well and have a greater impact on overall turnover rate.

#### **6.4 DIMENSIONS AND EMPLOYEE TURNOVER RATES**

This study established that there is a significant relationship between lower turnover companies and supervisor support. The consequence is that the companies with good supervisor support systems in place will have a lower turnover rate. An employee recognising support from the organisation should perceive greater stimuli (March & Simon, 1958) and these can possibly grow his/her occurrences of confident attitude at the workplace, which could in turn lead to positive emotional relations with the organisation itself, thus increasing affective commitment (Rhoades, Eisenberger & Armeli, 2001) and reducing turnover intention (Mathieu & Zajac, 1990).

In this study it has been established that work environment, compensation, career development and work-family balance do not significantly influence employee turnover rates of the company. Although it has been established that some relationships exist, they are not significant. On the other hand, other studies have established that compensation level has a significantly positive effect on organisational commitment (Folger & Konovsky, 1989), as well as on turnover intention (Ghiselli, La, & Bai, 2001; Summers & Hendrix, 1991). Although financial incentives will inspire employees to stay over the short term, over the long term they need opportunities for growth (Tyani, 2001).

#### **6.5 ORGANISATIONAL AND BIOGRAPHICAL CORRELATES**

This study established that there is a significant difference in the perceptions of employees varying in age regarding supervisor support and career development respectively. This study also indicates that there is a significant difference in employees between the ages 25 to 30 years compared to the rest of the employees; they are least convinced that their organisation provides

them with supervisor support. These employees have a potential to leave the organisation thereby having increasing the turnover rates of the company.

The same age group of employees between 25 to 30 years are least convinced that their organisation provides them with career development opportunities. These employees have a potential to bring about increased employee turnover. According to Blomme, van Rheede and Tromp (2010), age is also a significant variable that influences the decision to leave, as younger respondents are more eager to leave. Being aware of the career goals of the millennials is important for employers as it determines the millennials' work inclinations throughout their careers (Colakoglu & Caliguiri, 2012) as they still have a long way to go in their careers.

This study also found that there is a significant difference in male and female employees' perceptions of the potential of compensation to influence employee turnover rates. It also found that male employees are more convinced than female employees that compensation has the potential to influence employee turnover rates. The implication is that compensation motivates male employees' more than female employees in their decision to either stay or to leave an organisation.

Kotze and Roodt (2005) found that employee gender posed significantly different perceptions in relation to remuneration and turnover. However, in some studies women reported higher levels of turnover intentions (Moncrief, Babakus, Cravens, & Johnson, 2000; Schul & Wren, 1992) and actual turnover (Mano-Negrin, 2003) than men. These findings suggest that because women have lower earnings and fewer opportunities for advancement they have a potential to leave an organisation if they are offered a better compensation package (Blau & Kahn, 1981).

On the other hand, there have been changes in female to male occupation ratios in the millennial generation (Antecol & Cobb-Clark, 2013) due to advanced educational accomplishment of men and women compared to the earlier generations. There have also been changes in the professional mix in which men move in the direction of usually female dominated careers and the entrance of women into usually male dominated careers among the employees in the millennial generation, which have reduced the degree of occupational isolation by gender over time (Dolado, Felgueroso & Jimeno, 2002).

Thomas, Brown, and Bosselman (2015) note that millennials in favour of making a difference and completing significant tasks are inclined to actively changing jobs; however, if the compensation, work flexibility, and the work environment is regarded by millennials as caring, they can stay with the organisation for an extended period of time.

This study also established that marital status does not pose any significant differences in the perceptions of employees regarding the key dimensions having the potential to influence employee turnover rates. However, Carbery, Garavan, O' Brien and McDonnell (2003) found marital status to be a determinant for turnover intention and concluded that turnover intention of married employees was lower as a result of their financial responsibilities. Cotton and Tuttle (1986) in their study established that married employees are less likely to leave their jobs as compared to unmarried employees, because marital status and the associated accountabilities can be seen as a limitation to resign (Chompookum & Derr, 2004). The results on the relationship between marital status and the predictive model of turnover intention by Huffman, Youngcourt, Payne and Castro (2008) reflected that employees with a partner and/or kids undergoing work-family conflict, advance more with no trouble into organisational outlooks such as job satisfaction and turnover intentions than their single, childless co-workers.

In the current study it was also been found that there is no significant differences in the perceptions of employees who are on different educational levels regarding the key dimensions having the potential to influence employee turnover rates, whereas in some of the studies on the relationship between educational level and turnover intention, a positive relationship was found between these factors and a conclusion was reached that employees with low educational level have a lower turnover intention (Carbery et al., 2003) whereas some of the studies found a negative relationship (Karatepe, Uludag, Menevis, Hadzimehmedagic & Baddar., 2006). Cotton and Tuttle (1986) found that education level is certainly interrelated with employee turnover and probably for the reason that Thomas (2002) emphasised, that the well qualified applicants acquire the best job opportunities. However, Mauno, Kinnunen and Ruokolainen (2007) found that employee engagement was more often experienced among professionals than non-professionals, therefore resulting in lower turnover intentions.

The current study did not find any significant differences in the perceptions of employees varying in tenure regarding the key dimensions having the potential to influence employee turnover rates. In contrast, there are differing results in terms of tenure. Some studies have

reported a significant positive correlation between tenure and turnover intentions (Lum, Kervin, Clark, Reid & Sirola., 1998) even though significant negative correlations have also been met (Chiu & Francesco, 2003). Other studies found tenure to be one of the major determinants of turnover intention and it was also discovered that the people with longer tenure largely have lower turnover intention (Karatepe et al., 2006; Nadiri & Tanova, 2010; Uludağ, Khan & Güden., 2011).

## **6.6 CONCLUSION**

The findings of this study are in line with the findings of other researchers. Supervisor support is the most significant dimension that has a potential to influence turnover. Compensation and career development have the most significant inter-correlation, which impacts the turnover intention if both dimensions are below the employees' required standard. Biographical variables (age and gender) have also been found to have the potential of influencing employee turnover.



## **CHAPTER 7**

### **RECOMMENDATIONS AND CONCLUSION**

#### **7.1 INTRODUCTION**

The results of the study were discussed and compared and contrasted with those of other researchers in the field. In this chapter, recommendations based on the results of the study will be provided for reducing employee turnover rates and for future research. It is essential for organisations to develop strategies to reduce employee turnover rates in the workplace and cognisance should be given to intrinsic and extrinsic factors in this regard. Recommendations that could address some of the factors that contribute to employee turnover rates in an insurance call centre environment are presented and depicted graphically.

#### **7.2 RECOMMENDATIONS BASED ON THE RESULTS OF THE STUDY**

This research investigated factors influencing employee turnover rates in an insurance call centre environment and the recommendations to remedy the problem are only specific to the call centre environment even though the research findings can contribute to other sectors as the problem appears to be similar.

Supervisor support is vital for the employee morale in the organisation. Employees need guidance in order to complete their daily tasks through coaching or mentoring. Therefore, supervisors' interpersonal skills are important to encourage positive relationships and improve confidence of the employees (Chandrasekar, 2011). Supervisors should also support employees by being available, having an open-door policy to discuss employee concerns, providing recognition on a job well done by the employees, having good leadership skills and problem-solving skills, including communication and effective feedback. Irrespective of whether it is positive or negative feedback, employees need to know that their supervisor has an interest in what they are doing and such feedback will assist them with identifying their strengths and areas of development.

Improving the work environment decreases employee complaints and absence while increasing productivity (Roelofsen, 2002) results in reduced employee turnover since employees will have less intention to leave the organisation. It is crucial for the companies to provide a healthy,

safe and good working environment. In a call centre environment people lack decision-making and often read of scripts which can lead to monotony; therefore, it is important to have a motivating environment, for example, competitions to create stimulations, colourful walls, plants, well ventilated offices, some degree of decision-making or autonomy, employee of the week nominations, tea/coffee stands, and ensuring creative workspaces. When the work environment is what employees would like it to be, there is a strong potential for reduced turnover.

This study found that work-family balance is one of the potential contributors to employee turnover intention. If the organisation does not have the policies that accommodate employees, it is recommended that they start looking into such policies since employees who are struggling to balance their work-family demands have a potential to leave the organisation. If it is not impacting productivity, employees should be allowed to select their working hours, organise holiday times according to their family needs and they should not have restrictions to contact family members by phone while at work; as a result this can improve the amount of control employees would like to have over handling their work and family demands and reduce the pressure they experience in incorporating those demands (Thomas & Ganster, 1995).

Different work provisions are presently being made possible by the improvements in technology such as home internet connections, video-conferencing facilities and lap-tops, which means that employees will be able to conduct their day-to-day work activities at different locations other than their place of work. Flexible working hours should be considered to allow employees to either come to work early or later than the normal working hours, for example, part-time work where employees could only work on specified days during the week, job sharing where employees are allowed to share their day to day duties, parental leave, on-site child care facilities, on-site elderly care facilities. Additionally, employers may offer a variety of benefits related to employees' wellness and health as well as extended health insurance for the employees and their dependents, fitness programs including gym facilities at the workplace.

Career development has been found to have an above moderate potential to influence employee turnover intention. Rhoades and Eisenberger (2002) suggested that career development (training and exposure) may indicate a great level of caring for organisations to improve employees' potential in the organisation. Management should generate opportunities for career development in the organisation. The formation of opportunities for career development may

possibly assist employees to develop new skills, improve knowledge and assist them to be more competent and to enjoy their careers. Organisations should create career development opportunities by assessing areas for training, showing employees that they are valued by sending them on training of interest, planning career paths and displaying potential for growth.

Companies should also grant bursaries for formal training (which includes university degrees) for courses that are in line with the employees' career growth path. Employees who obtain such prospects may experience self-fulfillment which may, in turn, lead to reduced turnover intention. An organisation should offer workshops, conferences or seminars or other methods to assist employees grow their understanding of themselves and what they want from their professions and improve their goal-setting efforts. It is essential to afford employees with sufficient job tasks that will develop their knowledge.

According to this study, compensation has the lowest, yet above moderate potential to influence the employee turnover intention. It is therefore crucial that the organisation ensures that the compensation packages are competitive since employees who are satisfied with their compensation packages will be convinced that they might not find such compensation elsewhere, and therefore get psychologically attached to their current organisation (Becker, 1960). Organisations should examine the entire compensation structure to ensure that they do not lose employees due to being offered attractive compensation packages. Offering profit sharing, pension and health plans, competitive salaries, bonus programs, paid time off, and tuition settlement drives a great message to employees about their significance in the organisation.

Should the organisation be able to get these key elements in order, they will have a competitive advantage that will retain employees, improve productivity, reduce costs and eradicate higher levels of turnover in the call centre environment. It is therefore vital to keep employees motivated at work. The implication is that given the results, the implementation of the proposed recommendations has the potential to lead to reduced employee turnover rates. Figure 7.1 illustrates the recommendations to improve employee turnover.

FIGURE 7.1: RECOMMENDATIONS BASED ON THE RESULTS OF THE STUDY

VARIABLE	KEY FINDINGS	RECOMMENDATION	REDUCED EMPLOYEE TURNOVER
Supervisor Support	Supervisor support has the highest potential to influence employee turnover intention	<ul style="list-style-type: none"> <li>Supervisors should provide guidance to employees through coaching and mentoring.</li> <li>Supervisors must be constantly available.</li> <li>Supervisors should adopt an open-door policy to discuss employee concerns</li> <li>Supervisors must recognise effort.</li> <li>Supervisor must have good leadership and problem-solving skills</li> <li>They must communicate and provide feedback effectively.</li> </ul>	
Work Environment	Employees who are not convinced that the work environment is conducive have a high potential for turnover	<ul style="list-style-type: none"> <li>Companies should provide a healthy, safe and good working environment.</li> <li>Have competitions to create stimulation.</li> <li>Colourful walls and well ventilated offices.</li> <li>Some degree of decision-making/autonomy.</li> <li>Employee of the week nominations.</li> <li>Tea/coffee stands.</li> <li>Ensure creative workspaces.</li> </ul>	
Work-life Balance	Employees who are unhappy with the lack of company flexibility to balance their work and family lifestyle have a high potential for turnover intention	<ul style="list-style-type: none"> <li>Organisations should develop policies that accommodate employees to balance their work and family lifestyles.</li> <li>Home internet connections, video-conferencing facilities and lap-tops.</li> <li>Flexible working hours, part-time work, job sharing.</li> <li>Parental leave.</li> <li>On-site child/elderly care facilities.</li> <li>Employee wellness and health benefits.</li> <li>Insurance for the employees and their dependents.</li> <li>Fitness programs including gym facilities at the workplace.</li> </ul>	
Career Development	Career development has been found to have an above moderate potential to influence turnover	<ul style="list-style-type: none"> <li>Management should generate opportunities for career development in the organisation, which includes training and exposure</li> </ul>	
Compensation	Compensation has the lowest, yet above moderate potential to influence turnover	<ul style="list-style-type: none"> <li>Organisations should examine the entire compensation structure to ensure that they remain competitive.</li> <li>Offer benefits such as profit sharing, bonus programs, paid time off, tuition settlement.</li> <li>Ensure competitive pension and health plans.</li> </ul>	

### **7.3 RECOMMENDATIONS FOR FUTURE RESEARCH**

As this research studied the population of the call centre in the insurance industry, future research may be undertaken using different population groups such as the telecommunication, banking, manufacturing or even the hospitality industry. Even though it may possibly be a challenge, having more than one industry as the studied population expands the findings because comparisons can be made and consequently, the researcher may additionally have an opportunity to identify the industry that has the highest level of turnover intention among the employees. Understanding turnover intentions holistically will provide greater insight into reducing turnover intentions of employees.

Furthermore, it is advisable for the future researchers to undertake a qualitative research and conduct interviews to collect more detailed data on the influences that contribute to turnover intentions. Other aspects such as management style or group dynamics for instance, should be taken into consideration to assess whether these factors have a potential influence on turnover intention.

In this study it is noted that work-family balance has a limitation since it has a low level of reliability ( $\text{Alpha} = 0.357$ ) and this is supported by the Factor Analysis which indicates that one item of work-family balance converged with compensation and another item did not generate significant loadings. However, the overall reliability of the questionnaire is very high ( $\text{Alpha} = 0.938$ ) and hence, results were computed.

### **7.4 CONCLUSION**

Employees are an essential asset to any organisation. For the productivity of an organisation it is important to preserve its skilled employees, although it is not easy to control the turnover rate of the organisation. Numerous studies have been conducted and many factors have been identified as having the effect on turnover. Employee turnover to some extent is acceptable and desirable as it results in positive transformation in the organisation. However, too many employees intending to leave the organisation is an undesirable phenomenon.

Intentions disclose a lot about an employee's judgment, perception and behaviour. Studies reveal that turnover intentions lead to the actual turnover of employees. If the organisations want to reduce employee turnover, it is vital for them to understand the factors that cause

turnover intentions or the employee's intention to leave the organisation. If employee turnover is not taken into consideration, it might harm the image of the organisation even to an extent where customers may lose confidence in the organisation. Furthermore, productivity of the organisation will also decrease and employees will be demotivated to work for an organisation that has high employee turnover rates.

In this study, biographical and organisational factors contributing to employee turnover intentions have been evaluated. Although none of the institutional factors can significantly influence turnover intentions in isolation, it is important to take a holistic approach on the process of dealing with employee turnover issues in any organisation.

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## **APPENDIX 1**

### Informed Consent Document

Dear Participant,

I, Lindokuhle V.B. Mkhize (200000826), am a Masters candidate studying at the University of KwaZulu-Natal (Westville Campus). In fulfillment of my M.Com Degree in Human Resource Management, I am undertaking research on “Employee turnover rates in an insurance call center environment”. The main aim of the study is to assess the prevalence and magnitude of employee turnover in a call center environment and to evaluate the influence of specific factors on employee turnover. Your feedback will assist me in generating recommendations for reducing employee turnover in call centers in the future. Your participation will involve the completion of a short questionnaire.

Please note that:

- The information that you provide will be used for scholarly research only.
- Your participation is entirely voluntary. You have a choice to participate, not to participate or to stop participating in the research. You will not be penalised for taking such an action.
- Your views in this questionnaire will be presented anonymously. Neither your name nor identity will be disclosed in any form in the study.
- The questionnaire will take about 10 minutes to complete.
- The record as well as other items associated with the questionnaire will be held in a password-protected file accessible only to myself and my supervisor. After a period of 5 years, in line with the rules of the university, it will be disposed by shredding.
- If you agree to participate please sign the declaration attached to this statement.

I can be contacted on 011 428 1502 or email: [Lindok@telesure.co.za](mailto:Lindok@telesure.co.za)

My study supervisor is Professor Sanjana Brijball Parumasur who is located at the School of Management, IT & Governance, Westville Campus, University of KwaZulu-Natal. The research office contact details: Mariette Snyman on 031-260 8350.

Thank you for your contribution to this research.

Kind regards,

Lindokuhle V.B. Mkhize

## DECLARATION

I ..... (*full names of participant*) hereby confirm that I understand the contents of this document and the nature of the research, and I consent to participating in the research.

I understand that I am at liberty to withdraw from the project at any time, should I so desire.

I understand the intention of the research. I hereby agree to participate.

SIGNATURE OF PARTICIPANT

DATE

.....

## **APPENDIX 2**

### **Questionnaire**

#### **Section A: Biographical Data**

In Section A, indicate the option that best describes you by marking a cross (X) in the box alongside the option.

##### **Company**

Budget		1
Generic Affinities		2
Dial Direct		3
First 4 Women		4
Hippo		5

##### **1. Age**

<25 years		1
25 to 30 years		2
31 to 35 years		3
>35 years		4

##### **2. Gender**

Male		1
Female		2

##### **3. Marital Status**

Single		1
Married		2
Divorced		3
Other		4

##### **4. Highest Qualification**

Matriculation		1
Diploma		2
Degree		3
Post-graduate degree		4
Other		5

##### **5. Tenure (how long you have been employed in the organisation)**

<1 year		1
1 to 5 years		2
6 to 10 years		3
>10 years		4



## Section B

In Section B, indicate the extent to which you agree or disagree with each of the following statements using the following scale (mark a cross in the appropriate box):

Strongly Disagree	-	1
Disagree	-	2
Neither agree nor disagree	-	3
Agree	-	4
Strongly Agree	-	5

No.	Statement	Strongly Disagree	Disagree	Neither Agree Nor Disagree	Agree	Strongly Agree
		1	2	3	4	5
	<b>Work environment</b>					
1.	I feel like I am a part of a team (shared mission, values, efforts and goals).					
2.	Management decisions are always transparent.					
3.	In my company employees are treated as worthwhile people.					
4.	I feel in control of my work and capable of competently carrying out my daily tasks.					
5.	I feel accepted and valued by my colleagues.					
6.	I feel that in my job I am given assignments that inspire, test, and stretch my abilities.					
7.	My team works together when joint contribution is needed to perform the task.					
8.	My organization is dedicated to diversity and inclusiveness.					
9.	I am satisfied with the current state of the company premises.					
	<b>Supervisor support</b>					
10.	I receive constructive feedback from my supervisor in a way that emphasizes positives, rather than negatives.					
11.	My supervisor always considers employees' opinions when making decisions.					
12.	I am encouraged to give honest feedback to my supervisor.					
13.	My supervisor is always available to support the team in order to achieve the job expectations.					
14.	My supervisor treats all employees with respect.					
15.	My supervisor treats me like an adult.					
	<b>Compensation</b>					
16.	I am satisfied with my salary.					
17.	I am satisfied with the process used to determine salary increases.					

No.	Statement	Strongly Disagree	Disagree	Neither Agree Nor Disagree	Agree	Strongly Agree
		1	2	3	4	5
	<b>Compensation (Continued)</b>					
18.	Compensation packages at my company are better than those of competitor companies.					
19.	In my company, the rewards for success are greater than the penalties for failure.					
20.	The number of benefits that I receive in my company is in line with what other companies offer.					
21.	My duties are in line with my compensation package.					
	<b>Career development</b>					
22.	My organization is dedicated to my professional development.					
23.	I am satisfied that I have the opportunities to apply my talents and expertise.					
24.	Growth opportunities are always available in my company.					
25.	I understand how my job contributes to the goals of the organisation.					
26.	I am satisfied with the available opportunities for improving my skills and knowledge in the course of my work.					
27.	Staff understands the career development philosophy of the organisation.					
28.	Challenging projects and assignments are available to staff who want to take advantage of the opportunity to build new skills.					
29.	There is significant alignment of talent management programs with my company's strategy and values.					
	<b>Work-family balance</b>					
30.	I often think about work even when I am with my family and friends.					
31.	I would consider changing jobs to achieve a better work-family balance.					
32.	I never miss out any quality time with my family or my friends because of pressure from work.					
33.	Opportunities for work-family balance are equally available to all employees in my company.					
34.	I often work overtime in order to complete my duties at work.					
35.	I highly value my company because it offers flexible working hours.					

**Thank you for your time and co-operation.**

## APPENDIX 3



18 June 2015

Mrs LVB Mkhize 200000826  
School of Management, IT and Governance  
Westville Campus

Dear Mrs Mkhize

Protocol reference number: HSS/0533/015M

Project title: Factors influencing employee turnover rates in an insurance call center environment

### **Full Approval – Expedited Application**

In response to your application received on 22 May 2015, the Humanities & Social Sciences Research Ethics Committee has considered the abovementioned application and the protocol have been granted **FULL APPROVAL**.

Any alteration/s to the approved research protocol i.e. Questionnaire/Interview Schedule, Informed Consent Form, Title of the Project, Location of the Study, Research Approach and Methods must be reviewed and approved through the amendment/modification prior to its implementation. In case you have further queries, please quote the above reference number.

**PLEASE NOTE:** Research data should be securely stored in the discipline/department for a period of 5 years.

The ethical clearance certificate is only valid for a period of 3 years from the date of issue. Thereafter Recertification must be applied for on an annual basis.

I take this opportunity of wishing you everything of the best with your study.

Yours faithfully

Dr Shamila Naidoo  
On behalf of Dr Shenuka Singh (Chair)  
Humanities & Social Sciences Research Ethics Committee

/pm

Cc Supervisor: Professor Sanjana Brijball Paramasur  
Cc Academic Leader Research: Professor B McArthur  
Cc School Administrator: Ms Angela Pearce

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Humanities & Social Sciences Research Ethics Committee

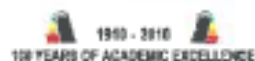
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Website: [www.ukzn.ac.za](http://www.ukzn.ac.za)



Founding Colleges:  Edgewood  Howard College  Mkandawile School  Pietermaritzburg  Westville