RESEARCH PAPER

MANAGEMENT REVIEW

A Comprehensive Study on Different Facets of Job Satisfaction and Intent to Leave Among Sales Workforce of Private Sector Insurance Companies with Reference to Nagpur City

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Abstract

This paper attempts to study the level of job satisfaction and intent to leave the job among sales workforce of private sector insurance companies. High pressure and stressful job demands in sales workforce of insurance sector results in high attrition in this sector. Job satisfaction is one of the key parameter influencing an employee to stay on job and reducing the intent to leave. The broad objectives of the study were to examine the level of perceived job satisfaction and intention to leave the job. Findings of this study suggested that the sales workforce were on the high to moderate satisfaction level with their job in the overall ten facets of job satisfaction, whereas the intention to leave job was on the lower end of the scale.

Keywords

Job Satisfaction, Intent to leave, Sales workforce, Insurance sector

1.1 Introduction:

The economic reforms initiated in the early 90s paved the way for the growth and opening up of the financial sector, which led to a sustained period of economic growth. The insurance industry was opened up for private players in 2000, and has seen tremendous growth over the past decade with the entry of global insurance majors. The insurance industry in India has come a long way since the time when businesses were tightly regulated and concentrated in the hands of a few public sector insurers. Following the passage of the Insurance Regulatory and Development Authority Act in 1999, India abandoned public sector exclusivity in the insurance industry in favor of market-driven competition. Private insurance systems complement social security systems and add value by matching risk with price. Insurance! One reads the word and myriad of Agents, Advisors on calls, luring people to secure their life risks, seem to flash the mind in a jiffy. That's just the start. One reads it again, contemplates over it, dives into the unveiled afflictions, and gives it a second thought and a completely differing depiction blazes the mind. Stretched working hours, unimaginable attrition rate, stress and burnout exhibit its ugly side. No matter how the seesaw balances between the pros and cons, the fact remains conspicuous, loud and unchanged. . Insurance is the mantra of employment, the buzz of present, and the promise of future. There continues to be widespread concern, supported by anecdotal evidence, about attrition issues and employee retention in the insurance industry.

1.2 Indian Insurance Sector at a Glance

The insurance sector in India is one of the booming sectors of the economy and is growing at the rate of 15–20% per annum. Together with banking services, it contributes to about 7% of the country's gdp. The sector has completed a full circle in India from being an open competitive market to nationalization, and

back to a liberalized market again. The government of India liberalized the insurance sector in March 2000, lifting all entry restrictions for private players and allowing foreign players to enter the market with some limits on direct foreign ownership. Under the current guidelines, there is a 26% equity cap for foreign partners in an insurance company. There is a proposal to increase this limit to 49%. With several reforms and policy regulations, the Indian Insurance Sector has witnessed tremendous growth in the recent past. According to a report by the Associated Chambers of Commerce and Industry of India (Assocham), a growth of over 200% is likely to be seen in Indian insurance business by 2012, in which private insurance business would grow at 140% in view of aggressive marketing techniques. Insurance companies in India are growing vertically and horizontally bringing growth and new employment opportunities. It is an intensively people-oriented business and human resources will be the undoubted differentiator. The quality of manpower attracted and retained by insurers and how their abilities and ambitions are harnessed would be the litmus test for the industry. Traditionally insurance business is managed by a large number of insurance agents who work on a commission basis. The turnover of insurance agents has usually been high in this business. The insurance sector faces high rates of employee turnover. The highest employee turnover is at the financial advisors (agent) level, where the entry barriers are low but targets and work pressures are very high.

1.3 Need of the research

Looking at the big picture of the much realized potential of the Insurance industry in India and the impending curse of attrition in this sector, it can be confidently said that the problem can not be overlooked. There is a dire need of tackling the problem of attrition in the Insurance industry of India. There is need to develop a concurrent strategic method, an innovative development paradigm that can be utilized to curb the ever-increasing attrition rate in the Insurance industry.

The ability to keep good employees is rapidly becoming a critical competitive weapon. Organizations are realizing that their people are, by far, their most important asset.

- The cost of replacing an employee ranges from 29% to 46% of the person's annual salary.
- Estimated costs escalate to 150% for senior management.
- Turnover costs the average organization more than $27 million per year.

Thus the need for this study can be clearly defined in two points:

1. Attrition is a burning problem for the promising industry of Insurance, especially because it fails to tap the full utilization of the human resources and wastes much of its time, money and resources due to this.
2. Stressful jobs in insurance one of the bitter truths responsible for high attrition in Insurance sector.
3. Various employee retention strategies are adopted by insurance sector, but still attrition continues to be on higher end.
4. Hence it is very important for the companies to measure the job satisfaction level among their employees and intent to leave, thus predicting their company attrition.

1.4 Literature Review

SN	Paper	Author/s	Findings	Year
1	Sales Force Turnover: An Exploratory Study of the Indian Insurance Sector	suman pathak and vibhuti tripathi	Analyzed Job satisfaction as important factors that influenced their intentions to quit decisions	2010
2	"Understanding attitudes and predicting social Behavior"	Ajzen and Fishbein; Igbaria and Greenhaus	intentions are, the most immediate determinants of actual behavior	1980, 1992
3	Level of job satisfaction and intent to leave among malaysian nurses	Muhammad Masroor Alam, Jamilha Fakir Mohammad	nursing staffs were moderately satisfied with their job therefore exhibits a perceived lower level of their intention to leave.	2009

1.4.1 Intent to Leave the Organization

Apart from the practical difficulty in conducting turnover research among people who have left an organisation, some researchers suggest that there is a strong link between intentions to quit and actual turnover Empirical studies have linked job satisfaction and performance to an individual's intent to quit the organization (Clegg, 1983; Cotton & Tuttle, 1986; Wayne, Shore, & Liden, 1997; Bishop, Scott, & Burroughs, 2000). With the high cost of turnover, many organizations are interested reducing the number of employees who leave the organization voluntarily (Firth, et al., 2004). Many researchers (Saks, 1986; Kramer, et al., 1995; Kalliath & Beck, 2001) have attempted to answer the question of what determines an employee's intention to quit recognizing the importance for practitioners. However, to date, there has been little

consistency in the findings of the researchers. Firth, et al. (2004) suggest that it may be due

to the diversity of the constructs and consistency (or lack thereof) of the measurements.

Becker (1992) developed his own scale by combining two other scales demonstrating the

lack of consistency among scales. For the purposes of this paper we will define Job Satisfaction as the influencing factor to intent to quit.

1.4.2 Job satisfaction

The relationship between satisfaction and turnover has been consistently found in many turnover studies (Lum et al, 1998). Mobley et al 1979 indicated that overall job satisfaction is negatively linked to turnover but explained little of the variability in turnover. Griffeth et al (2000) found that overall job satisfaction modestly predicted turnover. In a recent New Zealand study, Boxall et al (2003) found the main reason by far for people leaving their employer was for more interesting work elsewhere. It is generally accepted that the effect of job satisfaction on turnover is less than that of organizational commitment. However this study attempts to find the influence of Job satisfaction on Intent to leave job among sales workforce of insurance sector .

1.3 Objectives of the study

The broad objective of this study is to find the correlation between job satisfaction and intent to leave job among employees of private sector insurance companies.

The specific objectives of this thesis are:

1 To assess the existing level of employee job satisfaction

2 To study the level of intent to leave job.

3 To analyze factors of job satisfaction which play a major role in intent to leave job in insurance sector.

4 To study the correlation between overall Job satisfaction and Intent to leave job in insurance sector.

5 To study correlation between each facet of Job satisfaction and intent to leave job.

1.6 Limitations:

1. The study is restricted to only sales workforce of insurance sector which has high attrition rate.
2. This study is limited to Life insurance companies only and not General insurance.
3. The study is limited to sample size (30). (Availability of respondents)
4. The study is limited to only 3 insurance companies only.
5. The study is limited to Nagpur city only.

1.7 Hypothesis:

Hypothesis 1:

H0: The Job satisfaction level among sales workforce is Low (<3).

H1: The Job satisfaction level among sales workforce is low (mean>3)

Hypothesis 2:

H0: The intent to leave job among sales workforce is High (>3)

H1: The intent to leave job among sales workforce is low.

Hypothesis 3:

H0: There is no significant correlation between overall Job Satisfaction and Intent to leave.

H1: There is a significant correlation between overall job satisfaction and intent to leave.

Hypothesis 4:

H0: There is no significant correlation between Respect for Management and Intent to leave.

H1: There is a significant correlation between Respect for Management and Intent to leave.

Hypothesis 5:

H0: There is no significant correlation between Compensation and Intent to leave.

H1: There is a significant correlation between Compensation and Intent to leave.

Hypothesis 6:

H0: There is no significant correlation between Induction and Training and Intent to leave.

H0: There is a significant correlation between induction and Training and Intent to leave.

Hypothesis 7:

H0: There is no significant correlation between Purpose and direction and Intent to leave.

H1: There is a significant correlation between Purpose and direction and Intent to leave.

Hypothesis 8:

H0: There is no significant correlation between Communication and Intent to leave.

H1: There is a significant correlation between Communication and Intent to leave.

Hypothesis 9:

H0: There is no significant correlation between Employee involvement and Intent to leave.

H1: H0: There is a significant correlation employee Involvement and Intent to leave.

Hypothesis 10:

H0: There is no significant correlation between Stress and workload and Intent to leave.

H1: There is a significant correlation between Stress and workload and Intent to leave.

Hypotheisis 11:

H0: There is no significant correlation between Teamwork and cooperation and Intent to leave.

H1: There is no significant correlation between Teamwork and cooperation and Intent to leave.

Hypothesis 12:

H0: There is no significant correlation between Trust and Intent to leave.

H1: There is a significant correlation between Trust and Intent to leave.

Hypothesis 13:

H0: There is no significant correlation between Fairness and Intent to leave.

H1: There is a significant correlation between Fairnessand Intent to leave.

1.7 Research Design and Sampling

To achieve the research objective, a cross-sectional survey of sales workforce in three different insurance companies in Nagpur was carried out. The population of this study comprises on roll sales employees holding different designations of insurance companies. In Nagpur, there are 23 private insurance companies excluding LIC. Respective Branch Heads of insurance companies in Nagpur were requested to distribute the questionnaires to their sales workforce from fitting the afore-mentioned eligibility criteria. A total of 50 questionnaires were distributed, and a total of 40 were returned resulting in 80 % response rate. However only 30 (60%) were found completed, and considered for data analysis.

1.7.1 Instrument (Questionnaire)

This study involves two important variables; job satisfaction and intention to leave. The measurement of each variable for this study is discussed below.

i) Job Satisfaction

Job satisfaction is defined as the worker's appraisal of the degree to which the work environment fulfills the individual's need (Locke, 1976). To measure job satisfaction, the original instrument with six facets of Job satisfaction developed by Wood et al. (1986) and Purani and Sahadev (2007) was referred. Four new facets were added to it. Overall ten facets of job satisfaction were asked. They were a) Respect for Management (3 items), b) Compensation (3 items), c) Induction and Training (4 items), d) Purpose and Direction (4 items), e) Employee involvement (4 items), f) Stress and workload (2 items), g) Teamwork and cooperation (4 items), h) Communication (4 items), i) Trust (2 items) and j) fairness (2 items). These items were rated on a five–point Likert type scales ranging from '1' "strongly disagree" to '5' "strongly disagree." The items of respective factors of job satisfaction were computed as average summated score for the data analysis purpose.

ii) Intention to Leave

Intention to leave is defined as an employee's plan of intention to quit the present job and look forward to find another job in the near future (Purani & Sahadev, 2007; Weisberg, 1994). To measure the intention to leave of insurance sector sales workforce a three item construct adopted by the work of Jenkins (1993) and Kransz et al. (1995) was referred. One item was added to it "Active search for new job in other sector". Others were , "In the last few months, I have seriously thought about looking for a new job,", "Presently, I am actively searching for other job" and "I intend to leave the organization in the near future". These 4 items were rated on a five–point Likert type scales ranging from '1' "strongly disagree" to '5' "strongly agree." Respondents were to indicate their level of agreement or disagreement on items. The items of respective factors of intention to leave are computed as average summated score for the data analysis purpose.

1.7.2 Reliability Analysis

According to Sekaran (2005), if the Cronbach's alpha is less than .6, this means that the instrument used has a low reliability (and thus opens for some errors). If the alpha value is within .7, the instrument has acceptable. The internal consistency reliability coefficients (Cronbach's alpha) for the scales used in this study is .9 (Table 2) which is all well above the level of 0.7, acceptable for the analysis purpose (Sekaran, 2005)

1.7.3 Demographic Information

In addition to the above questions, respondents were also asked to provide their personal information such as age, gender, education profile, designation, length of working experience in insurance sector and number of companies changed in insurance.

1.8 Findings and Discussion

1.8.1 Demographic Analysis of Respondents

Table 1 presents the respondents' background. The overall profile of the participating respondents' demographic characteristics is presented in Table 5.1. Out of 30 respondents, only 3 (10%) were female and rest 27 (90%) were males. This finding indicates that male employee mainly dominates the sales workforce of insurance sector. The Age distribution of the respondents ranged from 18 to 50 years, average age being 34 years. . The mean age distribution indicates that in the insurance sector sales workforce are not very young, which further suggesting that young boys cannot sustain the stress and pressures of the jobs in Insurance companies. As far as the academic qualification of the participants is concerned, they are from diverse fields, 6)% being graduates and 40% Post Graduates. The respondents were highly qualified and thus were in a good position to perform their jobs. Sales profile in insurance does not demand a particular certified course and hence are the respondents qualifications profile. Out of 30 respondents, 11 (37%) of them have been working in insurance sector between 0 and 5 years, while 46% between 6 and 10 years, whereas only 3% working between 11 to 15 years, 10 % were for 16 to 20 years and 7% above 21 years. The designations distribution indicates that 64% (19) were front line sales employees, 27 % (8) were from middle level sales and 10% (3) were the Branch heads (top level). The numbers reflects the hierarchy volumes truly. Number of insurance companies changed distribution shows that around 33% (10)

respondents did not change a singly company, 37 % (11) have changed atleast one company, 20% (6) have switched over to 2 companies and 10% (3) had changed around 3 companies in their entire job career in insurance. These statistics definitely depends upon their age in the industry.

Hypothesis1: Findings

Overall Job satisfaction level among employees

Table 3 shows that the overall job satisfaction level of respondents is 3.83 (SD=3.9) which is on the high level of satisfaction (mean=3). The respondents satisfaction level towards their job is on the higher side. This shows that on an average they are satisfied with all ten facets of job satisfaction. Hence null hypothesis is rejected and alternate hypothesis is accepted, stating JS among employees is on higher side.

Hypothesis 2 Findings:

ITL level among employees

Table 4 shows the intent to leave rating which is 2.27, showing employees have a low intention to leave their jobs. Job Satisfaction level of employees being on higher side brings their intent to leave their job down. This supports the alternate hypothesis. Thus Null hypothesis is rejected and alternate hypothesis is accepted.

Hypothesis 3: Findings

Correlation between JS and ITL:

Table 5 clearly indicates that there is a negative correlation (r= -0.62) between overall JS and ITL. They are significantly correlated at 95% confidence level. When the Job satisfaction level among employees ih high, they have less intentions to leave the job. Whereas R=0.39 shows that in the intentions to leave Job, Job Satisfaction plays only 39% role.

Hypothesis 4: Findings

Correlation between Respect for Management and ITL:

Table 6 clearly shows there is a negative correlation (r= -0.55) between Respect for Management and ITL. They are significantly correlated at 95% confidence level, accepting alternate hypothesis. The employees who are satisfied with their management, have high respect towards them and thus have high intentions to stay in the organization. Whereas R=0.31 shows that its is only 31% because of Respect for Management factor that affect employees decision to quit.

Hypothesis 5: Findings

Correlation between Compensation and ITL:

Table 7 clearly shows there is a negative correlation (r= -0.31) between compensation and ITL. They are not significantly correlated at 95% confidence level. The employees are neutral towards satisfaction to their package and hence their intentions to quit on this parameter are moderate. Thus Null hypothesis is accepted. Whereas R=0.09 shows that compensation plays 9% role in the decisions to quit the job.

Hypothesis 6: Findings

Correlation between induction and Training and ITL:

Table 8 clearly shows there is a negative correlation (r= -0.12) between Induction and Training and ITL. But the correlation is not significant at 95% confidence level. Employees satisfaction level towards their induction and training programmes are neither satisfactory nor dissatisfactory. Hence this parameter is not very strongly correlated to their intentions to leave. Thus Null hypothesis is accepted. Whereas R=0.014 shows that in the intentions to leave Job, Induction and Training plays 1% role.

Hypothesis 7: Findings

Correlation between Purpose and direction and ITL:

Table 9 clearly shows there is a negative correlation (r= -0.55) between Purpose and direction and ITL. They are significantly correlated at 95% confidence level, supporting alternate hypothesis. Employees who are satisfied with the company goals and mission are less inclined to quit their jobs. Whereas R=0.3 shows that in the intentions to leave Job, Purpose and direction plays 30% role.

Hypothesis 8: Findings

Correlation between Communication and ITL:

Table 10 clearly shows there is a negative correlation (r= -0.53) between communication and ITL. They are significantly correlated at 95% confidence level, supporting alternate hypothesis. When the organization has a very good communication system, employees are well informed about al those things that affect their working. This makes them satisfied and thus has low intent to leave. Whereas R=.28 shows that in the intentions to leave Job, Communication plays 28% role.

Hypothesis 9: Findings

Correlation between Employee Involvement and ITL:

Table 11 clearly shows there is a negative correlation (r= -0.52) between Employee involvement and ITL. They are significantly correlated at 95% confidence level, supporting alternate hypothesis. The employees whose job involvement is high are very attached to their jobs and also their organization. This brings their intention to leave their job. Whereas R=.52 shows that in the intentions to leave Job, employee involvement plays 52% role.

Hypothesis 10: Findings

Correlation between Stress and workload and ITL:

Table 12 clearly shows there is a negative correlation (r= -0.38) between Stress and ITL. They are significantly correlated at 95% confidence level, supporting alternate hypothesis. The Stress and workload of the respondents is moderate; neither high nor low. Hence they have low intentions to leave . Insurance sector employees have high stress level, but the companies under study takes good care of their work load inorder to manage their stress level. Had the stress level and workload been high among employees, their intentions to leave definitely would have

been high. Whereas R=.15 shows that in the intentions to leave Job, Stress plays 15% role.

Hypothesis 11: Findings

Correlation between Teamwork and cooperation and ITL:

Table 13 clearly shows there is a negative correlation (r= -0.51) between Teamwork and cooperation and ITL. They are significantly correlated at 95% confidence level. The organization where employees work in team and cooperate well to other creates a very good workplace Whereas R=.26 shows that in the intentions to leave Job, Teamwork and Cooperation plays 26% role.

Hypothesis 12: Findings

Correlation between Trust and ITL:

Table 14 clearly shows there is a negative correlation (r= -0.46) between Trust and ITL. They are significantly correlated at 95% confidence level, supporting alternate hypothesis. The employees in companies under study are satisfied with the atmosphere of trust in their workplace. This increases their job satisfaction level and hence influences them to stay on their job.Whereas R=.21 shows that in the intentions to leave Job, Trust plays 21% role.

Hypothesis13: Findings

Correlation between Fairness and ITL:

Table 15 clearly shows there is a negative correlation (r= -0.61) between fairness and ITL. They are significantly correlated at 95% confidence level, supporting alternate hypothesis. The organization which is fair towards all their employees increases the job satisfaction level among their employees. This reduces their intentions to leave. Whereas R=.41 shows that in the intentions to leave Job, Fairness plays 41% role.

Research Implications

The ten facets of the Job satisfaction studied in this paper very well correlates with the intentions to leave the job. Companies should try to develop satisfaction on all the parameters of job satisfaction like Respect for management, Compensation, Induction and Training, Purpose and Direction, Communication, Employee Involvement, Stress and Workload, Trust and Fairness. Employees, if are satisfied with these individual factors of Job Satisfaction , they will be inclined to stay on the job and thus will have low intent to leave. This will definitely bring down the attrition rate in the organization. Hence organizations should take care of this and thus get succeeded in controlling their high attrition costs. This will act as one of the key to gain competitive advantage to the organizations.

1.8 Conclusion and suggestions

An individual's motive for working may vary according to the nature and potency of the unsatisfied portion of his/ her individual hierarchies of needs. It is evident that individuals do not join an insurance company only for Fair compensation and Employment, instead they also look for job security, ease of working in flexible timing, and career advancement. It can be concluded from the study that organizations with high level of Job satisfaction have low intent to leave. The satisfaction level of respondents was high for every parameter of Job satisfaction like Respect for management, Compensation, Induction and Training, Purpose and Direction, Communication, Employee Involvement, Stress and Workload, Trust and Fairness. Each and every parameter is negatively correlated with intentions to leave. The employees in companies under study will stay with them. Thus the companies attrition cost will be controlled and they will be successful in retaining their employees.

Companies should focus on stress factor of jobs of their sales workforce. It is suggested that the companies may define job roles for a clear understanding of an employee, including clear documentation of the process and the jobs performed. This would reduce the stress levels to a significant level and keep the satisfaction level of their employees on higher side. The firms concentrate on 20% of the employees who contribute to 80% of the productivity. Companies may identify such employees and their unsatisfied needs in order to formulate individual specific retention plans.

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Table 1: Demographic Distribution

Particulars	Percentage	Number
Gender		
Male	90	27
Female	10	3
Age		
18-25	6.67	2
26-35	63.3	19
36-45	26.6	8
46-55	3.33	1
over55	0	0
Work experience		
0-5	36.6	11
6 to 10	43.3	13
11 to 15	3.33	1
16 to 20	10	3
21 to 25	6.67	2
Over 25	0	0
Qualification		
Hssc	0	0
Diploma	0	0
Graduate	53.3	16
PG	46.7	14
Others	0	0
Designation		
Front line sales	63.3	19
Middle	26.7	8
1	36.7	11
2	20	6

Table 2 ,Reliability Analysis

Cronbach's Alpha	Cronbach's Alpha Based on Standardized Items	N of Items
.900	.887	36

Summary Item Statistics

	Mean	Minimum	Maximum	Range	Maximum / Minimum	Variance	N of Items
Item Means	3.722	3.000	4.400	1.400	1.467	.143	36
Item Variances	.691	.100	2.456	2.356	24.556	.257	36
Inter-Item Covariances	.139	-.667	1.478	2.144	-2.217	.081	36
Inter-Item Correlations	.179	-.764	1.000	1.764	-1.309	.142	36

Table 4: Intent to Leave

SN	Parameters	Rating	SD
1	No Long term job plans in this sector	2.6	1.302517
2	looking for new job	2.3	1.178836
3	Actively searching for new job in Insurance	1.8	0.949894
4	Actively searching new job in non-insurance	2.4	1.452703
		2.28	

N	Valid	30	
	Missing	0	
Mean		**9.1333**	**2.28**
Std. Error of Mean		.79036	
Median		9.5000	
Mode		4.00	
Std. Deviation		**4.32900**	**0.47**
Variance		18.740	
Range		13.00	
Minimum		4.00	
Maximum		17.00	
Sum		274.00	

Table 5 Correlations between JS and ITL

JS	Pearson Correlation	1	-.628**
	Sig. (2-tailed)		.000
	N	30	30
ITL	Pearson Correlation	-.628**	1
	Sig. (2-tailed)	.000	
	N	30	30

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

Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.628[a]	.395	.373	3.42687

a. Predictors: (Constant), JS

ANOVA[a]

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	214.650	1	214.650	18.278	.000[b]
	Residual	328.817	28	11.743		
	Total	543.467	29			

a. Dependent Variable: ITL

b. Predictors: (Constant), JS

Table 6: Correlations between Respect &ITL

Correlations

		Respect	ITL
Respect	Pearson Correlation	1	-.557**
	Sig. (2-tailed)		.001
	N	30	30
ITL	Pearson Correlation	-.557**	1
	Sig. (2-tailed)	.001	
	N	30	30

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

Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.557[a]	.310	.286	3.65827

a. Predictors: (Constant), Respect

ANOVA[a]

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	168.744	1	168.744	12.609	.001[b]
	Residual	374.723	28	13.383		
	Total	543.467	29			

a. Dependent Variable: ITL

b. Predictors: (Constant), Respect

Table 7: Correlations between Compensation and ITL

Correlations			
		Compensation	ITL
Compensation	Pearson Correlation	1	-.311
	Sig. (2-tailed)		.094
	N	30	30
ITL	Pearson Correlation	-.311	1
	Sig. (2-tailed)	.094	
	N	30	30

Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.311[a]	.097	.065	4.18654

a. Predictors: (Constant), Compensation

ANOVA[a]

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	52.707	1	52.707	3.007	.094[b]
	Residual	490.760	28	17.527		
	Total	543.467	29			

a. Dependent Variable: ITL
b. Predictors: (Constant), Compensation

Table 9: Correlations between Purpose & Direction and Intent to Leave

Correlations			
		Purpose	ITL
Purpose	Pearson Correlation	1	-.556**
	Sig. (2-tailed)		.001
	N	30	30
ITL	Pearson Correlation	-.556**	1
	Sig. (2-tailed)	.001	
	N	30	30

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

Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.556[a]	.309	.284	3.66229

a. Predictors: (Constant), Purpose

ANOVA[a]

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	167.921	1	167.921	12.520	.001[b]
	Residual	375.546	28	13.412		
	Total	543.467	29			

a. Dependent Variable: ITL
b. Predictors: (Constant), Purpose

Table 10: Correlations between Communication & Intent to Leave

Correlations

		Communication	ITL
Communication	Pearson Correlation	1	-.534**
	Sig. (2-tailed)		.002
	N	30	30
ITL	Pearson Correlation	-.534**	1
	Sig. (2-tailed)	.002	
	N	30	30

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

Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.534[a]	.285	.259	3.72593

a. Predictors: (Constant), Communication

ANOVA[a]

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	154.755	1	154.755	11.147	.002[b]
	Residual	388.712	28	13.883		
	Total	543.467	29			

a. Dependent Variable: ITL

b. Predictors: (Constant), Communication

Table 11: Correlations between Employee Involvement & Intent to Leave

Correlations

		Involvement	ITL
Involvement	Pearson Correlation	1	-.524**
	Sig. (2-tailed)		.003
	N	30	30
ITL	Pearson Correlation	-.524**	1
	Sig. (2-tailed)	.003	
	N	30	30

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

Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.524[a]	.274	.248	3.75330

a. Predictors: (Constant), Involvement

ANOVA[a]

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	149.024	1	149.024	10.579	.003[b]
	Residual	394.443	28	14.087		
	Total	543.467	29			

a. Dependent Variable: ITL

b. Predictors: (Constant), Involvement

Table12 : Correlations between Stress & work load and ITL

Correlations

		stress	ITL
stress	Pearson Correlation	1	-.389*
	Sig. (2-tailed)		.034
	N	30	30
ITL	Pearson Correlation	-.389*	1
	Sig. (2-tailed)	.034	
	N	30	30

*. Correlation is significant at the 0.05 level (2-tailed).

Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.389[a]	.151	.121	4.05915

a. Predictors: (Constant), stress

ANOVA[a]

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	82.120	1	82.120	4.984	.034[b]
	Residual	461.347	28	16.477		
	Total	543.467	29			

a. Dependent Variable: ITL
b. Predictors: (Constant), stress

Table 13: Correlations between Teamwork & Cooperation and Intent to Leave

Correlations

		Teamwork	ITL
Teamwork	Pearson Correlation	1	-.517**
	Sig. (2-tailed)		.003
	N	30	30
ITL	Pearson Correlation	-.517**	1
	Sig. (2-tailed)	.003	
	N	30	30

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

Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.517[a]	.267	.241	3.77144

a. Predictors: (Constant), Teamwork

ANOVA[a]

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	145.200	1	145.200	10.208	.003[b]
	Residual	398.266	28	14.224		
	Total	543.467	29			

a. Dependent Variable: ITL
b. Predictors: (Constant), Teamwork

Table 14: Correlations between Trust and Intent to Leave

		Trust	ITL
Trust	Pearson Correlation	1	-.467**
	Sig. (2-tailed)		.009
	N	30	30
ITL	Pearson Correlation	-.467**	1
	Sig. (2-tailed)	.009	
	N	30	30

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

Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.467[a]	.218	.190	3.89607

a. Predictors: (Constant), Trust

ANOVA[a]

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	118.444	1	118.444	7.803	.009[b]
	Residual	425.023	28	15.179		
	Total	543.467	29			

a. Dependent Variable: ITL
b. Predictors: (Constant), Trust)

Table 15: Correlations between Fairness and Intent to leave

Correlations

		Fairness	ITL
Fairness	Pearson Correlation	1	-.641**
	Sig. (2-tailed)		.000
	N	30	30
ITL	Pearson Correlation	-.641**	1
	Sig. (2-tailed)	.000	
	N	30	30

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

Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.641[a]	.410	.389	3.38303

a. Predictors: (Constant), Fairness

ANOVA[a]

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	223.009	1	223.009	19.485	.000[b]
	Residual	320.458	28	11.445		
	Total	543.467	29			

a. Dependent Variable: ITL
b. Predictors: (Constant), Fairness