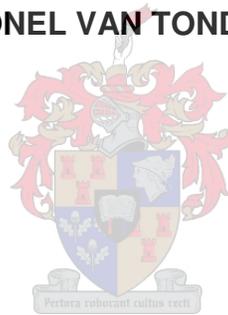


**NON-REMUNERATION PREDICTORS OF INTENTION TO QUIT AMONG
PERSONAL FINANCIAL ADVISORS**

By

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**Thesis presented in partial fulfillment of the requirements for the degree
Master of Commerce (Industrial Psychology) at Stellenbosch University**

SUPERVISOR: Prof D J Malan

December 2011

DECLARATION

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ABSTRACT

In insurance sales organisations, the Personal Financial Advisors (PFAs) serve a pivotal function in the relationship between the organisation, product and customer. The organisation invests a great deal of time and money in recruiting, training and retaining good PFAs. However, turnover amongst these employees seem to remain high within the first 36 months of employment.

The aim of this study was to explore the non-remuneration predictors of burnout and intention to quit amongst PFAs in order to shed some light on the turnover problem. Specific constructs were identified in a pilot study which would not necessarily have been explored by the organisation and may have gone unacknowledged or overlooked. These constructs are emotional labour, self-efficacy, time wasted on non-sales activities, supervisor support and their relationship with burnout and intention to quit.

A convenience sample of 608 PFAs was approached from one insurance sales organisation. One hundred and twenty two (122) respondents completed and returned their questionnaires.

The descriptive statistics of the sample reflected a mean age of 35 years (range 21 to 61 years), with 66% males and 34% females, and a race distribution of 64% White, 19% African, 10% Coloured and 7% Indian. The majority of the population had been working for 13 to 24 months (46%). Overall, the sample produced a satisfactory to good representation of the demographic statistics of the total population available to the researcher.

Both quantitative and qualitative research techniques were utilised in this study. Analysis of the qualitative data supported the role of the theoretical constructs chosen for inclusion and additional sources of job stress were identified. Pearson product-moment correlation analysis was used to analyse the questionnaire data, followed by multiple regression analyses with work burnout, client burnout and intention to quit as dependent variables, and the remaining constructs as the predictors. Both a measurement and structural model was tested; both produced acceptable goodness-of-

fit statistics. From all of the above-mentioned analyses, significant relationships were found to exist between time wasted on non-sales activities, burnout, and self-efficacy; self-efficacy, burnout and intention to quit, and burnout and intention to quit.

Conclusions were drawn from the obtained results and recommendations are made with respect to future research, as well as with respect to the management of burnout and intention to quit in the sales environment.

OPSOMMING

In versekeringsmaatskappye speel die Persoonlike Finansiële Adviseur (PFA) 'n baie belangrike rol in die verhouding tussen die organisasie, die produk en die kliënt. Die organisasie belê heelwat hulpbronne in die vorm van tyd en geld om goeie PFAs te werf, op te lei en te behou. Ten spyte hiervan is daar steeds 'n groot hoeveelheid PFAs wat die organisasie verlaat binne die eerste 36 maande van aanstelling.

Die huidige studie se doelwit was om die nie-vergoedingsvoorspellers van uitbranding onder PFAs, asook hulle intensies om te bedank, te bestudeer, om sodoende lig te werp op die hoë omset onder PFAs. Spesifieke konstrunkte wat nie noodwendig deur die organisasie bestudeer sou word nie, is geïdentifiseer in 'n loodsstudie. Hierdie konstrunkte is emosionele arbeid, selfbekwaamheid, tyd verloor op nie-verkoopsaktiwiteite, en ondersteuning deur die lynbestuurder. Hierdie konstrunkte se verwantskap met uitbranding en intensies om die organisasie te verlaat, is bestudeer in die huidige studie.

'n Gerieflikheidsteekproef van 608 PFAs vanuit een versekeringsmaatskappy is genader vir deelname aan die huidige studie. Een honderd twee-en-twintig (122) respondente het hul vraelyste voltooi en ingedien.

Die beskrywende statistiek van die steekproef het 'n gemiddelde ouderdom van 35 jaar getoon (verspreidingswydte 21 tot 61 jaar), met 66% manlik en 34% vroulik, en 'n rasseverspreiding van 64% blank, 19% swart, 10% kleurling en 7% Indiër respondente. Oor die algemeen was die beskrywende statistiek 'n aanvaarbare tot goeie verteenwoordiging van die totale populasie.

Beide kwantitatiewe asook kwalitatiewe navorsingsmetodes is gebruik in hierdie studie. 'n Analise van die kwalitatiewe data het die rol van die konstrunkte wat vir insluiting gekies is, bevestig, en addisionele bronne van werkstres is geïdentifiseer. Die Pearson korrelasie-analises is gebruik om die vraelysdata te analiseer, gevolg deur stapsgewyse meervoudige regressie-ontledings met werksuitbranding, kliëntuitbranding en intensie om te bedank as afhanklike veranderlikes, en die oorblywende konstrunkte as

voorspellers. Beide die metingsmodel en die strukturele model is getoets, albei het aanvaarbare pasgehalte van die model opgelewer. Uit al die bogenoemde analyses is beduidende verbande tussen die veranderlikes tyd verloor op nie-verkoopsaktiwiteite, uitbranding, en intensie om te bedank; selfbekwaamheid, uitbranding en intensie om te bedank; asook uibranding en intensie om te bedank gevind.

Gevolgtrekkings is gemaak vanuit die bevindinge en voorstelle is gemaak met die oog op verdere navorsing, sowel as met betrekking tot die bestuur van uitbranding en intensie om te bedank in die verkoopsomgewing.

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CHAPTER 1: INTRODUCTION

1.1 Introduction

One of the most important issues facing organisations today is finding and keeping good sales professionals. After all, sales professionals are a very valuable organisational resource, and good sales professionals should be thought of in terms of investments needing frequent reinforcement. Sales human resource professionals find themselves trying almost anything to retain their best sales people and minimize turnover. Retaining top sales people may indeed be hard. It requires being alert to organisational problems and difficulties which may drive sales people out the door (Brashear, Manolis, & Brooks, 2005). It also means being sensitive to, and understanding, their hopes, dreams, needs and desires, and managing sales force in a manner that lets them achieve their own goals (Schwepker, 1999).

1.2 Turnover

Various disciplines have studied turnover amongst sales people, they include, psychology, sociology, economics, and organisational behaviour (Pearson, 1995). There has been an extensive amount of studies on turnover in organisational context, the primary reason being the costs incurred by the organisation. It has been estimated that the cost of hiring and training a new employee can be up to 200 percent of his or her salary (Griffeth & Hom, 2001). Direct costs are related to recruiting, selecting, placing, inducting, training and developing replacement staff (Pearson, 1995). These direct costs are substantial given the high rate of turnover among sales people. In a study done by Richardson (1999) it was estimated that the turnover rate among sales people were double the rate for other jobs. According to a global research organisation, turnover for insurance sales representatives were found to be about 50 percent during the first year of employment (LIMRA research, 2010, <http://www.limra.com>).

The importance of direct costs associated with sales turnover seems to be clear, however, indirect costs may be significantly greater (DeConinck & Johnson, 2009). Research has shown that the role the salesperson plays in building quality relationships

and customer retention is critical (Johnson, Barksdale, & Boles, 2001). When a salesperson leaves the organisation, the customer relationships the salesperson has developed may be at risk. Another indirect cost of turnover results from something DeConinck and Johnson (2009) calls “ramp-up” time, this is the time associated with a new salesperson taking over an unfamiliar account base. The new salesperson will not be able to generate the revenue of an experienced salesperson during this period.

Despite all the costs associated with salespersons' turnover, there are some instances when turnover is good for the organisation, for example, when turnover results in losing poor performing employees. However, most practitioners and researchers use the term to signify the loss of valued employees, and it is thus seen as impacting negatively on organisational effectiveness (Staw, 1980).

In answer to the dilemma posed by high turnover, researchers have sought to gain an understanding of the determinants of turnover. Williamson (1983) focused on the role played by instrumentality and valence of job-related rewards in the turnover intention of sales people. Parasuraman and Futrell (1983) examined the relationship between sales people's satisfaction with a sales job and intention to quit. They researched the question of the effect of performance (high or low) on sales people's job attitudes and turnover. Lucas, Parasuraman, Davis, and Enis (1987) employed a longitudinal data set to study the effect of tenure and satisfaction of insurance sales agents on turnover. Jolson, Dubinsky, and Anderson (1987) examined the effect of specific characteristics of the sales job as they related to longevity (actual and intended) for sales people in different types of selling situations. Using a longitudinal research design, Johnston, Varadaraja, Futrell, and Sager (1987) examined the relationship between organisational commitment and turnover behaviour of sales people.

From the above it is evident that turnover may be the result of a vast number of determinants which have been studied and proven valuable in various research initiatives. While each of these research endeavours has provided unique and valuable insights into the determinants of salespersons turnover behaviour, it seems that most researchers believe that the single most important antecedent to the turnover decision is

that of intention to quit (Elangovan, 2001; Mobley, 1977). While actual quitting behaviour is the primary focus of interest to employers and researchers, intention to quit is argued to be a strong surrogate indicator for such behaviour (Firth, Mellor, Moore & Loquet, 2004).

To address the turnover issue among sales people at a stage where managers can still intervene to decrease actual turnover, it becomes necessary to examine sales people's intention to quit with a focus on those factors that lead to intention to quit. By understanding what causes the sales people's intention before actual quitting behaviour occurs can assist HR practitioners to formulate a stronger retention strategy.

1.2.1 Turnover in the financial/insurance sales environment

Insurance organisations all over the world face the problem of growing and retaining their agent field force, or as they are specifically referred to, Personal Financial Advisors (PFAs). PFAs are an integral element of the service delivery of any insurance organisation to their clients. It is their task to present the organisation in a positive light to clients by providing quality service through sales interactions.

Currently there are not enough new entrants coming into the business to replace those PFAs retiring or leaving. Organisations invest a great deal in new advisors, hoping to see a return on their investment in the form of a successful performer. However, at an international insurance organisation in South Africa, at the moment one out of every two advisors leave by the second year of his or her career. The rate of retaining PFAs after one year on the job is about 90% and in the third year this number declines to about 40% (W. De Vos, personal communication, 1 December, 2010). Over time, overall retention rates have improved, but this still remains a critical issue, even losing a small number of successful advisors is costly to the organisation as it can take up to ten years to recoup a company's investment in a new agent/advisor (LIMRA research, 2010, <http://www.limra.com>).

Understanding those factors that drive top performers and the dynamics for a productive relationship between a producing advisor and the organisation will provide insight that

would facilitate the retention of future successful advisors. However, identifying organisational and individual factors that contribute to the successful performer leaving the organisation, and at the same time addressing these before the advisor's intention to quit results in actual turnover, will highlight areas wherein organisations can actually improve retention. Research therefore needs to focus on those factors that can influence the PFA's intention to quit, which, if addressed early on, may result in lower turnover.

Formal and informal discussions with management and PFAs, as well as industry research, uncovered attitudes and perceptions that shed some light on the retention challenge. What emerged from these discussions and research are subtle causal non-remuneration factors that impact on PFA's intention to quit that often go unacknowledged or overlooked, but may lead to a retention problem down the line.

1.3 Research Problem

PFAs serve a fundamental function in the insurance organisation, without these sales advisors the organisation will not be able to get their products out to the public. Despite the many benefits PFAs have to organisations, it is a very difficult and challenging environment for an employee to function in. As such, it is imperative that organisations acknowledge and identify those factors in the advisor's environment that are detrimental to the PFAs well-being. Failing to do so could hold implications for the individual and the organisation.

The advisor's environment encompasses various factors that may result in his/her decision to quit. For PFAs, increasing stress levels will result in burnout and an eventual inability to function optimally at work. For organisations, already high levels of turnover will continue to rise even higher, undermining any hopes of establishing a competitive advantage in the market place. For these reasons it would be in the best interest of all insurance organisations that make use of advisors to investigate the idiosyncrasies that exist in their specific contexts. It is only through an understanding of the nature and complexity of the issue that organisations would be able to intervene effectively to reduce PFAs intention to quit.

1.3.1 Research initiating question

The challenge and problem for insurance organisations is therefore to identify those factors in the work environments that impact negatively on the well-being of the PFAs and to either proactively manage these factors or assist PFAs in coping better with them for the purpose of retaining successful advisors.

CHAPTER 2: LITERATURE REVIEW

2.1 Introduction

A question several supervisors and managers in organisations ask is “why should retention of employees be important or relevant to them?” The rationale for keeping turnover rates low has been supported by various studies over the years (Abbasi & Hollman, 2000; Arkin, 1997). As mentioned earlier, there are significant direct and indirect costs associated with high turnover. When retention rates are low, extra time and money are spent on recruiting, selecting, and training new employees that could have been spent on other activities like performance improvement or career development of employees. Additionally, organisations may experience a decrease in performance, efficiency, and morale, and an increase in dysfunctional social networks, lower group cohesion, and poorer communication with low retention levels (Gentry, Kuhnert, Mondore & Page, 2007).

2.2 Defining Turnover

Weisberg (1994) provides a cost-focused perspective on employee turnover, and describes it as a natural part of organisational life, involving both financial and non-financial costs resulting from experienced employees leaving voluntarily. An objective definition of voluntary turnover, as proposed by Maertz and Campion (2001), speaks to those instances where management agrees that, at the time of termination, the employee still had the opportunity to continue employment at the particular company, if he/she so desired.

Researchers have identified a number of variables associated with employee turnover, however it is generally accepted that job satisfaction, organisational commitment and intention to quit are the most important antecedents of employee turnover (Elangovan, 2001; Mobley, 1977). From these, intention to quit is believed to be the single most important antecedent to the turnover decision and according to Bluedorn (1982), considerable support exists for this notion.

2.2.1 Turnover and intention to quit

The antecedents of turnover behaviour has great relevance to the individual who may be thinking about quitting a job, and for the manager who is faced with lack of employee continuity, high costs are involved and, not least, issues of organisational productivity. While actual quitting behaviour is the main concern, intention to quit is argued to be a strong surrogate indicator for such behaviour (Firth, Mellor, Moore & Loquet, 2004). According to researchers such as Ajzen and Fishbein (1980) and Igbaria and Greenhaus (1992), intentions are the most immediate determinants of actual behaviour. Furthermore, studying intentions in the workplace can be supported from studies such as Sager's (1991) longitudinal study of sales peoplesales people, in which intention to quit was found to discriminate effectively between quitters and stayers.

Researchers have for decades attempted to identify predictors and correlates of voluntary turnover, in an attempt to decrease the mentioned loss of valuable employees to organisations. The variable that is believed to be the immediate psychological precursor of turnover and has been shown to have the most consistent and highest positive relationship with actual turnover behaviour, is intention to quit (Steel & Ovalle, 1984).

2.3 Intention to Quit

Whereas turnover is understood to be the termination of an individual's employment with a given organisation, the turnover intention (intention to quit) is conceived to be a conscious and deliberate wilfulness to leave the organisation (Tett & Meyer, 1993).

As discussed above, excessive labour turnover can cause organisations to incur significant direct and indirect costs (DeConinck & Johnson, 2009; Pearson, 1995), and because intention to quit has been shown to be the single most important antecedent to the turnover decision (Elangovan, 2001; Mobley, 1977), it seems valuable to explore intention to quit in uncovering the high turnover issue.

It is important to identify the variables that are related to the employee's intention to leave or to remain with an organisation, as an employee's intention to quit has a

significant direct and indirect impact on the organisation's bottom line (DeConinck & Johnson, 2009).

During the 1980s and 1990s intention to quit received a great deal of attention in the management literature (e.g. Brown, 1996; Steel & Ovalle, 1984). Elangovan (2001) describes intention to quit as an attitudinal orientation or a cognitive manifestation of the behavioural decision to quit. It is usually seen as a dependent variable that is used to indicate the probability of an employee leaving the organisation in the foreseeable future (Brown, 1996). This construct is often measured with reference to a time period (e.g. within one year) and has been described as the last in a sequence of withdrawal cognitions that an employee may have before he/she leaves an organisation.

It has long been realised that the intention to quit is most probably influenced by a variety of factors (Steers & Mowday, 1981). How the employee takes the decision to leave the organisation he/she is currently employed at, starts with an evaluation by the individual of his/her current situation where he/she measures the advantages and disadvantages of staying or leaving the job. This is followed by several stages whereby he/she considers alternative job/careers, financial needs and availability of other jobs which may lead to a firm intention to quit. The final outcome of this process may be a decision to leave the organisation (Steers & Mowday, 1981).

Numerous researchers (e.g. Bluedorn, 1982; Kalliath & Beck, 2001) have attempted to answer the question of exactly what determines people's intention to quit by investigating possible antecedents of employees' intentions to quit. To date, there has been little consistency in findings, which is partly due to the diversity of constructs included by the researchers and the lack of consistency in their measurements, but it also relates to the heterogeneity of populations sampled. Further, some authors have reported validity coefficients for the variables under investigation but, while statistically significant, these are often of little practical utility. Such authors have also failed to report the amount of variance in intention to quit explained by the factors in their models (Firth, Mellor, Moore & Loquet, 2004).

Despite these limitations, among the variables consistently found to relate to intention to

quit are:

- the experience of job-related stress (job stress);
- the range of factors that lead to job-related stress (stressors);
- lack of commitment to the organisation; and
- job dissatisfaction (e.g. Greenhaus & Beutell, 1985; Igbaria & Greenhuas, 1992)

These variables can be mediated by personal or dispositional factors and by environmental or organisational factors. Among the personal factors that mediate between stressors and intention to quit are aspects of personal agency, self-esteem and social support (Coyne & Downey, 1991; Turner & Roszell, 1994). The researchers Kelly and Cross (cited in Firth et al., 2004) found that peer social support was associated with higher job satisfaction among direct care staff and home managers for intellectually disabled clients, while intention to quit was associated with the presence of social undermining by co-workers and provider agencies. However, the bulk of evidence suggests that it is situation-specific support, that is, work-supervisor/home-family that is most effective (Firth et al., 2004).

Two of the above mentioned variables which seem to be strongly related to intention to quit are job satisfaction and organisational commitment. The relationships between these variables and intention to quit have been found to prevail across a range of occupations (Firth et al., 2004)

Remuneration, reward and recognition are some of the variables that seem to appear regularly in literature concerned with intention to quit. Compensation has been shown to be the most critical issue when it comes to attracting and keeping talent (Janas, 2009). A positive strategy is required and involves ensuring a competitive pay structure where top performers are properly compensated and mechanisms are in place to retain critical players (Janas, 2009). A survey by Salary.com found that 34.2% of current and former employees feel there is insufficient recognition or appreciation of their work, talents and capabilities and provide these as the reason for leaving their jobs (Janas, 2009).

Another variable that has been researched with regard to intention to quit is

organisational culture. Organisational culture is described as the invisible forces that shape life in a business organisation (Sheridan, 1992). Management needs to examine how effective their organisational culture and structures are in retaining employees (Sheridan, 1992). Therefore managers need to be aware of employees' perception of the organisational culture.

Clarke (2001) reported that employees stay with an organisation when they have strong relationships with their work colleagues. Employees who work as a team are more likely to feel an increased commitment to the work unit's efforts and the organisation as a whole (Meyer & Allen, 1997).

As seen above, the number of possible variables that may cause intention to quit is large. However, SamGnanakkan (2010) emphasise that there exists various factors which will determine whether the employee will actually convert these intentions to behaviour. They include individual or personality factors, work-related factors such as job satisfaction and organisational commitment, and current economic conditions (Lum, Kervin, Clark, Reid & Sirola, 1998). According to the classic turnover model by March and Simon (1958) these thoughts about leaving are a function of the perceived desirability of leaving and the perceived ease of movement from the organisation. Several extraneous factors interfere with the employee's ability to translate intentions into behaviour, for example, availability of alternative jobs, employee's mobility and family obligations (SamGnanakkan, 2010).

Hulin (1991) has found the turnover process to be both a cognitive and behavioural phenomenon. During the turnover process, a dissatisfied employee considers leaving the job (cognitive process) and thereafter takes the required steps to do so (behavioural process). However, the final decision to leave the organisation may centre on whether or not the employee looks for and finds an acceptable alternative job to his/her present one (Hom, Griffeth & Sellaro, 1984). Levels of economic conditions and unemployment rates can make it difficult for employees to find suitable alternatives, this has led some theorists to reason that dissatisfied employees may suppress thoughts of quitting and finding another job (Hulin, Roznowski & Hachiya, 1985).

From the preceding discussion of variables that impact on intention to quit it is evident that multiple variables can play a role in the final decision to quit.

2.3.1 Intention to quit and burnout

Schaufeli and Greenglass defined burnout as “a state of physical, emotional and mental exhaustion that results from long-term involvement in work situations that are emotionally demanding” (Schaufeli & Greenglass, 2001, p.501). Various studies have been conducted regarding the relationship between burnout and intention to quit. One such study was done by Weisberg (1994) where he applied three different burnout measures as predictions of teachers’ intentions to leave their place of work. He cited various research studies that had established relationships between burnout levels and intentions to quit (such as Jackson, Schwab & Schuler, 1986). In the Jackson et al., (1986) study it was hypothesized that burnout would indeed be associated with intentions to leave the job. The findings indicated that a component of burnout, namely emotional exhaustion, significantly predicted participants’ thoughts about leaving the job..

In another study done by Posig and Kickul (2003), no support was found for the predicted relationships between intention to leave and burnout. Posig and Kickul (2003) comment that it should be kept in mind that intentions to leave an organisation might also be influenced by labour market conditions and / or a country’s economic situation, particularly the availability of alternative employment. The latter is very relevant to the South African job market. On the opposite side, however, other researchers have established the existence of positive relationships between emotional exhaustion (component of burnout) and resulting voluntary turnover (Wright & Cropanzano, 1998), and between burnout and intention to leave (Schaufeli & Bakker, 2004).

It becomes evident that burnout does indeed have detrimental consequences for organisations, especially with regard to intention to leave and actual turnover. Even more important to note is that even if employees do not act on their intentions to leave or stay on the job, burnout experienced might still result in decreased job satisfaction, which could lead to reduced productivity.

2.4 Burnout

It follows that in studying organisational problems and searching for possible solutions to such problems burnout should not be left out of the equation. The negative effects of burnout on employees have been shown to have substantial costs to the company due to turnover, absenteeism, and reduced productivity. An understanding of the role of burnout in the selling environment may help to guide management in reducing its harmful effects (Cordes & Dougherty, 1993).

Lewin and Sager's (2008) recent statistics indicate that the costs associated with work stress and burnout exceeds \$300 billion annually in the United States alone (Chapman, cited in Lewin and Sager, 2008). Workers in people-orientated professions such as social services (Coggburn & Hays 2004), health care (Winstanley & Whittington, 2002), education (Van Emmerik, 2002), and sales (Low, Cravens, Grant & Moncrief, 2001) are at increased risk of burnout. Some negative consequences of burnout include withdrawal from clients, the job, and the organisation; diminished self-esteem, depression, and insomnia; decreases in the quality and quantity of job performance; and increases in substance abuse (Lewin & Sager, 2008).

The concept of burnout was first introduced in the psychosocial literature in the mid 1970s by Freudenberger (in 1974), and Maslach (in 1976). Freudenberger and Maslach "invented" the concept independently of each other after having studied the same kind of reactions among volunteers who worked with social problems among underprivileged citizens. While burnout started as a non-theoretical "grass-root" concept it soon became a metaphor for a number of important psychosocial problems among persons who do "people work". In the 1970s most of the research in occupational health psychology was still focusing on industrial workers and little attention was paid to social workers, nurses, teachers and other white collar groups in the human service sector (Kristensen, Borritz, Villadsen & Christensen, 2005). Today burnout is a well-known topic in psychosocial and the field of stress-related research (Burke & Richardsen, 2001). From all the research conducted on burnout, various definitions for this construct have since seen the light.

Most of these definitions use words like “fatigue”, “depression”, “frustration”, “anxiety” and “tension” in referring to burnout. A comprehensive summary of definitions by some of the most well-known burnout researchers is provided by Burke and Richardsen (2001, p.329).

Freudenberger (cited in Burke & Richardsen, 2001) originally conceptualised burnout as a state of relentless and continuous weariness, depression and frustration as a result of an individual’s strong attachment to, for example, a vocation or a relationship that failed to bring the expected rewards. Cherniss (cited in Burke & Richardsen, 2001) depicted burnout as consisting of three successive phases in which an imbalance between work demands and the individual’s resources results in feelings of anxiety, tension, fatigue and exhaustion. Cherniss’ (cited in Burke & Richardsen, 2001) conceptualisation of burnout corresponds to the underlying rationale of the job-demands-resources model that posits that burnout develops when high work demands and limited resources co-exist in any given occupation. The individual responds to these feelings of exhaustion, by portraying negative behavioural and attitudinal changes.

Maslach and Jackson (1984) describe burnout as an umbrella term, encompassing three distinct – but also related – components that describe the reactions of people to their jobs. Burnout is defined as a syndrome consisting of emotional exhaustion which is a result of wearing out or failing; depersonalisation which is derived from reduced personal accomplishment and finally a three stage process that includes, in order of progression, job stress, workers strain and defensive coping (Maslach & Schaufeli, 1993).

The question of whether the burnout concept is merely a revitalised version of the age-old phenomenon of stress has been studied extensively (Maslach & Schaufeli, 1993). Part of this confusion is due to the diversity of causes, symptoms, definitions and consequences associated with burnout. The implicit distinction between the concepts of stress and burnout lies in the time period over which stressors are experienced. Carayon (1995) developed the notion of minor, chronic job stressors, defined as “the irritating, frustrating, distressing demands that to some degree characterize everyday transactions with the environment” (p. 358). The pivotal part of this definition is that a person exposed

to such job stressors for a short time period might not experience stress, however, if exposed to them day after day, a person would probably begin to experience stress, and over the long term burnout. Hence, the chronic nature of the stressors is the defining characteristic of burnout. Burnout is therefore an affective response to chronic stress experienced over time by people working in professions, such as sales, that involve extensive interpersonal contact (Sand & Miyazaki, 2000).

Schaufeli and Greenglass (2001, p.501) defined burnout as “a state of physical, emotional and mental exhaustion that results from long-term involvement in work situations that are emotionally demanding”. This definition is almost identical to the definition by Pines and Aronson: “A state of physical and emotional exhaustion caused by long-term involvement in situations that are emotionally demanding” (Pines & Aronson, as cited in Kristensen et al., 2005, p. 201). Another central figure in burnout research, Shirom, emphasized that fatigue and exhaustion should be considered to be the central features of the concept. Specifically, burnout refers to a combination of physical fatigue, emotional exhaustion, and cognitive weariness” (Shirom, 1989, p.33 & p.34). Kristensen et al. (2005) considers fatigue and exhaustion to be the core of burnout. However, they do acknowledge that burnout is not just fatigue or exhaustion, if this were the case there would be no need for the concept at all. In their understanding of the concept the additional key feature is the attribution of fatigue and exhaustion to specific domains or spheres in the person’s life. One such domain is work and a more specific domain is client work.

Kristensen et al. (2005) defines work-related burnout as the degree of physical and psychological fatigue and exhaustion that is perceived by the person as related to his/her work, and client-related burnout as the degree of physical and psychological fatigue and exhaustion that is perceived by the person as related to his/her work with clients.

2.4.1 Burnout in the sales environment

Extant burnout research has primarily emphasised service occupations such as childcare and medical work where employees are exposed to and responsible for people almost constantly. Research published by Cordes and Dougherty (1993) indicates that burnout

may be as prevalent in other types of careers and settings.

Employees, who have extensive contact with people outside the organisation, may be more likely to suffer from the consequences of burnout (Leiter & Maslach, 1988). In particular, sales people, whose primary job task is to bridge the gap between customers and the organisation, and have to respond to the demands of both, are particularly prone to the effects of burnout. The salesperson may experience several sources of stress, and while any single stressor may not be dysfunctional, the combined effects may exceed the person's capacity to overcome them, leading to increased levels of burnout (Singh, Goolsby & Rhoads, 1994).

2.4.2 Theoretical explanations for burnout

Various theories have been proposed as frameworks for studying the burnout phenomenon:

- The conservation of resources (COR) theory and the
- Job-demand-resources model (JD-R)

The present study utilises the COR theory and the JD-R model to explicate the burnout phenomenon. The COR theory offers an overarching framework to examine stress and burnout irrespective of context. In other words, the theory can be applied in a variety of settings, ranging from home to work. According to Hobfoll and Freedy (1993) COR theory revolves around the use of resources and depicts resource reduction as a central facet of burnout. Furthermore it is stated that COR theory may have particular relevance for the study of how stress leads to burnout.

The COR theory posits that people are motivated to obtain, maintain and protect those 'things' that they value. These 'things' are termed *resources* and are placed into four categories:

- objects (e.g. physical assets)
- personal characteristics (e.g. self-esteem)

- conditions (e.g. social support)
- energies (e.g. emotional energy)

It will become evident that the categories, conditions and energies are especially important for the burnout construct. An individual develops stress when resources are disturbed, thus they either face the possibility of resource loss, actually lose resources, or they can't replenish resources after having lost them. In addition, to gain or regain valued resources, individuals usually need to make use of other resources. In the situation where this is impossible, the individual also experiences stress. The COR theory posits that individuals view work demands as resource losses, because they have to invest a vast amount of resources in an attempt to live up to such demands. Regarding burnout, the specific resource that is lost is energy. The possibility exists that emotional labour (a work demand) depletes an individual's energy resources which then contributes to burnout (Hobfoll & Shirom, 2001).

Another resource that is critical to mention in a discussion of burnout is conditions or social (supervisor) support. Various studies examined social support's relation to burnout, more specifically as having both a direct and moderating effect on the experience of burnout (Hobfoll & Shirom, 2001).

Ironically, individuals who experience a lack of resources are more vulnerable to resource loss. The COR theory states that a vicious cycle of resource loss is activated in which the individual's few available resources are employed to, either prevent more resource loss, or to protect or gain resources. Social (supervisory) support signifies the availability of resources and as such, is posited to be one means of preventing or alleviating the impact of resource loss, that is, work-related strain. Supervisor support could serve as a buffer (moderator) between the stressor (emotional labour) and the outcome (burnout) (Brotheridge & Lee, 2002).

The COR theory as discussed above, already alluded to some of the causes of burnout. Cordes and Dougherty (1993) summarised and grouped the antecedents of burnout into three broad categories, namely, job and role characteristics, organisational characteristics, and personal characteristics. Job and role characteristics include

interpersonal relations between employee and client, role problems and overload. Organisational characteristics are things such as contingent rewards or punishment and job context. Lastly, personal characteristics include demographics, social support, personal expectations and career progress.

Another theoretical framework that is valuable for use in understanding the burnout phenomenon is the JD-R model. This model hypothesizes that working conditions can be divided into two broad categories, namely job demands and job resources. These processes each have distinct individual and organisational outcomes. According to the JD-R model burnout develops when high work demands and limited resources co-exist in any given occupation.

The first category, namely job demands constitutes a broad and comprehensive concept that describes physical, social or organisational aspects of the job that require prolonged physical and / or cognitive effort and, as such, are psychologically taxing. Job resources describe those physical, social, psychological or organisational aspects of the job that assist in achieving work goals, reducing job demands or facilitating growth and development. Individuals that experience high job demands and low levels of resources should, therefore, experience higher levels of stress, and hence, burnout (Demerouti, Nachreiner, Bakker & Schaufeli, 2001).

A number of studies have found a positive relationship between job demands, such as emotional job demands, and burnout, as well as a positive relationship between a lack of job resources, such as lack of support, and burnout (Demerouti et al., 2001; Schaufeli & Bakker, 2004). Additionally, the existence of a positive relationship between a lack of resources and psychological withdrawal has also been indicated. As such, a lack of resources also holds potential implications for intentions to quit and actual turnover (Demerouti et al., 2001).

The use of applying the JD-R model in the PFA environment can be explained as follows: if PFAs are exposed to high emotional work demands, in other words emotional labour, on a prolonged basis, and together with this they experience a lack of support from their supervisor, the probability that burnout will develop increases.

As seen in the literature, various consequences of burnout are proposed, the most common being job dissatisfaction, intention to quit and performance (Singh et al., 1994). Each of these consequences has been an important outcome construct in previous salesperson research (Brown & Peterson, 1993).

Organisations could gain a lot by acknowledging the impact of the work environment's structure and functioning on the development of burnout. In this way many organisational problems that occur as a result of burnout could also be avoided.

From the above it can be stated that burnout does have detrimental consequences for organisations, specifically regarding intentions to quit and actual turnover. Another important realisation is that even if employees decide not to quit, experiencing burnout might still result in lowered commitment to the job and the organisation.

2.5 Emotional Labour

Previously, emotions were mostly ignored in the study of organisational behaviour; the workplace was viewed as a rational environment, where emotions would get in the way of sound judgement (Arvey, Renz, & Watson, 1998; Putnam & Mumby, 1993). Thus, emotions were not even considered as explanations for workplace phenomena. However, this view is being dismantled as more researchers are discovering how workplace emotions help to explain important individual and organisational outcomes (Humphrey, Pollack & Hawver, 2008; Rupp, McCance, Spencer & Sonntag 2008).

Three conceptualizations of emotional labour that have greatly influenced the field and the definition of the construct are that of Hochschild (1983), Ashforth and Humphrey (1993), and Morris and Feldman (1996).

Hochschild (1983) originally focused on the management of inner feelings for the purpose of creating an externally visible and physical composure. Later authors, like Ashforth and Humphrey (1993), and Morris and Feldman (1996) became more interested in the manner in which behaviours are portrayed and the extent to which these behaviours conform to organisational prerequisites (Zapf, 2002).

The term emotional labour was first coined by Hochschild (1983). She argued that service agents perform emotional labour when they express socially desired emotions as part of their job role. Emotional labour has also been observed in other settings such as health care, where workers are expected to show sympathy or a variety of other emotions (Humphrey, Pollack & Hawver, 2008). The nature of service work, like the nature of the work performed by PFAs, is that employees need to be skilled at emotional expression and management and at times projecting one emotion while simultaneously feeling another (Ashkanasy, Härtel & Daus, 2002).

Later on, Brotheridge and Lee (2003, p.365) described emotional labour as the effort involved when employees “regulate their emotional display in an attempt to meet organizationally-based expectations specific to their roles.” These “expectations”, or display rules, specify either formally or informally, which emotions employees ought to express and which ought to be suppressed.

Although most research regarding emotional labour focuses on the negative impact for the employee, there is evidence that performing emotional labour does hold valuable advantages for the organisation. Various studies have argued that an employee’s performance of emotional labour during customer interactions can positively influence customers’ perception of the organisation and the quality of its products (Ashforth & Humphrey, 1993; Morris & Feldman, 1996), and customers’ willingness to pass positive comments to friends (Rafaeli & Sutton, 1987).

2.5.1 Emotional labour in the sales environment

In the sales industry, and by implication the Insurance sales industry, the salesperson is charged with the responsibility to create a pleasant sales experience for the client in order to increase the likelihood of a sale. Potential clients will only consider purchasing products when they trust the advisor and feel comfortable and secure within their relationship. As such, PFAs are expected to regulate and display certain pre-established and contextually appropriate emotions while interacting with clients. The reward for engaging in this specific labour is wage, or in the PFAs case, commission. Thus, in addition to being paid for performing cognitive and physical work tasks, they, like many

other service employees, are also being paid for engaging in emotional work demands – more specifically, for performing emotional labour (Grandey & Brauburger, 2002). The amount of sales PFAs make is directly linked to their income, by implication then, they will earn more for performing emotional labour.

As previously mentioned, Morris and Feldman (1996) have played a pivotal role in the conceptualisation of emotional labour. They describe emotional labour as the effort, planning, and control needed to display organisationally desired emotions irrespective of felt emotions during customer interactions (Morris & Feldman, 1996). Emotional dissonance however, refers to the discrepancy between displayed and felt emotions or between organizationally desired and felt emotions. Studies have shown that it is this emotional dissonance that leads to burnout (Heuven & Bakker, 2003).

There are different conceptualizations of emotional dissonance. For example, emotional dissonance is considered as a consequent state arising from the performance of emotional labour, due to the discrepancy between organisationally desired emotions and felt emotions (Zapf & Holz, 2006), or simply as a dimension of emotional labour (Morris & Feldman, 1996). In the present study, emotional dissonance is conceptualized as the state of discomfort, unease, and tension due to the discrepancy either between felt and expressed emotions or between felt and organisationally desired emotions.

2.5.2 Antecedents of emotional labour

As noted earlier, Hochschild (1983) argued that organisations develop feeling rules that specify the emotions that employees should feel. However, Dafaeli and Sutton, 1987 (cited in Humphrey, Pollack & Hawver, 2008) and Ashforth and Humphrey (1993) argued that these organisational rules should more accurately be called display rules because they refer to observable behaviours (emotional expressions) rather than to unobservable internal feelings. Ashforth and Humphrey (1993) used the term display rules and recognized that, in order to display the appropriate emotions, employees might have to regulate their internal emotions as well. Whilst many employees want to portray emotions in accordance with display rules because they care about their clients (or simply want to retain their job), there are likely to be many occasions when genuinely felt

emotions do not concur with desired emotions. Display rules, or certain emotionally acceptable and appropriate behaviours, are prescribed in direct-sales driven organisations, like the environment the PFAs function in. While interacting or dealing with clients, PFAs should remain friendly and co-operative at all times, and under no circumstance express frustration, irritation or anger towards clients. The rationale behind this prescription entails that the perception of the organisation is greatly influenced by the interaction between client and advisor. These are examples of prescribed behaviours or display rules.

In a meta-analytic study based on research conducted in the field of emotional labour, Bono and Vey (2005) identified a number of possible antecedents of emotional labour. They found a positive association between emotional labour and display rules ($r = 0.15$; $n=2090$) in 90% of the studies analysed (Bono & Vey, 2005). This result indicates that the fact that organisations prescribe such display rules most likely contributes to the experience of emotional labour in their employees.

Bono and Vey (2005) found that job characteristics, such as the degree to which employees perceive that they have autonomy in their jobs, was related to the experience of emotional dissonance. Those employees who perceived that they had more autonomy were less likely to report experiencing emotional dissonance. A possible explanation for these results could be that individuals with greater autonomy could limit or shorten interactions with clients or manage the timing of interactions so as to reduce having to engage in emotional labour more frequently (Bono & Vey, 2005).

Hochschild (1983) also described emotional labour as a form of acting. When the desired emotions do not match the employee's current emotional state, the employee can take two approaches to conjure up those emotions (Hochschild, 1983). They are referred to as surface acting and deep acting. Surface acting means that an individual merely modifies his or her outwardly displayed emotions, such as when an employee pastes on a false smile, thereby faking his or her true feelings. In contrast, when deep acting, employees try to alter their inner feelings in such a way that they match the emotions required by the organisation. They achieve this, for example, by putting

themselves in the customers' shoes and trying to empathize with them. In addition, Ashforth and Humphrey (1993) argued that employees also perform emotional labour in a third way, namely, through spontaneous and genuine emotion. Diefendorff, Croyle, and Gosserand (2005) demonstrated that the expression of naturally felt emotions is an effective form of emotional labour.

It is primarily the surface-acting component of emotional labour that results in negative work outcomes such as stress and burnout. Grandey (2003) found that surface acting resulted in higher levels of stress and burnout than deep acting.

2.5.3 Negative outcomes of emotional labour

As mentioned earlier, some research have deemed emotional labour to be a good thing for the organisation, that is, customers respond positively to the prescribed emotional displays of employees, responding via repeat business, referrals, and positive perceptions (Pugh, 2001). On an individual level, Ashforth and Humphrey (1993) believed that if emotional labour is consistent with a central, salient, and valued social and/or personal identity, it will lead to enhanced psychological well-being. However, other research has highlighted the psychological burden that emotional display rules place on employees, especially when they are not inwardly feeling the emotions they are required to convey (Cropanzano, Weiss, & Elias, 2004). This specific form of behaviour display, as mentioned earlier, is termed surface acting, and has been shown to cause burnout among employees (Brotheridge & Grandey, 2002).

Hochschild (1983) initially argued that being required to display emotions that were not being felt at that moment could lead to alienation of one's feelings, which in turn could have negative consequences for psychological well-being. More recent research, conducted by Zapf and colleagues (Zapf, 2002; Zapf, Vogt, Siefert, Mertini & Isic, 1999), reported that not being able to feel what one should feel (i.e. the experience of emotional dissonance) may cause the individual to feel false and hypocritical, and in the long run may lead to alienation from one's own emotions, poor self-esteem, and depression. Similarly, Bono and Vey (2005), in their meta-analysis of literature on emotional labour, found that emotional labour over many studies was associated with poor physical and

psychological health. In research that linked emotional labour predictors directly with emotional outcomes (Pugliesi, 1999), without measuring emotional labour directly, it was found that display rules were positively associated with job stress ($r = .40$; $n=1114$) and psychological distress ($r = .37$; $n=1114$), and negatively associated with job satisfaction ($r = -.28$; $n=1114$).

2.5.4 The relationship between emotional labour and burnout

Burnout is considered an indicator of the fact that employees are no longer able to adequately regulate their emotions when interacting with clients. Initial findings on the relationship between emotional labour and burnout evidenced that such a relationship exists, suggesting that burnout is a response to frequent social and emotional interactions with clients (Zammuner & Galli, 2005).

The common explanation of burnout suggests that it is the frequency or quantity of interactions with clients/customers that contributes to role overload and burnout, but such interactions can also involve the need for employees to regulate their emotions in a mandated way (Cordes & Dougherty, 1993). A meta-analysis examining the relationship between emotional labour and burnout (Bono & Vey, 2004), indicated significant associations with emotional exhaustion (burnout) (weighted mean correlation = .30).

Studies that focused on the various dimensions of emotional labour (i.e. frequency, intensity and variety of the emotional display, surface and deep acting) found the state of surface acting to be associated with emotional misalignment and inauthenticity (i.e. emotional dissonance), where the emotions required to be displayed were not actually felt by the employee. Overall, Brotheridge and Grandey (2002) concluded that surface acting has unfavourable results directly related to the concept of burnout.

Bono and Vey's (2005) research also found that individuals performing jobs involving high levels of emotional labour (such as, health care workers, flight attendants, and frontline customer service representatives) reported work-related stress and burnout.

Richards and Gross (1999) used the conservation of resources (COR) theory to explain the differential impact of surface acting and deep acting on the psychological well-being

of the individual. They state that although both surface and deep acting entail resource loss, surface acting represents a bigger investment of resources, as it requires emotional suppression and therefore greater physiological and psychological effort.

Researchers have also argued that, in addition to the unique contribution of emotional labour to the development of burnout, it is, in fact, the co-occurrence of emotional work demands and organisational job stressors and psychosocial demand that result in exaggerated levels of emotional exhaustion/burnout (Lewig & Dollard, 2003). In relation to the PFA environment, it could therefore prove worthwhile to investigate the impact of additional work stressors on strain levels beyond the scope of emotional labour per se.

The present study examines the direct relationship between emotional labour and burnout. In this sense, emotional labour is postulated as a stressor in this study and this is consistent with the research by Brotheridge and Grandey (2002), who argue that employee-focused emotional labour and display rules are stressful because they create the need to manage emotional states.

2.5.5 Emotional labour and intention to quit

PFA's perform two functions, firstly they represent the organisation to outsiders and secondly, they influence their perceptions, expectations and ideas about the organisation (Friedman & Podolny, 1992). Interacting with customers, they either display or are expected to display organisationally desired emotions irrespective of their felt emotions, which often causes emotional labour. Emotional labour may be one of the critical determinants of PFA's turnover intention, which is becoming a chronic problem in the financial sales environment.

This conservation of resources (COR) model can be used to understand the linkage between emotional dissonance (or the performance of emotional labour) and turnover intention. As discussed, the COR model (Hobfoll, 2001) suggests that employees experience stress in three ways, namely, loss of resources, threat to current resources, and inadequate return on investments made to maximize resources; and, employees would be interested in minimizing further resource loss. However, in the absence of

replenishment of resources, employees engage in withdrawal behaviour in order to minimize resource loss. As stress represents a significant depletion of resources (Hobfoll, 2001), and emotional dissonance is the core element of stress caused by emotion work (Lewig & Dollard, 2003), employees will try to minimize the resource loss by withdrawing themselves from the organisational activities. Since turnover intention is considered to be a type of withdrawal behaviour (Mobley, 1977), it is hypothesized that emotional dissonance (emotional labour) is positively related to intention to quit.

From this research it is evident that emotional labour is a complex, multi-dimensional variable that encompasses various sub-dimensions. It also holds important implications for the psychological well-being of many employees, in this case, also for PFAs.

It can be of great value to investigate factors and conditions that contribute to burnout, specifically the role of emotional labour, to better equip human resource professionals to design intervention programmes aimed at possibly reducing development of burnout and in turn its negative effects such as high intention to quit and actual turnover, which is of great concern at the moment in the PFA environment.

2.6 Supervisor Support

Even in the sales environment, employees are required to report to and interact with their respective supervisors on a regular basis. PFAs report to sales managers/supervisors, interactions with these supervisors constitute a very important facet that has an impact on the daily functioning of PFAs – particularity in terms of the type and level of support provided by sales managers to PFAs. In other words, seen from the perspective of burnout, the nature of this relationship could be an important determinant of the psychological well-being of PFAs.

In the present study the role of perceived supervisor support (PSS) on the PFAs experience of burnout and intention to quit is examined. According to Cook and Rice (cited in Gentry, Kuhnert, Mondore & Page, 2007) social exchange theory ties together PSS and retention by explaining that employees will remain with a company if they sense a climate of supervisory support where supervisors and managers support and

care for the development and well-being of their employees.

Social exchange theory has become a popular theoretical basis in organisational studies (Hofmann & Morgeson, 1999). The theory began with two main writings, Homans's (1961) book *Social Behaviour and its Elementary Forms* and Blau's (1964), *Exchange and Power in Social Life*. Though each has its own focus, social exchange theory states that person "A's" behaviour reinforces "B's" behaviour, and vice versa, thereby maintaining the relationship (Gentry et al., 2007).

Management literature suggests that the employee and employer could be deemed as two "actors" in a social exchange relationship. In fact, social exchange has been seen as a possible theoretical basis for the relationship between retention and part-time employees (Gentry et al., 2007). For example, PSS was considered a social exchange construct because employees remained with an organisation if their managers or supervisors valued the contributions and well-being of their employees, communicated well with their employees, and treated their employees with respect and recognition (Eisenberger, Stinglhamber, Vandenberghe, Sucharski, & Rhoades, 2002). With supervisors supporting and caring for the development and well-being of their employees, PFAs would sense a climate high in supervisory support, as demonstrated through high levels of perceived supervisor support. As a result, PFAs would feel "connected" to the organisation and would "return the favour" through various ways, including high retention levels.

Support is important in development and performance. With support, people can cope with hardships, overcome challenges, and more readily maintain a positive image of themselves as capable of learning, developing and being successful (McCauley & Van Velsor, 2004).

Support can come from an organisation, its culture, or systems. Many believe that organisational support, in terms of the organisation believing in and espousing a culture of employee development or continuous learning, valuing employee contributions, or caring for employee's well-being, are related to outcomes such as development, satisfaction, performance, or effectiveness (McCauley & Van Velsor, 2004).

Though support can come from having the necessary resources, freedom to do what needs to be done, or from an organisation's beliefs or values, a major source of support comes from people (social support). While social support can come from family and friends outside the organisations, many times employees find support from those internal to the organisation. This kind of social support is beneficial for psychological well-being, and is related to job performance (Park, Wilson & Lee, 2004). For instance, Hill (1992) believed that many new managers rely on support specifically from their peers.

The COR theory can be used to explain the significance of social support (Hobfoll, cited in Hobfoll & Vaux, 1993). COR theory posits that, individuals who experience a lack of resources are, ironically, also more vulnerable to resource loss, and as such a vicious cycle of resource loss is activated in which the individual's few available resources are employed to either prevent more resource loss, or to protect or gain resources. As such, social support (signifying the availability of resources) is posited to be one means of preventing or alleviating the impact of resource loss, that is, work-related strain (Brotheridge & Lee, 2002). Furthermore, Lee and Ashforth (cited in Deery, Iverson & Walsh, 2004) argue that the incidence of emotional exhaustion/burnout is affected by the availability of resources, such as supervisory support.

Bliese and Castro (2000) states that studying supervisor support is important, as supervisor support is critical in relieving some of the harmful effects of strain. Support from the supervisor is also a major contributor to a person's performance and effectiveness (Schaubroeck & Fink, 1998). Pertinent to the present study, support from the supervisor, termed perceived supervisor support (PSS), is considered a social exchange construct, whereby employees perceive "the degree to which supervisors value their [employee] contribution and care about their well-being" (Eisenberger et al., 2002, p. 565). Valuing contributions and caring for a person's well-being could be considered support from the supervisor. Social exchange theory would dictate that if managers or supervisors show concern for their employees and foster their development, a reciprocal relationship may form, such that the employees, especially the PFAs who may not feel "connected" to the organisation, will feel "connected" and "repay" their supervisors and the organisation through remaining with the organisation.

According to Cordes and Dougherty (1993) social support can impact on employees' well-being in two ways. Firstly, it can act as a moderator between job-related stress and its pathogenic outcomes by either enabling individuals to redefine the potential harm of a situation or by enhancing the belief that they will be able to cope due to the provision of resources by other individuals. In other words, within the sales environment, sales manager/supervisor support could serve as a moderator (buffer) between the stressor (emotional labour) and the outcome (burnout). Secondly, social support can have a direct effect on experienced stress, whereby an increase in social support directly results in a decrease in strain levels, regardless of the quantity and intensity of stressors experienced (Cooper, Dewe & O'Driscoll, 2001). In other words, the provision of sales manager support could reduce PFAs strain levels (i.e. burnout) no matter how often PFAs are exposed to emotional work demands (i.e. the frequency dimension of emotional labour), and despite the intensity of emotional expressions during client interactions.

Brotheridge and Lee (2002) conducted research on the relationship between emotional labour, social support and emotional exhaustion (burnout). They state that employees are faced with emotional demands, which require them to employ emotional energy to effectively and successfully deal with client needs. If an imbalance occurs between the demands and the resources available to meet the demands, emotional strain results. In the presence of supervisor support the effect of the imbalance between demands and resources could be enhanced; if it is absent, emotional exhaustion could begin to set in. Therefore, Brotheridge and Lee (2002) posit that although emotional labour can result in burnout (emotional exhaustion), the relationship is impacted on by, inter alia, rewarding social relationships (hence, supervisor support). In other words, the effect of the performance of emotional labour on emotional exhaustion could be less stressful for PFAs when they experience a high degree of supervisor support.

From the above discussion it is evident that supervisor support plays a critical role in any employee's experience and emotional well-being at work. It can be of great value to investigate to what extent perceived supervisor support impacts on the PFAs experience of emotional exhaustion and ultimately his/her turnover intention.

2.7 Self-efficacy

This discussion deals with self-efficacy and how this construct may lead to the PFAs intention to quit. It entails an in-depth coverage of the construct, with a clear focus on the consequences of having high and low self-efficacy levels in the sales environment.

Core self-evaluation (CSE) represents an individual's fundamental beliefs about his or her own competence and self-worth. It is a higher-order construct consisting of four traits: self-esteem, self-efficacy, emotional stability, and internal locus of control (Judge, Erez, Bono & Thoresen, 2003). These four constructs have been identified as a manifestation of a single CSE construct which has been associated with burnout (Bono & Judge, 2003). However for the purposes of this research they will be treated as separate variables with a focus on self-efficacy.

Alarcon, Eschleman and Bowling (2009) reports that although conditions in the work environment clearly contribute to burnout, findings suggest that burnout is also associated with employee personality. Thus, even when organisations employ burnout interventions that focus on changing the work environment, some individuals may still experience high levels of burnout as a result of their personalities.

In current times organisations seem more concerned about managing the performance of employees and more attention is being given to goal setting, feedback and performance appraisal. However, for people to actually achieve their goals and adapt to the expectations of others in the organisation, they also need to believe in their own self-efficacy (Tams, 2007).

Bandura's (1986) definition of self-efficacy entails "people's judgements of their capabilities to organize and execute courses of action required to attain designated types of performances. It is concerned not with the skills one has, but with judgements of what one can do with whatever skills one possesses" (p.391). Therefore, self-efficacy is a perception of one's own abilities that will significantly determine performance and operates partially independently of underlying skills (Bandura, 1986).

Bandura (1986) first introduced self-efficacy as one core aspect of his social cognitive

theory, which upholds that individuals exhibiting the qualities of self-efficaciousness will deliberately choose to become more engaged in a task and rise to the challenge; put in more effort to be successful; and display perseverance despite adversity (Bandura, 1986).

Gist and Mithchell (1992) went on to highlight three important aspects of self-efficacy. The first one they noted was that self-efficacy involves a comprehensive summary or judgement of one's perceived capability for performing a specific task. Specifically in organisational context, the information that is used in the formation of this judgement comes from the individual, the task, and others in the organisation. Secondly, self-efficacy has a motivational component. Lastly, they noted that self-efficacy is a dynamic construct that changes over time and in response to new experiences and information. Saks (1995) added to this by stating that one important source of information that has been found to be especially effective in changing self-efficacy beliefs is the information and experience one acquires through training.

Bandura (1997) also noted that the most influential source of self-efficacy information comes from performance experiences where individuals try to exert control over their environment. In cases where individuals perceive their coping attempts under difficult circumstances as successful, they will in all probability experience an elevated sense of mastery within that domain (Maddux, 2004). Viewing from an organisational perspective, this will require that employees work towards challenging, but attainable, concrete, and proximal goals. Luthans and Youssef (2004) found that experiential exercises, on-the-job training, and coaching will contribute in building high self-efficacy through guided mastery experiences.

PFAs especially need to believe in their capabilities to mobilize motivation while working in such as demanding environment where resilience plays a key role.

2.7.1 Self-efficacy and burnout

Although most burnout research has focused on environmental influences, it is likely that individual difference factors also play an important role in the development of burnout

(Maslach, Schaufeli, & Leiter, 2001). Self-efficacy may influence burnout via effects of both the perceived and the objective nature of one's work environment. First, high self-efficacy individuals may be predisposed to perceive the work environment favourably regardless of the objective nature of their jobs. Whereas low self-efficacy individuals may view a difficult work assignment as threatening or stressful, for example, high self-efficacy individuals may view the same assignment as a challenge or an opportunity to succeed (Alarcon, Eschleman & Bowling, 2009).

2.7.2 Self-efficacy and intention to quit

Saks (1995) found that an increase in training for newcomers was associated with an increase in post-training self-efficacy, ability to cope, and job performance, and with a decrease for intention to quit. However, although training was related to the adjustment of all newcomers, it was of greatest benefit for the adjustment of newcomers with low self-efficacy. Their intention to quit was lower than newcomers with high initial self-efficacy. The results indicate that the relationship between training and adjustment depends in part on newcomers' initial level of self-efficacy and the criteria of adjustment, in particular, for post-training self-efficacy, ability to cope, job performance, and intention to quit.

Other research that supports the positive impact of high self-efficacy includes that of Stajkovic and Luthans (1998). They report a weighted average correlation of .38 between self-efficacy and work-related performance in a meta-analytic review of empirical studies conducted over 20 years. Furthermore, they state that the effect of higher self-efficacy on performance is greater than many established performance enhancement initiatives such as goal-setting and behaviour modification, as well as commonly recognised personality traits such as conscientiousness and attitudes like job satisfaction.

2.7.3 Developing self-efficacy beliefs

The role self-efficacy plays in the PFAs intention to quit was examined in this study. As seen above, various researchers support the notion that high levels of self-efficacy can

reduce intention to quit among employees. If results indicate that PFAs low self-efficacy contributes to their intention to quit, it can be of great value to explore ways of how managers and other stakeholders can help develop PFAs self-efficacy beliefs.

Self-efficacy beliefs are influenced by a number of factors. According to Bandura (1986) self-knowledge about one's efficacy is based on four principal sources of information:

- Mastery experiences (Previous experience – success and failure)
- Vicarious experiences of observing the performances – success and failures – of others
- Social persuasion (verbal persuasion from peers, colleagues, relatives)
- Physiological and emotional states from which people partly judge their capableness, strength and vulnerability to dysfunction

Individuals therefore form their self-efficacy beliefs by interpreting information primarily from their previous experiences (mastery experiences). Individuals interpret the results of their actions and use the interpretations to develop beliefs about their capabilities to engage in subsequent activities (Kurbanoglu, 2003). Typically, successes raise self-efficacy while failures lower it. However, Bandura (1986) indicates that often a strong sense of self-efficacy is developed through repeated successes, occasional failures do not affect it easily.

In addition to “mastery experiences”, self-efficacy beliefs are partly influenced by “vicarious experiences” of observing others perform tasks. However, the influence of vicarious experience on self-efficacy beliefs is weaker than the mastery experience. In cases where individuals have had insufficient familiarity with the task in their hands, they become especially sensitive to vicarious experience. Vicarious experience is particularly powerful when observers see similarities between themselves and the model. The observer's beliefs about his/her own capabilities will be influenced by observing the success of models. On the other hand, failures of such models can undermine the observers' beliefs about their own capability to succeed (Kurbanoglu, 2003).

“Verbal persuasion” that individuals receive from others can also contribute to the

development of self-efficacy beliefs. Whereas positive persuasion may empower self-efficacy beliefs, negative persuasion may weaken those beliefs. Individuals who are persuaded verbally that they possess the capabilities to master given tasks are likely to put in more effort when difficulties arise. It is usually more difficult to strengthen self-efficacy through positive encouragement than to weaken it through negative appraisals (Kurbanoglu, 2003).

The last principle, as mentioned by Bandura (1986), is “physiological state.” People measure their degree of confidence by the emotional state they experience as they contemplate an action. Strong negative emotional reactions, such as anxiety, stress, and fear can lower self-efficacy perceptions (Kurbanoglu, 2003).

Managers who want to develop their employee’s self-efficacy can draw on a considerable body of research that has examined the effectiveness of exposing people to four sources of efficacy information, as proposed by Bandura (1997). Effective ways of creating enactive mastery experience include giving feedback indicating progressive mastery (Bandura & Jourden, 1991) and job designs with a wide breadth of activities and increased control over one’s task (Parker, 1998).

Moreover, there are several ways by which training can effectively convey efficacy information. Gist (1989), for example, found that participants in a training design that combined cognitive modelling of brainstorming techniques with practice and reinforcement, developed significantly higher levels of self-efficacy in an idea generation task than participants who had only received a lecture and practice. Similarly, training which involves behavioural modelling of a particular skill is more effective in raising low levels of confidence than tutorials alone.

2.7.4 Importance of self-efficacy in the sales environment

Self-efficacy beliefs influence the totality of human behaviour - it provides the foundation for human motivation, well-being, and personal accomplishment (Koul & Rubba, cited in Kurbanoglu, 2003). People have little incentive to act or to persevere in the face of difficulties unless they believe that their actions can produce the outcomes they desire

(Kurbanoglu, 2003).

Self-efficacy is a critical determinant of success in the PFA environment. It is a key component that will differentiate the successful advisors from the unsuccessful ones. PFAs need to persevere in the face of difficulties and be able to stay focused on the fact that their actions can produce the outcomes they desire.

Self-efficacy beliefs will determine how much effort PFAs will expend on sales, how long they will persevere when confronted with difficult clients or other obstacles, and how resilient they will be in the face of adverse situations. Those with a high positive self-efficacy expect to succeed and will persevere in an activity until the sale is made. On the other hand, PFAs with low perception of self-efficacy anticipate failure and are less likely to attempt or persist in challenging activities. The higher the sense of efficacy, the greater the effort, persistence, and resilience (Kurbanoglu, 2003). Persistence and resilience are two critical factors for survival in the PFA environment.

2.8 Time Wasted on Non-sales Activities

Sales people need to allocate their time and efforts to those activities aimed at revealing customers specific needs in order to ensure the sale (Brooksbank, 1995). In the context of the financial sales environment, it is even more important for PFAs to spend adequate time with clients, to build that trusting relationship that plays a major role in clients' decision to buy products or not. However, research has indicated that sales people spend more and more time and effort on activities which are unproductive and not serving the customer. Survey findings by Johnston and Marshall (cited in Jaramillo, Mulki and Locander, 2006) showed that sales people dedicate only 15 percent of their time to serving the customer, while 35 percent of their time is spent on administrative tasks.

The time and effort an individual spends on tasks he/she believes is ineffective, is referred to as time wasted. It is important to note that time wasted refers to the perception of the individual of the time and efforts spent on self-perceived futile tasks. Activities that have been linked to time wasted include preparing paperwork and reports, engaging in non-sales related chores, and attending meetings (Jaramillo, Mulki & Locander, 2006).

A qualitative study by Narayanan, Menon and Spector (1999), revealed that time wasted is one of the most frequently mentioned stressors at work. This may result in negative consequences for the salesperson and, ultimately, the organisation. The reason is that sales people believe that a large portion of their productive time is wasted on non-selling tasks instead of pursuing sales opportunities, which can help them meet their performance goals. The resulting frustration and stress impacts both on the physical health and emotional well-being of the salesperson. In actual fact, several studies have found that sales people's stress levels result in high emotional exhaustion, high turnover intentions, and low performance (Low et al. 2001).

Jaramillo, Mulki and Locander (2006) conducted a study which empirically tested the effect of time wasted on job attitudes and behavioural intentions. They found that sales people in the banking industry, who believe that their time or efforts have been wasted or used ineffectively, are prone to be dissatisfied, emotionally exhausted, and are more likely to quit.

Previous research conducted by Brashear, Bellenger, Barksdale and Ingram (1997), indicated that high performing sales people spend more time selling and servicing customers and have a higher vocational esteem. Therefore, sales people who believe that they are able to allocate their time to activities that result in high performance are likely to have more job satisfaction, are less affected by stress, and feel happier (Nonis & Sager, 2003). Reinforcement theory suggests that the sense of accomplishment that results from achieving high performance is a powerful motivator. On the other hand, when individuals are engaged in job activities that are perceived as wasteful, they are likely to feel unproductive and to become demotivated and unhappy (Jaramillo, Mulki & Locander, 2006)

From the above discussion it can be suggested that the salesperson's perceptions of time wasted may have a negative effect on job attitudes and behavioural intentions. The demotivation that results from allocating time to activities deemed as wasteful could be negatively related to job satisfaction, which is an attitude that reflects how people like or dislike their job. Perceptions of time wasted may also result in emotional exhaustion

(burnout), indicated by a lack of energy and a depletion of an individual's emotional resources (Babakus, Cravens, Johnston & Moncrief, 1999). Finally, Jaramillo, Mulki and Lochnader (2006) found that perceptions of time wasted could result in higher intentions to quit.

2.9 Concluding Remarks

The researcher has consulted PFAs that are currently employed by a large financial services organisation in South Africa before the research was conducted in order to identify variables that they deem important as antecedents of turnover among PFAs. The following variables were identified on the basis of the formal and informal discussions that had taken place:

- Supervisor relationships are critical in an advisor's decision to stay with the organisation [Supervisory Support]
- PFAs operate in the service environment, as such they are charged with the responsibility to create a pleasant service experience for their clients. Therefore, it is expected of them to regulate and display certain pre-established and contextually appropriate emotions while interacting with clients. [Emotional Labour]
- Advisors spend too much time away from clients, often doing 'busy-work' and not having enough time resources to spend on actual sales [Time Wasted]
- Service performance deteriorates in response to emotional exhaustion, which may influence the employee to quit [Burnout]
- Those advisors who have a strong belief in their own abilities and consequently have more resilience and perseverance seem to survive longer in this environment [Self-efficacy]

Emotional labour, time wasted and supervisor support seem to act as job stressors that PFAs are exposed to on regular basis. These job stressors can contribute to the experience of burnout, which may lead to an increased intention to quit. Together with

the relationships among these job stressors, the impact of self-efficacy on burnout and intention to quit was examined in this research.

2.9.1 Emotional labour

PFAs operate directly with clients, representing the organisation, and are expected to display certain behaviours, even if those behaviours are not a direct reflection of the emotions they are experiencing. Advisors face rejection on a regular basis but must keep their composure and ensure that they act in accordance to organisational expectations. This can lead to the experience of emotional labour, where they have to display pre-established and contextually appropriate emotions. Emotional labour has been linked to burnout, which has been identified by PFAs as a pivotal indicator of their decision to leave (LIMRA research, 2010, <http://www.limra.com>).

2.9.2 Supervisory support

Advisors rely on a combination of support systems to enable their success. At the heart of those systems are the professional relationships that advisors have in their business life, more specifically, the relationships with their supervisors. However, advisors clearly see themselves as the drivers of their own success. They maintain that personal drive and motivation are the clear reasons behind their success. Some of them see products, business models, and other support systems as playing lesser roles in their success (LIMRA research, 2010, <http://www.limra.com>).

Even though advisors see supervisor support as lower on their list of success drivers, they do recognize it and appreciate how much they need those support systems to be effective. Some recognize how they are driven to succeed on their own, but know that they can't do it without internal support. When talking about their business in more detail, most do appreciate how all of these pieces need to fit together, and fit together well. Most of them want to grow in their career, get a higher profile and expand their client base. Nevertheless, they cannot do it without strong support from their supervisor (W. De Vos, personal communication, 01 December, 2010).

2.9.3 Self-efficacy

The challenging nature of the insurance sales environment requires PFAs to have a strong sense of belief in their own abilities, and be able to stay determined and persevere through tough times. A high level of self-efficacy may provide that extra motivation which PFAs need in order to keep on pursuing sales even after, and during, challenging times. Most PFAs stressed the importance of believing in one's abilities and having the capability to persevere and have resilience (W. De Vos, personal communication, 01 December, 2010).

2.9.4 Time wasted on non-sales activities

Advisors do recognise the importance of strong office support with knowledgeable staff and cutting edge technology solutions. They have great respect for office staff and underwriters who are able to streamline the amount of time advisors spend on the details of client histories and records. The less time advisors spend on gathering client details, the more time they have to spend with clients and to pursue new business leads. According to LIMRA's *Forces of Change* study (2009), advisors perceive different aspects of support important, depending on their personal business model. However, when given the chance to speak more specifically about these items, advisors focus on the importance of technology and a strong back office.

Advisors who have access to more cutting edge technology have more time to spend with clients. The better the support components work together, the more resources advisors can plough into clients and prospective clients. Being with clients is what most advisors say they really want to do with their time. Most of the training programmes advisors go through are well regarded. However, according to them, a strong training programme should include a detailed section on time management/practice management. They displayed the need for more guidance on how to run their business/tasks; how to juggle making financial decisions, managing staff, and general time allocation. It is interesting to note that some advisors prefer completing such courses on-line whereas others enjoy classroom training (LIMRA research, 2010, <http://www.limra.com>).

2.9.5 Intention to quit

According to (LIMRA research, 2010, <http://www.limra.com>) there is no single big reason why top performing advisors currently leave; they rather make a gradual attitude shift over time. Various factors contribute to these attitudinal changes, and if addressed early on it may result in higher retention rates.

From the literature review and preceding discussions, the researcher has formulated the following theoretical model showing the postulated relationships between emotional labour, supervisor support, time wasted, burnout, self-efficacy and intention to quit.

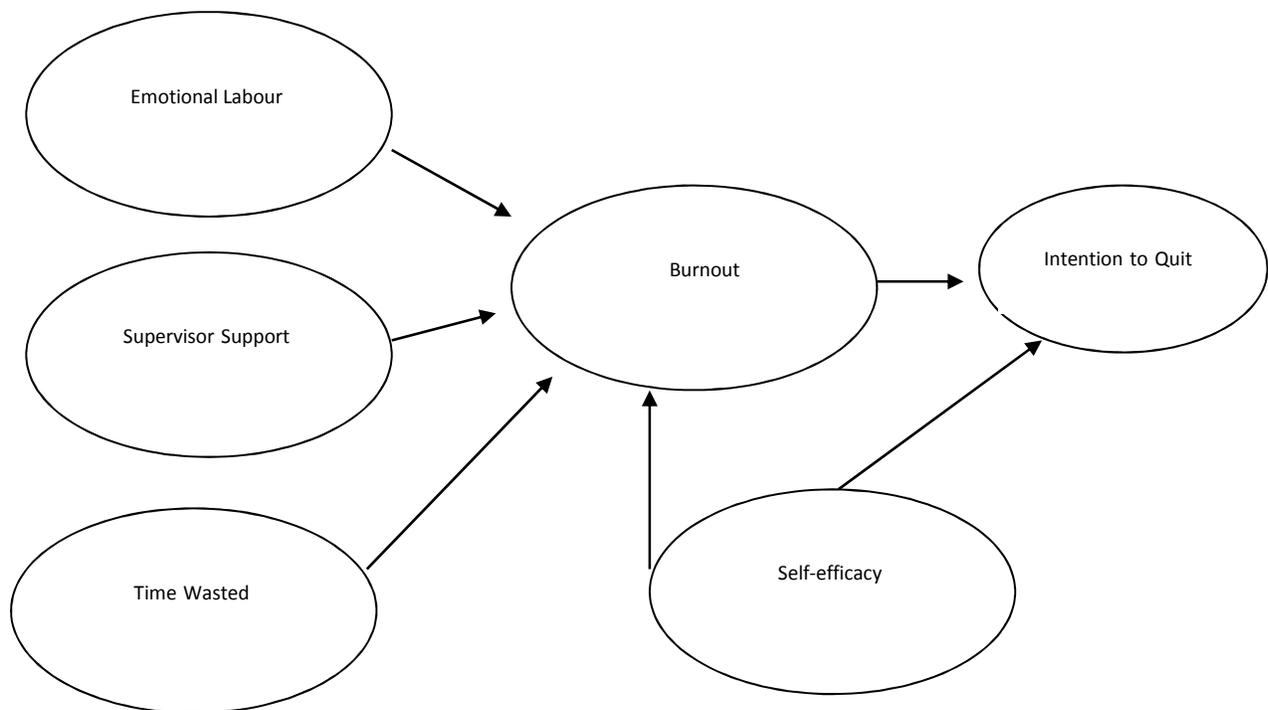


Figure 2.1 Theoretical model integrating the relationships between emotional labour, supervisor support, time wasted, burnout, self-efficacy and intention to quit

CHAPTER 3: METHODOLOGY

3.1 Introduction

This section will focus on the rationale, aims, goal and objectives of this research study. The first part will lay the foundation for the study and present the research design, procedure and data collection. Thereafter, the focus will be on the measuring instruments, statistical analysis and expected results.

3.2 Rationale and Aim of the Study

Previous research has demonstrated that various factors in the selling environment affect the sales person's intention to quit. These factors include, but are not limited to organisational commitment (Burke & Richardsen, 2001), job satisfaction, stress, supervisor support, locus of control, and self esteem (Firth et al., 2004). Mulki (2006) identified ethical climate and supervisory trust as factors that impact on a salesperson's job attitudes and intention to quit. The identified constructs in this study was chosen based on formal and informal discussions with management and PFAs in the selling environment. In addition, the researcher studied industry research on turnover in the insurance environment and identified certain constructs to be explored. The literature review provided a systematic review of the identified constructs in this study (i.e. emotional labour, supervisor support, time wasted, emotional exhaustion, self-efficacy and intention to quit).

This study aims to investigate the respective relationships that may exist between the discussed constructs. The theoretical model (Fig. 2.1) shows the proposed relationships between the constructs. It is assumed that a better understanding of these interrelationships will enable the researcher to explain the influence of identified job stressors and intrapersonal resources on burnout and ultimately the intention to quit and to utilise this knowledge in interventions to improve the well-being and retention of PFAs in the financial services sector.

3.3 Research Goal and Objectives

The research goal is to investigate the role of selected job stressors and resources on the burnout experienced by personal financial advisors in the financial services industry and their intention to quit.

The research objectives of this study are as follows:

- To evaluate the psychometric properties of the instruments used in this study.
- To investigate the role of demographic variables in burnout and intention to quit of PFAs.
- To study the qualitative information provided by the PFAs about factors that they deem predictive of the intention to quit amongst their peers
- To study the role of emotional labour, time wasted, supervisor support and self-efficacy in the degree of burnout experienced by PFAs
- To study the role of emotional labour, time wasted, supervisor support and self-efficacy in the intention to quit among PFAs
- To study the role of emotional labour, supervisor support, time wasted, self-efficacy and burnout in the intention to quit amongst PFAs.
- To evaluate the fit of the structural model defined with emotional labour, supervisor support, time wasted, self-efficacy, burnout and intention to quit as variables.

3.4 Research Design

The research design refers to the planning of the research. It guides the researcher in his/her collection and analysis of data (Christensen, 1994). A non-experimental research design was used to explore the relationship between emotional labour, time wasted, supervisor support, self-efficacy, burnout, and intention to quit. Non-experimental research is used when the researcher wants to observe relationships between variables without controlling or manipulating the variables in any way (Kerlinger & Lee, 2000). Hypotheses about the relationships between the variables were developed on the theoretical framework and proposed model (see Fig 1.1) without direct manipulation of the variables (Kerlinger & Lee, 2000).

The present study requires a correlational approach whereby the researcher aims to determine how two or more variables are related to each other (Elmes, Kantowitz & Roediger, 1999). Both correlational and multivariate statistical techniques will be used to determine the strength and direction of the relationships between variables.

The researcher wants to emphasize that the current research study takes the form of an exploratory, rather than an explanatory approach to the research problem. Studied variables were identified by means of informal focus groups and discussions, whereafter the exploratory research approach was adopted in order to unravel and unpack the impact and contribution these variables have on intention to quit.

3.5 Sample Design and Procedure

Sampling, as indicated by Kerlinger and Lee (2000), refers to selecting a portion of a population or universe as representative of that population or universe.

The research was conducted at a large, well-established financial services provider in South Africa. The PFAs currently working for the financial services provider for more than 6 and less than 36 months was the population from which a sample was taken. The rationale for limiting the sample to the above-mentioned time period emerged as a result of various discussions with human resource practitioners and management currently dealing with PFAs in this financial organisation. Over the years these role players have identified a 'trend' in the turnover behaviour amongst PFAs, this 'trend' observed is that the majority of turnover occurs within the group of employees working as PFAs for more than 6 and less than 36 months.

Babbie and Mouton (2002) recommends that, for validation purposes, the psychometric battery used in a study must be administered to a relatively large sample (approximately 100 subjects, depending on the number of tests or instruments in the battery).

Due to the large size of the organisation, and the number of participants required to justify a valid study, the sample included 608 selected advisors currently working for the organisation between 6 and 36 months. The only requirement for the advisors to be selected in taking part in this research is that they should have been working for this

specific organisation for more than 6 and less than 36 months. Human resource management advised the researcher that response rates for research studies going out to PFAs are usually very low and therefore, composite questionnaires consisting of a compilation of open ended questions, a self-generated questionnaire, as well as five existing psychometric instruments, were sent out to all the PFAs currently working for the organisation for more than 6 and less than 36 months, in order to ensure that a sufficient sample could be realised. These questionnaires were sent to 608 PFAs in the seven regions in which this organisation operates across South Africa. A total number of 138 questionnaires were received of which 122 were fully completed and could be used for this research.

Respondents evaluated their own perceived levels of emotional labour, time wasted on non-sales activities, perceived supervisor support, self-efficacy, burnout and intention to quit.

3.6 Data Collection

Access to this population was facilitated by the HR manager, who invited the selected PFAs via email to participate in the study. Permission to conduct the research at this organisation has been granted.

The researcher then sent a composite questionnaire, consisting of a short rationale for the survey, instructions on how to complete the questionnaire, a biographical section, and the selected psychometrics instruments to each of the selected PFAs. The completed questionnaires were returned anonymously to a private e-mail address to which only the researcher had access.

3.7 Measuring Instruments

A number of existing questionnaires are utilised in the present research study to measure the constructs. A general discussion of each questionnaire follows

3.7.1 Emotional labour

The Emotional Labour Scale (ELS), developed and validated by Brotheridge and Lee

(2003), was used to measure emotional labour. The ELS is a 15-item self-report questionnaire that measures six facets of emotional display in the workplace, namely the frequency, intensity and variety of emotional display, the duration of interaction, surface and deep acting. Brotheridge and Lee (2003) drew extensively on the work of Morris and Feldman (1996) in their development of the ELS, which is a relatively recent measuring instrument of emotional labour.

The ELS uses a five-point Likert scale with the anchors never, rarely, sometimes, often and always. For example, for the frequency sub-scale some items included are “Adopt certain emotions required as part of your job”, and “Express certain emotions needed for your job” (Brotheridge & Lee, 2003, p.370). These researchers report that the internal consistency (Cronbach’s α) of the sub-scales proved satisfactory, ranging from .74 for intensity to .83 for deep acting. Confirmatory factor analysis demonstrated the existence of six one-dimensional sub-scales, and evidence of convergent and discriminant validity was also cited.

The researcher did not find any other published research using the ELS in the South African context.

3.7.2 Burnout

Three questionnaires stand out as the most frequently used in burnout research. They include the Maslach Burnout Inventory (MBI) (Maslach & Jackson, 1984), the Burnout Measure (BM) (Pines, Aronson & Kafry, 1981) and the Copenhagen Burnout Inventory (CBI) (Kristensen, Borritz, Villadsen & Christensen, 2005).

The most widely used instrument in burnout measurement, nationally and internationally, is the Maslach Burnout Inventory. This measure was originally developed to assess levels of burnout among human service professionals. It was later adapted for use in a broader spectrum of occupations. Three different versions of the MBI exists, the first and most widely used is the MBI-GS (general survey) which measures burnout in workers in non-social service settings or settings that do not require direct service relationship contact, such as corporations and government agencies. This version of the MBI is ideal

for civil servant, computer/technical, management and clerical career fields. The second version is MBI-HSS (human services survey) which measures burnout as it manifests itself in staff members in human services institutions and health care occupations such as nursing, social work, psychology and ministry. The third version is the MBI-ES (educators survey) which assesses three aspects of educator burnout. This includes burnout for teachers, aids and administrators (Maslach, Schaufeli, & Leiter, 2001). The MBI consists of three subscales namely, emotional exhaustion, personal accomplishment and depersonalisation. The construct's convergent and discriminant validity have been supported by exploratory factor analysis, which confirmed the three dimensions (Burke & Richardson, 2001). However, Walkey and Green (1992) detected that emotional exhaustion and depersonalisation might collapse into a single factor. Confirmatory factor analysis raised questions regarding the factor structure of the MBI and more specifically the reliability of certain items.

The Burnout Measure (BM) is used in approximately 5% of all studies on burnout (Schaufeli & Enzmann, (1998). Pines and Aronson (1988, p.9) defined burnout as, "... the state of physical, emotional and mental exhaustion caused by long term involvement in emotionally demanding situations...", however in the development of the BM, Pines and Aronson (1988) moved towards a more empirical definition and defined burnout as a sequence of symptoms which consisted of overall feelings of hopelessness and helplessness characterised by a lack of enthusiasm, irritability and a lowered self-esteem. Even though burnout is defined by Pines and Aronson (1988) as a three dimensional model, the instrument consists of a one dimensional questionnaire which results in a single composite burnout score. The discriminant validity of the BM in relation to depression, anxiety and self-esteem, has been questioned (Shirom & Ezrachi, 2003) and this has caused researchers to describe the BM as a general index of psychological distress which includes physical fatigue, emotional exhaustion, depression, anxiety and reduced self-esteem. Overall, the overlap between the items used to determine burnout by the BM and depression or anxiety is substantial and it would therefore be irrelevant to determine the relationship between burnout and these indicators of mental health (Shirom & Ezrachi, 2003). The BM is a self-report measure. Items are rated on a 7-point frequency scale and assess the person's level of physical, emotional and mental

exhaustion.

The CBI consists of three scales measuring personal burnout, work-related burnout, and client-related burnout, for use in different domains. In a study by Kristensen, Borritz, Villadsen and Christensen (2005) they analysed the validity and reliability of the CBI. All three scales were found to have very high internal reliability, and non-response rates were small (the Cronbach's alphas ranged from .85 to .87). The scales differentiated well between occupational groups in the human service sector, and the expected pattern with regard to correlations with other measures of fatigue and psychological well-being was found. Furthermore, the three scales predicted future sick leave, sleep problems, use of pain-killers, and intention to quit. Analyses of changes over time showed that substantial proportions of the employees changed with regard to burnout levels. It is concluded that the analyses indicate very satisfactory reliability and validity for the CBI instrument. The CBI is being used in a number of countries and translations into eight languages are available (Kristensen, Borritz, Villadsen & Christensen, 2005).

A large majority of studies on burnout in the national and international literature have employed the Maslach Burnout Inventory (MBI) or the Burnout Measure (BM). However, in this research the Copenhagen Burnout Inventory (CBI) was used. The reason for using the CBI is that this measuring instrument is freely available to users and is easily accessible whereas the MBI can only be used with permission granted from the developers, also the CBI consists of subscales specifically measuring work-related and client-related burnout, which the researcher wanted to focus on for the purposes of this study.

3.7.3 Supervisor support

Eisenberger, Huntington, Hutchinson, and Sowa (1986) suggested that perceived organizational support is an antecedent of organisational commitment and offered a measure of perceived employer commitment, which they called the Survey of Perceived Organizational Support (SPOS) ($\alpha = 0.83$). Many other studies (e.g., Rhoades, Eisenberger, & Armeli 2001; Shore & Tetrick 1991) have since used the same measurement to measure perceived supervisor support by replacing the word

“supervisor” for “organisation” in the SPOS. While much research has analyzed the influence of perceived organizational support (POS) in organizations, perceived supervisor support (PSS) has also been shown to have an important influence on the attitudes and behaviour of employees. PSS, the extent to which the supervisor values the employee’s contributions, has been linked to POS (Eisenberger et al., 2002; Maertz et al., 2007; Shanock & Eisenberger, 2006; Stinglhamber & Vandenberghe, 2003). Although PSS and POS are highly correlated (Rhoades & Eisenberger, 2002), they have been shown to be distinct constructs (Hutchinson, 1997).

Judd (2004) also used the SPOS and replaced the word ‘organisation’ with ‘supervisor’, as the previously mentioned researchers did, in his study amongst wood production employees the Cronbach alpha was found to be .88.

In the present research study the researcher adopted this approach by Judd (2004) and others (e.g., Rhoades, Eisenberger, & Armeli 2001; Shore & Tetrick 1991) and used the SPOS (Eisenberger, Huntington, Hutchinson & Sowa, 1986) and replaced the work ‘organisation’ with ‘supervisor’ to measure perceived supervisor support.

3.7.4 Self-efficacy

The original 17-item General Self-efficacy Scale (GSES) was developed by Sherer, Maddux, Mercandante, Prentice-Dunn, Jacobs and Rogers (1982) to measure a general set of expectations that the individual carries into new situations. They found more than 200 studies that have used or cited the GSES, making it the most widely used general self-efficacy measure. Examples of items include: “When I decide to do something, I go right to work on it” and “I feel insecure about my abilities to do things”. The response format is a 5-point scale ranging from ‘strongly disagree’ to ‘strongly agree’. The sum of the item scores reflects the general self-efficacy of the respondent. The higher the total score is, the more self-efficacious the respondent. The GSES has been widely applied in organisational settings although it was originally developed for clinical and personality research.

Reviewing various organisational studies, Chen, Gully and Eden (2001) found internal consistency reliabilities of GSES to be moderate to high ($\alpha = .76$ to $.89$). In two of their studies using samples of university students and managers, Chen et al. reported high internal consistency reliabilities for the GSES of $.88$ and $.91$ respectively. With regard to the temporal stability of the GSES, Chen and Gully (as cited in Chen et al. 2001) obtained a low test-retest estimate ($r = .23$) across only 3 weeks. However, Chen et al. found high test-retest reliability ($r = .74$ and $.90$) over the same period.

However, several studies have questioned the unidimensionality of GSES. For example, Woodruff and Cashman (1993) obtained a factor structure based on the original 17-item scale that represented the three aspects underlying the scale, which is the willingness to initiate behaviour (initiative), willingness to expend effort in completing the behaviour (effort), and persistence in the face of adversity (persistence). The three subscales had moderate, positive correlations with one another (ranged from $.29$ to $.48$). Based on pilot-studies with elderly persons, five items were excluded because of low item-total correlations and ambiguous wording, resulting in a 12-item version of the scale (GSES-12). In the present study the 12 item GSES was used. After the first analysis of results in this study, the researcher found it necessary to explore the 12-item version due to low internal consistencies found within the 17-item version. Therefore, the five items, as suggested by Woodruff and Cashman (1993) were removed and the 12-item version was used.

3.7.5 Intention to quit

Several measures of intention to quit are available. Arnold and Feldman's (1982) measure of intention to quit makes use of five items on a seven-point Likert type scale ranging from 1 to 7, 1 being very low and 7 very high. A Cronbach alpha coefficient of $.72$ for the scale was reported by Arnold and Feldman (1982). This scale measures both the subject's intention to change organisations, as well as to search for alternatives.

Farh, Podsakoff, and Organ (1990) has utilised a four-item scale that yielded a Cronbach alpha coefficient of $.81$. These four items were measured on a seven-point Likert type scale. Whereas Cohen (1988) proposed a three-item scale that measures a subject's

intention to leave the organisation, which has been used in a South African study by Boshoff, Van Wyk, Hoole and Owen (2002).

In this study, intention to quit was measured using four items developed by DeConinck and Stilwell (2004) ($\alpha = .90$). The items include: “Within the next six months, I intend to search for another job”, and “Within the next year, I rate the likelihood of searching for a job in a different profession as high (p. 230). The response format employed is a 5-point Likert scale.

The researcher compared the above-mentioned scale with the various others mentioned, including a 3-item intention to leave scale by Stallworth (2003), which include items like “I frequently think about leaving my current employer” and “it is likely that I will search for a job in another organisation”. This scale had a reliability coefficient of .87, which is quite high.

The researcher decided to use the scale developed by DeConinck and Stilwell (2004), due to its simplicity, high internal consistency and availability.

3.7.6 Time wasted on non-sales activities

Except for the time-wasted instrument, all scales used in this study have been taken from the extant literature.

Time wasted was measured by using three questions that the researcher has developed for this purpose, which asked the sales people “How frequently they engage in activities they consider a waste of their time”, “How much time they spend on administration related to a sale” and “Time spent on administration not related to a sale” (Jaramillo et al., 2006).

The researcher opted to use a five point Likert scale ranging from Never to Always.

Unfortunately, the researcher could not find any research done with time wasted in the South African context or other countries.

3.8 Statistical Analyses

Predominantly quantitative techniques were used in analysing the results for this study. Due to the fact that this study used a correlational design, multivariate correlational analyses were employed, since the interrelationship of more than two variables was examined (Kaplan & Saccuzo, 2001). The following statistical analyses were employed in this study:

- The Cronbach Alpha coefficient. The Cronbach's α (alpha) is an estimate of internal consistency reliability based on the average correlation between every pair of test items. It has an important use as a measure of the reliability of psychometric instruments, since it assesses the extent to which a set of test items (variables) can be treated as measuring a single or uni-dimensional latent construct. Cronbach's alpha coefficient ranges in value from -1 to 1, and the higher the score, the higher the scale reliability (Landy & Conte, 2004).
- Bivariate intercorrelational matrix. The Pearson product-moment correlation coefficient is a standardised measure of the strength of the relationship between variables. It can take any value from -1 (as one variable changes, the other changes in the opposite direction by the same amount), through 0 (as one variable changes the other does not change at all), to +1 (as one variables changes, the other changes in the same direction by the same amount) (Field, 2005).
- Stepwise multiple regression analysis (using the SPSS 16.0 version). Regression analysis is the name for a family of techniques that attempts to predict one variable from another variable, or set of variables. Each of the parameters in the regression analysis can have a standard error associated with it, and hence a confidence interval can be calculated for each parameter with a p -value. Regression generalizes to a case with multiple predictor variables, referred to as multiple regression. The advantage and power of multiple regression is that it enables the researcher to estimate the effect of each variable, controlling for the other variables. That is, it estimates what the slope would be if all other variables were controlled (Salkind, 2007).
- Structural equation modelling (SEM) allows for the specification and testing of

complex models, when mediational relationships and causal processes are of interest (Kelloway, 1998). Kelloway (1998, p.6) also states that "...if the theory is valid, then the theory should be able to explain or reproduce the patterns of correlations found in the empirical data." In specifying the hypothesised model, as well as, after the estimation, in evaluating the results and introducing modifications to the model, the researcher should be guided by theoretical reasoning (Lavee, 1988).

- The qualitative section entails a thematic analysis of the responses generated by the respondents in response to an open ended questionnaire which asks the respondents for their opinion about why PFAs would consider quitting.

The overarching research objective of the study is to investigate the nature of the relationships between supervisor support, time wasted, emotional labour, self efficacy on burnout and intention to quit. The following research propositions will be investigated:

Proposition one: Time wasted will affect burnout in a positive direction and give rise to intention to quit.

Proposition two: Higher levels of perceived supervisor support will influence burnout in a negative direction and decrease intention to quit.

Proposition three: Experience of higher levels of emotional labour will influence burnout in a positive direction and increase the likelihood of intention to quit.

Proposition four: Higher levels of self-efficacy (effort) will decrease the experience of burnout and intention to quit.

Proposition four: Higher levels of self-efficacy (initiative) will decrease the experience of burnout and intention to quit.

Proposition five: The total score of the shorter (12 item) version of the self-efficacy scale will have a negative correlation with burnout and the likelihood of intention to quit.

Proposition six: Higher levels of burnout will increase the likelihood of intention to quit.

3.9 Qualitative Research Paradigm

Long and Godfey (2004) reports that within the qualitative research paradigm there exists no single definition of qualitative research, nor does a single approach to conducting qualitative research exist. In fact, the term qualitative refers to a broad methodological approach to conducting research (Babbie & Mouton, 2002). In some cases it refers to a particular data gathering technique that collects non-numerical data, such as observation and interviews; at other times it is strongly associated with an epistemological orientation to research or a specific research design type, for example case studies (Babbie & Mouton, 2002).

Overall, qualitative research aims to describe and understand how and why certain things happen in and around individuals in their social contexts. It therefore investigates and aims to understand human experiences from the so-called “insider’s perspective” (Henning, Van Rensburg & Smit, 2004).

Qualitative research focuses on subjective data, in other words, individuals’ thoughts, feelings and perceptions, it does not specify independent and dependent variables to be controlled and tested for statistical relationships. In analyzing qualitative data the researcher searches for patterns, as well as the reasons for such patterns in the data in order to arrive at a description of the research phenomenon that is lucid and that provides an in-depth interpretation of empirical facts as understood by the individuals under study (Henning et al., 2004).

One more characteristic of qualitative research is its inductive nature. Rather than approaching research studies with hypotheses that have been formulated beforehand, a significant proportion of qualitative research derive theories from their data that explain their observations. Thus, it has the additional advantage of generating new hypotheses and building fresh theories (Babbie & Mouton, 2002).

In the current study the researcher analysed the qualitative data by utilizing a content analysis process. After reading through all the data the researcher eventually extracted themes from the data against the backdrop of the researcher’s contextual knowledge of

the relevant literature (Henning et al. 2004).

In this particular study an open-ended questionnaire was used to gather quantitative data. In the qualitative section the participants were presented with the option to answer an additional question and/or make any further comments at the end of the questionnaire. The additional question asked was: “Which five factors do you think are the most important causes of the intention to quit amongst PFAs?” Participants who responded to this question had to rate their contributing factors as “slightly important, moderately important or very important”. The researcher analysed the qualitative data and extracted overarching themes with sub-themes, and the degree of importance attached to each. A total of 465 responses came from the additional question and comments were made by 109 participants out of a total of 122.

3.10 Summary

In the present chapter the research study’s methodology was explained and discussed. In the following chapter the results are presented for the quantitative and qualitative research. This is followed by an interpretation of the results as well as conclusions drawn from this study and future recommendations.

CHAPTER 4: RESEARCH RESULTS

4.1 Introduction

This chapter presents the results of both the quantitative and qualitative research sections respectively. The sample demographics will be provided first, followed by the psychometric properties of the measurement instruments.

4.2 Sample Demographics

Questionnaires were sent to PFAs working at a large financial organisation in South Africa for more than 6 but less than 36 months. Following the advice from management, questionnaires were sent to a large group of PFAs, to compensate for their typical low response rate. In total 608 questionnaires were sent out electronically, of which 103 did not deliver due to outdated email addresses. Eventually the completed questionnaires of 122 PFAs could be utilised ($N = 122$).

The mean age of the study population of 608 PFAs currently working for the organisation between 6 and 36 months, was reported to be approximately 35 years. The descriptive statistics reflect that the mean age of the sample was also 35 years, ranging between 21 and 61 years of age. The sample therefore exhibited the exact same mean age as the total population.

The gender distribution of the study population of 608 PFAs was 395 (62%) males and 213 (38%) females. The gender distribution of the sample was 81 (66%) males and 41 (34%) females. The sample reflected a good representation of the actual gender statistics of the study population, with only a 4% difference between the distributions.

The race distribution of the study population was 37% african, 36% white, 14% Indian, 13% coloured, and 0% other. The race distribution of the sample reported in Table 4.1 was 64% white, 19% african 10% coloured, and 7% Indian. This represented a marked deviation from the race distribution in the study population.

Table 4.1***Ethnic group distribution***

Group	Frequency	Percentage
White	78	64%
African	23	19%
Coloured	12	10%
Indian	9	7%
Other	0	0%
Total	122	100%

The reason for some big differences in race distribution between the study population of 608 and the sample of 122 is unknown to the researcher, although it can be speculated that some cultures are more willing and open to participating in research studies than other cultures.

The job tenure of the sample of PFAs, is reflected in Table 4.2. The mean years of work was reported as 1.46 years with a minimum of 0.5 and a maximum of 3 years worked.

Table 4.2***Job tenure***

Years worked	Frequency	Percentage
6 – 12 months	45	37%
13 – 24 months	56	46%
25 – 36 months	21	17%
Total	122	100%

Unfortunately no information pertaining to the mean years of work was available for the study population, however statistics pertaining to the current period that they have been employed in their current job are discussed in Table 4.2.

The study population's years of work distribution indicated that 22% is currently working between 6 months and 12 months, which is less than the proportion in the sample (37%). The statistics for the study population indicated that 47% of employees is currently working between 13 and 24 months and 31% between 25 and 36 months. In

the sample approximately 46% of the employees worked between 13 and 24 months and 17% between 25 and 36 months.

More or less the same proportion of the study population of PFAs working between 13 and 24 months is represented in the sample; however the sample contains a bigger percentage of employees working between 6 and 12 months and a lower percentage of employees working between 25 and 36 months.

The reason for a larger proportion of the sample being PFAs in the 6 to 12 month bracket can be because these PFAs are still fresh in the business and may have seen the importance and relevance of these research results for their future careers. This subgroup may also have more uncertainties and doubts regarding their retention in the business. The reason for a lower representation of employees in the 25 to 36 month bracket in the sample may be that a larger portion of these PFAs has already left the business or did not see the relevance of the research for them. It could also be that these PFAs are so close to the 3 year mark and that they feel confident and comfortable about not leaving the business.

Table 4.3 indicates the language distribution of the sample; the largest proportion is English and Afrikaans. The reason for such a high percentage response of English speaking PFAs may be due to the fact that all communication regarding this research was done in English. No other relevant reason for the language distribution was found by the researcher.

Table 4.3

Language distribution

Language	Frequency	Percentage
Afrikaans	53	43%
English	49	40%
Other	14	11%
isiXhosa	3	2%
isiZulu	3	2%
Total	122	100%

Unfortunately the researcher could not obtain statistics with respect to the language distribution of the study population.

Table 4.4 indicates the highest level of education of the sample.

Table 4.4

Education level distribution

Education	Frequency	Percentage
Matric	67	55%
Diploma	29	24%
Degree	16	13%
Honours degree	7	6%
Other	3	2%
Total	122	100%

According to Table 4.4 the largest proportion of the sample had achieved Matric. This is also the minimum qualification requirement for working as a PFA. No information was provided on the education level of the total population.

Table 4.5

Region distribution*

Region	Frequency	Percentage
Western Cape	26	21%
Johannesburg	23	19%
Northern Region	21	17%
Central Region	20	16%
KZN	15	12%
Eastern Cape	10	8%
Limpopo/Mpumalanga	7	6%
Total	122	100%

- Regions are named as the organisation refers to them.

According to Table 4.5 the largest proportion of the sample is situated in the Western Cape (21%), and the smallest proportion of the sample in the Eastern Cape (8%). These figures make sense when compared to the language distribution, when assuming that the majority of people living in the top 4 regions speak either English and/or Afrikaans and that people living in the bottom 2 regions may not regard English or Afrikaans as their first language. Unfortunately, the researcher could not obtain information on the regional distribution of the total population.

4.3 The Psychometric Properties of the Measurement Instruments

The psychometric properties of the measurement instruments were investigated. Firstly, the internal consistency and item-total correlations for the dimensions of each instrument were assessed. The alpha for the total score was calculated by means of subscale scores that were used as the items. The subscale intercorrelations were also investigated.

4.3.1 Time wasted scale

Table 4.6 displays the inter-item correlations and the alpha if deleted statistics for the Time Wasted Scale.

Table 4.6

Inter-item correlations and alpha if deleted statistics per item for the Time Wasted Scale

Item	Inter-item correlation	Alpha if deleted
Item 1	-.00	.00
Item 2 (reversed)	-.43	.67
Item 3	.16	.00

After this first analysis the internal consistency for Time Wasted Scale was found to be -.37. The researcher therefore found it necessary to exclude item two from the second analysis, of which the results are reported later on in this chapter. Item two in the survey

focused on the amount of time PFAs spend on administration related to a sale.

4.3.2 Supervisor Support Scale

The inter-item correlations and the alpha if deleted statistics for the Supervisor Support Scale is presented in Table 4.7

Table 4.7

Inter-item correlations and alpha if deleted statistics per item for the Supervisor Support scale

Item	Inter-item correlation	Alpha if deleted
Item 4	.87	.93
Item 5	.88	.93
Item 6	.90	.92
Item 7	.83	.94

The alpha if deleted statistics ranged between .92 to .94. Therefore, the scale dimensions show acceptable internal consistency, while an alpha of .95 was obtained for the total scale. This is a good indication that the total scale and the respective items of the Supervisor Support Scale could be regarded as having good psychometric properties.

4.3.3 Self-efficacy Scale

The inter-item correlations and the alpha if deleted statistics for the Effort, Initiative and Persistence sub-scales of the Self-efficacy Scale are presented in Tables 4.8, 4.9 and 4.10.

Table 4.8***The Self-efficacy Scale: Effort***

Item	Inter-item correlation	Alpha if deleted
Item 8 (reversed)	.09	.24
Item 9 (reversed)	-.11	.36
Item 10 (reversed)	.10	.24
Item 11 (reversed)	-.01	.32
Item 12 (reversed)	-.13	.35
Item 15 (reversed)	.24	.13
Item 16 (reversed)	.38	.04
Item 20 (reversed)	.32	.10

The alpha coefficient for the total scale was .26. The researcher found it useful to exclude items 9, 11 and 12 from the second analysis to determine if the alpha would improve.

Table 4.9***The Self-efficacy Scale: Initiative***

Item	Inter-item correlation	Alpha if deleted
Item 13	.28	.62
Item 14	.55	.46
Item 17	.33	.56
Item 19	.46	.51
Item 23	.26	.59

Items 13 and 23 were excluded from the second analysis due to the finding that both these item's alpha if deleted suggested that their exclusion from the sub-scale might be warranted. The alpha coefficient for the sub-scale after the first analysis was .60.

Table 4.10***The Self-efficacy Scale: Persistence***

Item	Inter-item correlation	Alpha if deleted
Item 18 (reversed)	.12	.00
Item 21 (reversed)	.10	.00
Item 22 (reversed)	-.15	.35
Item 24 (reversed)	.17	.00

The persistence scale did not show any high alphas if deleted, and the alpha coefficient for the sub-scale was only .12 after the first analysis.

As reported in the literature study, the use of a shorter 12-item self-efficacy scale has been shown in other studies to lead to a higher level of internal consistency. Taking the results of the first analysis and the literature findings around the 12-item into account, the researcher only used the 12 items in the second analysis, as discussed later on.

4.3.4 Emotional Labour Scale

Tables 4.11 to 4.15 display the inter-item correlations and the alpha if deleted statistics for the dimensions of emotional labour.

Table 4.11***The Emotional Labour Scale: Frequency***

Item	Inter-item correlation	Alpha if deleted
Item 25	.62	.79
Item 25a	.73	.68
Item 26	.65	.76

The alpha if deleted statistics ranged from .68 to .79 and the alpha coefficient for the total scale was .82. Therefore, the scale shows acceptable internal consistency.

Table 4.12***The Emotional Labour Scale: Intensity***

Item	Inter-item correlation	Alpha if deleted
Item 27	.67	
Item 28	.67	

In this case, there are only two items measuring the scale of intensity, therefore the alpha coefficient for the sub-scale was not reported.

Table 4.13***The Emotional Labour Scale: Variety***

Item	Inter-item correlation	Alpha if deleted
Item 29	.86	.85
Item 30	.85	.86
Item 31	.77	.92

The alpha if deleted statistics ranged from .85 to .92. The alpha coefficient for the sub-scale is .91. Therefore, the scale shows highly acceptable internal consistency reliability.

Table 4.14***The Emotional Labour Scale: Surface acting***

Item	Inter-item correlation	Alpha if deleted
Item 32	.54	.55
Item 33	.39	.72
Item 34	.59	.48

The alpha if deleted statistics ranged from .48 to .72. The alpha coefficient for the sub-scale was .69, which is fairly borderline in terms of acceptability.

Table 4.15***The Emotional Labour Scale: Deep acting***

Item	Inter-item correlation	Alpha if deleted
Item 35	.71	.87
Item 36	.79	.79
Item 37	.78	.81

The alpha if deleted statistics ranged from .79 to .87 for the Deep Acting items. The alpha coefficient for the sub-scale is .87, which is highly acceptable.

4.3.5 Copenhagen Burnout Inventory

The inter-item correlations and the alpha if deleted statistics for the Burnout sub-scales are presented in Table 4.16 and Table 4.17.

Table 4.16***Copenhagen Burnout Inventory: Work burnout***

Item	Inter-item correlation	Alpha if deleted
Item 38	.68	.79
Item 39	.74	.78
Item 40	.54	.82
Item 45	.59	.81
Item 46	.68	.80
Item 47	.63	.81
Item 48 (reversed)	.30	.85

The alpha if deleted statistics ranged from .78 to .85, while the alpha coefficient for the sub-scale was .83. Therefore, the sub-scale shows acceptable internal consistency.

Table 4.17**Copenhagen Burnout Inventory: *Client burnout***

Item	Inter-item correlation	Alpha if deleted
Item 41	.56	.75
Item 42	.64	.73
Item 43	.65	.73
Item 44	.34	.83
Item 49	.59	.75
Item 50	.60	.74

The alpha if deleted statistics ranged from .73 to .83 for the Client Burnout sub-scale. The alpha coefficient for the sub-scale is .79. Therefore, the subscale shows acceptable internal consistency.

4.3.6 Intention to quit scale

The inter-item correlations and the alpha if deleted statistics for the Intention to Quit Scale are presented in Table 4.18.

Table 4.18***Intention to Quit scale***

Item	Inter-item correlation	Alpha if deleted
Item 51	.91	.95
Item 52	.89	.95
Item 53	.90	.95
Item 54	.91	.95

The alpha if deleted statistics for the Intention to Quit Scale, were all equal to .95. The alpha coefficient for the scale is .96. Therefore, the scale shows acceptable internal consistency.

Presented below in Table 4.19 is the summary of the psychometric properties of the measuring instruments after the first analysis.

Table 4.19

Summary of the psychometric properties of the measuring instrument after the first analysis

Instrument	Number of items	Mean	Standard deviation	Average inter-item correlation	Cronbach Alpha
Time Wasted	3	8.39	1.58	-.08	-.37
Supervisor Support	4	15.39	4.71	.82	.95
Effort	8	21.16	3.30	.05	.26
Initiative	5	22.24	2.74	.26	.60
Persistence	4	14.30	2.22	.03	.12
Frequency	3	11.37	2.52	.60	.82
Intensity	2	5.75	2.02	.67	.80
Variety	3	8.04	3.17	.79	.91
Surface acting	3	7.22	2.39	.43	.69
Deep acting	3	10.20	2.89	.71	.87
Work burnout	7	24.06	5.37	.44	.83
Client burnout	6	24.37	4.20	.43	.79
Intention to Quit	4	8.66	5.16	.87	.96

After the first analysis, as set out in Table 4.19, the alphas for most scales were found to be acceptable, however Time Wasted, Effort and Initiative needed to be adjusted and evaluated again; this was done in the second analysis.

4.4 The Psychometric Properties of the Intention to Quit and Self-efficacy Scales after the second analysis

After the first statistical analysis it was found that the self-generated Time Wasted Scale contained one item which presented an alpha if deleted of 0.67. This led the researcher to consider running the analysis without the item (item 2) which asked how often PFAs spend time on administration related to a sale. The results are presented in Table 4.20.

Table 4.20***Time Wasted Scale without Item 2***

Item	Inter-item correlation	Alpha if deleted
Item 1	.50	
Item 3	.50	

In this case, there are only two items measuring the scale of intensity, therefore no alpha if deleted statistics are available.

The inter-item correlations and the alpha if deleted statistics for the Initiative, Effort and Persistence sub-scales of the Self-efficacy Scale are presented in Tables 4.21, 4.22 and 4.23.

Table 4.21***The Self-efficacy Scale: Initiative***

Item	Inter-item correlation	Alpha if deleted
Item 14 (reversed)	.46	.51
Item 17 (reversed)	.46	.52
Item 19 (reversed)	.42	.57

The item if deleted statistics ranged from .51 to .52, while the alpha coefficient for the total scale was .60. Therefore, the sub-scale cannot be said to show acceptable internal consistency after the second analysis.

Table 4.22***The Self-efficacy Scale: Effort***

Item	Inter-item correlation	Alpha if deleted
Item 8	.28	.67
Item 10	.29	.67
Item 15	.43	.61
Item 16	.62	.51
Item 20	.50	.58

The item if deleted statistics ranged from .51 to .67, while the alpha coefficient for the sub-scale was .67. This means that the sub-scale shows borderline acceptability in terms of its internal consistency.

Table 4.23***The Self-efficacy Scale: Persistence***

Item	Inter-item correlation	Alpha if deleted
Item 11 (reversed)	.12	.35
Item 18 (reversed)	.34	.09
Item 21 (reversed)	.09	.39
Item 24 (reversed)	.20	.26

No significant improvement was found for the Persistence scale after the second analysis; the researcher therefore excluded the persistence sub-scale from the study from this point onwards.

Presented below in Table 4.24 is the summary of the psychometric properties of the measuring instruments after the second analysis.

Table 4.24

Summary of the psychometric properties of the measuring instruments after the second analysis

Instrument	Number of items	Mean	Standard deviation	Average inter-item correlation	Cronbach Alpha
Time Wasted	2	6.11	1.69	.51	.67
Effort	5	32.69	4.50	.21	.67
Initiative	3	22.24	2.74	.26	.60
Persistence	4	16.93	2.50	.13	.37
Self-efficacy	12	71.85	8.15	.20	.79

After the second analysis the alpha coefficient for Time Wasted improved significantly from -.37 to .67; the alpha coefficient for Effort improved from .26 to .67, and the coefficient for Initiative stayed the same on .60. The alpha coefficient for persistence only slightly improved from .12 to .13, which is still unacceptable.

The initial results indicated that the 12-item version of the self-efficacy scale should be used, as discussed in the literature. During the second analysis the total self-efficacy scale, with 12-items, was subjected to an alpha analysis to establish whether the shorter version had a higher alpha coefficient. The result was that the alpha for the total score was .79, which was a significant improvement, taking into account the individual alpha's for effort, initiative and persistence. Persistence failed to deliver an acceptable alpha, and was therefore not included in further discussions. Both Effort and Initiative will be included, as well as the 12 item version total scale score for Self-efficacy.

4.5 Subscale Intercorrelations

The strength of the correlations was assessed using Cohen's (1988) index of practical significance (effect size). A correlation with $r = \pm .10$ to $\pm .29$ was considered a weak correlation (small effect size), whilst a correlation with $r = \pm .30$ to $\pm .49$ was considered a moderate correlation (medium effect size) and a correlation with $r = \pm .50$ to ± 1.0 was

considered a strong correlation with a large effect size.

All factors were measured using 'n 5-point Likert scale. Data was coded with 1 = "never / strongly disagree / to a very low degree" and 5= "always / agree strongly/ to a very high degree."

4.5.1 Emotional Labour Scale

The intercorrelations among the Emotional Labour sub-scales were all positive, except for the Surface Acting sub-scale. The results are listed in Table 4.25.

Table 4.25

Intercorrelations between the Emotional Labour dimensions

Dimension	Frequency	Intensity	Variety	Surface Acting
Intensity	.46**			
Variety	.42**	.65**		
Surface Acting	-.13	-.10	-.10	
Deep Acting	.35**	.30**	.21*	.05

* $p \leq .05$

** $p \leq .01$

*** $p \leq .001$

A strong correlation (large effect size) was found between intensity and variety ($r = .65$; $p < .01$). A significant relationship (medium effect size) was found between frequency and variety ($r = .42$; $p < .01$) and between frequency and deep acting ($r = .35$; $p < .01$). Also, a moderate correlation (medium effect size) was found between frequency and intensity ($r = .46$; $p < .01$) and between intensity and deep acting ($r = .30$; $p < .01$). A weak correlation (small effect size) was found between variety and deep acting ($r = .21$; $p < .01$). Surface acting did not seem to have correlated significantly with the other components of emotional labour.

In a study done by Brotheridge and Lee (2003), that investigated the development and validation of the Emotional Labour Scale (ELS), they found that for most part, the inter-item correlations achieved were at .40 or greater and the sub-scales demonstrated adequate levels of internal consistency (Cronbach's α values ranged from .68 to .85). The exception was the scale measuring the intensity of emotions displayed ($\alpha = .58$) which contained three items, none of which were highly correlated with the overall scale.

The current research findings did not indicate such high intercorrelations among the sub-scales as those reported by Brotheridge and Lee (2003). The results indicate that the dimensions are relatively independent from one another and that a total score for emotional labour does not make sense.

4.5.2 Self-efficacy scale

A significant relationship (small effect size) was found between the two sub-scales of self-efficacy, namely effort and initiative ($r = .25$; $p < .01$).

In line with these findings, Woodruff and Cashman (1993) found the three subscales (effort, initiative and persistence) had moderate, positive correlations with one another (ranged from .30 to .48). Chen, Gully and Eden (2001) found internal consistency reliabilities for the General Self-efficacy Scale to be moderate to high ($\alpha = .76$ to .89).

Although the current study did not deliver as high intercorrelations as previous research did, it did indicate that the two sub-scales are related.

4.5.3 Copenhagen Burnout Inventory

A strong positive relationship (large effect size) was found between the two subscales of burnout, client burnout and work burnout ($r = .56$; $p < .01$). This is a clear indication that most PFAs who experienced client burnout also experienced work burnout. Unfortunately, the researcher was unable to find other research findings on the intercorrelations of work and client burnout.

4.6 Intercorrelations Between Selected Variables

The first step in analysing the quantitative data entailed conducting a Pearson product-moment correlation analysis by means of the Statistical Package for the Social Sciences (SPSS).

4.6.1 Results of Pearson product-moment correlation analysis

This was the first step in the data analysis process and forms the basis of all subsequent data analyses.

The Pearson product-moment correlation formula has been developed in such a manner that the value of r falls within the range -1 to +1. The interpretation of -1 (a perfect negative correlation), +1 (a perfect positive correlation) and zero (no correlation) is simple; the interpretation of values falling between 0 to -1, and 0 to +1, however, poses some difficulty.

The Pearson product-moment correlation results are presented in Table 4.26. The strength of the correlations is indicated using Cohen's (1988) index of practical significance (effect size) in the discussion that follows.

Table 4.26

Summary table of intercorrelations

Variable	SS	Effort	Init	SE Tot	W Burn	C Burn	I to Q
TW	-.22**	.00	-.03	-.03	.35**	.23**	.20*
SS		-.19*	.06	-.03	-.16	-.02	-.16
Effort			.25**	NA	-.24**	-.35**	-.28**
Init				NA	-.05	-.14	.09
SE Tot					-.24**	-.33**	-.22*
W burn						.56**	.47**
C burn							.41**

TW: Time Wasted; **SS:** Supervisor Support; **Init:** Initiative; **SE tot:** Self-efficacy total score; **W burn:** Work Burnout ;**C burn:** Client Burnout; **I to Q:** Intention to Quit

Table 4.26 (continued)**Summary table of correlations**

	Freq	Inten	Var	S act	D act
TW	.17	.02	.15	.03	.07
SS	-.12	-.11	-.09	-.09	-.20*
Effort	.12	.13	.05	-.27**	.10
Init	.12	.08	.03	-.21*	.10
SE Tot	.17	.15	.06	-.29**	.16
W burn	.03	.01	.09	.15	-.00
C burn	-.14	.07	.08	.12	-.08
I to Q	.05	-.02	.06	.14	-.02

TW: Time Wasted; **SS:** Supervisor Support; **Init:** Initiative; **SE tot:** Self-efficacy total score; **W burn:** Work Burnout ;**C burn:** Client Burnout; **I to Q:** Intention to Quit; **Freq:** Frequency; **Inten:** Intensity; **Var:** Variety; **S act:** Surface Acting; **D act:** Deep Acting

* $p \leq .05$

** $p \leq .01$

*** $p \leq .001$

As seen in Table 27 above, some significant correlations exist between variables, these include:

Time wasted is significantly positively related to work burnout ($r = .35$; $p < .01$), the coefficient represents a medium effect size. Time wasted is also positively related to both client burnout ($r = .23$; $p < .01$) and intention to quit ($r = .20$; $p < .01$), both correlations are of a small effect size. This means that an increase in time wasted on non-sales activities is associated with higher levels of work and client burnout and higher levels of intention to quit. Time wasted is negatively related to supervisor support ($r = -.22$; $p < .01$), the coefficient indicates a small effect size. This is an indication that an increase in time wasted on non-sales activities is associated with low perceived supervisor support.

Supervisor support is significantly negatively related to effort ($r = -.19$; $p < .01$), and to deep acting ($r = -.20$; $p < .01$), both coefficients representing a small effect size. This means that higher perceived levels of supervisor support is associated with lower levels of effort invested in the job. Also, higher levels of deep acting is associated with lower

levels of perceived supervisor support, which means that employees try harder to alter their inner feelings in such a way that they match the emotions required by the organisation with lower perceived levels of supervisor support.

Effort is negatively related to surface acting ($r = -.27; p < .01$), meaning that the higher level of effort invested into a job, the lower the level of surface acting portrayed. Effort is negatively related to work burnout ($r = -.24; p < .01$) and client burnout ($r = -.35; p < .01$), which means that the higher level of effort invested into a job the lower level of work burnout and client burnout experiences. Effort was negatively related to intention to quit ($r = -.28; p < .01$) (small effect size), meaning that the higher level of effort invested into a job, the smaller the intention to quit.

Initiative is significantly negatively related (small effect size) to surface acting ($r = -.21; p < .01$). This means higher willingness to initiate behaviour is associated with less surface acting, therefore less modification of the individual's outwardly displayed emotion to fit into the organisations behaviour expectations.

Self-efficacy (total 12-item score) is significantly negatively related (small effect size) to surface acting ($r = -.29; p < .01$), this means that the higher the levels of perceived self-efficacy, the lower the levels of surface acting experienced. This finding ties into the previous negative relationship between initiative (subset of self-efficacy) and surface acting. Self-efficacy is negatively related to work burnout ($r = -.24; p < .01$) and client burnout (medium effect size) ($r = -.33; p < .01$) this means that higher levels of self-efficacy is associated with lower levels of both work and client burnout. Self-efficacy is also negatively related to intention to quit ($r = -.22; p < .01$), meaning that higher levels of self-efficacy is associated with lower intentions to quit.

Work burnout is positively related to intention to quit ($r = .47; p < .01$) (medium effect size), indicating that higher levels of work burnout is associated with higher intentions to quit.

Client burnout is significantly positively related to intention to quit ($r = .41; p < .01$) (medium effect size), this means higher levels of client burnout is associated with higher

intentions to quit.

4.6.2 Years as PFA and education as predictors

No significant correlations were found between “years as PFA” and the other variables.

Only one significant relationship was found between education and deep acting ($r = -.20$; $p < .01$) (small effect size). This means that those PFAs who have achieved higher levels of education were associated with lower levels of deep acting, therefore engaged in less behaviour where they try to alter their inner feelings in such a way that they match the emotions required by the organisation.

4.7. Multiple Regression Analysis

During the regression analysis best-subsets regression analyses were used to analyse the data. Best-subsets regression analysis means that all combinations of variables are evaluated in the analysis. As discussed earlier on, stepwise multiple regression analysis (using the latest SPSS 16.0 version) generalises to a case with multiple predictor variables, referred to as multiple regression. The advantage and power of multiple regression is that it enables the researcher to estimate the effect of each variable, controlling for the other variables. That is, it estimates what the slope would be if all other variables were controlled (Salkind, 2007).

The results pertaining to the multiple regression analyses with the three dependent variables namely work burnout, client burnout and intention to quit best-subsets will be discussed below.

4.7.1 Work burnout

The first dependent variable on which the best-subsets regression analysis was run is that of work burnout. During the regression analyses it was found that the optimal number of variables to be used is three, as the combination of three variables explained the highest percentage of variance in work burnout.

In the regression summary for dependent variable, work burnout, it was found that $R =$

.45 and that approximately 20% of the variance in work burnout can be explained by three variables.

The standardised beta coefficient (b^*) indicates that time wasted has a positive effect on work burnout ($b^* = .32, p < .01$). As time wasted increases with one unit, work burnout increases with .32, therefore the more PFAs experience time wasted, the more prone they are to experience work burnout. Supervisor support has a negative effect on work burnout, but not significantly ($b^* = -.14, p = .11$). Although this is not a significant relationship, the small negative effect supervisor support has on work burnout is an indication that the more support perceived from the supervisor, the less inclined a PFA will be towards experiencing work burnout. Effort also has a negative effect on work burnout ($b^* = -.26, p < .01$). Therefore the more effort (component of self-efficacy) invested into the job; the less work burnout is experienced. The p-values for time wasted and effort are significant.

Table 4.27

Regression summary for dependent variable work burnout with time wasted, supervisor support and effort as predictors

R = .45; R ² = .20; Adjusted R ² = .18; F (3,12) = 9.78 $p < .00$; Std. Error of estimate = .69			
Predictor	b*	t(118)	p-value
Time wasted	.32	-3.81	$p < .01$
Supervisor support	-.14	1.62	$p > .05$
Effort	-.26	3.14	$p < .01$

Time wasted and effort was shown to be selected the most times from the 7 best models, therefore these two variables appear to be the strongest predictors of work burnout. This ties in with the findings from the Pearson product-moment correlation analysis which reports that time wasted is positively related to work burnout and effort negatively related to work burnout.

4.7.2 Client burnout

The second dependent variable, on which the best-subsets regression analysis was run, is that of client burnout. During the regression analysis it was found that the optimal number of variables to be utilised was four, as the combination of four variables explained the highest percentage of variance in client burnout.

In the regression summary for dependent variable, client burnout, it was found that $R = .48$ and that approximately 23% of the variance in client burnout can be explained by four variables.

The standardised beta coefficient (b^*) indicates that time wasted has a positive effect on client burnout ($b^* = .26, p < 0.1$). As time wasted increases with one, client burnout increases with .26, therefore the more PFAs experience time wasted the more they will experience client burnout. Frequency of emotional labour has a negative effect on client burnout ($b^* = -.24, p < .05$), meaning that the more frequent PFAs experience emotional labour (as a result from interacting with clients) the more client burnout they experience. The component of self-efficacy namely, effort, has a negative effect on client burnout ($b^* = -.35, p < .01$), this is an indication that the more effort a PFA exerts into the job, the less likely they are to experience client burnout. Intensity of emotional labour experienced has a positive effect on client burnout, ($b^* = .22, p < .05$), meaning that the more intense the experience of emotional labour the more client burnout is experienced. The p-values for all four variables are significant.

Table 4.28.

Regression summary for dependant variable client burnout with time wasted, frequency, intensity and effort as predictor variables.

R = .48; R ² = .23; Adjusted R ² = .20; F (4,12) = 8.75 p <.00; Std. Error of estimate = .62			
Predictor	b*	t(117)	p-value
Time wasted	.26	-3.17	p < .01
Frequency	-.24	2.62	p < .05
Intensity	.22	-2.43	p < .05
Effort	-.35	4.27	p < .01

As with work burnout, time wasted and effort were shown to be selected most often from the 12 best models with client burnout as the dependent variable, therefore these two variables appear to be the strongest predictors of client burnout. These findings are supported by the Pearson product-moment correlation analysis where time wasted was found to be positively related to client burnout and effort negatively related to client burnout. Both the frequency of emotional labour, therefore the more often emotional labour is experienced, and the intensity, in other words the strength of the experience of emotional labour, was used often in the multiple regression analysis.

4.7.3 Intention to quit

The last dependent variable, on which the best-subsets regression analysis was run, is that of intention to quit. During the regression analyses it was found that the optimal number of variables to be utilised was four, as the combination of four variables explains the highest percentage of variance in intention to quit.

In the regression summary for dependent variable, work burnout, it was found that $R = .43$ and that approximately 19% of the variance in intention to quit can be explained by four variables.

The standardised beta coefficient (b^*) indicates that time wasted has a positive effect on intention to quit ($b^* = .16, p > .05$). As time wasted increases with one, intention to quit increases with .26, therefore the more time wasted experienced the higher the intention to quit amongst PFAs. Supervisor support has a negative effect on intention to quit ($b^* = -.21, p < .05$), meaning that the more support perceived from supervisors the less the intention from the PFA to quit. Both components of self-efficacy namely, effort and initiative, has a significant effect on intention to quit. Effort has a negative effect on intention to quit ($b^* = -.37, p < .01$), the more effort invested into the job, the less likely it is that the PFA will have intentions to quit. Initiative has a positive effect on intention to quit, ($b^* = .20, p < .05$), therefore the higher the willingness to initiate behaviour, the more likely PFAs will experience intentions to quit. The p-values for three of the variables are therefore significant, except for time wasted ($p = .07$)

Table 4.29.

Regression summary for dependant variable intention to quit and time wasted, supervisory support, initiative and effort as predictors.

R = .43; R ² = .19; Adjusted R ² = .16; F (4,12) = 6.70 $p < .00$; Std. Error of estimate = 1.18			
Predictor	b*	t(117)	p-value
Time wasted	.16	1.86	$p > .05$
Supervisor support	-.21	-2.36	$p < .05$
Initiative	.20	2.31	$p < .05$
Effort	-.37	-4.18	$p < .01$

Supervisor support, initiative and effort were shown to be selected most often from the 6 best models with intention to quit as dependent variable, therefore these three variables appear to be the strongest predictors of intention to quit. The positive relationship between time wasted and intention to quit and the negative relationship between effort and intention to quit is supported by the Pearson product-moment correlation analysis.

4.8 Results of the Structural Equation Modeling Analysis

Structural Equation Modeling (SEM) allows for the specification and testing of complex models, when mediational relationships and causal processes are of interest (Kelloway, 1998). Kelloway (1998, p.6) also states that "...if the theory is valid, then the theory should be able to explain or reproduce the patterns of correlations found in the empirical data." In specifying the hypothesised model, as well as, after the estimation, in evaluating the results and introducing modifications to the model, the researcher should be guided by theoretical reasoning (Lavee, 1988).

The goodness-of-fit of the structural model, as theoretically defined by the researcher, was tested using LISREL (version 8.80). Assessing the overall goodness-of-fit for structural equation modeling is complicated by the fact that no single statistical test best describes the conjoint analysis (Hair, Anderson, Tatham & Black, 1998). Instead, the goodness-of-fit measures are normally used in combination, assessing the results from three perspectives, namely overall fit, comparative fit to a base model, and model

parsimony (Hair et al., 1998).

The structural model was also evaluated by using the soft modeling approach to SEM, which involves the use of the partial least squares (PLS) approach. The PLS model is defined by two sets of linear equations, namely the inner model (which specifies the relationships between the latent variables) and the outer model (which specifies the relationships between a latent variable and its manifest variables). PLS modeling is normally used for exploration and prediction, and used especially to avoid problems related to small sample sizes. It can estimate very complex models with many latent and manifest variables and has less stringent assumptions about the distribution of variables and error terms (Roux, 2010).

4.8.1 LISREL measures of absolute fit

Absolute and comparative fit indices were determined in order to estimate how well the theoretical model fitted the data. These measures determine the degree to which the overall model predicts the observed covariance and correlation matrix (Hair et al., 1998). The absolute fit measures reported in the LISREL output are discussed below. The most fundamental measure of overall fit is the chi-square statistic (also denoted as the Minimum Fit Function Chi-Square) (Hair et al., 1998). If the model is specified correctly, the chi-square (χ^2) statistic can be used, following an asymptotically χ^2 distribution, to test the null hypothesis that the specified model would lead to the reproduction of the population covariance matrix of the observed variables. A significant test statistic would make the model specification doubtful (Brannick, 1995).

It is suggested that χ^2 should be expressed in terms of its degrees of freedom (Kelloway, 1998). The degrees of freedom are equal to the number of over-identifying restrictions in the model, and a comparison is made between the constraints imposed by the model and the unrestricted moments matrix (Cadwallader, 1987). Generally, good fit is indicated by values between 2 and 5. A value less than 2 indicates over fitting (Kelloway, 1998). The Chi-Square for this research was = 3.89 (p=.69), which indicates good fit.

Further, absolute fit measures that are reported are the Goodness-of-Fit Index (GFI) and

the Root Mean Squared Error of Approximation (RMSEA) (Kelloway, 1998).

GFI is “based on a ratio of the sum of the squared discrepancies to the observed variance” (Kelloway, 1998, p.27). GFI thus directly assesses how well the covariances predicted from the parameter estimates reproduce the sample covariance. The GFI ranges from 0 (poor fit) to 1 (perfect fit), with values exceeding .90 assumed to indicate a good fit of the model to the data (Kelloway, 1998). The GFI found in this study was .99 which is very close to 1 and therefore indicates a good fit.

The Root Mean Square Error of Approximation (RMSEA) is based on the analysis of residuals, with smaller values indicating a better fit to the data. Steiger (1990) contends that a value lower than 0.08 indicates acceptable fit, while a value lower than 0.05 indicates a good fit and values below 0.01 indicate outstanding fit to the data. The RMSEA found in this study was = 0.0. This value falls below 0.01, which is indicative of an outstanding fit to the data.

4.8.2 LISREL measures of comparative fit

Kelloway (1998) indicates that tests for absolute fit are concerned with the ability of the fitted model to reproduce the observed correlation/covariance matrix, while tests of comparative fit indicate the success with which the model explains the observed correlation/covariance matrix compared to a baseline model (also referred to as the null model).

Comparative fit chooses a baseline model for comparison. Comparative fit is based on a comparison of the structural model with the independence model that provides the poorest fit possible to the data. The comparative fit measure reported is the Adjusted Goodness-of-Fit Index (AGFI). The AGFI values, are reported to be above .90, with GFI = .99, and AGFI = .96, which reports good fit.

Examination of the goodness-of fit indices leads one to the inference that the model seems to fit the data very well.

4.8.3. Evaluation of the LISREL path coefficients

A summary of the LISREL path coefficients is reported in Table 4.30

Table 4.30

A summary of LISREL path coefficients of the structural model

Path	Path coefficients	Significance
Self-efficacy -> burnout	-.37	Significant
Self-efficacy > emotional labour	.20	Not significant
Supervisor support > burnout	-.03	Not significant
Supervisor support > emotional labour	-.10	Not significant
Supervisor support -> time wasted	-.16	Significant
Burnout -> Intention to quit	.99	Significant
Emotional labour > burnout	-.01	Not significant
Time wasted -> burnout	.24	Significant

The results depicted in Table 4.30 indicate that the significant paths in the LISREL model include the following:

- Self-efficacy to Burnout
- Supervisor support to Time Wasted
- Burnout to Intention to Quit
- Time Wasted to Burnout

In the next section the evaluation of the PLS outer and inner models will be discussed.

4.8.3. Evaluation of the PLS path model results

The PLS path model results offer an indication of how well the different manifest variables measure the latent variables in the outer model, as well as an indication of the path coefficients that represent the direct and mediating relationships between the

constructs. In the path model “burnout” is indicated as “emotional exhaustion”. The PLS model is illustrated in Figure 4.1. The signs of the PLS path coefficients, depicted in Figure 4.1, with Burnout as variable, should be regarded as the inverse of the reported sign as the scale was coded in such a way that a low score denotes a high level of Burnout. It was not possible to correct the sign on the printout of the model.

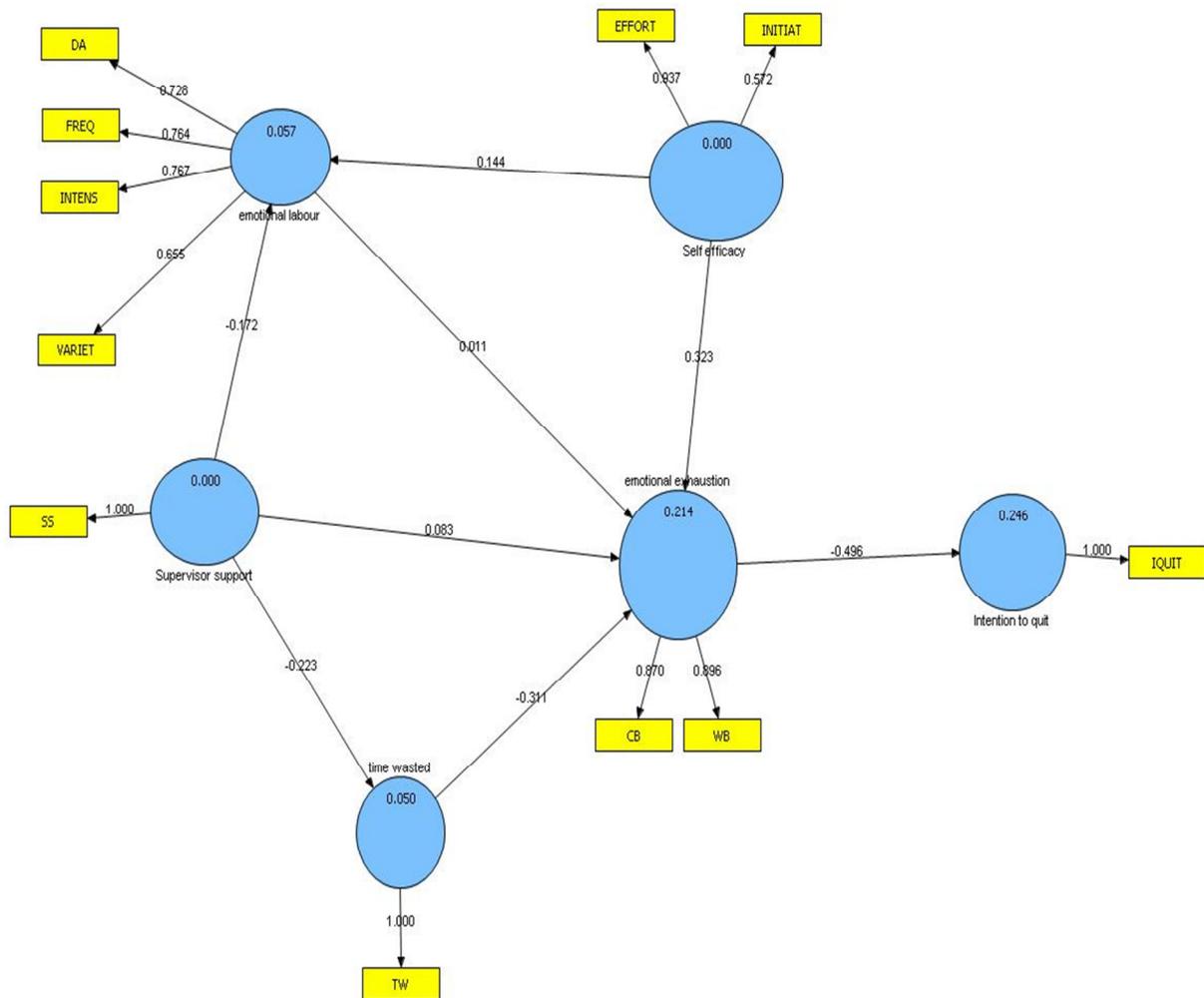


Figure 4.1
PLS model with outer loadings and path coefficients

The composite reliabilities of the latent variables and the variance explained in the endogenous variables are shown in Table 4.31

Table 4.31

A summary of the composite reliabilities of the latent variables

Latent variable	Composite reliability	R ² Explained
Self-efficacy	.74	
Burnout	.88	.21
Emotional labour	.82	.06
Intention to quit		.25
Time wasted		.05

The composite reliabilities indicated of the latent variables measured by a composite of manifest variables are very satisfactory given the size of the coefficients reported. The variance explained in Burnout and Intention to quit by the variables in the rest of the model respectively approximates the results obtained in the comparable multiple regression analyses.

The loading estimates of the PLS outer model are reported in Table 4.32

Table 4.32

A summary of the loading estimates of the outer model

Manifest/Latent variables	Outer Loading	Significance
Client Burnout <- burnout	.87	Significant
Work Burnout <- burnout	.90	Significant
Deep Acting <- emotional labour	.73	Not significant
Frequency <- emotional labour	.76	Significant
Intensity <- emotional labour	.77	Significant
Variety < emotional labour	.66	Not significant
Effort <- Self-efficacy	.94	Significant
Initiative <- Self-efficacy	.57	Significant

Only two of the outer loadings are not significant. It is clear that the current measure of emotional labour is not satisfactory and that a total score for emotional labour in its current format should be treated with caution. The loading estimates of the PLS inner model are reported in Table 4.33

Table 4.33

A summary of the PLS path coefficients of the inner model

Path	Path coefficients	Significance
Self-efficacy -> burnout	-.32	Significant
Self-efficacy > emotional labour	.14	Not significant
Supervisor support > burnout	-.08	Not significant
Supervisor support > emotional labour	-.17	Not significant
Supervisor support -> time wasted	-.22	Significant
Burnout -> Intention to quit	.50	Significant
Emotional labour > burnout	-.01	Not significant
Time wasted -> burnout	.31	Significant

By studying the path coefficients, it could be argued that significant paths exists between:

- Self-efficacy and Burnout
- Supervisor Support and Time Wasted
- Burnout and Intention to quit
- Time Wasted and Burnout

It is clear that the PLS analysis of the significance of the path coefficients has replicated the results of the LISREL path analysis exactly.

One could also make the assumption that there are also indirect effects to be observed from the following paths:

- Supervisor Support on Intention to Quit, mediated by Time Wasted and Burnout.

- Self-efficacy on Intention to Quit, mediated by Burnout

From the discussion of the SEM fit indices, it seems that the model has a very good fit to the data. Some significant path coefficients were reported that are supported by findings from the Pearson product-moment correlations and the multiple regression analyses.

The results from the qualitative data are presented next.

4.9 Qualitative Research Results

The results of the qualitative content analysis are presented next. In line with the inductive nature of the content analysis, broad categories and eventual themes were extracted from the data (additional comments and factors listed) against the backdrop of the researcher's contextual knowledge of the relevant literature and results from the researchers' discussions with management and PFAs during the pilot study. The themes were extracted in correspondence with the known theoretical perspectives and the constructs in the theoretical model.

The broad themes that emerged from the data were Job demands and resources, Remuneration and benefits and Personalistic variables. Within each of these themes the non-remuneration variables that were included in the current research project also became apparent, namely emotional labour and its sub-dimensions associated with working with clients, burnout in the form of client and work burnout, supervisor support, time wasted on non-sales activities, and self-efficacy.

The factors that some PFAs listed as most important causes of intention to quit are discussed below, supported by the actual comments made by PFAs regarding intention to quit.

Table 4.34 contains the summary of qualitative raw data clustered under the overall theme of Job demands/resources. These comments made by PFAs mainly refer to those aspects of the job that contribute to the perceived balance or imbalance between the existing resources available and demands experienced. The overall theme of job

demands/resources is divided into main themes namely, support received, interaction with clients, time wasted, lack of training and development, and unpleasant working conditions.

Table 4.34

Summary of qualitative responses focusing on job demands and resources as perceived antecedents of intention to quit

Overarching themes	Main themes	Sub-themes	Examples of raw data	Degree of importance
Job demands / resources [215/465]	Support received (110)	Supervisor (Sales Manager) Support (69)	<p>"The willingness of the Sales Manager to help is too low. Almost no support in place. You have to ask over and over before anything gets done"</p> <p>"Lack of support from sales manager"</p> <p>"Sales Manager needs to be supportive from day one"</p> <p>"Lack of backup, support and guidance from sales manager, this is crucial when starting out and can lay a good foundation for future if it is there"</p> <p>"Lack of 100% support from the sales manager"</p> <p>"Mangers need to coach and support new entrants far more aggressively to ensure the success of the new entrant. New entrances are left to Figure out this game all by themselves."</p>	Very: 63 Moderately: 6 Slightly: 0
		Support from Organisation (29)	<p>"The organisation has no compassion when a life-changing situation happens, e.g. Death in family, personal crisis, having operations (off from work for 6 weeks or more), when you can't earn a salary because of above, you're run down instead of encouraged - no backup system in place to provide some financial assistance"</p> <p>"Support from the organisation's PFA structure"</p> <p>"the organisation rewards only those who already do well – gives no support to new PFAs"</p> <p>"Recognitions and support from the organisation"</p>	Very: 25 Moderately: 4 Slightly: 0
		Support from peers (6)	<p>"Not enough support from PFAs"</p> <p>"Backup & support from Team members"</p> <p>"Feeling that you don't have encouragement / training support from your peers"</p> <p>"Support from older PFAs"</p>	Very: 6 Moderately: 0 Slightly: 0

Table 4.34 (continued)

Summary of qualitative responses focusing on job demands and resources as perceived antecedents of intention to quit

Overarching themes	Main themes	Sub-themes	Examples of raw data	Degree of importance
		Lack of Admin support (6)	<p>“Admin support is lacking from a point of view of setting up appointments, seeing clients selling clients, processing business following up on outstanding etc. The work load is far too heavy for PFAs to do it all and still be completely compliant”</p> <p>“No support with the heaps of admin”</p> <p>“Not having an assistant to help them with the admin where he can rather focus on clients selling policies, He cannot afford her as he only joins the organisation and trying to find his feet and at the same time have to submit business go for training to be accredited for products and studying towards his financial certificate and still have to write exams and last to be at all meetings and functions etc”</p> <p>“Lack of admin support, PFA need secretaries or they spend too much time in office”</p>	Very: 5 Moderately: 1 Slightly: 0
	Clients (49)	Working with them (27)	<p>“Difficult working with clients”</p> <p>“I would like to advise financial advisors; (more especially young advisors) to exercise a lot of patience when dealing with clients and never to lose hope. Remember that a client does not reject you as a person, but follow the power of his own understanding to make a decision”</p> <p>“Clients not appreciating of what we do”</p> <p>“Clients who would not turn-up for their appointments”</p> <p>“Rejection when making phone calls and approaching potential clients”</p>	Very: 24 Moderately: 3 Slightly: 0
		Finding them/not having enough clients (22)	<p>“The ability to find clients to see every day”</p> <p>“To obtain clients you can sell something to”</p> <p>“Not enough prospects”</p> <p>“Lack of a client base or referrals”</p>	Very: 15 Moderately: 7 Slightly: 0

Table 4.34 (continued)

Summary of qualitative responses focusing on job demands and resources as perceived antecedents of intention to quit

Overarching themes	Main themes	Sub-themes	Examples of raw data	Degree of importance
		Admin (related to a sale or not specified) (14)	<p>"Unnecessary paper work re overkill to be compliant often turns clients from signing"</p> <p>"Excessive admin"</p> <p>"Amount of administration to service your clients"</p> <p>"Admin Admin Admin!!"</p> <p>"Stupid admin processes with a million different forms that change so often"</p> <p>"Spending an inordinate amount of time on paperwork. As with most large companies there is a tendency to continue adding more forms instead of doing a full analysis of what is currently available and, if necessary tweaking some of these to fit the new requirements. The result is that you end up with 3 forms that need to be completed, and signed by the client, that all say the same thing"</p>	<p>Very: 9</p> <p>Moderately: 3</p> <p>Slightly: 2</p>
	Lack of training and development (10)		<p>"The training manuals we are given are difficult to refer back to once you are doing the job; it would be a great help to have a proper text book with a reference section at the back so any question can be easily answered simply by looking it up. The training notes are presented in a mixed way, i.e.: jumping from topic to topic, with worksheets in between. It works while on the course, but afterwards I feel frustrated when trying to work independently and accurately"</p> <p>"Frustration levels because of lack of understanding and training"</p> <p>"More intense/focused induction and training programmes"</p> <p>"No development for upcoming advisers"</p>	<p>Very: 10</p> <p>Moderately: 0</p> <p>Slightly: 0</p>
	Unpleasant working conditions (10)		<p>"Unpleasant working conditions – Car in sun the whole day, bins don't get cleaned, Unfriendly staff that don't greet. These but to name a few"</p> <p>"Time allowed spend at office"</p> <p>"It is very difficult to work in an open-plan office as we have to do cold calling. There are not enough offices, and when there is an office available it is given to a new financial advisor that is older than the rest of us. There is also not enough parking, and the junior advisors does not get covered parking at all, but the secretaries do"</p>	<p>Very: 9</p> <p>Moderately: 1</p> <p>Slightly: 0</p>

Table 4.35 provides a summary of the themes extracted from the qualitative responses recorded by PFAs that deal with remuneration and benefits (including better prospects) as the overall reason listed for PFAs intention to quit.

Table 4.35
Summary of qualitative responses focusing on remuneration and benefits as perceived antecedents of intention to quit

Overarching themes	Main themes	Sub-themes	Examples of raw data	Degree of importance
Remuneration and benefits [153/465]	All issues regarding the commission based remuneration structure (147)		<p>"I personally believe the main reason, for PFAs to leave the business is due to the inability to pay bills. Academy level offers a basic, subject to conditions, but the pay scale is out of sync to what they require to make real money!!, so unless they can wait out the period of 3 years, they will fail...regardless of desire to make it in the industry. Even on the annualized scale our salaries are waited in the favor of the organisation, and not the PFAs. We work for commission, and it is hard enough as it is without have commission paid according to scale"</p> <p>"Just pay us well/enough"</p> <p>"Remuneration is not good"</p> <p>"Sliding commission scale will turn reps away from the industry as in today's times it is imperative to earn max commissions to survive"</p> <p>"Erratic (unpredictable) salary"</p> <p>"Company takes too large a percentage of the commission generated"</p>	Very: 128 Moderately: 15 Slightly: 4
	Better prospects elsewhere (6)		<p>"Most reps leave for other insurance companies whose "pay structure" is more rewarding at the end of the day"</p> <p>"Competitors enticing successful financial consultants"</p> <p>"Other insurance companies are giving their advisors transport, basic salaries , full support and appointments"</p> <p>"Better offer with bigger basic salary elsewhere"</p>	Very: 6 Moderately: 0 Slightly: 0

Table 4.36 provides a summary of the themes extracted from the qualitative responses by the PFAs that clustered under the overall theme of personalistic variables. These

comments made by PFAs refer to certain personality traits, inaccurate expectations of the job and lack of knowledge and skills that PFAs feel lead to the intention to quit.

Table 4.36
Summary of qualitative responses focusing on personalistic variables as perceived antecedents of intention to quit

Overarching themes	Main themes	Sub-themes	Examples of raw data	Degree of importance
Personalistic factors [97/465]	Personality traits (73)	Ability to handle pressure and stress (22)	<p>“Can’t handle the pressure to perform”</p> <p>“Constant pressure and stress”</p> <p>“Not able to handle job pressure”</p> <p>“Not mentally prepared to face obstacles of stress”</p> <p>“Advisors that cannot cope with pressure”</p> <p>“Stress related to this job”</p>	<p>Very: 18</p> <p>Moderately: 3</p> <p>Slightly: 1</p>
		Motivation (14)	<p>“Strong self motivational skills”</p> <p>“Cannot motivate themselves and are not self reliant”</p> <p>“Motivation”</p> <p>“Will power and self motivation”</p> <p>“Advisors that struggle to get back up and moving forward after a back fall”</p> <p>“The realisation that you may have made the wrong career choice and do not have the motivation to succeed”</p>	<p>Very: 12</p> <p>Moderately: 1</p> <p>Slightly: 1</p>
		Social confidence (12)	<p>“Fear of client interaction”</p> <p>“Social Ability”</p> <p>“Not having the ability or passion for working with people”</p> <p>“Social interaction and being honest and transparent with clients”</p>	<p>Very: 10</p> <p>Moderately: 2</p> <p>Slightly: 0</p>

Table 4.36 (continued)

Summary of qualitative responses focusing on personalistic variables as perceived antecedents of intention to quit

Overarching themes	Main themes	Sub-themes	Examples of raw data	Degree of importance
		Self-discipline (8)	<p>"Too little self discipline"</p> <p>"Self discipline"</p> <p>"Lack of business and self discipline"</p>	<p>Very: 7</p> <p>Moderately: 1</p> <p>Slightly: 0</p>
		Passion for the job, going the extra mile (8)	<p>"Don't love the job, but want the money"</p> <p>"Passion for helping people"</p> <p>"Lack of passion and negative attitude"</p> <p>"Going the extra mile"</p>	<p>Very: 8</p> <p>Moderately: 0</p> <p>Slightly: 0</p>
		Lazy (5)	<p>"Laziness"</p> <p>"Laziness/negativity"</p> <p>"Lazy advisors who cannot motivate themselves and are not self reliant"</p>	<p>Very: 4</p> <p>Moderately: 1</p> <p>Slightly: 0</p>
		Goal orientated (4)	<p>"Not actively pursuing life goals"</p> <p>"Not seeing immediate reward for input, no focus on long term goals"</p> <p>"Advisors that are not focussed or goal orientated"</p> <p>"Having a goal.... Personal or otherwise which is the motivating factor to the success of your job"</p>	<p>Very: 2</p> <p>Moderately: 2</p> <p>Slightly: 0</p>
	Inaccurate expectation of the job (14)		<p>"Coming into the field with high expectations and really not understanding the sales environment"</p> <p>"Most people who start out new as a PFA has the wrong perception of what this job requires from you as a person and what the job actually entails"</p> <p>"Advisers weren't made aware of the specifics that the job entails (e.g. cold calling, acquiring of own leads, targets system) before entering the career."</p>	<p>Very: 13</p> <p>Moderately: 1</p> <p>Slightly: 0</p>

Table 4.36 (continued)***Summary of qualitative responses focusing on personalistic variables as perceived antecedents of intention to quit***

Overarching themes	Main themes	Sub-themes	Examples of raw data	Degree of importance
	Not enough knowledge or skill to do the job (10)		<p>"The training manuals we are given are difficult to refer back to once you are doing the job; it would be a great help to have a proper text book with a reference section at the back so any question can be easily answered simply by looking it up. The training notes are presented in a mixed way, i.e.: jumping from topic to topic, with worksheets in between. It works while on the course, but afterwards I feel frustrated when trying to work independently and accurately"</p> <p>"Frustration levels because of lack of understanding and training"</p> <p>"More intense/focused induction and training programmes"</p> <p>"No development for upcoming advisers"</p>	Very: 9 Moderately: 1 Slightly: 0

4.9.1 Interpretation of the qualitative data

During the initial pilot study specific variables were identified on which this particular research focused. From discussions with management, HR and PFAs, themes emerged which the researcher clustered into the constructs that were investigated in this research study, namely emotional labour, self-efficacy, time wasted, supervisor support, burnout and intention to quit. During the qualitative part of the survey broad overarching themes emerged which encompassed the now familiar sub-themes that were identified during the pilot phase.

The first overarching theme that emerged from the qualitative data was labelled Job demands/resources, which refers to those aspects of the job that contribute to the perceived balance or imbalance between existing resources and demands. The qualitative data gathered which referred to the resources versus demands that PFAs experience, included statements like: "not enough support" and "frustration working with clients". These comments were sorted under sub-themes dealing with lack of support from various sources; PFAs' experience while interacting with clients; time wasted; lack of development, and unpleasant working conditions.

The identified constructs for this study, which could be linked with the broad theme and sub-themes of job demands/resources, were supervisor support and time wasted. Burnout and emotional labour were linked to the PFAs' experience and frustration with clients. This qualitative data will be discussed in the next section under the identified constructs of this study.

The second overall theme, under which the qualitative data was sorted, is Remuneration and benefits. As previously mentioned, the focus of this study was specifically on non-remuneration related predictors of intention to quit, however due to the vast amount of qualitative data referring to the remuneration and benefits aspect of the job, the researcher found it necessary to dedicate some attention to these comments. Most comments referred to the remuneration and commission structure as main reason why PFAs leave the business. This may be an important aspect to remember for future research in the insurance sales environment. Some comments were made with respect to the availability of better prospects elsewhere, which may be a reason why PFAs leave, however this was only a small section under the overarching theme of remuneration and benefits.

The last overarching theme that emerged from the qualitative data was labelled Personalistic variables, which refers to certain personality traits as playing an important role in a PFA's decision to quit, as well as inaccurate expectations of the job, and lack of knowledge and skills to do the job. The construct identified in this study, which refers to some personalistic aspects, is self-efficacy.

The qualitative data will now be discussed under the constructs that were empirically studied in this study.

4.9.1.1 Emotional labour

The construct of emotional labour has been discussed in the literature review (Chapter 2). From this overview it should be remembered that emotional labour is defined as "...the effort, planning, and control needed to express organisationally desired emotion during interpersonal transactions" (Morris & Feldman, 1996, p.987), and "...the

behavioural response to variations in the frequency, variety, intensity and duration of service interactions” (Brotheridge & Lee, 2003, p.367). Therefore emotional labour is primarily experienced during interpersonal contact, in the PFAs’ case, with clients. The comments PFAs made with respect to their interaction with clients is clustered under the overall theme of Job demands/resources and then the sub-theme of interaction with clients.

Some emotional labour related factors the PFAs listed to be causes of intention to quit , under the umbrella of their interaction with clients, include “*difficult working with clients everyday*”; “*rejection from clients*”.

Additional statements like the following encapsulate the PFAs’ feelings of experiencing emotional labour “*I find the job emotionally straining*”; “*rejection from clients makes it difficult not to take personally*”.

Most of these statements revolved around interaction with clients and some of the frustrations PFAs experience with interacting with clients or potential clients. Most of their comments were unfortunately very vague and the researcher was unable to distinguish between the variety, frequency and intensity of their emotional display, also no clear assumption could be made whether displaying these emotions were surface or deep acting. Nonetheless, these comments clearly indicate the emotional labour PFAs experience with clients.

4.9.1.2 Burnout

Schaufeli and Greenglass defined burnout as “a state of physical, emotional and mental exhaustion that results from long-term involvement in work situations that are emotionally demanding” (Schaufeli & Greenglass, 2001, p.501).

The PFAs commented on work stressors and made additional comments which all relate to the burnout concept in some way, some of those include: “*stressful job*”; “*everyday stress and frustration*”; “*work very stressful on my whole life*”.

As seen in the discussion with respect to emotional labour, the PFAs made a number of

comments about their interaction with clients and the difficulties associated with it. Most of these comments deal with the stress associated with the job and working with clients, and can be related back to the potential development of work and client burnout.

4.9.1.3 Self-efficacy

Bandura's (1986, p.391) definition of self-efficacy entails "people's judgements of their capabilities to organize and execute courses of action required to attain designated types of performances. It is concerned not with the skills one has, but with judgements of what one can do with whatever skills one possesses".

Various personality characteristics (or the lack thereof) were raised as possible causes of PFAs' intention to quit. Most of these referred to the overarching theme of self-efficacy and include: "*advisors that struggle to get back to business after a back fall*"; "*motivation to continue*"; "*not believing in yourself*".

4.9.1.4 Time Wasted

The time and effort an individual spends on tasks he/she believes is ineffective, is referred to as time wasted (Jaramillo, Mulki & Locander, 2006).

The PFAs listed time wasted activities which include: "*excessive, unnecessary admin*"; "*Too much paper work and admin duties unrelated to the process of selling and earning an income*"; "*They ask for daily activities that take up so much time and away from making sales*".

4.9.1.5 Supervisor Support

The overall lack of support (including supervisor, admin, organisation, and other PFAs) was alluded to in 24% (the biggest contributor) of the comments listed. Lack of supervisor support was expressed as follows: "*Lack of support from sales manager*"; "*Lack of backup, support and guidance from sales manager, this is crucial when starting out and can lay a good foundation for future if it is there.*"

The literature review provided a discussion of the nature of the PFA environment. The comments listed by the PFAs also illuminated some of the more salient characteristics, issues and/or concerns present in their particular environment. As seen in the above summary tables of listed comments, a large proportion of the comments revolve around the remuneration structure of the PFA environment. The researcher was aware of the big impact remuneration had on the PFAs turnover; however exploring the impact of the remuneration structure on PFAs intention to quit was not the focus of this research. The research focus is on exploring those predictors of intention to quit in the PFA environment that often go unacknowledged but may have a significant impact on turnover.

4.10 Summary

The research results of the present study were reported in this chapter. Results obtained through the various data analyses were presented. The following chapter will focus on a discussion of the reported results with reference to relevant literature. Limitations of this study will be addressed, followed by recommendations to organisations regarding the issues and reason for high turnover amongst sales people.

CHAPTER 5: DISCUSSION OF RESEARCH RESULTS AND RECOMMENDATIONS FOR FUTURE RESEARCH

5.1 Introduction

In this chapter the research results, as presented in the previous chapter, will be discussed and interpreted. The chapter commences with a discussion of the demographic findings and the psychometric properties of the measuring instruments, followed by a discussion of the correlation results in the light of the existing literature. Thereafter a discussion of the multiple regression analyses and the structural equation modelling analysis. The qualitative data is utilized to elaborate on and to clarify the research findings, especially in the case of unexpected or contradictory findings.

5.2 Demographic Findings

The demographic characteristics of the respondents were measured in the first section of the questionnaire. The information that was requested in this section pertained to age, ethnic group, gender, region of work, highest level of completed educational qualification, language, as well as the number of years working as PFA (tenure).

As discussed in Chapter 4, the sample demographics mostly indicated an overall good representation of the total population. The sample and total population reported the same mean age of 35 years and the sample had a very good gender representation of the total population.

The representation of race distribution in the sample of the actual total population was however not that good, most of the sample participants were white (64%), whereas the total population only consists of 34% white PFAs. Only the coloured ethnic group was a good representation of the actual total population. The researcher speculates that the reason for these differences may be culture-based, in that some cultures are more open to participate in research studies, but the researcher found no concrete research to

support this assumption.

The tenure of the sample and total population was approximately the same for the PFAs working between 13 and 24 months, but the sample included more PFAs from the 6 to 12 month bracket and less from the 25 to 36 bracket than the actual population. The researcher speculates that the reason for a lower representation of employees in the 6 to 12 month bracket can be due to the fact that these PFAs are new and may have seen the importance and relevance of these research results for their future careers and responded favourably to the opportunity to participate. This subgroup may also have more uncertainties and doubts regarding their retention in the business. The reason for a lower representation of employees in the 25 to 36 month bracket in the sample may be that a larger portion of these PFAs did not see the relevance of the research for them, they may have set and well-established ideas with respect to their intention to quit or to stay.

Unfortunately, no statistics could be found with respect to the population's language and education level distribution. The data indicated that the majority of participants were Afrikaans or English speaking and had obtained Matric.

The researcher examined "years working as PFA" (tenure) and "highest level of completed educational qualification" to see if there were any significant correlations between these two and other variables. No significant correlation was found between "years working as PFA" and other variables, and only one significant relationship was found between "highest level of completed educational qualification" and deep acting. This negative sign of the correlation is an indication that the higher the level of completed educational qualification the respondent had obtained, the lower the level of deep acting experienced was indicated. These respondents apparently felt more self-assured with less motivation to engage in deep acting. The researcher found no other research that supported this finding.

5.3 Psychometric Properties of the Measuring Instruments

In order to come to valid and credible conclusions regarding the ability of the structural model to explain the pattern of covariance in the hypothesised model, evidence is needed that the manifest indicators are indeed valid and reliable measures of the latent variables they are linked to (Diamantopoulos & Sigauw, 2000).

After examining the psychometric properties of the measuring instruments in Chapter 4, it was found that all the instruments, except one sub-scale of self-efficacy, indicated nearly acceptable to acceptable alphas, ranging from .60 to .96. The sub-scale of self-efficacy, namely persistence, was the only measure which failed to produce an acceptable alpha. The researcher then excluded persistence from the study, but the other sub-scales of self-efficacy remained in the study, namely effort and initiative due to their fairly acceptable alphas. The researcher included the total self-efficacy score, based on the 12 item version, as previous research has indicated an improvement in the alpha for the 12-item version (Woodruff & Cashman, 1993).

The alpha coefficients for time wasted, and the two self-efficacy subscales of effort and initiative, should be regarded as indicative of instruments that require further attention.

5.4 Discussion of the Correlation Results

In this section the results of the Pearson product-moment correlation analyses are interpreted for each construct against the backdrop of the existing literature pertaining to the particular construct. The strength of the correlations was assessed using Cohen's (1988) index of practical significance (effect size). A correlation with $r = \pm .10$ to $\pm .29$ was considered a weak correlation (small effect size), whilst a correlation with $r = \pm .30$ to $\pm .49$ was considered a moderate correlation (medium effect size) and a correlation with $r = \pm .50$ to ± 1.0 was considered a strong correlation with a large effect size.

Time wasted is significantly related to work burnout and client burnout, and the observed correlations are indicative of small positive relationships between time wasted and both

the burnout constructs. The consequence of experiencing time being wasted for employees is frustration and stress, which impacts both their physical health and emotional well-being (Jex & Beehr, 1991). Numerous studies have found that the stress experienced by sales people results in burnout and high turnover intentions (Babakus, Cravens, Johnston & Moncrief, 1999; Low et al., 2001). The present study indicated that in the PFA sales environment, perceived time wasted does play a significant role in the level of burnout experienced.

The comments made by PFAs with respect to reasons for their intention to quit, emphasise their frustration with work activities they perceive as a waste of time. Some of the comments made by the PFAs regarding time spend on non-sales related activities were: a) "Too much paperwork and administration duties unrelated to the process of selling and earning income"; b) "They (the organisation) asks for daily activities that takes up so much time and (takes the PFA) away from making a sale", c) "stupid admin processes with a million different forms that change so often". These are clear examples of the frustrations PFAs experience with work activities they perceive as a waste of their time, therefore the positive correlation between time wasted and work burnout.

Although there was no clear qualitative evidence on the relationship between time wasted and client burnout, the empirical results indicate that the PFAs perception of time wasted was significantly positively related to client burnout. This could possibly be due to frustration as a result of time wasted, which may have a negative impact on their interaction with clients and result in higher client burnout. No research was found with respect to the relationship between time wasted and client burnout, however, Babakus et al. (1999) has found that role conflict was positively correlated with burnout. Role conflict is defined as the incompatibility among communicated expectations that impinge on perceived role performance (Babakus et al., 1999). That aspect of the job that PFAs may view as time wasted may be a result of perceived role conflict, in that these admin related tasks they perceive as time wasted, do not fit into their expected and perceived role performance. However, the construct of role conflict and its relationship with time wasted has not been explored in the present study.

Time wasted is significantly related to intention to quit, the r-value indicates a definite but small positive relationship between time wasted and intention to quit. Keenan and Newton (1985) have found that the perception of time wasted was related to intention to quit. As was hypothesized, sales people who perceive that they are engaged in job activities that are wasteful will have a higher intention to quit.

Numerous additional factors and comments were listed by the PFAs which speaks to time wasted as being an important factor which contributes to intention to quit, some of these include: a) "PFAs spend too much time on unnecessary admin which result in them leaving"; b) "Systems are not designed to fit PFAs, this results in frustration with forms and processes which leads PFAs to be frustrated and leave".

There is a general recognition that the work environment of salesperson is pressure filled, with too much to do and not enough time to do it in, leading to feelings of being overwhelmed (McKay & Tate, 1999; Narayanan et al., 1999).

Time wasted is significantly related to supervisor support, although the coefficient indicates a small negative relationship. To date, no information has been found on previous research done on the relationship between time wasted and supervisor support. However, the observed negative correlation indicates that lower perceived time wasted is associated with higher perceived supervisor support, which means that individuals who experience enough support from supervisors do not experience as many time wasted activities. Even if the work environment of the salesperson is pressure filled and they feel overwhelmed, with sufficient supervisor support they may not experience the activities as time wasted or experience so much pressure.

Frequency of emotional display is significantly and moderately positively related to intensity of emotional labour. In contrast, Morris and Feldman (1996) found a negative relationship between frequency of emotional display and intensity. They claimed that the more intense emotional labour becomes, the fewer opportunities for multiple interactions exist.

An alternative interpretation for the positive relationship between these two components

of emotional display is suggested in this study. It may be that the more frequent client interactions are, the more intense the PFAs emotional labour becomes. This is possibly due to an increase or build up of emotions during the day.

Frequency of emotional display is significantly and moderately positively related to variety of emotional display. Morris and Feldman (1996) postulated that variety should be influenced to a larger extent by the situational demands in the particular job context instead of frequency of display directly influencing variety of emotional display.

The present findings indicate that the more frequently PFAs interact with clients, the greater the variety of their displayed emotions becomes. Therefore it seems that there does indeed exist a direct relationship between frequency of interactions and variety of emotional display. It is however not possible to deduce if this is due to the nature of the sales environment.

Frequency of emotional display is significantly and moderately positively related to deep acting. This finding implies that the more frequently PFAs interact with clients, the more deep acting they engage in, In other words, the more authentic their emotional expressions are.

Morris and Feldman (1996) proposed a positive correlation between frequency and surface acting. These researchers do not, however, propose a relationship between frequency and deep acting, as was found in the present study.

The COR theory is used by Brotheridge and Lee (2002) to suggest that surface acting represents a greater investment of resources than deep acting, as it requires emotional suppression. In an attempt to minimize resource loss, however, employees try to really invoke emotions they have to display to clients, thereby performing deep acting. Probably with repeated practice, deep acting could become a regular emotion regulation technique for PFAs, therefore the positive correlation between frequency of emotional display and deep acting.

Intensity of emotional display is significantly and strongly positively related to variety of

emotional display. Consistent with this finding, Morris and Feldman (1996) proposed that intensity of emotional display should be associated with variety of expressed emotion, as increases in intensity of interactions should require a wider array of emotions to be displayed. The size of the observed correlation indicates a strong association, indicative of a substantial relationship between these two dimensions of emotional labour.

Some of the comments made by the PFAs suggest that both components of emotional labour, namely intensity and variety do occur when interacting with clients and may impact on their intention to quit, for example: a) “need patience when dealing with clients”; b) “need to adapt my behaviour to suit the client”.

Intensity of emotional display is significantly and moderately positively related to deep acting. Morris and Feldman (1996) proposed a positive association between intensity of emotional display and surface acting, arguing that the more emotionally intense client interactions become, the higher the probability for conflict between true and required feelings becomes – they did not, however, propose an association between intensity and deep acting.

The positive relationship between intensity and deep acting seems plausible when examining the constructs in the light of their conceptual definitions. Intensity of emotional display refers to the utilization of deep-seated feelings in emotional expressions and deep acting entails evoking such deep-seated feelings internally and aligning them with emotional expression. Therefore, the more intense the emotions PFAs are required to display to clients, the more they would make use of deep acting.

As with the correlation between frequency of client interactions and deep acting, and in line with the COR theory, deep acting can minimize resource loss for PFAs as it entails a correspondence between subjectively felt feeling and the required emotional expression, therefore the positive correlation between intensity and deep acting.

Variety of emotional display is significantly and positively related to deep acting, although the correlation is of a small effect size. Morris and Feldman (1996) posited that variety of emotional display should correlate negatively with deep acting. In this research,

however, the association between deep acting and emotional display is in a positive direction, indicating the greater variety of emotions that PFAs need to express to clients, the more they engage in deep acting.

Brotheridge and Lee (2002) employed the COR theory and found the same positive results as in this study. They found that service workers cope with the emotional demands of the job (such as the variety of emotional displays towards clients) by performing both surface and deep acting.

Comments made by PFAs which can be related back to aspects of emotional labour confirm the correlations between emotional labour constructs and also confirm the stressful nature of their experiences with clients: a) “client interaction very tiring”; b) “clients not turn-up for appointments”, c) “difficult working with clients”, d) “seeing clients everyday can be very exhausting”.

Work burnout and client burnout are significantly and moderately positively related to intention to quit. A substantial positive relationship between burnout and intention to quit therefore exists, meaning that the more PFAs experience work burnout, the greater their intention to leave becomes.

Various researchers have established that burnout, or components thereof, are positively related to intention to quit. Schaufeli and Bakker (2004) established the existence of a positive relationship between burnout and intention to leave, and Wright and Cropanzano (1998) indicated a positive correlation between emotional exhaustion (a component of burnout) and voluntary turnover.

The positive correlations between work and client burnout and intention to quit can be more clearly understood when examined in terms of its conceptual definitions where work burnout refers to the degree of physical and psychological fatigue and exhaustion that is perceived by the person as related to his/her work (Kristensen et al., 2005), and client burnout to the exhaustion experienced as a result of interacting with clients. Work burnout therefore refers to burnout experienced as a result of doing work and therefore quitting the job would relieve this burnout. In the same sense, quitting the job will result

in not working with clients anymore and will therefore relieve client burnout.

In the light of this and supporting research, burnout seems to repeatedly be positively related to intention to quit. Organisations should gain a lot, especially in terms of long-term cost savings, by acknowledging burnout as a serious problem and a threat to both the individual and the organisation's well-being.

Effort, as a dimension of self-efficacy, is significantly weakly negatively related to work burnout and moderately to client burnout. Effort refers to the willingness to expend effort in completing the behaviour (Brosscher & Smit, 1998). Items that measured 'effort' included: a) "When I make plans, I am certain I can make them work", and b) "When I decide to do something, I go right to work on it". Most PFAs reporting high levels of effort also reported low levels of burnout, indicating that higher self-efficacy is related to lower experiences of burnout. Maslach, Schaufeli, and Leiter (2001) support this finding by reporting that individual factors, such as self-efficacy, do play an important role in the development of burnout.

Effort is significantly and weakly negatively related to intention to quit. Saks (1995) reports that post-training self-efficacy decreased intention to quit. This is in line with the current findings which reports that the higher the perceived effort (self-efficacy) the lower the intention to quit. In other words, the more effort a PFA perceives to put into the job, the less likely he/she is to quit.

Effort is significantly related to initiative, although the size of the coefficient only indicates a small effect size. This is in line with the findings of Woodruff and Cashman (1993), as discussed earlier on. Although the current study did not deliver as high intercorrelations as previous research did, it did deliver significant positive correlations between the two subscales.

Initiative, as a dimension of self-efficacy is significantly, but weakly negatively related to surface acting. Bandura emphasises that students who develop a strong sense of self-efficacy are well equipped to educate themselves when they have to rely on their own initiatives (Bandura, 1986). Surface acting involves managing the expression of

behaviour rather than feelings (Hochschild, 1983). Employees with high levels of initiative are therefore expected to experience low levels of surface acting.

Supervisor support is significantly negatively related to deep acting with a small effect size. The relationship between supervisor support and deep acting (component of emotional labour) has not been extensively studied up to date. One exception is Brotheridge and Lee (2002) who tested the COR model of the dynamics of emotional labour. They posit that, although emotional labour might result in burnout, it is mediated by social relationships like supervisor support.

In terms of the COR theory, employees are faced with various emotional demands on the job, such as frequent client interactions, the requirement to express a variety of emotions of varying intensity, and constant emotion regulation. In order to meet these expectations they use up a lot of resources by engaging in behaviour such as deep acting, in attempts to generate rewarding social relationships. In this sense, supervisor support could be an important resource for employees performing emotional labour, in that it aids employees in regaining some of their lost resources (Brotheridge & Lee, 2002).

In light of the above, the negative correlation between supervisor support and deep acting seems troublesome. It seems that the more PFAs perform emotional labour, the less supervisor support they perceive to be receiving, or it could mean that the more support they get the less they are inclined to engage in deep acting.

Both the COR theory and the Job demands-resources (JD-R) theory recognise that this imbalance between work demands and available resources has significant implications for the individual. Higher levels of stress, may eventually lead to burnout (Brotheridge & Lee, 2002).

Supervisor support is significantly negatively related to effort, although the correlation is of a small effect size. No research to date was found on the specific relationship between supervisor support and the component of self-efficacy, namely, effort. However, the negative correlation indicates that higher perceived supervisor support is related to

lower levels of effort, indicating that if a PFAs experience more support from their supervisor, they expend less individual effort in completing a task.

5.5 Discussion of the Multiple Regression Analysis

In this section the results of the multiple regression analyses are discussed. The three dependent variables, namely work burnout, client burnout and intention to quit were utilised in three successive regression analyses.

5.5.1 Work burnout as dependent variable

The first regression analysis indicates that approximately 20% of the variance in work burnout can be explained by three variables, namely time wasted, supervisor support and effort. Both time wasted and effort are significant predictors of work burnout, whilst supervisor support did not reach significance as a predictor. It should also be noted that the beta coefficient for effort had a negative sign, which means that an increase in effort is associated with a lower level of burnout. Therefore, the PFA with higher levels of effort may have a higher sense of control over the environment due to the personal effort invested in his/her work and therefore experience less work burnout

With reference to the PFA environment specifically, the effort that would be required of the organisation and supervisors to assist PFAs in reducing time spend on non-sales activities (time wasted) and increasing self-efficacy (effort) levels might be reasonable in the light of the fact that the levels of work burnout experienced by PFAs, could, in return, decrease. This effort also seems meaningful in the light of the moderate positive Pearson product-moment correlation between work burnout and intention to quit.

5.5.2 Client burnout as dependent variable

The second regression analysis indicates that approximately 23% of the variance in client burnout can be explained by four predictors, namely time wasted, frequency, effort and intensity. All four variables were significant predictors of client burnout, although the frequency of emotional display and effort had negative beta coefficients, which means that the more frequently a PFA interacts with a client, the more likely they are to

experience client burnout, and the more effort they invest into their job, the less likely they are to experience burnout due to client interaction.

It would be worthwhile for organisations and supervisors alike to expend some energy to decrease the experience of client burnout among their PFAs, as well as to develop a better understanding of the role of frequency and intensity of interactions with clients.

5.5.3 Intention to quit as dependent variable

The third regression analysis indicates that approximately 19% of the variance in intention to quit can be explained by four variables, namely time wasted, supervisor support, effort and initiative. Supervisor support, effort in emotional display and initiative were significant predictors of the intention to quit, but time wasted did not reach significance.

It should be noted that the beta coefficients for supervisor support and effort have negative signs, which means that the more support PFAs perceive to receive from the supervisors and the more effort they invest into their work, the less likely they are to experience intentions to quit.

5.6 Discussion of the Structural Equation Model

In evaluating the overall fit of the structural model, it was found that the model had an overall good fit, as portrayed by the absolute and comparative measures of fit in Chapter 4.

Both the LISREL path coefficients of the structural model and the PLS path coefficients of the inner model confirmed that significant paths exists between:

- Self-efficacy and Burnout
- Supervisor Support and Time Wasted
- Burnout and Intention to quit
- Time Wasted and Burnout

These findings from the SEM analyses are supported by the Pearson product-moment

correlation findings which reported significant relationships between self-efficacy and burnout, supervisor support and time wasted, burnout and intention to quit and self-efficacy and burnout. Furthermore, the multiple regression analyses supports the significant relationships between self-efficacy and burnout and time wasted and burnout.

5.7 Interpretation of the Qualitative Results

From the qualitative data, the researcher extracted three overarching themes, namely job demands/resources, remuneration and benefits, and personalistic variables.

Under the overarching theme of Job demands/resources various comments were recorded regarding the lack of support the PFAs experience, their interaction with clients, their experience of time being wasted, lack of training and development, and unpleasant working conditions.

Other than the lack of supervisor support, which was already discussed, lack of support from the organisation, peers and admin were listed as important role players in the turnover decision of PFAs. PFAs listed lack of support from the organisation with comments like "...no support from the organisation for new PFAs" and "...the organisation rewards only those who already do well..." Approximately 6% of total comments made were related to the lack of organisational support. PFAs also listed lack of support from peers by making comments like "...not enough backup and support from other PFAs" and "no support from older PFAs". Approximately 1% of comments made were related to lack of support from peers as an antecedent of intention to quit. Lastly, some 1% of comments were related to lack of admin support and was indicated by comments like "no support with the heaps of admin" and "...admin support is lacking..."

The interaction of PFAs with clients elicited comments about the difficulty they experience in finding clients and having enough clients on a regular basis. Comments made with respect to this difficulty included "...to obtain and keep clients..." and "lack of clients". Approximately 5% of total comments made referred to this difficulty of finding and having enough clients as an antecedent of intention to quit amongst PFAs.

Approximately 2% of the total comments referred to the lack of training and development as an antecedent of PFAs intention to quit. Comments made include..."it works well on the course, but afterwards I feel frustrated..." and "...no upcoming development for PFAs."

A few comments were also made with respect to the unpleasant working conditions and how this plays a role in PFAs intention to quit. These comments included ..."car in sun all day..." and "...very difficult to work in an open-plan office..." These comments made with respect to unpleasant working conditions constituted about 2% of total comments made.

The majority of comments made (approximately 32%), with regard to the antecedents of intention to quit amongst PFAs, were about remuneration and benefits... Some of these comments include ..."the pay scale is out of sync to what they require to make real money!" and "Company takes too large a percentage of the commission generated". These comments are particularly valuable for future research needs in the insurance sales environment.

Another sub-theme that emerged from the overall theme of remuneration and benefits was 'better prospects elsewhere'. These comments included "Competitors enticing successful financial consultants" and "...other companies steal good advisors". Roughly 1% of the total comments suggested that PFAs leave the business due to better prospects somewhere else. This relatively low percentage may suggest that competitors in the insurance sales environment are not too focused on 'stealing' PFAs across the industry. It should be remembered that this study focused on those PFAs working for more than 6 and less than 36 months, which may make them less of an attractive target for competitors. PFAs working for more than 36 months may present better targets which competitors would lure away from the organisation due to their expertise and good track record.

Roughly 21% of the total comments dealt with some form of personalistic characteristic as antecedents of PFAs intention to quit. Most of these comments were associated with self-efficacy and was discussed in Chapter 4. Some of these personalistic comments

made were related to inaccurate expectations of the job and lack of knowledge. The latter referred to PFAs leaving the job due to a lack of knowledge and skills to do the job, which represents approximately 2% of the total comments made. Roughly 3% of comments made dealt with the inaccurate expectations of the job as the main reason why PFAs leave. These are important findings to consider for future research.

5.8 Revisiting the Research Propositions

The following support was found for the research propositions. Each proposition is reported, as well as the supporting findings.

Proposition one: Time wasted will affect burnout in a positive direction and give rise to intention to quit. The Pearson product-moment correlation analyses confirmed statistically significant relationships pertaining to proposition one - time wasted positively correlated with work burnout and client burnout. Time wasted also had a positive effect on intention to quit. The multiple regression analyses supported these findings; time wasted had a positive effect on work burnout and client burnout, although it did not reach significance as predictor of intention to quit. Significant paths in the structural model between time wasted and burnout supports provides additional support for proposition one.

Proposition two: High levels of perceived supervisor support will influence burnout in a negative direction and decrease intention to quit. The Pearson product-moment correlation analyses found no significant correlations to confirm this proposition. However, the multiple regression analysis supported part of the proposition in that supervisor support had a negative effect on intention to quit.

Proposition three: Experience of high levels of emotional labour will influence burnout in a positive direction and increase the likelihood of intention to quit. The Pearson product-moment correlation analyses found no significant correlations to confirm this proposition. The only evidence supporting part of this proposition was found as a result of the multiple regression analysis where intensity had a positive effect on client burnout.

Proposition four: High levels of self-efficacy (effort) will decrease the experience of burnout and intention to quit. The Pearson product-moment correlation analyses confirmed statistically significant relationships pertaining to proposition four - effort negatively correlated with work burnout and negatively with client burnout. Also, it confirmed the proposition that high levels of self-efficacy (effort) will decrease intention to quit. The multiple regression analysis supported the proposition by indicating significant relationships between effort and burnout and intention to quit respectively. Effort had a negative effect on work burnout, client burnout and intention to quit.

Proposition four: High levels of self-efficacy (initiative) will decrease the experience of burnout and intention to quit. The Pearson product-moment correlation analyses found no significant correlations to confirm this proposition. However, the multiple regression analysis provided partial support to the proposition by indicating a significant relationship between initiative and intention to quit. Initiative had a positive effect on intention to quit, No evidence from the multiple regression analyses supported the relationship between initiative and burnout.

Proposition five: The total score of the shorter (12 item) version of the self-efficacy scale will have a negative correlation with burnout and the likelihood of intention to quit. The Pearson product-moment correlation analyses confirmed the statistically significant relationships pertaining to proposition five, namely that self-efficacy (total 12-item score) is negatively correlated with work burnout and client burnout, and negatively correlated to intention to quit. The SEM reported a significant part between self-efficacy and burnout and therefore supports this proposition.

Proposition six: High levels of burnout will increase the likelihood of intention to quit. The Pearson product-moment correlation analyses confirmed statistically significant relationships pertaining to proposition six - work burnout significantly correlated with intention to quit and client burnout significantly correlated with intention to quit. Further support for this proposition was found in the SEM analysis which indicated a significant path between burnout and intention to quit.

5.9 Limitations of this study

There are several limitations to the present investigation. The first being that all the measurement instruments used in the study are self-report instruments: the Copenhagen Burnout Inventory, Emotional Labour Scale, Survey of Perceived Supervisor Support, General Self-efficacy scale, DeConinck and Stilwell's (2004) Intention to Quit questionnaire and three self-developed questions regarding Time Wasted.

Self-report instruments run the risk of being influenced by social desirability. Social desirability refers to the tendency among respondents to attempt to create a more favourable impression of themselves when completing such questionnaires. The reported levels of the constructs investigated may therefore not be a true reflection of the actual perceptions of the respondents, which may influence the results. However, the scales, with the exception of one scale, all demonstrated good psychometric properties. Additionally, it needs to be kept in mind that the present study investigated the perceptions of participants, rather than their actual performance (Zammuner & Galli, 2005).

The second limitation refers to research design. An ex post facto design was followed and independent variables could therefore not be manipulated. Consequently, there was a lack of power to randomize. Regardless of these two limitations, ex post facto designs are commonly used because of the large numbers of variables related to society that cannot be manipulated. The limitations should therefore be taken into consideration and, whenever possible, both significant and non-significant relationships should be reported. The results and interpretations of data obtained through this kind of design should however be treated with caution (Kerlinger, 1973).

The third limitation refers to the sample size. The size of the sample used in this study was 122, therefore caution needs to be taken not to generalise these results to the overall population of PFAs. Additionally, only PFAs who volunteered to participate completed the questionnaire. It needs to be kept in mind that approximately 80% of the total database of PFAs made available to the researcher, failed to respond. The

response rate of 20% is quite low and needs to be taken into account when generalising the results presented in this study. The results obtained may therefore not be a true reflection of the general population of PFAs.

The fourth limitation refers to the survey questionnaire. The survey consisted of 55 questions which some PFAs may have interpreted as being too lengthy. They may have found it tiring and time consuming to complete. Participants may therefore have answered some questions without spending enough time to consider each answer carefully.

The fifth limitation of the study is found in the confidentiality aspect of the survey. Although it was communicated to participants that the completed survey would be handled with confidentiality and honesty was encouraged, participants might not have felt comfortable about revealing such sensitive information to the researcher.

The sixth limitation of the present study is that no distinction was made between the level of performance of respondents. No information was obtained to determine whether the respondents are high or low performing PFAs. The level of current performance may add valuable information to the interpretation of the data obtained.

The last limitation there is to this study is the fact that there are many other important factors not measured in this study that may be predictors of burnout and intention to quit in the insurance sales environment. Some of these were mentioned and briefly discussed in the qualitative section of this study.

5.10 Recommendations for Future Research

This section of the current study aims to provide some guidance to future researchers in the field of burnout and/or intention to quit in the sales environment. Hopefully this study will stimulate more research which will explore the relationships further, using other measurement models to validate or reject these findings.

Firstly, some recommendations are made around the limitations of the present study. It should be considered in future research to use different measurement instruments in measuring the constructs in this study, considering not only using self-report measures.

Future research should also take into account that it is time consuming to complete a lengthy questionnaire and alternative methods, or the possibility of shorter questionnaires, needs to be considered.

A bigger sample size will also contribute to the greater generalisability of the findings and should be an important aspect to consider in future research.

Due to the sensitive nature of the construct investigated in the present study, the confidentiality of the information obtained was explained to participants, however the low response rate might indicate that the participants did not feel comfortable disclosing such personal information. Future research should focus on using measures with which all participants will feel comfortable and confident in disclosing confidential information.

In the present study no distinctions were made between high and low performing participants. When intentions to quit are investigated amongst sales people, the level of performance of the participant should be taken into account, as the organisation will gain more from getting clarity on why high performing employees leave the business. Level of current performance may play an important role in future research around sales people's experience of burnout and intention to quit. The last recommendation around the limitations of the present research study refers to the constructs identified and measured in this study.

The qualitative data did provide additional factors that need to be considered when investigating factors that may lead to PFAs leaving the organisation, one being the current remuneration and benefit structure.

Another recommendation for future research is related to emotional labour. The Emotional Labour measurement should be subjected to refinement for use in future research studies. For example, fine-tuning its wording and better distinguishing the various sub-dimensions. This seems necessary in the light of the fact that the emotional

labour measured in this study did not provide the researcher with the expected results. The current research findings did not indicate such high intercorrelations among the sub-scales as those reported by Brotheridge and Lee (2003) for the emotional labour scale. The results in the present study indicate that the dimensions are relatively independent from one another and that a total score for emotional labour does not make sense. Also, the measure of emotional labour was not found satisfactory during the SEM and therefore a total score of the emotional labour in its current format should be treated with caution in the present study. It is a relatively novel scale that could still benefit from improvement efforts. The failure of emotional labour to deliver any significant path coefficients in the structural model should prompt researchers to re-evaluate the measurement of the dimensions of emotional labour, as well as the overarching construct.

Furthermore, the opposite of burnout namely, engagement, should also be studied in relation to job stressors in an attempt to determine how these two constructs combine to affect overall well-being. Studies of this nature would improve management's understanding of the developmental process of burnout in organisations and ultimately assist them in choosing the best interventions for their employees.

From SEM results the assumption can be made that there are some indirect effects from the paths between supervisor support and intention to quit (mediated by time wasted and burnout) and the paths between self-efficacy and intention to quit (mediated by burnout). It could be of value to explore the apparent mediators in future research.

As discussed in the literature review, intention to quit is influenced by various factors, mostly job stressors. Additional job stressors to those addressed in this research, which may trigger the chain of psychological states that lead to intention to quit, should be attended to. Therefore it is recommended that future research includes a vast array of job stressors that may possibly have an impact on intentions to quit amongst sales people.

Although supervisor support only reached significance as a predictor of intention to quit in the final regression analysis, the literature suggests that it can be used as a mediator

within the turnover model and can reduce the impact of stressors on psychological states and intentions to quit. Monitoring workloads and supervisor-subordinate relationships by management may not only reduce burnout, but increase job satisfaction and commitment to the organisation. This in turn may reduce intention to quit, and subsequent turnover, thereby saving organisations the considerable financial cost and effort involved in the recruitment, induction and training of replacement staff. It is worth mentioning that, although supervisor support did not correlate significantly with burnout, the qualitative data indicated a need for various types of support (i.e. admin, peers and organisation). Stated differently, it seems that the PFA's subjective reality is negatively influenced by a lack of support, hence the importance of intervening on this level.

This study also points out many areas for future research, specifically with respect to burnout, that would be of interest to sales practitioners and academics. More research is needed on burnout in a range of settings where sales people have face-to-face contact with customers in order to establish the external validity of findings in this area. In addition, future research could study burnout in other sales-related jobs, such as telecommunication sales, where burnout is also likely to be an important explanatory variable. This would offer additional insight into the role of burnout and further extend the generalisability of these findings to other sales areas.

Future research could also investigate the impact of the personality traits of salespersons on their susceptibility to burnout. Other independent variables such as career stage, organisational citizenship behaviour, age and gender, may also add to the understanding of how and why burnout develops.

Longitudinal research on the process of how burnout develops over time is another area where future research could make an important contribution. However, the time span necessary to detect longitudinal changes is likely to require years of data, which may be difficult to gather given the high turnover rates in some sales organisations. Future research can also benefit by expanding the measures of salesperson's performance to understand the effects of burnout. These may include sales managers' judgement of salesperson performance and quantitative outcomes such as sales growth,

achievement of sales goals, and direct contributions to company or division profitability. Research in this area, based on multiple methods, would reduce measurement error and increase the validity of the findings.

The pivotal message which needs to be extracted from the above discussion is that burnout cannot be addressed in isolation. It is imperative that organisations realise the necessity of understanding individual behaviour in their social context (Maslach & Goldberg, 1998). If organisations succeed in understanding the unsteady balance that exists between the individual and his/her environment, efforts in dealing with burnout will be more fruitful and organisations will decrease the high levels of voluntary turnover.

5.11 Practical Implications of the Present Study

Maslach and Leither's (1997) proposed holistic approach to deal with burnout can be applied in the PFA environment, especially in the light of the PFAs' descriptions of various processes and structures that function as sources of frustration in their work lives. These researchers emphasised the importance of looking and searching for the causes of burnout in the social environments where people work, rather than in the people that suffer from burnout. From a business orientated perspective, it might be more beneficial to rather engage in a relatively large scale organisational development intervention, aimed at simultaneously improving the PFAs' work circumstances, and attending to the individual's well-being – instead of spending money on small and isolated interventions that provide little return on investment.

Two approaches are presented by Maslach and Leither (1997) as means of preventing burnout, namely person-centred and situation-centred approaches. The person-centred approach argues that the individual is responsible for managing their own well-being. As such, various individual burnout prevention strategies have been proposed. Firstly, focusing on improving the person's relationship to the job, which include: a) a change in work patterns (e.g. working less or changing one's pace of work); b) developing preventative coping skills (e.g. applying cognitive restructuring and/or debriefing), and c) the utilisation of social resources (e.g. utilising work and family sources of support).

Corresponding to the suggestion of working less, Westman and Etzion (2001) investigated the extent to which a vacation taken will relieve psychological strain (burnout). They found a significant difference between pre-vacation levels of burnout and the first post-vacation measure, however, after four weeks from returning to the job, burnout levels had returned to the chronic, pre-vacation level. This finding conveys the important message that individuals do not heal from burnout simply by going on vacation, therefore, in order to prevent and/or treat burnout a more comprehensive process is required (Maslach & Leiter, 1997). However, it may be suggested that intermittent periods of leave could act as an on-going means of preventing strain from reaching a critical phase. More research is required to identify the ideal length and frequency of vacations for maximal relief.

The second person-centred approach to preventing burnout, focuses on building the individual's internal resources, which include a) fostering a more relaxed and healthy lifestyle (e.g. practicing meditation, eating healthy and participating in regular exercise), as well as b) engaging in self-analysis in order to increase self-insight, in other words, insight into one's personality and values could clarify possible risk areas for developing burnout. Another internal strength that is suggested to be taught to PFAs is resilience, that is, the ability to overcome obstacles and pursue goals in the face of difficulties.

The other approach namely, the situation-centred approach focuses on enhancing the quality of the individual's experience on the job. Examples of possible strategies include, a) increasing job control, b) implementing job rotation systems, and c) providing training in interpersonal skills.

Johnson (2004) identified two approaches that should assist individuals in coping with job stressors. The first approach is self-control, which is, learning to take responsibility for one's own reactions to work situations. The second approach entails situation control and includes training in critical problem-solving, assertiveness, conflict resolution, time management, and self-care. These topics can very easily be presented in workshop formats and might awaken awareness about one's job and life stressors and how to

better cope with these difficulties. However, their validity with regards to impacting burnout and intention to quit specifically should be investigated in future research.

In the end, the organisation should strive to identify those factors, in other words those conditions in the workplace that negatively affect PFAs' emotions and work behaviour and therefore cause burnout, which may lead to intentions to quit, in order to eliminate them. It is important to remember that this process is not a once-off intervention, rather, it is a long-term process that requires commitment from both the PFA and the organisation.

6. REFERENCES

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APPENDIX A: QUESTIONNAIRE DISTRIBUTED TO PFAs

INSTRUCTIONS:

1. Please answer the following 55 SHORT question as truthfully as possible (it will only take about 10min)
2. Once you have completed the survey, email back to vantonder.researchinbox.ronel@gmail.com or post back anonymously to R.van Tonder, 14 Wethmar Street, Malmesbury, 7300
3. **NB:** I hereby consent voluntarily to participate in this study (please mark **X** in the box)

4. This is **NOT** an evaluation of you as employee or how well you perform your job. Questions around your perceived supervisor support, time wasted, emotional labour, self-efficacy, burnout and your intention to quit will be asked.

Thank you for your willingness to assist, your time and effort is truly appreciated!

THE INFORMATION THAT YOU PROVIDE IS COMPLETELY ANONYMOUS!

BIOGRAPHICAL INFORMATION

All the biographical information obtained is **only** used for statistical purposes. Complete **anonymity** is guaranteed. Indicate your answer by marking the appropriate box with an **X** or **typing the required information**.

How long have you been working as a PFA (your current position) for Old Mutual? (<i>e.g. 2 years and 10 months</i>)					
Age:					
Ethnic Group:	<i>White</i>	<i>Coloured</i>	<i>Black</i>	<i>Indian</i>	<i>Other (please specify)</i>
Gender:	<i>Male</i>	<i>Female</i>			

Region you work in:	Western Cape	Eastern Cape	Central	KZN	Johannesburg	Northern	Limpopo Mpumalanga
Highest level of completed educational:	<i>Matric</i>	<i>Diploma</i>	<i>Degree</i>	<i>Hons Degree</i>	<i>Other (please specify)</i>		
Home language:	<i>English</i>	<i>Afrikaans</i>	<i>isiXhosa</i>	<i>isiZulu</i>	<i>Other (please specify)</i>		

_____ *Start of Survey* _____

Each set of questions has a different scale attached to them; indicate your answer by simply marking **X** in the appropriate box. Think of your job as PFA when answering the questions.

Please read each statement and decide how often you spend time on the following activities:

		Never	Rarely	Sometimes	Often	Always
1	Work activities you consider a waste of your time, time you could have spend making or working on a sale					
2	Admin related to a sale					
3	Admin not related to a sale					

Indicate to what extent to which you agree or disagree with the following statements:

		Strongly disagree	Moderately disagree	Neither agree nor disagree	Agree moderately	Agree strongly
4	My sales manager takes great pride in my accomplishments					

5	My sales manager really cares about my well-being					
6	My sales manager strongly considers my goals and values					
7	My sales manager is willing to help me if I need help					

Keep your work as PFA in mind when you respond to the following questions. Indicate the extent to which you agree or disagree with each statement:

		Strongly disagree	Moderately disagree	Neither agree nor disagree	Agree moderately	Agree strongly
8	When I make plans, I am certain I can make them work					
9	One of my problems is that I cannot get started on a task					
10	If I can't do a job the first time, I keep trying until I can					
11	When I set important goals for myself, I rarely achieve them					
12	I give up on tasks before completing them					
13	I avoid facing difficulties					
14	If something looks complicated, I will not even bother to try it					
15	When I have something unpleasant to do, I stick to it until I finish it					
16	When I decide to do something, I go right to work on it					
17	When trying to learn something new, I soon give up if I am not initially successful					
18	When unexpected problems occur, I don't handle them very well					
19	I avoid trying to learn new things when they look too difficult for me					
20	Failure just makes me try harder					
21	I feel insecure about my abilities to do things					
22	I am a self-reliant person					
23	I give up easily					
24	I do not seem capable of dealing with most problems that come up in my life					

On an average day at work and interacting with clients/potential clients how frequently do you:

		Never	Rarely	Sometimes	Often	Always
25	Display specific emotions required by your job					

25	Adopt certain emotions required as part of your job					
26	Express particular emotions needed for your job					
27	Express intense emotions					
28	Show some strong emotions					
29	Display many different kinds of emotions					
30	Express many different emotions					
31	Display many different emotions when interacting with client					
32	Resists expressing my true feelings					
33	Pretend to have emotions that I don't really have					
34	Hide my true feelings about a situation					
35	Make an effort to actually feel the emotions that you need to display to clients					
36	Try to actually experience the emotions that you must show					
37	Really try to feel the emotions you have to show as part of your job					

Read each question carefully and indicate to what degree you feel this way?

		To a very high degree	To a high degree	Somewhat	To a low degree	To a very low degree
38	Is your work emotionally exhausting?					
39	Do you feel burnt out because of your work?					
40	Does your work frustrate you?					
41	Do you find it hard to work with clients?					
42	Do you find it frustrating to work with clients?					
43	Does it drain your energy to work with clients?					
44	Do you feel that you give more than you get back when you work with clients?					
		Always	Often	Sometimes	Seldom	Almost never/never
45	Do you feel worn out at the end of the working day?					
46	Are you exhausted in the morning at the thought of another day at work?					
47	Do you feel that every working hour is tiring for you?					
48	Do you have enough energy for family and friends during leisure time?					
49	Are you tired of working with clients?					
50	Do you sometimes wonder how long you will be able to continue working with clients?					

Please read each of the following statements carefully and indicate the extent to which you agree or disagree with each one:

	Strongly disagree	Moderately disagree	Neither agree nor disagree	Agree moderately	Agree strongly

51	Within the next six months, I intend to search for another job					
52	Within the next year, I intend to leave this profession					
53	Within the next six months, I would rate the likelihood of leaving my present job as high					
54	Within the next year, I rate the likelihood of searching for a job in a different profession as high					

55. Additional questions:

- a) Which five factors do you think are the most important causes of the intention to quit amongst PFAs?

	FACTOR	Slightly Important	Moderately Important	Very important
1				
2				
3				
4				
5				

- b) Any other comments?

_____ *End of Survey* _____