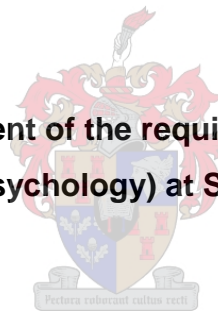


**SALIENT PREDICTORS OF INTENTION TO QUIT AMONG SALES EMPLOYEES  
WITHIN THE SOUTH AFRICAN FINANCIAL SERVICES INDUSTRY**

**By**

**BAHIA VAN DER MERWE**

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



**SUPERVISOR: Prof D J Malan**

**December 2016**

## **DECLARATION**

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## ABSTRACT

Today's organisations are consistently faced with radical change within an extremely volatile environment. A review of the literature revealed that the demanding and often challenging nature of work increases employees' turnover intention. This trend is especially evident within the South African financial services industry.

Employees are the most important and valuable assets of an organisation. Without the support and contribution of employees it is impossible to realise organisational success. It is therefore important for organisations to retain their employees.

The primary objective of this research study was to explore and empirically test a theoretical model that identifies the most salient predictors of turnover intention among sales employees employed by financial organisations operating in the South African financial service industry. The study investigated the role of job resources, like opportunities to advance and grow, supervisor support, and pay satisfaction, and job demands, like time spent on futile tasks and emotional labour. The study further investigated whether a personal resource, such as psychological capital, plays a role in employee engagement and ultimately turnover intention.

In this research study, an ex post facto correlational design was used to test the formulated hypotheses. Quantitative data was collected from 102 employees employed by financial firms operating in the South African financial services industry. The data was collected specifically for the purpose of this research study. Participation was voluntary. A self-administered web-based questionnaire was distributed electronically to the participants. The data collected was strictly confidential and anonymous. The questionnaire comprised eight sections. In addition, the questionnaire included a cover letter, the consent form and biographic information. Subsequent sections measured specific latent variables using valid and reliable measuring instruments. These instruments include the adapted version of the Survey of Perceived Organisational Support (Judd, 2004); the Pay Satisfaction Questionnaire (Heneman & Schwab, 1985); the Surface acting and Deep acting dimensions of the Emotional Labour Scale (Brotheridge & Lee, 2003); the Psychological Capital Questionnaire (Luthans, Avolio & Avey, 20072007); the

Utrecht Work Engagement Scale (UWES-9) (Schaufeli, Bakker & Salanova , 2006), the Intention to Quit Scale (Oehley, 2007), the Career Growth and Advancement Opportunity Sub-Scale (Jackson & Rothmann, 2005), and the Bern Illegitimate Tasks Scale (Semmer, Jacobshagen, Meier, Elfering, Beehr, Kälin & Tschan, 2015). The data was subjected to a range of statistical analyses, which included item analysis, intercorrelation analysis, partial least squares analyses, the Sobel test for mediation, and the F-to-remove test for moderation.

The findings identified the most salient predictors of turnover intention among sales employees employed by financial firms operating in the South African financial services industry. It provides South African industrial psychologists and/or managers with much needed insight into the presenting problem. The discussion of the managerial implications of the research findings and the recommended interventions will empower industrial psychologists and/or managers to ensure the retention of sales employees.

## OPSOMMING

Vandag se organisasies is voortdurend gekonfronteer met radikale verandering waar die omgewing uiters wisselvallig is. 'n Oorsig van die literatuur het getoon dat werknemers se voorneme om van werkplek te verander al hoe meer toeneem weens die veeleisende en dikwels uitdagende aard van die werk wat hulle doen. Hierdie voorneme is veral in die Suid-Afrikaanse finansiële diensbedryf sigbaar.

Werknemers is die belangrikste en waardevolste bates van 'n organisasie. Sonder die ondersteuning en bydrae van werknemers is dit onmoontlik om organisatoriese sukses te bereik. Dit is dus belangrik vir organisasies om hul werknemers te bewaar.

Die hoofdoel van hierdie studie was om 'n teoreties model te verken en empiries te toets wat die mees opvallende voorspellers van variansie in die voorneme om van werkplek te verander onder werknemers in diens van finansiële firmas in die Suid-Afrikaanse finansiële diensbedryf identifiseer. Die studie het die rol van werks hulpsbronne, soos geleenthede om te bevorder en groei, toesighouer ondersteuning, en tevredenheid met salaris, en werkseise, soos tyd spandeer op vergeefse take en emotionele arbeid, ondersoek. Die studie het verder ondersoek of 'n persoonlike hulpbron, soos sielkundige kapitaal, 'n rol speel in werknemerbegeestering en uiteindelik voorneme om van werkplek te verander.

In die studie, is 'n ex post facto korrelasie-ontwerp gebruik om die geformuleerde voorgestelde verhoudings te toets. Kwantitatiewe data is by 102 werknemers in diens van finansiële firmas in die Suid-Afrikaanse finansiële diensbedryf ingesamel. Die data is spesifiek vir hierdie studie ingesamel. Deelname was vrywillig. 'n Selftoegepaste webgebaseerde opname is elektronies onder die deelnemers versprei. Die dataversameling was streng vertroulik en anoniem. Die opname het uit agt afdelings bestaan. Daarbenewens het die opname 'n dekbriefform, toestemmingsvorm en biografiese inligting van die deelnemer ingesluit. Die daaropvolgende afdelings het spesifieke latente veranderlikes met behulp van geldige en betroubare instrumente gemeet. Hierdie instrumente was die aangepaste weergawe van die *Survey of Perceived Organisational Support* (Judd, 2004); die *Pay Satisfaction Questionnaire* (Heneman & Schwab, 1985); *Surface*

*acting and Deep acting dimensies van die Emotional Labour Scale* (Brotheridge & Lee, 2003); die *Psychological Capital Questionnaire* (Luthans, Avolio & Avey, 2007); die *Utrecht Work Engagement Scale* (UWES-9) (Schaufeli, Bakker & Salanova, 2006), die *Intention to Quit Scale* (Oehley, 2007), die *Career Growth and Advancement Opportunity Sub-Scale* (Jackson & Rothmann, 2005), en die *Bern Illegitimate Tasks Scale* (Semmer, Jacobshagen, Meier, Elfering, Beehr, Kälin & Tschan, 2015). Die data is aan 'n reeks statistiese ontledings onderwerp wat itemontleding, interkorrelasie-ontledings, parsiale kleinste kwadratemetode, die Sobel-toets vir mediasie, en die F-om-te-verwyder-toets vir moderering insluit.

Die bevindinge het die mees opvallende voorspellers van variansie in die voorneme om van werkplek te verander onder werknemers in diens van finansiële firmas in die Suid-Afrikaanse finansiële diensbedryf identifiseer. Dit bied aan Suid-Afrikaanse bedryfsielkundiges en/of bestuurders belangrike insig in die tersaaklike probleem. Bedryfsielkundiges en/of bestuurders sal bemaagtig word, met verwysing na die aangeduide bestuursimplikasies van die bevindinge en aanbevelings van hierdie studie, om die behoud van werknemers te verseker.

## ACKNOWLEDGEMENTS

Firstly, I would like to thank our Heavenly Father for giving me the opportunity and strength to complete this study. Without His blessing in my life it would never have been possible. All praise to Him.

I would like to thank Prof Malan for his constant support and amazing encouragement throughout the course of the study. Thank you for motivating me throughout the study and displaying amazing mentoring skills to ensure the completion of the study.

I would also like to thank Prof Martin Kidd for his guidance, patience and always finding time for me with regard to the statistical analyses. Your extra effort did not go unnoticed and I feel privileged to have included your expertise in my study.

I would like to thank the managers at the three financial organisations, for providing me with the opportunity to utilise your companies for my study.

I would like to sincerely thank my mom, Maria Van Wyngaardt, for her continuous support, reassurance, commitment and constant prayers. Thank you for the privilege of education you have provided me with. You taught me to go for what I want in life and that happiness remains the highest level of success. Mom, thank you for being so supportive in so many different ways. To offer a return on your investment, I dedicate my greatest work, this study, to you, the best parent I could ask for. Thank you for always believing in me. I would also like to express my appreciation for the continuous support from both my brother and sister.

To my partner and best friend, Tayyob Groenewald, thank you for your sincere support, encouragement and unconditional love. Your positive and helpful attitude towards the study was a constant motivation for me to complete the study.

## TABLE OF CONTENTS

CHAPTER 1: INTRODUCTION .....	1
1.1 INTRODUCTION .....	1
1.2 THE IMPORTANCE OF THE FINANCIAL SECTOR .....	1
1.3 KEY PLAYERS IN THE FINANCIAL SECTOR .....	3
1.4 CHALLENGES IN THE FINANCIAL SECTOR.....	3
1.5 INTENTION TO QUIT .....	5
1.6 RATIONALE FOR THE CURRENT STUDY .....	6
1.7 RESEARCH INITIATING QUESTION.....	7
1.8 RESEARCH OBJECTIVE .....	7
1.9 STRUCTURE OF THESIS.....	8
 CHAPTER 2: LITERATURE REVIEW .....	 9
2.1 INTRODUCTION .....	9
2.2 EMPLOYEE TURNOVER .....	10
2.3 INTENTION TO QUIT .....	11
2.4 JOB ATTITUDES .....	13
2.5 EMPLOYEE ENGAGEMENT .....	15
2.6 JOB DEMANDS, JOB RESOURCES AND PERSONAL RESOURCES.....	18
2.6.1 Job Demands .....	20
2.6.1.1 Emotional labour .....	22
2.6.1.2 Emotional labour and intention to quit .....	28
2.6.1.3 Time wasted on non-core activities .....	31
2.6.1.4 Time wasted on non-core activities and Intention to quit .....	32
2.6.2 Job Resources.....	34
2.6.2.1 Perceived career development opportunities .....	37
2.6.2.2 Perceived career development opportunities and intention to quit .....	39
2.6.2.3 Perceived supervisor support .....	40
2.6.2.4 Perceived supervisor support and intention to quit .....	42



2.6.2.5 Satisfaction with pay .....	44
2.6.2.6 Satisfaction with pay and intention to quit.....	47
2.6.3 Personal Resources .....	49
2.6.3.1 Personal resources of interest.....	55
2.6.3.2 Psychological capital and intention to quit.....	61
2.7 SUMMARY.....	63
CHAPTER 3: RESEARCH METHODOLOGY.....	65
3.1 INTRODUCTION .....	65
3.2 PROPOSED RELATIONSHIPS .....	66
3.3 THEORETICAL MODEL .....	69
3.4 RESEARCH DESIGN AND PROCEDURE.....	69
3.4.1 Research Design .....	70
3.4.2 The Chosen Research Methodology .....	72
3.4.3 Sampling Procedure .....	73
3.4.3.1 Sampling population .....	74
3.4.3.2 Sampling technique .....	75
3.4.3.3 Sample size .....	75
3.4.4 Data Collection Procedure.....	76
3.4.5 Ethical Considerations.....	78
3.4.6 Measuring Instruments .....	80
3.4.6.1 Survey of perceived organisational support.....	81
3.4.6.2 Pay satisfaction questionnaire.....	82
3.4.6.3 Emotional labour scale .....	83
3.4.6.4 Psychological capital (PsyCap) questionnaire.....	84
3.4.6.5 Utrecht work engagement scale (UWES-9).....	86
3.4.6.6 Intention to quit scale.....	87
3.4.6.7 Perceived career development opportunities .....	88
3.4.6.8 Time wasted on non-core activities .....	89
3.4.7 Missing Values .....	89
3.4.8 Statistical Analysis .....	90
3.4.8.1 Item analysis .....	90

3.4.8.2 Intercorrelation analyses .....	91
3.4.8.3 Partial Least Squares Regression .....	93
3.5 SUMMARY .....	95
CHAPTER 4: RESULTS .....	96
4.1 INTRODUCTION .....	96
4.2 SAMPLE .....	96
4.3 PARTIAL LEAST SQUARES PATH ANALYSES .....	97
4.3.1 Evaluation and Interpretation of the Measurement Model .....	97
4.3.1.1 Reliability analyses .....	98
4.3.2.1 Outer loadings .....	103
4.3.3.1 Intercorrelations between selected variables .....	105
4.3.2 Evaluation and Interpretation of the Structural Model .....	108
4.3.2.1 Multicollinearity .....	109
4.3.2.2 R Square .....	110
4.3.2.3 Path coefficients .....	111
4.3.2.4 Interpreting the proposed propositions .....	113
4.3.2.5 Interpreting the proposed mediating and moderating relationships .....	124
4.4 GRAPHIC MODEL .....	129
4.5 SUMMARY .....	130
CHAPTER 5: IMPLICATIONS, LIMITATIONS AND RECOMMENDATIONS .....	132
5.1 INTRODUCTION .....	132
5.2 DISCUSSION OF RESULTS .....	132
5.3 MANAGERIAL IMPLICATIONS .....	134
5.3.1 Engagement .....	135
5.3.2 Emotional Labour .....	137
5.3.2.1 Surface acting .....	137
5.3.2.2 Deep acting .....	137
5.3.3 Time wasted on non-core tasks .....	139

5.3.4 Perceived Career Development Opportunities .....	140
5.3.5 Perceived Supervisor Support .....	141
5.3.6 Pay Satisfaction .....	142
5.3.7 Psychological Capital.....	143
5.4 LIMITATIONS OF THE STUDY AND RECOMMENDATIONS.....	145
5.4 SUMMARY.....	148
REFERENCE LIST .....	149

**LIST OF TABLES**

<b>TABLE NUMBER</b>		<b>PAGE</b>
Table 4.1	Demographic characteristics of respondents	97
Table 4.2	Reliability and AVE Scores for the Measurement Model	98
Table 4.3	Outer Loadings	104
Table 4.4	Summary Table of Intercorrelations	106
Table 4.5	Multicollinearity for the Latent Variables	109
Table 4.6	R Square	110
Table 4.7	Factor Loadings obtained for the PLS Model and Pearson Correlations (Structural Model)	112
Table 4.8	Sobel Test for Mediation	125
Table 4.9	F-to-remove Test for Moderation	126

**LIST OF FIGURES**

<b>FIGURE NUMBER</b>		<b>PAGE</b>
Figure 2.1	Theoretical model integrating the relationships between Job Demands, Job Resources, Personal Resources and Intention to quit	64
Figure 4.1	Moderation effect of psychological capital on pay satisfaction and engagement	127
Figure 4.2	Moderation effect of psychological capital on perceived career development opportunities and engagement	128
Figure 4.3	Moderation effect of psychological capital on time wasted on non-core activities and engagement	129
Figure 4.4	Graphic Model	130

**LIST OF APPENDICES**

<b>APPENDIX NUMBER</b>		<b>PAGE</b>
Appendix A:	Covering letter	180
Appendix B:	Informed consent form	181
Appendix C:	Biographic information	185

## **CHAPTER 1: INTRODUCTION**

### **1.1 INTRODUCTION**

Employees are the most important and valuable assets of an organisation. Without the support and contribution of employees it is impossible to realise organisational success. It is therefore important for organisations to retain their employees. However, many organisations, especially the organisations operating in the financial sector, find it even more challenging to retain the key players of their organisations. According to CompData Surveys (2014) organisations operating in the financial sector have experienced a dramatic increase in their employee turnover rates of almost a 10% increase from 2012 (17.3%) to 2013 (27.6%). CompData Survey (2014) indicated that organisations within the financial industry tend to report higher turnover rates every year. It is therefore evident that organisations operating within the financial sector are faced with high turnover rates which threaten the performance and success of these organisations.

In order to approach the problem of high turnover rates experienced by financial product and/or service providers one needs to determine the cause(s) of high turnover rates in order to stabilize and maintain satisfactory employee retention. In order to retain employees, especially key players, organisations thus need to be aware of and understand the factors that influence turnover. To do this, organisations should focus on the factors that influence employees' intention to quit (Cha, 2012; Van Tonder, 2011).

### **1.2 THE IMPORTANCE OF THE FINANCIAL SECTOR**

The financial services industry is one of the most important sectors in the world. They consist of organisations that provide financial products and services to a wide range of customers. These organisations include, among others, insurance companies, banks, stock brokerages, and accountancy companies. The primary role of organisations within the financial sector include, allocating the economy's resources in the form of capital; managing risk in the economy, and contributing to the economy. These companies usually contribute to the economy by contributing

to Gross Domestic Product (GDP), creating new job opportunities and generating tax revenues and foreign exchange earnings. Thus, based on the role the financial sector plays within the society and economy, it is clear that they are vital for the survival of any country (Butterworth & Malherbe, 1999; Sutton & Jenkins, 2007).

A number of studies have found that a healthy and sophisticated financial sector plays a more significant role in the society and economy than that of a financial sector that is unhealthy and less sophisticated. Healthy and sophisticated in this context can be defined as a financial sector that effectively and efficiently fulfills its role within the society and economy. Furthermore, it means that the financial sector is relatively stable and is less likely to experience major fluctuations when a crisis is experienced throughout the world. However, one should also bear in mind that many factors influence the performance of the sector as a whole, but for the purposes of the current study not much attention will be given to these factors (Butterworth & Malherbe, 1999; Sutton & Jenkins, 2007).

One of the ways in which a healthy and sophisticated financial sector contributes positively to society and the economy is through the improvement of economic development. It is argued that optimizing the allocation of capital, managing financial risks in the economy, increasing saving rates, educating the society on investments (by providing them with the necessary information) can result in capital accumulation (more people saving and investing), societies being more aware of financial risks and how to manage it, and societies being proactive. This can then, in turn, result in economic growth (Sutton & Jenkins, 2007).

Economic growth results in a number of economic and social benefits. These benefits include, among others, lower unemployment, higher levels of income, higher standard of living, less poverty, less inequality, more business confidence, and improved public services. Furthermore, it has been found that a healthy and sophisticated financial sector does not only result in economic growth, but also drives economic growth (Sutton & Jenkins, 2007).

It is thus evident that the performance of the financial sector influence how the rest of the society and economy function. Therefore, it is important that the financial sector remains healthy and sophisticated. However, to achieve this it is important to



identify who the key players are within the industry and, more specifically, how to retain them (Sutton & Jenkins, 2007; Van Tonder, 2011).

### **1.3 KEY PLAYERS IN THE FINANCIAL SECTOR**

Due to the nature of most organisations that are providing financial products and services, the sales professionals play an important role in the performance of these organisations. The sales professionals are also known as Personal Financial Advisors (PFAs). The primary responsibility of PFAs is to find clients and sell their products and services to these clients. They are also responsible to present the organisations in a positive light by providing quality services through sales interaction (Van Tonder, 2011).

Unlike most organisations that do not form part of the financial sector, financial service providers must actively seek clients in order to sell their products and services. This might be because many people do not perceive financial products and services (like insurance) as important for survival. Thus, PFAs are an integral part of these organisations as they are tasked to convince customers that the products and services they provide are of importance to their lives. How well PFAs do this can directly affect the survival of the organisation. This means that the success of the organisations within the financial sector is largely dependent on how well PFAs perform. It is therefore evident that PFAs are key players within the industry (Van Tonder, 2011).

However, it is the responsibility of the Human Resource (HR) department to monitor, manage and improve the performance of PFAs in such a way that it will improve the organisation's performance. The HR department can only do this through gaining an understanding of the factors that influence the performance of the PFAs (Martin, 2011).

### **1.4 CHALLENGES IN THE FINANCIAL SECTOR**

Organisations within the financial sector all over the world face many challenges that affect their performance. One of the challenges that has become of growing importance for the past decade is that of retaining PFAs. Many PFAs leave their

organisation for various reasons. Adding to this problem is the phenomenon that not enough new sales professionals are entering the financial sector to replace those PFAs that have left. Therefore, one of the biggest problems that threaten the survival of organisations operating within the financial industry is high employee turnover (Van Tonder, 2011).

A number of disciplines have studied turnover amongst sales personnel. These disciplines include psychology, sociology, economics and organisational behaviour. Many of these studies have found that employee turnover results in high costs to the organisation. Employee turnover involves both direct and indirect costs. Direct costs are the costs to recruit, select, place, induct, train and develop the employees that replace the PFAs that have left (Van Tonder, 2011). According to Van Tonder (2011) most sales personnel only stay at an organisation for as long as three years, which forces organisations to utilise a substantial amount of resources to replace employees. Furthermore, the turnover rate among sales personnel is twice as high as that of other professions'. Thus, it is clear that the direct cost related to sales personnel turnover is of great importance (Firth, Mellor, Moore & Loquet, 2004).

Nonetheless, the indirect costs related to turnover among sales personnel also appear to be of great importance. These indirect costs refer to the contacts and the relationships the sales personnel have built up over the years. This means that losing sales personnel can negatively affect client retention and the relationships that were built over the years. Another indirect cost that organisations experience when losing sales personnel is the time new sales personnel take to produce significant revenues as opposed to an experienced sales person. All of this serves to clarify the fact that employee turnover of sales personnel can negatively affect the organisation (Van Tonder, 2011).

However, not all turnovers are bad for an organisation. Turnover is a natural part of any organisation. Some studies argue that turnover can offer organisations an opportunity to find employees with new ideas, new skills and new employees who are willing to challenge the status quo for the benefit of the organisation. For this to be true, the "right" employee(s) must leave the organisation. For example it is beneficial to replace a mediocre employee with one that is more productive (Van der Westhuizen, 2014).

In the financial services industry this is unlikely to be the case due to the nature of how business is done within this industry. This means that, employee turnover within this industry is generally viewed as negative. Therefore, retaining employees, and more specifically the key players of the organisation, is very important. However, to retain employees require that the organisation understands the causes of turnover by understanding what the factors are that influence their intention to quit (Cha, 2012; Firth et al., 2004; Martin, 2011).

### **1.5 INTENTION TO QUIT**

Intention to quit according to Basak, Ekmekci, Bayram and Bas (2013) can be defined as a conscious and deliberate wilfulness to leave the organisation. This means, intention to quit is the process before the actual quitting takes place. According to the Theory of Reasoned Action, people's actions are determined by the intention to act in a specific way. This implies that before an individual does something, they go through a process of thinking about it first. This thought process can be influenced by various factors. Thus, to influence people's behaviour one needs to understand what influences their intention to express that specific behaviour. Therefore, from the above it can be expected that high employee turnover rates are highly correlated to factors that influence one's intention to quit (Basak et al., 2013).

According to Van der Westhuizen (2014) previous studies have placed a large amount of emphasis on the role of organisational factors, such as the characteristics of the employee's job, as it has been found that the presence of appropriate job characteristics can influence the employees' level of internal motivation, satisfaction, performance and turnover intention. Job characteristics consistently linked to turnover intention are referred to as job demands and job resources. Moreover, factors intrinsic to the employee that can influence their intention to quit were also identified. These factors are known as the employee's personal resources, which include, among others, self-efficacy, resilience, hope and optimism. It is believed that the presence of personal resources can influence employee turnover intention (Basak et al., 2013; Cha, 2012; Firth et al., 2004; Martin, 2011; Van der Westhuizen, 2014).

To address the challenge of high levels of turnover among PFAs, managers, especially HR managers, need to examine the employees' intention to quit. Managers should do this by paying close attention to the factors that influence employees' intention to quit. This can result in organisations having a stronger retention strategy which may lead to more organisations being successful over the long term. Thus, the key to ensuring a strong retention strategy is to identify the problem and the causes thereof.

## **1.6 RATIONALE FOR THE CURRENT STUDY**

The goals of the financial sector are to cultivate economic growth, capitalise on business opportunities, respond productively to economic and fiscal challenges, and support the creation of a sustainable and prosperous economy and thus society. It is committed to adding value to its clients by enhancing productivity and quality, while adhering to government regulations (Levijine, 1997; Sutton & Jenkins, 2007). As mentioned previously, organisations operating in the financial industry contributes positively to society and the economy through driving and improving economic development by optimizing the allocation of capital, managing financial risks in the economy, increasing saving rates, educating the society on investments (by providing them with the necessary information) which can result in capital accumulation (more people saving and investing), making societies become more aware of financial risks and how to manage it (Sutton & Jenkins, 2007).

Thus, the financial sector is one of the most important sectors in the world, because of the effect its performance has on the society and the economy. However, many organisations within this sector struggle to successfully fulfil its role in the society and economy. One of the reasons for this is the growing number of PFAs that leave the organisation. Adding to this problem is the fact that there are not enough new sales professionals entering the financial sector to replace those PFAs that have left.

For any organisation losing a key player has a major impact on the performance of the company. For this reason, it is important to discover what the salient factors are that influence turnover. However, according to the Theory of Reasoned Action, people's actions are determined by the intention to act in a specific way. This

implies that before an individual does something they go through a process of thinking about it first. Thus, if organisations want to determine what leads to high levels of turnover they should determine what influence employees intention to quit. Thus, to be able to achieve the ideals of zero employee turnover intention, the salient predictors of turnover intention among employees employed by organisations operating in the South African financial industry need to be considered and investigated.

### **1.7 RESEARCH INITIATING QUESTION**

What are the most salient predictors of turnover intention among sales employees employed by financial organisations operating in the South African financial service industry?

### **1.8 RESEARCH OBJECTIVE**

The primary objective of this research study is to explore and empirically test a theoretical model that identifies the most salient predictors of turnover intention among sales employees employed by financial organisations operating in the South African financial service industry.

This research study aims to:

- Determine the level of turnover intention among sales employees employed by a sample of financial organisations operating in the South African financial service industry;
- Identify the most salient predictors of turnover intention among sales employees employed by a sample of financial organisations operating in the South African financial service industry;
- Propose, discuss and test an exploratory turnover intention theoretical model; and
- Highlight the managerial implications of the research findings and recommend practical interventions to decrease turnover intention among sales employees employed by financial organisations operating in the South African financial service industry.

## **1.9 STRUCTURE OF THESIS**

Chapter 1 provides an overview of the importance of the financial sector and the key players within this sector, with specific reference to PFAs operating in this industry. This is followed by a discussion of the problematic nature of turnover intention in the South African financial industry. Which is followed by a clarification of the rationale for the study, the research initiating question and objectives were outlined.

Chapter 2 comprises an in-depth literature review to satisfy the theoretical objective of the study. Each of the latent variables of interest is defined, explained and discussed in terms of existing academic literature. The relationships between these variables of interest are explored, and a theoretical model is developed to graphically portray the theorised relationships

In Chapter 3 the methodology of this empirical, exploratory research study is presented. This includes a discussion of the research design, the research participants, the measuring instruments, ethical considerations, missing values and statistical analyses. Furthermore, the proposed research relationships are outlined.

The results derived from the statistical analyses are reported and discussed in Chapter 4. Lastly, the managerial implications of the results are highlighted in Chapter 5 and practical interventions are discussed. In addition, the limitations of this research study and recommendations for future research endeavours are outlined.

## **CHAPTER 2: LITERATURE REVIEW**

### **2.1 INTRODUCTION**

More than ever before, managers agree that employees make a critical difference to the organisational performance, its competitiveness and thus ultimately to the organisational success, as employees are the most important and valuable assets of an organisation. Without the support and contribution of employees it is impossible to realise organisational success. It is therefore important for organisations to understand how to attract and retain employees (Grobler, Bothma, Brewster, Carey, Holland & Warnich, 2011; Robbins & Judge, 2013).

Many organisations focus heavily on how to attract and retain employees so as to ensure organisational success. However, within the financial services industry a large number of organisations tend to focus more heavily on how to retain employees, as employee retention tends to be a greater challenge than attracting potential employees in this industry (Van Tonder, 2011). The strategy to maintain a high retention of employees, and thus low turnover rates, has been confirmed by many recent studies (Grobler et al., 2011; Robbins & Judge, 2013; Van Tonder, 2011). As previously mentioned, low retention rates result in substantial direct and indirect costs. When retention rates are low, organisations spend additional time and money on recruiting, selecting, and training new employees that could have been spent on other activities to ensure that existing employees maintain high quality performance (Firth et al., 2004; Van Tonder, 2011).

It is therefore clear that a low employee retention rate has the potential to impair organisational performance, competitiveness and eventually the success of the organisation. Thus, organisations and/or managers should take action to manage and prevent employees from leaving the organisation. However, organisations and/or managers cannot affect employee retention if they do not know and understand the factors that influence employee retention and if there is no empirical evidence that these factors do influence employee retention. Underlying this argument is the assumption that employee turnover is not a random occurrence. Thus, it is not by chance that one employee stays at an organisation and another

employee leaves (Grobler et al., 2011; Robbins & Judge, 2013) - employee turnover is complexly determined. Therefore, knowing what employee turnover is; what the determinants of employee turnover are; how these determinants interact, and how they influence employee turnover, will enable one to launch an intervention aimed at reducing employee turnover. Organisations will then, based on their understanding of the determinants of employee turnover, know what to do to manage employee turnover (Theron, 2014).

## **2.2 EMPLOYEE TURNOVER**

Research that focuses on employee turnover can be tracked back to the seminal work of March and Simon in 1958 (cited in Van Tonder, 2011). Employee turnover has been an important area of research for many years in several disciplines (i.e. psychology, sociology, economics and organisational behaviour). The academic community has been enriched by many articles on employee turnover. Generally, the research was motivated by the desire to understand the predictors of employee turnover in order to enable organisations to manage employee turnover. However, these studies were typically based on the assumption that employee turnover is always undesirable (Wallace & Gaylor, 2012).

The assumption was that employee turnover is inherently bad for an organisation and the way in which an organisation generates profits. However, not all employee turnovers can be seen as undesirable, especially in the case where an employee voluntarily leaves an organisation where he/she has not positively contributed to the organisation's bottom line. Still, many studies focus on how to manage turnover - to manage employees in such a way to ensure they are motivated to continue providing their labour to their current employer (Wallace & Gaylor, 2012).

Weisberg (1994) referred to turnover as a natural occurrence in any organisation and that it is not something that organisations can prevent from happening, although it results in both financial and non-financial costs. According to Maertz and Campion (2001), one can classify employee turnover as either voluntary or involuntary. Voluntary turnover is described as employee-initiated, where the employee searches for better employment conditions or prospects, or job satisfaction. It is considered as instances where an employee, at the time of



termination, still has the opportunity to continue employment at the particular organisation. Involuntary turnover, on the other hand, is described as employer-initiated as a result of retrenchment or dismissal for disciplinary or performance-related reasons. It is considered as instances where an employee, at the time of termination, does not have the opportunity to continue employment at the particular organisation, irrespective of whether the employee has the desire to (Maertz & Campion, 2001).

A large proportion of research in the past, as well as current research, is primarily concerned with voluntary turnover, as it is found to have a significantly negative effect on an organisation's performance, competitiveness and success. Thus, many researchers have attempted to study the antecedents that tend to influence voluntary employee turnover so as to ensure that the organisation remains profitable, competitive and successful. Researchers have identified several antecedents associated with employee turnover, of which the more generally accepted are environmental factors, organisational factors, as well as the personal characteristics of the employee. However, according to a number of research studies, intention to quit is believed to be the most important antecedent of employee turnover (Basak et al., 2013; Cha, 2012; Firth et al., 2004; Martin, 2011; Van Tonder, 2011).

### **2.3 INTENTION TO QUIT**

Literature shows that the primary factor that affects employees' decision to quit their jobs is the intention itself. In other words, intention to quit is regarded as the most salient predictor of a person's actual turnover behaviour (Basak et al., 2013; Cha, 2012; Firth et al., 2004; Martin, 2011; Van Tonder, 2011). According to the Theory of Reasoned Action, an individual's behaviour is determined by his or her behavioural intention. The more an individual shows the intention to perform a particular behaviour, the more he or she is expected to act it (Basak et al., 2013). Ajzen and Fishbein (1980) described a person's behavioural intention as a conscious and deliberate wilfulness to act in the intended way. In line with this, behavioural intention has been found to be the best predictor of actual behaviour. Thus, unlike employee turnover, which is agreed to be the termination of an employee's employment with a particular organisation, intention to quit is

comprehended to be a conscious and deliberate wilfulness to leave a particular organisation (Ajzen & Fishbein, 1980).

During the past few decades intention to quit has become an area of growing concern for many organisations. Many studies refer to intention to quit as an attitudinal orientation or cognitive manifestation of the behavioural decision to quit. Several researchers claim that intention to quit is generally used to indicate the probability or desire of an employee to leave the organisation in the foreseeable future. Intention to quit is thus a depend variable, which is often measured with regard to a time period. It is viewed as the last sequence of withdrawal that an employee may experience before actually leaving the organisation (Van Tonder, 2011).

In other words, employees go through different stages before they eventually leave the organisation. The employee's decision to leave the organisation starts with an evaluation of the employee's current situation, where the employee evaluates the advantages and disadvantages of leaving their job. This is followed by a number of stages during which the employee considers alternative but also available jobs and their financial needs, which may result in the employee experiencing a strong intention to quit. The concluding stage of this process may be a decision to exit the organisation (Appollis, 2010; Van Tonder, 2011).

As previously mentioned, high rates of employee turnover has the potential to result in significant direct and indirect costs that the organisation has to bear. Thus, as intention to quit is believed to be one of the primary antecedents that influence an employee's decision to exit the organisation, several researchers have investigated intention to quit with the intention to uncover the factors that influence intention to quit, so as to minimise the costs associated with losing employees. Unfortunately little consistency has been found with regard to the factors that influence intention to quit. Nonetheless, it was also found that the factors that tend to consistently relate to intention to quit are job demands, job resources and the personal characteristics of the employee, commonly referred to as personal resources (Babakus, Yavas & Karatepe, 2008; Cole, 2014; De Cuyper, Mauro, Kinnuran & Makikagu, 2011; Schaufeli & Taris, 2014; Schreurs, De Cuyper, van Emmerick, Notelaers & de Witte,

2011; Van der Westhuizen, 2014; Xanthopoulou, Bakker, Demerouti & Schaufeli, 2007).

It has also been found that the number of job demands, job resources and personal resources that have the potential to influence employees' intention to quit is relatively large. However, literature has emphasised that there exists only a limited number of job demands, job resources and personal resource variables that have been consistently researched and empirically related to employee turnover intentions (Cole, 2014; Van der Westhuizen, 2014). The current study will explore the job demands, job resources and personal resource variables that the current researcher believes to be (based on past research, the perceived job requirements of financial sales employees and logical inference) of critical importance in terms of their influence on financial sales employees' turnover intention.

Research has also consistently indicated that the relationship between job demands, job resources, and intention to quit tends to be indirect in nature and thus mediated by various factors. Job attitudes have consistently been shown to serve as mediating variables in the above-mentioned relationships (Cole, 2014; Saks, 2006; Shuck, Reio & Rocco, 2011; Van der Westhuizen, 2014) Therefore, the following discussion will focus on job attitudes as an important mediating factor between job demands, job resources and intention to quit. This discussion will briefly highlight the importance of job attitudes, while specific attention will be given to employee engagement as the mediating job attitude of interest.

## **2.4 JOB ATTITUDES**

Research on job attitudes is one of the topics that have the longest history in organisational psychology. It is thus arguably the most popular and consequently the most researched topic in organisational psychology (Judge & Kammeyer-Mueller, 2012). However, Olson and Zanna (1993, p. 119) noted, "Despite the long history of research on attitudes, there is no universally agreed upon definition". Nonetheless, it appears that the definition of Eagly and Chaiken (1993) is the most cited definition of attitudes. They refer to attitudes as "a psychological tendency that is expressed by evaluating a particular entity with some degree of favour or

disfavour” (1993, p. 1). Based on this definition, it can be assumed that the concept of evaluation is a core theme in attitudinal research.

Attitudinal research indicates that individuals may form an evaluation of (and thus hold an attitude about) a nearly limitless number of entities. Thus, different aspects of the job serve as attitude objects, about which one can hold an attitude (Judge & Kammeyer-Mueller, 2012). In other words one can form an evaluation of (and thus hold an attitude about) various entities of which one’s job is a specific entity. Thus, job attitudes can be defined as an individual’s evaluation of his/her job. How individuals evaluate their jobs is usually indicated by their feelings towards, beliefs about and attachment to their job (Schleicher, Watt & Greguras, 2004). According to attitude literature, much attention, and increasingly so, has been given to job attitudes.

This might be the case because of three reasons. Firstly, job attitudes are important as jobs are important entities. In other words, job attitudes matter because jobs matter to people’s identities, to their health, and to their evaluations of their lives. Secondly, because the job attitudes literature provides different contexts, populations, and methods for research that other areas of attitude research would benefit as much from as the converse. Finally, job attitudes matter as they give rise to important behaviour. This has been the central theme in job attitudes research, to such an extent that it is relatively rare to find an article in organisational journals that does not link job attitudes to behaviours (Judge & Kammeyer-Mueller, 2012; Salancik & Pfeffer, 1977; Staw, Bell & Clausen, 1986)

In a number of organisational journals much attention has been given to the link between job attitudes and turnover intention. However, in most of these articles job attitudes serve a mediating role with job satisfaction and organisational commitment consistently occupying the role as the mediator (Chiu & Francesco, 2003). According to Harrison, Newman and Roth (2006) job attitudes are a combination of job satisfaction and organisational commitment. It has also been found that these two job attitudes (job satisfaction and organisational commitment) significantly influence behavioural criteria, such as performance (focal and contextual), as well as behaviours related to withdrawal (i.e. lateness, absence and turnover). Moreover, according to Harrison et al. (2006), a combination of these two job

attitudes reflects an employee's over-all attitude towards his/her job, which is vital to understanding work behaviour.

However, based on the current researcher's logical deduction, employee engagement - like job satisfaction and organisational commitment - serves as an important job attitude, as it reflects an employee's evaluation of their job that expresses their feelings toward, beliefs about, and attachment to their job. In addition, it has been linked to various employee and organisational outcomes which include, among others, discretionary effort, task and contextual performance, turnover, and intention to quit. More importantly, various researchers have linked employee engagement (as a mediating job attitude) to job demands, job resources and intention to quit (Cole, 2014; Saks, 2006; Shuck et al., 2011; Pieterse-Landman; Van der Westhuizen, 2014). This relationship has not been tested among sales employees employed by financial organisations operating in the South African financial sector. Nevertheless, there is reason to believe that this hypothesised relationship exists in the latter context as numerous scholars have reported the mediating effect of employee engagement between job demands, job resources and turnover intention. It thus seems valuable to explore employee engagement as an job attitude mediating the relationship between the respective job demands, job resources and intention to quit among sales employees' as no empirical research has been done to confirm the influence of these relationships on sales employees' turnover intention within a South African context.

## **2.5 EMPLOYEE ENGAGEMENT**

In literature there are two schools of thought with regard to employee engagement that each approach and define employee engagement somewhat differently. The first school of thought has received a great deal of interest and claims that employee engagement and burnout serve as opposite poles of two continua (vigour-exhaustion and dedication-cynicism) labelled energy and identification respectively (Du Plooy & Roodt, 2010). This school of thought defines employee engagement as "a high level of energy and strong identification with one's work" characterising the employee's mind-set with vigour (high levels of energy and mental resilience while working) and dedication (high levels of involvement in one's

work, and experiencing a sense of significance in one's work), whilst burnout is defined as the opposite: "a low level of energy combined with poor identification with one's work" where the employee's mind-set is characterised by exhaustion (high level of tiredness) and cynicism (an attitude of pessimism and disillusionment) (Du Plooy & Roodt, 2010; Schaufeli & Bakker, 2003, p. 5). Thus, in the case of the first school of thought, researchers approach engagement and burnout as inseparable and interrelated constructs that operate on the same continuum, as it has been found that engagement and burnout are fundamentally the same, sharing a substantial percentage of their variance and being moderately negatively related (Du Plooy & Roodt, 2010).

However, the second school of thought views employee engagement and burnout as strongly related, but fundamentally different and separate variables impacting the work experience and are, therefore, not opposite poles of a continuum (Du Plooy & Roodt, 2010). This school of thought defines employee engagement as "a positive, fulfilling, work-related state of mind that is characterised by vigour, absorption (being fully concentrated and happily engrossed in one's work) and dedication (Schaufeli & Bakker, 2004, p. 295). Burnout, on the other hand, is defined as "a syndrome of emotional exhaustion and cynicism that occurs frequently amongst individuals who do people-related work" (Maslach & Jackson, 1981, p. 99). Thus, since the establishment of the second school of thought, many researchers have approached engagement and burnout as separate constructs that do not operate on the same continuum as they claim that it has been found that engagement and burnout are fundamentally different (Cole, 2014; González-Romá, Schaufeli, Bakker & Lloret, 2006; Hakanen, Schaufeli & Ahola, 2008; Halbesleben, 2010; Van Tonder, 2011).

For the purposes of the current research the first school of thought on engagement will be utilised for interpretational purposes as the current researcher believes that it makes logical sense to hypothesise that a low level of engagement could possibly signify the existence of burnout and that a high level of burnout could signify disengagement or a low level of engagement. With regard to the definition of engagement, the current study will utilise the approach that "engagement is characterised by strong identification with one's work where the employee's state of

mind is characterised by vigour, dedication, and absorption” (Schaufeli & Bakker, 2004, p. 295).

In addition to clarifying the definition of employee engagement, it seems valuable to explore how employee engagement influences turnover intention, since the current study is focused on identifying the salient predictors of turnover intention. According to research, engagement is negatively related to intention to quit which means when employees are engaged they are less likely to experience turnover intentions and ultimately less likely to engage in actual turnover behaviour. Thus, employees’ experiencing an attachment to, identification with, involvement in and dedication to their work will most likely feel discouraged to develop turnover intentions (Berry, 2010; Coetzer & Rothmann, 2005; Cole, 2014; Du Plooy & Roodt, 2010; Halbesleben, 2010). It can therefore be proposed that:

***Proposition 1: There is a negative relationship between employee engagement and turnover intention.***

Furthermore, the current study will adopt the notion that employee engagement serves as a mediator between the respective job demands, job resources and intention to quit. According to the current researcher’s logical deduction such relationships make logical sense, as the level of job demands and/or availability of job resources can influence the extent to which employees’ experience an attachment to, identification with, involvement in and dedication to their work. This might, consequently encourage or discourage the development of turnover intentions. For this reason, it seems valuable to discuss the influence of engagement on job demands, job resources and intention to quit. In addition, as personal resources will form part of the latent variables of interest in the current study, it seems important to mention that its role will also be discussed in terms of how it influences intention to quit (through a moderating role). Therefore, the following discussion will focus on the respective job demands, job resources and personal resources and their influence on intention to quit, wherein the specific role of employee engagement will clearly be highlighted.

## 2.6 JOB DEMANDS, JOB RESOURCES AND PERSONAL RESOURCES

Job demands and jobs resources can be traced back to the seminal work of Karasek in 1979. Job demands and job resources are of the most cited and influential job characteristics in the past and current literature. Many researchers utilise the Job Demand-Resources model to conceptualise the concepts job demand and job resources. The Job Demands-Resources model (JD-R model) is a conceptual and theoretical job characteristics framework (Bakker & Demerouti, 2007; Demerouti, Bakker, Nachreiner & Schaufeli, 2001; Nielsen, Mearns, Mattheissen & Eid, 2011). The model is one of the leading conceptual frameworks for understanding employee well-being and it accounts for two separate, but related processes which explain job strain (burnout) and motivational outcomes (engagement) (Fernet, Austin & Vallerand, 2012; Halbesleben & Wheeler, 2008).

The JD-R model was developed to expand upon previous job characteristics models, such as the demand-control and job characteristics model (Hackman & Oldham, 1975; Karasek, 1979). Unlike many other job characteristics models, it considers a wide variety of job characteristics that are meaningfully grouped into two broad categories namely job demands and job resources, where job demands initiate health impairment processes and job resources a motivational process. According to Van der Westhuizen (2014), the model has been successful in explaining a range of employee attitudes and behaviour outcomes. The JD-R model has also been found to be one of the few job characteristic models that can be applied to various occupational settings, regardless of the particular demands and resources involved (Bakker & Demerouti, 2006; Balducci, Fraccaroli & Schaufeli, 2011).

Although each occupation has their own set of job characteristics, this model suggests that employee well-being and effectiveness are influenced by two sets of working conditions, namely job demands and job resources (Hakanen, Perhoniemi & Bakker, 2013; Hu, Schaufeli & Taris, 2013; Menguc, Auh, Fisher & Haddad, 2012). In terms of these conditions, this model captures each work environment's unique set of potential job characteristics (Bakker & Demerouti, 2006; Tims & Bakker, 2010). Thus, this model is regarded as one of the most adaptable job characteristics models as it can be applied to different organisational settings.



Numerous studies undertaken in different organisational settings and countries have successfully adopted this model (e.g. Bakker, Demerouti & Euwema, 2005; Llorens, Bakker, Schaufeli & Salanova, 2006). The JD-R model has been applied, researched and tested in a number of countries, which include, among others, Germany (Demerouti et al., 2001), Finland (Hakanen et al., 2008) and South Africa (Cole, 2014; Van der Westhuizen, 2014).

During the past decade the JD-R model has been re-evaluated by a number of scholars. As a result, the JD-R model has been adapted, as many of these scholars found that the original JD-R model is not a sufficient representation of what explains employee attitudes and behaviour outcomes in terms of job demands and job resources. Thus, as a result, many researchers have done extensive research so as to uncover a sufficient representation of what explains employee attitudes and behaviour outcomes in terms of job demands and job resources. Consequently, one higher-order latent variable that has been consistently found to be significantly related to job demands and job resources and that significantly explains variance in a range of employee attitudes and behaviour outcomes, like that of job demands and job resources, is the concept of personal resources (Akkermans, Schaufeli, Brenninkmeijer & Blonk, 2013; Babakus et al., 2008; Hobfoll, 1989; Judge, Locke & Durham, 1997; Schaufeli & Taris, 2014; Van der Westhuizen, 2014; Xanthopoulou et al., 2007).

The idea of personal characteristics, commonly known as personal resources, as a critical variable influencing the attitudes and behaviour outcomes of individuals, can be traced back to the seminal work of Lazarus in 1966. Therefore, the concept of personal resources is not new to literature. Many scholars have found that personal resources is a latent variable of high importance as it plays a critical role in how effectively employees adapt to different work environments. However, even though various scholars have argued that personal resources are important determinants of employees' adaption to their work environments (Hobfoll, 1989; Judge et al., 1997) it is only in the last decade that these personal resources were added to the original JD-R model (Akkermans et al., 2013; Babakus et al., 2008; Schaufeli & Taris, 2014; Van der Westhuizen, 2014; Xanthopoulou et al., 2007).

According to a number of scholars, this is an important extension, as it has been found that job demands, job resources, as well as personal resources, significantly explain variance in various employee attitudes and behaviour outcomes. Many researchers have focused on the influence of job demands, job resources and personal resources on employee turnover intention and actual employee turnover behaviour (Babakus et al., 2008; Demerouti & Bakker, 2011; Schaufeli & Taris, 2014; Van der Westhuizen, 2014). Extending this stream of research, the current study will focus on both job demands and job resources, as well as on personal resources as higher-order latent variables influencing sales employees' turnover intention.

The proceeding discussion will thus explore each of the above-mentioned higher-order variables and their respective indicator variables in terms of their general definitions, the rationale for the inclusion of each of the indicator variables in the different categories (i.e. job demand, job resources and personal resources) and how each of these indicator variables are hypothesized to influence sales employees' turnover intention.

### **2.6.1 Job Demands**

Job demands, also referred to as role stressors, can be defined as those physical, psychological, social, or organisational aspects of a job that require sustained physical and/or psychological effort (Bakker, Demerouti & Schaufeli, 2003). Job demands are thus known as those work-related tasks that require effort so as to ensure that one performs these work tasks effectively. Job demands generally vary in terms of their complexity and thus in terms of the level of effort one would have to exert to effectively attend to the demands. They also represent aspects of the job that could potentially cause strain and high level stress which may result in negative employee attitudes and behaviour outcomes (Bakker & Geurts, 2004; Cole, 2014; Rothmann, Mostert & Strydom, 2006; Van der Westhuizen, 2014). However, many researchers have continuously emphasized that, although job demands may potentially result in negative employee attitudes and behaviour outcomes, it does not automatically imply that job demands are bad (Cole, 2014; Demerouti et al., 2001; Van den Tooren, de Jonge & Dormann, 2012; Van der Westhuizen, 2014).

According to the JD-R model, demanding characteristics in the working environment can lead to the impairment of health and consequently result in negative employee attitudes and behavioural outcomes (Bakker & Geurts, 2004; Rothmann et al., 2006). Demerouti et al. (2001) support this interpretation and demonstrated that unless workers have sufficient resources, when job demands are high, employees tend to experience job strain. For example, employees who are confronted with high work pressure are less likely to experience job strain when they have access to sufficient and appropriate resources such as supervisor support (Van den Tooren et al., 2012).

Job demands, which have been consistently researched throughout different organisational settings and countries in terms of its influence on turnover intention, include role ambiguity, role conflict, interpersonal conflicts, work overload and work pressure (Babakus et al., 2008; Churchill, Ford, & Walker, 1976; Quick & Nelson, 2013; Robbins & Judge, 2013). However, these commonly researched job demands are not critical job demands in all organisational settings and countries in terms of their influence on turnover intention (Cole, 2014; Van der Westhuizen, 2014). Thus, as the current study is contextualised in the financial industry where the specific target population is sales employees, the current study will focus on the influence of those specific job demands that are critical in the turnover intention of sales employees.

In a substantial number of research studies one specific job demand that has been consistently found to influence service-related employees' (such as sales employees) turnover intention is emotional labour (Ashforth & Humphrey, 1993; Chau, Dahling, Levy & Diefendorff, 2009; Halbesleben & Wheeler, 2008). It thus seems valuable to explore emotional labour as a job demand that influences sales employees' turnover intention.

Based on the empirical research that Jaramillo, Mulki and Locander (2006) conducted; time wasted on non-core activities is also an important indicator variable that, for the purposes of the current study, will also be categorized as one of the most critical job demands that significantly influence sales employees' turnover intention. Thus, it seems valuable to explore time wasted on non-core activities as a job demand that influences sales employees' turnover intention. More importantly, it

also seems valuable to study time wasted on non-core activities as a job demand as little empirical research has been done to confirm the influence of time wasted on non-core activities on sales employees' turnover intention within a South African context (Van Tonder, 2011).

The rationale for categorizing both emotional labour and time wasted on non-core activities as critical job demands in the current study is due to the fact that they are both work-related tasks that require sustained physical and/or psychological effort, which is consistent with the theoretical definition of job demands. It has also been found that both emotional labour and time wasted on non-core activities significantly influence turnover intention and ultimately turnover behaviour, and for this reason, these latent variables are regarded as indicator variables of interest for job demands within a sales setting in the financial environment (Ashforth & Humphrey, 1993; Chau et al., 2009; Halbesleben & Wheeler, 2008; Jaramillo et al., 2006; Van Tonder, 2011).

#### **2.6.1.1 Emotional labour**

For decades, emotions were regarded as an irrelevant factor in the workplace as people viewed the workplace as a rational environment, where emotions would get in the way of sound judgement (Arvey, Renz, & Watson, 1998; Putnam & Mumby, 1993). As a result, the concept of emotions was commonly overlooked in the study of organisational behaviour. In other words, emotions were not considered as explanations for workplace phenomena. However, in the last decade it has been consistently found that workplace emotions are important to one's understanding of the attitudes and behaviours of employees. Consequently, much effort has been made to dismantle the view that workplace emotions are irrelevant, 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).

Since the dawning of the realisation of how workplace emotions help to explain important individual and organisational outcomes, many workplace concepts with regard to emotions were developed. A concept with regard to workplace emotions that has gained increased attention, both in literature and in the workplace, is that of

emotional labour (EL) (Ashforth & Humphrey, 1993; Chau et al., 2009; Halbesleben & Wheeler, 2008; Hochschild, 1983; Van Tonder, 2011). Hochschild was the first to define the concept of EL. He defines it as the, “management of feelings to create a publicly observable facial and bodily display” (1983, p. 7). Hochschild’s (1983) approach to emotional labour was influenced by Goffman’s (1959) work on impression management, which focused on the “dramaturgical” or “acting” perspective of emotional display in social interactions (Kruml & Geddes, 2000). Goffman (1959) saw people as actors who consciously manage their outer demeanour (Kruml & Geddes, 2000) and who are guided by the norms and rules established by organisations, which dictate appropriate behaviour for specific situations involving client interactions. Later authors, like Ashforth and Humphrey (1993), and Morris and Feldman (1996) extended the field by focusing on the manner in which behaviours are portrayed and the extent to which these behaviours conform to organisational prerequisites (Zapf, 2002).

Moreover, since the establishment of the construct EL, different definitions have been uncovered throughout literature. Despite, the variety of definitions in literature, many scholars refer to EL as the regulation of feelings and expressions at work, which is consistent with the general notion of how the majority of scholars define EL (i.e. Ashforth & Humphrey, 1993; Chau et al., 2009; Grandey, 2000; Halbesleben & Wheeler, 2008; Hochschild, 1983). Furthermore, literature has also indicated that EL is a form of emotional management, as EL is regarded as a way in which individuals manage their emotions so as to ensure that they display the appropriate emotions given a particular situation and/or environment. EL as a form of emotional management has received pronounced attention since it has been identified, as many researchers have empirically found EL to be a vital aspect of everyday work life for many employees (Bolton, 2005; Morris & Feldman, 1996; Rafaeli & Sutton, 1987).

Additionally, as a result of the expansion of the service economy and the increased competition among service providers (Ashforth & Humphrey, 1993; Korczynski, 2002), managing emotions in the workplace is becoming increasingly important, as for many employees operating in the service industry, one of the most critical aspects of the job is the interaction with others (i.e. clients, co-workers, managers

etc.), which to a large degree requires them to manage their emotions so as to ensure that it matches that which the organisation expects of them (MacDonald & Sirianni, 1996; Morris & Feldman, 1996; Pugliesi, 1999). In other words, with the increase of service-related organisations and the increased competition among service providers, emotional management has become more prevalent in literature and in practice, as more and more employees within this sector are constantly required and remunerated to display certain emotions so as to ensure that the organisation remains profitable and successful (Ashforth & Humphrey, 1993; Korczynski, 2002; MacDonald & Sirianni, 1996; Morris & Feldman, 1996; Pugliesi, 1999). For example, it is one of the core job requirements of sales employees to remain calm and friendly towards clients at all times and to not show any frustration or irritation when engaging with a difficult client. The need for high emotional control is thus viewed by organisations, specifically those operating in service-related industries (i.e. nursing, teaching, banking, sales, air carriage, hospitality and call centre work), as vital in order to sustain a competitive advantage and positive customer relations across time and in different situations, so as to remain profitable and successful (Ashforth & Humphrey, 1993)

Thus, in service-related industries it is expected of employees to actively manage their emotions, as employees operating in the service-related industries that are unable to effectively manage their emotions are generally considered as unable to effectively provide a service to clients, as they typically struggle to display the “appropriate” emotions to successfully attend to the client’s need and thus to generate profits. Thus, in service-related industries the majority of employees experience EL (Ashforth & Humphrey, 1993; Chau et al., 2009; Halbesleben & Wheeler, 2008).

EL can be conceptualised in terms of a number of emotional management strategies based on the core element of emotional dissonance. Emotional dissonance can be described as when an employee is required to express emotions which do not reflect the “true” emotions the employee feels in the specific situation (Hochschild, 1983). According to Hochschild (1983) emotional dissonance is an important concept as it can result in a number of negative employee attitudes and

behaviour outcomes. Emotional dissonance results in the alienation of one's "true" emotions which has been proven to result in psychological impairments.

Hochschild (1983) found that when employees experience dissonance between the "true" and the required (i.e. job congruent) emotions, the employee will typically engage in one of two emotion management strategies. The first strategy is known as surface acting, where an employee could temporarily suppress or mask a job incongruent "true" emotion (i.e. an employee is angry at a demanding client) and express a job congruent emotion (i.e. smiling at, or talking calmly to the demanding client). Surface acting is a response-focused form of emotional management. It is typically applied when an emotion has already occurred where it is focused on adjusting one's response in reaction to a particular emotion. It is thus not concentrated on adjusting one's felt emotions and feelings. In other words, when employees engage in surface acting they would typically mask their "true" emotions by modifying their emotional expressions by suppressing, amplifying, or faking emotions. As a result, the employee's emotional experience and the emotional expression remain discordant when individuals engage in surface acting (Brotheridge & Lee, 2003; Grandey, 2000; Gross, 1998; Totterdell & Holman, 2003; Hochschild, 1983). It can thus be said that surface acting can be regarded as "acting in bad faith" as it involves adjusting the emotional response without modifying the "true" felt emotions (Grandey, 2003; Rafaeli & Sutton, 1987).

The second strategy is known as deep acting, where an employee could modify emotions to match that which is required by the organisation. Deep acting is an antecedent-focused form of emotional management. It is typically applied at the onset of an emotion as it is aimed at affecting the perceptions and processing of emotional cues. By affecting the perceptions and processing of emotional cues it influences how individuals change the situation or perceive the situation which ultimately affects their "true" felt emotion (Grandey, 2000; Gross, 1998). In other words, deep acting is aimed at influencing an employee's "true" felt emotion before he/she engages in behavioural, observed, or physiological response tendencies related to their internal feelings (Gross, 1998).

This essentially means that engaging in deep acting is a strategy that aligns the required and true feelings (Ashforth & Humphrey, 1993; Bono & Vey, 2005;

Brotheridge & Lee, 2002, 2003; Grandey, 2000). Research highlights a number of strategies that are focused on aligning required and true feelings which include, among others, directing one's attention toward pleasurable things or thoughts to stimulate the required emotion (attentional deployment), or reappraising the situation to induce the required emotion (cognitive change). Applying these strategies is thus focused on modifying one's "true" felt emotions to fit the required emotions, given the specific situation and/or environment. Consequently, deep acting results in genuine emotional displays of the required emotions. It can thus be said that deep acting can be regarded as "acting in good faith", as it involves adjusting the emotional response by modifying the "true" felt emotions to match organisational expectations (Grandey, 2003; Rafaeli & Sutton, 1987).

According to the study of Hochschild and Zapf (cited in Furnell, 2008) it is possible to identify which jobs require EL, as those job are typically characterised by specific factors. Furnell (2008) claims that jobs that require employees to engage in EL are typically characterised by the following characteristics:

- The job requires verbal and non-verbal interactions (either face-to-face or voice-to-voice) with the clients. This means employees are to a large degree required to engage in people-oriented tasks where interaction is critical.
- Emotions are displayed to influence the client's emotions, attitudes and behaviours in order to produce an emotional state of ease and contentment in the client. This means that the employee should be able to manage the clients' emotions, as well as to accurately perceive and appraise their emotions, as the employee's ability to manage the emotions of the client have a noticeable impact on the clients purchase decisions. This also implies that the employee should possess the basic social skills (such as the regulation of emotions and differentiated sensitivity and effective expression and control of emotions) needed to successfully perform interactive-related work.
- The display of emotions has to follow certain organisationally appropriate rules or norms.

Based on the above-mentioned characteristics, it can be said that EL is one of the core organisational and job requirements of sales employees operating in the



financial industry. The job of sales employees largely requires them to successfully represent the organisation and influence the perceptions, expectations and ideas of potential and existing clients about the organisation through extensive interactions, wherein sales employees regularly have to manage their emotions so as to ensure that they successfully perform their job (Ashforth & Humphrey, 1993; MacDonald & Sirianni, 1996; Morris & Feldman, 1996; Pugliesi, 1999; Van Tonder, 2011). For this reason, it can also be said that EL is one of the most critical job demands of sales employees' operating in the financial industry. EL is one of the primary work-related tasks that require sales employees to sustain physical and/or psychological effort. Thus, many researchers have focused much of their energy on EL as it has been found to be a significant job demand in a variety of organisational settings and has been found to explain a variety of employee attitudes and behavioural outcomes (Brotheridge & Grandey, 2002; Mayer, Salovey & Caruso, 2000; Mikolajczak, Menin & Luminet, 2007; Morris & Feldman, 1996; Palmer & Carstairs, 2003; Pugliesi, 1999; Rafaeli & Sutton, 1987; Schaubroeck & Jones, 2000).

Researchers have empirically shown that EL as a job demand, particularly surface acting, is commonly associated with negative outcomes, such as personal inauthenticity, lower ratings of affective delivery, depersonalization, emotional exhaustion, dissatisfaction, and burnout, since it is solely focused on modifying the emotional response rather than the "true" internal emotions. On the contrary, deep acting, aiming to modify "true" felt internal feelings, has been found to result in positive outcomes, such as personal authenticity, personal accomplishment, lower likelihood of revealing negative emotions, and enhanced job satisfaction and performance (Brotheridge & Grandey, 2002; Brotheridge & Lee, 2002; Gosserand, 2003; Grandey, 2000, 2003; Grandey, Fisk, Matilla, Jansen, & Sideman, 2005; Grandey, Fisk, & Steiner, 2005; Totterdell & Holman, 2003).

Several contemporary researchers have suggested that turnover intention and actual turnover behaviour is one of the most important outcomes of EL (specifically surface acting) as it holds a strong financial implication for organisations as turnover threatens the profitability, competitiveness and ultimately the success of an organisation. However, little empirical research has been done to investigate the influence of EL on sales employees' turnover intention (Van Tonder, 2011). For this

reason, it seems valuable to explore the influence of EL on sales employees' turnover intention as this will be consistent with the purpose of the current study.

### **2.6.1.2 Emotional labour and intention to quit**

As previously mentioned, sales employees within the financial industry primarily perform two core functions, namely representing the organisation and influencing the perceptions, expectations and ideas of both potential and existing clients about the organisation through extensive interaction (Ashforth & Humphrey, 1993; MacDonald & Sirianni, 1996; Morris & Feldman, 1996; Pugliesi, 1999; Van Tonder, 2011). When sales employees interact with clients, they either display or are expected to display organisationally desired emotions irrespective of their "true" emotions, which regularly causes EL. Thus, one could logically expect sales employees, that are required to engage in EL on a daily basis, to experience high levels of emotional exhaustion, as they are continuously required to manage their emotions in a way that is consistent with the organisationally appropriate emotions in a given situation, regardless of whether the employees "truly" experience those specific emotion at the particular time (Van Tonder, 2011).

Furthermore, it also makes logical sense for the current researcher to propose that employees who are highly emotionally exhausted as a result of engaging in EL, will most likely experience low levels of engagement or even disengagement as a result of them being prevented from expressing their "true" emotions. It can also be logically expected that such employees will most likely exhibit turnover intention as they lose interest and become less dedicated to their jobs, which makes it easy to detach from the job and thus from the organisation. However, no research has empirically tested the relationship between EL and employee engagement. Yet, much research has been done in various organisational settings with regard to the relationship between EL and burnout, which was then hypothesised to result in turnover intention (Brotheridge & Grandey, 2002; Morris & Feldman, 1996; Pugliesi, 1999; Van Tonder, 2011) Thus, as research has empirically found a relationship between EL, burnout and intention to quit it can be hypothesised that there exists a relationship between EL, engagement and intention to quit in terms of Maslach and Leiter's (1997) contention that engagement and burnout operates on the same continuum and that they are regarded as two opposite poles. Thus, for the purposes

of the current study it can be said that a low level of engagement could possibly signify the existence of burnout and that a high level of burnout could signify disengagement or a low level of engagement.

Thus, the current researcher believes that it can be proposed that there exists a relationship between EL, engagement and intention to quit, which is derived from the evidence that there exists a relationship between EL, burnout and intention to quit (Cole, 2014; Geurts, Schaufeli & De Jonge, 1998; Kleeman & Matuschek, 2002; Van der Westhuizen, 2014; Van Tonder, 2011; Visser & Rothmann, 2009). The rationale behind this argument stems from the current researchers logical deduction that when employees engage in EL and are required to act in a certain way in particular situations that prevent them from being their “true” self, they could be expected to find it difficult to identify with the job, as the job requires them to act and be different from what and who they truly are. This could then result in the loss of interest and dedication towards the job which constitute low levels of engagement or disengagement (Schaufeli & Bakker, 2003, Bakker et al., 2008). According the current researcher, these employees will then exhibit turnover intention due to their loss of interest in and dedication to their jobs. Experiencing a low or no level of engagement makes it easy to detach from the job and thus from the organisation, which could ultimately cause employees to withdraw from the organisation.

Thus, based on the above discussion, the current researcher logically proposes that a significant relationship exists between EL, engagement and intention to quit.

However, as the EL construct consists of two separate dimensions (surface acting and deep acting) that result in different employee and organisational outcomes, it would make sense to explore how each of these dimensions will influence sales employees’ level of engagement and as a result their turnover intention. According to research surface acting has been found to be negatively related to employee engagement as it is focused on modifying the emotional response rather than changing the “true” emotions. It thus prevents an employee from expressing what he/she truly feels. Preventing an employee from expressing his/her “true” feelings and thus expressing who they really are can logically be expected to stimulate a loss of interest in and dedication to their job and their employing organisation (De Villiers, 2015). According to the current researcher’s logical deduction, when

employees are disengaged or experience a low level of engagement in their job, they can be expected to develop turnover intentions. It can therefore be proposed that:

***Proposition 2: There is a positive relationship between surface acting and turnover intention.***

***Proposition 3: There is a negative relationship between surface acting and employee engagement.***

***Proposition 4: The relationship between surface acting and turnover intention is mediated by engagement.***

However, deep acting, on the other hand, has been found to be positively related to employee engagement as it is focused on changing the “true” emotions rather than emotions modifying the emotional response. According to research, changing one’s “true” emotions, rather than modifying the emotional response, can reduce job strain, as it assists one in expressing what you truly feel in a manner that is aligned with organisational expectations (De Villiers, 2015). When employees express their “true” feelings and thus who they really are, they would most likely be motivated to engage in adaptive work behaviour such as engagement (Saks, 2006). According to the current researcher’s logical deduction, when employees are engaged in their job, they can be expected to show a high level of interest in and dedication to their job, which will consequently discourage them from developing turnover intentions. It can therefore be proposed that:

***Proposition 5: There is a negative relationship between deep acting and turnover intention.***

***Proposition 6: There is a positive relationship between deep acting and employee engagement.***

***Proposition 7: The relationship between deep acting and turnover intention is mediated by engagement.***

### **2.6.1.3 Time wasted on non-core activities**

According to both research and the feedback from practitioners, the core activities of a job refer to those activities that an employee is required to engage in as they are the primary reason why the employee was hired and ultimately remunerated for. Thus, employees are expected to allocate their time and effort to those activities that they are primarily hired and remunerated for. In the case of sales employees operating in the financial industry, their core activities, in which they are required to invest most of their time, are associated with understanding the specific needs of both potential and current clients so as to ensure that they perform through sales. Unlike other employees working in the financial industry, sales employees specifically need to spend adequate time with clients so as to build trusting relationships with clients, as the relationships sales employees build with clients are of critical importance, because clients' decision to buy financial products and services is to a large degree influenced by how the client experiences the relationship with the sales employee (Brooksbank, 1995; Jaramillo et al., 2006; Van Tonder, 2011).

One would therefore like to think that organisations operating within the financial industry should ensure that sales employees spend most of their time on these above-mentioned core activities. On the contrary, research found that an increasing number of sales employees spend most of their time on non-core activities by spending more and more time in meetings and on administrative duties that are unrelated to that of serving the clients (Van Tonder, 2011). Johnston and Marshall (cited in Van Tonder, 2011) found that sales employees spend approximately 20% more time on non-core activities than on that of serving client needs.

The time and effort an employee invests in tasks he or she perceives as unrelated to the reason why he or she was hired and ultimately remunerated for, can be referred to as time wasted. Time wasted is thus a concept that refers to the employee's perception about the time and effort he or she spends on self-perceived fruitless tasks that do not contribute to how effective and successful the employee is in performing his or her job (Jaramillo et al., 2006). According to Van Tonder (2011) activities that have been frequently regarded as time wasted activities include

preparing paperwork and reports, engaging in non-sales related tasks, and attending meetings.

Van Tonder (2011) found that an important reason why research has focused attention on the construct time wasted on non-core activities is due to the fact that this particular construct has the potential to result in negative employee attitudes and behavioural outcomes such as low job satisfaction, poor performance, disengagement, and employee turnover intention. For this reason, it seems valuable to thoroughly discuss the influence that time wasted may have on sales employees' turnover intention.

#### **2.6.1.4 Time wasted on non-core activities and Intention to quit**

According to Low, Cravens, Grant and Moncrief, (2001), Narayanan, Menon and Spector (1999) and Van Tonder (2011), sales employees who perceive their time and efforts as wasted on non-core activities, that do not involve sale duties, are more likely to experience turnover intentions compared to those sales employees that primarily perform sales duties. The rationale behind this argument is that, when employees perceive their time and effort wasted on non-core activities, they are expected to experience low levels of job engagement or even disengagement as a result of feeling that their time and effort is spent on futile tasks that prevent them from effectively performing in their required jobs. In other words, when employees feel as if their time and effort on the job is mostly consumed with futile tasks, the current researcher hypothesises that they would logically be expected to lose interest in the job as they would most likely experience a low sense of significance from their work and thus become less interested and dedicated to their job. When employees become less interested and dedicated to their job the current researcher logically expects such employees to experience and/or express low levels of engagement as a result.

According to research, employees experiencing low levels of engagement, or who are disengaged, tend to exhibit turnover intentions. Research has indicated that the link between engagement and turnover intention is due to the fact that a high level of investment in and dedication to work in which employees experience a sense of

significance will make it difficult to detach from this work. To illustrate; an employee who experiences a high level of job engagement tends to experience a high level of identification with the work they do, which commonly result in them investing much of their energy in their job. This consequently makes it difficult to detach from their job and ultimately the organisation. An employee who is disengaged from the job, on the other hand, generally finds it easier to detach from the job, in large part because they feel that they have invested minimal energy on the important and core activities of the job. Where employees feel that they spend most of their time and effort on futile tasks, which is of low significance, they may experience a lower level of identification with the work they do (de Lange, De Witte & Notelaers, 2008; Halbesleben, 2010; Koyuncu, Burke, & Fiksenbaum, 2006; Saks, 2006).

Thus, from the above discussion it is clear that research supports the notion that there exists a positive relationship between time wasted and turnover intention. It is also clear that the relationship between time wasted and turnover intention is mediated by employee engagement, as it is theorised that sales employees that spend most of their time and effort on non-core activities, that involves limited sales activities, will logically be expected to lose interest in their job as they would typically experience a low sense of significance from work and thus become less dedicated to their job. As a consequence, these employees will most likely experience low levels of engagement and thus be encouraged to develop turnover intentions. It can therefore be proposed that:

***Proposition 8: There is a positive relationship between time wasted on non-core tasks and turnover intention.***

***Proposition 9: There is a negative relationship between time wasted on non-core tasks and employee engagement.***

***Proposition 10: The relationship between time wasted on non-core tasks and turnover intention is mediated by engagement.***

## 2.6.2 Job Resources

Job resources refer to the “physical, psychological, social or organisational aspects of the work context that (1) can reduce the health-impairing impact of job demands, (2) are functional in achieving work goals and (3) stimulate personal growth, development and learning” (Van den Broeck, Vansteenkiste, De Witte & Lens, 2008, p. 278). Job resources can be found at an organisational level (e.g. equitable pay, job security, continuous learning, and advancement opportunities), at an interpersonal level (e.g. supervisor-employee relations, teamwork, and feedback from others), at task level (e.g. challenging work, task significance, task and skill variety, and feedback from the job), and at the level of work organisation (e.g. work-role definitions and autonomy) (Bakker & Demerouti, 2007; Brauchli, Schaufeli, Jenny, Füllemann & Bauer, 2013).

According to Saks (2006), job resources foster work motivation and promote adaptive work behaviour, such as engagement, commitment and involvement. They can foster work motivation from either an internal or external perspective. Job resources play an internal motivational role when they foster employee growth, development and learning, or an external motivational role when they assist in achieving work and organisational goals (Bakker & Demerouti, 2008). When job resources play an internal motivational role, human needs such as autonomy are fulfilled. When job resources play an external motivational role, on the other hand, extrinsic goals such as work and/or organisational goals are achieved (Bakker & Geurts, 2004; Deci & Ryan, 1985).

Literature increasingly suggests that job resources are involved, not only in the motivational process, but also in the stress process, suggesting that a lack of resources contributes to job strain and eventually burnout (Bakker et al., 2003). For example, Schaufeli and Bakker (2004) found that the resources feedback and supervisor support predict turnover intentions through burnout and engagement. A possible explanation for this finding is that energy may be exhausted not only by the presence of high demands, but also by the absence of sufficient resources, which can hinder employees from achieving work goals and from learning and growing, which may result in burnout, which may signify low levels of engagement or disengagement, and then ultimately result in turnover intention (Fernet et al., 2012).



This explanation is consistent with the Conservation of Resources (COR) theory (Hobfoll & Freedy, 1993). The core theme of the COR theory is the belief that individuals have an inherent and learned need to generate, cultivate, maintain, and safeguard the quality and quantity of their resources. The theory suggests that people strive to acquire and maintain resources so as to prevent or minimise the threat of a loss of resources, an actual loss in resources, or the lack of an expected gain in resources to ultimately prevent or reduce the level of stress they are likely to experience. Thus, according to the COR theory stress is a reaction to an environment in which resources are threatened with loss, resources are actually lost, or when individuals fail to gain resources following significant resource investment (Halbesleben & Wheeler, 2008; Hobfoll, 1998; 2001; Van der Westhuizen, 2014; Van Tonder, 2011)

The COR model assumes stress outcomes for both intra- and inter-role stress. For example; employees experiencing work role conflict may come to believe that they are unable to successfully perform their job. Consequently, they may be required to invest more of their resources into the work role for fear of losing their job status. The COR model proposes that inter-role conflict results in stress due to the threat of losing resources and the actual loss of resources in the process of coping with different roles. These potential or actual losses of resources give rise to a negative “state of being,” which may include dissatisfaction, depression, anxiety, or disengagement. Some type of behaviour, such as planning to leave the work role, is needed to replace or protect the threatened resources. If this type of behaviour is not exhibited, the resources may become so depleted that burnout ensues, which may signify low levels of engagement or even disengagement (Hobfoll & Shirom, 1993; Wright & Cropanzano, 1998).

Thus, it is found that not only does job demands result in turnover intention through burnout and thus low engagement or disengagement, but so also does job resources. According to the JD-R model, insufficient resources within the work environment can lead to an impairment of health and consequently result in negative employee attitude and behaviour outcomes (Bakker & Geurts, 2004; Rothmann et al., 2006). Demerouti et al. (2001), support this interpretation and demonstrated that unless workers have sufficient resources, given their particular

demands; employees tend to experience negative attitudes and behaviour outcomes such as low engagement. For example, employees who are confronted with high work pressure are more likely to experience low engagement when they have no or little access to sufficient and appropriate resources such as supervisor support. The rationale behind this argument stems from the belief that when employees have insufficient resources they would generally not be able to successfully perform their job, which may result in them losing interest and becoming less dedicated to their job as they do not have sufficient resources to exert the appropriate level of effort to successfully perform their job. Thus, it is important for organisations to provide employees with sufficient and appropriate job resources, as the lack of sufficient and appropriate job resources can result in employees engaging in various negative attitudes and behavioural outcomes, such as turnover intention and actual turnover behaviour (Van den Tooren et al., 2012).

Job resources that have been consistently researched throughout different organisational settings and countries in terms of its influence on turnover intention include autonomy, supervisor and co-worker support and feedback. However, these commonly researched job resources are not critical job resources in all organisational settings and countries (Bakker et al., 2003; Hackman & Oldham, 1980; Lee & Ashforth, 1996; Xanthopoulou et al., 2007). Thus, as the current study is contextualised in the financial industry where the focus is upon sales employees, the current study will focus on the influence of the specific job resources that are critical to the job of sales employees operating in the financial industry and their turnover intention.

In a substantial number of research studies three specific job resources that have been consistently found to influence service-related employees' (such as sales employees) turnover intention is perceived career development opportunities, supervisor support and satisfaction with pay (Basak et al., 2013; Carraher, 2011; Greenberg, 1990; Maertz, Griffeth, Campbell & Allen, 2007; Newman, 1974; Rhoades & Eisenberger, 2002; Roznowski & Hulin, 1992; Van Tonder, 2011). It thus seems valuable to explore these three specific job resources that influence sales employees' turnover intention. More importantly, it also seems valuable to explore perceived career development opportunities, supervisor support and

satisfaction with pay as specific job resources that influence sales employees' turnover intention, as little empirical research has been done to confirm the influence of these job resources on sales employees' turnover intention within a South African context (Van Tonder, 2011).

The rationale for categorizing perceived career development opportunities, supervisor support and satisfaction with pay as critical job resources in the current study is due to the fact that they are all physical, psychological, social or organisational aspects of sales employees jobs within a financial context, that "(1) can reduce the health-impairing impact of job demands, (2) are functional in achieving work goals and (3) stimulate personal growth, development and learning" (Van den Broeck et al., 2008, p. 278). It has also been found that these factors significantly influence turnover intention and ultimately turnover behaviour (Basak et al., 2013; Carraher, 2011; Greenberg, 1990; Maertz et al., 2007; Newman, 1974; Rhoades & Eisenberger, 2002; Roznowski & Hulin, 1992; Van Tonder, 2011). For this reason, these factors are regarded as representing job resources within a sales setting in a financial context.

#### **2.6.2.1 Perceived career development opportunities**

Career development is a structured and formalised act to achieve equivalence between an employee's career needs and the organisational requirements placed on the workforce (Leibowitz, Farren & Kaye, 1986; Lips-Wiersma & Hall, 2007). The aim of career development interventions is to assist employees in their career growth, development and learning in a manner that will benefit both the employee and the organisation. Career development thus serves as a method through which organisations can communicate their care and support towards employees by enhancing the knowledge, skills and abilities (KSA) of employees. Effective career development interventions result in a number of positive employee attitudes and behavioural outcomes through continuous learning and adapting, through which the organisation offers favourable developmental relationships with their employees.

Exposure and adaptability through learning are vital to ensure that employees reach their optimal potential and thus continue to strive for career success. Supporting this logic, Rhoades and Eisenberger (2002) proposed that training and development

may signify organisational effort to enhance employees' potential in the organisation. The availability of career development opportunities thus illustrates the willingness and effort of the organisation to communicate to their employees how much of value they are to the organisation. This means, organisations that offer employees with effective career development opportunities generally communicate that they value their skilful employees and that the growth and development of their employees are of great importance to the organisation (Foong-ming, 2008). According to Huselid (1995), progressive career development programmes have the potential to enhance the KSA of an organisation's current and potential employees, as well as enhance the retention of quality employees, as the availability of career development opportunities tend to discourage employees from developing turnover intentions and thus actual turnover behaviour.

According to research, it is proposed that employee perceptions of career growth and development opportunities influence turnover intention through a social exchange process. Applied psychology and organisational behaviour literature claim that organisations and their employees have a social exchange relationship within which they reciprocate services and benefits. This means that when employees perceive that their organisation is providing them with something valuable, employees will develop a sense of obligation in which they experience a need to provide the organisation with something of similar value (Foong-ming, 2008; Masterson, Lewis, Goldman & Taylor, 2000; Rupp & Cropanzano, 2002; Wayne, Shore & Liden, 1997).

Thus, in terms of career development, research found that it is critical to provide ambitious and educated employees, who are in the early phase of their business careers, like that of sales professionals, with the benefit of advancement opportunities, as they highly value and appreciate opportunities for growth and development, which can result in them wanting to provide the organisation with something of similar value (i.e. high performance, engagement, commitment, no or low levels of turnover intentions etc.). Consequently, this will positively influence the profitability, competitiveness and ultimately the organisational success (Mathieu & Zajac, 1990; Meyer & Allen, 1997; Randall, 1990; Riketta, 2002; Wayne et al., 1997).

Thus, based on the above, it is clear that career development opportunities can result in a number of positive employee attitudes and behaviour outcomes. However, for the purposes of the current study, the focus will specifically be on the influence of perceived employee career development opportunities on turnover intention among sales employees operating in the financial sector.

#### **2.6.2.2 Perceived career development opportunities and intention to quit**

The current study proposes a relationship between perceived career growth opportunities and intention to quit. However, throughout literature it has been empirically proven that the relationship between perceived career growth opportunities and intention to quit is indirect in nature, as the relationship is generally mediated by various factors (Huselid, 1995; Iyer, Bamber & Barefield, 1997). Empirical research has consistently linked perceived career growth opportunities to organisational commitment, perceived organisational support and employee engagement as constructs mediating the relationship between perceived career growth opportunities and intention to quit. All of the above-mentioned mediating constructs have been shown to be strongly related to turnover intentions (Van Tonder, 2011). However, for the purposes of the current study, employee engagement will be studied as the mediating construct between perceived career growth opportunities and intention to quit, as employee engagement is one of the most frequently investigated mediators of the relationship between job resources and turnover intention (Cole, 2014; Van der Westhuizen, 2014).

According to research, employees who perceive their organisation as providing them with career growth opportunities are likely to feel that the organisation cares for, and values the development of its employees (Mathieu & Zajac, 1990; Meyer & Allen, 1997; Randall, 1990; Riketta, 2002; Wayne et al., 1997). The current researcher believes that, as a consequence, employees would likely tend to experience a sense of engagement towards the organisation in the form of an attachment to, identification with, involvement in and dedication to the organisation as a result of the obligation they experience to provide the organisation with something of similar value, like that which the organisation provides them with. According to Saks (2006) the compensation the employees provide their organisations with, as a result of their perception that the organisation provides

them with adequate career development opportunities, constitutes behaviours that employees exhibit when they experience a sense of engagement towards their organisation.

As a result, these engaged employees will generally be discouraged from developing turnover intentions, as they perceive the organisation to care for and value them, which creates a sense of obligation to stay with the organisation, to care about the organisation's future goals, and to extend self-effort in achieving these goals. Thus, employees who perceive career opportunities in the organisation would be more inclined to stay with their organisation and thus be discouraged from developing turnover intentions (Allen, Shore & Griffeth, 2003; Halbesleben, 2010; Koyuncu et al., 2006; Saks, 2006; Wefald, Smith, Savastano & Downey, 2008). It can therefore be proposed that:

***Proposition 11: There is a negative relationship between perceived career development opportunities and turnover intention.***

***Proposition 12: There is a positive relationship between perceived career development opportunities and employee engagement.***

***Proposition 13: The relationship between perceived career development opportunities and turnover intention is mediated by engagement.***

### **2.6.2.3 Perceived supervisor support**

The development of the construct perceived supervisor support (PSS) stems from the construct perceived organisational support. Perceived organisational support (POS) is defined as employees' over-all belief about the extent to which the organisation cares about their well-being and values their contributions (Eisenberger, Huntington, Hutchison & Sowa 1986). Perceived organisational support is regarded as subjective as it involves the employee's perception which is not always a true reflection of how things might actually be. Thus, in practice, perceived organisational support can be relatively complex to manage due to its subjectivity (Basak et al., 2013).

According to research, perceived organisational support can be signalled in a number of ways. However, research also found that regardless of the various ways in which perceived organisational support can be signalled, the most significant manner in which the organisation can signal support is through supervisor support. Perceived supervisor support can be defined as employees' over-all beliefs about the extent to which the supervisor cares about their well-being and socio-emotional needs and value their contributions. Like perceived organisational support, perceived supervisor support is subjective, as it involves the employee's perception, which is not always a true reflection of how things might actually be. Thus, in practice, perceived supervisor support can be relatively complex to manage due to its subjectivity (Basak et al., 2013; Van Tonder, 2011).

However, although the construct perceived supervisor support is relatively complex to manage within the workplace, many researchers have empirically studied the influence of perceived supervisor support on various employee attitudes and behaviour outcomes. As a consequence, perceived supervisor support has been found to be one of the most significant ways in which an organisation can signal support, as supervisor support plays an important role in the effective management of employees and projects. Additionally, subordinates' relationships with their supervisor are generally much closer than with the organisation as an entity. Furthermore, employees are frequently required to report to and interact with their respective superiors on a regular basis, making the nature of the relationship between subordinates and supervisors of critical importance (Gentry, Kuhnert, Mondore & Page, 2007; Maertz et al., 2007). The critical role of supervisors generally involves managing employees and providing them with feedback regarding how effective and successful they are in executing their job. Supervisors also occupy a critical role as they serve as a key party in influencing rewards, appraisal, and career development practices in an organisation. Thus, as supervisors are largely involved in performance evaluations, feedback, and career development opportunities, their treatment of subordinates can influence an employee's attitude and behavioural outcomes, which ultimately have an effect on the organisation's profitability, competitiveness and success. For these reasons, perceived supervisor support has justified its importance in both literature and practice (DeConinck & Johnson, 2013; Foong-ming, 2008; Ito & Brotheridge, 2005).

Many studies have increasingly focused on the effect of perceived supervisor support because of the role it plays in an organisation's ability to successfully generate profits, to remain and sustain competitiveness, and ultimately to remain successful. Research consistently found that many organisations that successfully attempt to create a climate of supervisory support, where supervisors and/or managers' support and care for the development, well-being, and socio-emotional needs of their employees, tend to experience favourable outcomes in the workplace, where the employees generally exhibit higher levels of satisfaction, commitment, engagement, empowerment and lower or no levels of turnover intention and actual turnover behaviour (Foong-ming, 2008; Kalidass & Bahron, 2015; Robyn, 2012).

While intention to quit have received a considerable amount of interest in different organisational settings and countries, little empirical research has been done on the influence of perceived supervisor support and intention to quit among sales employees operating in the financial sector within a South African context (Van Tonder, 2011). The current researcher does, however, believe that there exists a significant relationship between perceived supervisor support and intention to quit in the latter context. For this reason, it seems valuable to explore perceived supervisor support as a job resource that influences sales employees' turnover intention.

#### **2.6.2.4 Perceived supervisor support and intention to quit**

The current study proposes a relationship between perceived supervisor support and intention to quit. However, throughout literature it has been empirically proven that the relationship between perceived supervisor support and intention to quit is indirect in nature as the relationship is generally mediated by various factors. Empirical research has consistently linked perceived supervisor support to performance, satisfaction, organisational commitment, perceived organisational support and employee engagement as constructs mediating the relationship between perceived supervisor support and intention to quit. All of the above-mentioned mediating constructs have been shown to be strongly related to turnover intentions (Allen et al., 2003; Berry, 2010; Bishop, Goldsby & Neck, 2002; Burger, 2014; Cole, 2014; Dhladhla, 2011; Eisenberger, Stinglhamber, Vandenberghe, Sucharski & Rhoades, 2002; Firth et al., 2004; Kahumuza & Schlechter, 2008;



Maertz et al., 2007; Robyn, 2012; Schaubroeck & Fink, 1998; Shanock & Eisenberger, 2006; Swanberg, McKechnie, Ojha & James, 2011; Van der Westhuizen, 2014). However, for the purposes of the current study, employee engagement will be studied as the mediating construct between perceived supervisor support and intention to quit, as employee engagement is one of the most frequently investigated variables with regard to the mediating role it occupies between job resources and turnover intention (Cole, 2014; Van der Westhuizen, 2014).

According to research, a relationship exists between perceived supervisor support and turnover intention through a social exchange process (Paille, Bourdeau & Galois, 2010; Rhoades & Eisenberger, 2002; Van Tonder, 2011). In terms of perceived supervisor support, research has found that it is critical to provide employees who perform complicated tasks, often work long hours, and work under enormous pressure, with high intensity job demands, like that of sales employees, with supervisor support. Supervisor support helps employees to be effective in their job because it can assist employees to (1) reduce the negative consequences associated with to job demands, (2) achieve their work goals and (3) facilitate learning, growth and development, which contribute to the employees overall effectiveness. As a result of the support of supervisors on employees' overall effectiveness, many employees highly value and appreciate the fact that their supervisor provides them with support. Moreover, the effect of perceived supervisor support on employee attitudes and behaviours works through a social exchange process, meaning that when employees receive something they perceive to be of great value from the organisation, they would mostly likely want to provide the organisation with something of similar value in return (i.e. high performance, commitment, engagement, low or no levels of turnover intentions etc.) (Eisenberger et al., 2002; Foong-ming, 2008; Ito & Brotheridge, 2005).

For example, when employees are of the opinion that the supervisor supports and cares for their development, well-being, and socio-emotional needs, they would mostly likely exhibit a sense of appreciation and esteem towards the supervisor (Basak et al., 2013). Levinson (1965) noted that employees tend to view actions by agents (i.e. supervisors and/or managers) of the organisation as actions of the

organisation itself. This indirectly implies that when the supervisor provides the employee with something they value, they tend to indirectly provide the supervisor with something in return, by indirectly providing that something to the organisation.

To illustrate, research found that when employees experience a sense of supervisor support they will display a strong sense of belonging to the organisation and are less likely to experience feelings of entrapment in the organisation. As a result, employees will experience a sense of obligation to care for the well-being and development of the organisation, which will likely result in the employee exhibiting a higher sense of attachment to, identification with, involvement in and dedication to the organisation (Basak et al., 2013; Gentry et al., 2007; Newman, Thanacoody & Hui, 2012).

When employees show attachment to, identification with, involvement in, and dedication to an organisation, it is usually believed that the employee expresses engagement behaviour (Bakker et al., 2008; Schaufeli & Bakker, 2003, 2004). In other words, employees that experience a sense of supervisor support can be anticipated to exhibit behaviour that constitutes engagement. As a consequence, these employees will also be less prone to develop turnover intentions as they believe the organisation cares about their well-being and values their contributions (Allen et al., 2003; Halbesleben, 2010; Koyuncu et al., 2006; Saks, 2006; Wefald et al., 2008). It can therefore be proposed that:

***Proposition 14: There is a negative relationship between perceived supervisor support and turnover intention.***

***Proposition 15: There is a positive relationship between perceived supervisor support and employee engagement.***

***Proposition 16: The relationship between perceived supervisor support and turnover intention is mediated by engagement.***

#### **2.6.2.5 Satisfaction with pay**

A substantial number of research studies viewed job satisfaction as a multi-faceted construct that includes nine dimensions, which determine an employee's level of

overall satisfaction, namely contingent reward; promotion opportunities; support provided by co-workers; support provided by supervision; operating conditions; benefits; communication; the work itself; and pay. Previous research has shown that a particular dimension of job satisfaction, namely pay satisfaction, merits being assessed independently (Currall, Towler, Judge & Kohn, 2005; Summers & Hendrix, 1991; Westlunds & Hannan, 2008; Williaims, McDaniel & Nguyen, 2006). Currall et al. (2005) and Williaims et al. (2006), suggest that because wages and salaries constitute a major portion of an organisation's expenses and is a valued individual outcome, pay satisfaction has received enormous research attention.

Pay is seen as motivation for performance and a way to both attract and retain the best employees. It is regarded as one of the most noteworthy concerns in the attempt to successfully attract and retain employees. Pay refers to several forms of compensation, including direct cash payments (i.e. salary); indirect non-cash payments (i.e. benefits), the number of pay raises, and the process by which the compensation system is administered (Grobler et al., 2011; Robbins & Judge, 2013). Satisfaction with pay thus encompasses four dimensions, namely satisfaction with one's pay level (refers to the individual's satisfaction with their current direct wage or salary), satisfaction with one's pay raises (refer to the individual's satisfaction with their change in pay level), satisfaction with one's benefits (refers to one's satisfaction with their indirect pay, such as medical assistance and a retirement plan), and satisfaction with one's pay structure/administration (refers to one's satisfaction with the hierarchy of pay rates for different positions within the organisation and the manner in which the pay system is administered) (Heneman & Schwab, 1985; Milkovich & Newman, 2008). Satisfaction with one's pay thus refers to the degree to which one is satisfied with the process and level of direct or indirect monetary rewards received for the work and the effort that one exhibits (Currall, et al., 2005; Summers & Hendrix, 1991; Westlunds & Hannan, 2008; Williaims, et al., 2006). In other words, pay satisfaction may be defined as the "amount of overall positive affect (or feelings) employees have toward pay" (Faulk, 2002, p.1). Moreover, pay is viewed by employees as a way of acknowledging good performance, and is often equated with how much the employee is valued by the organisation (Currall et al., 2005; Williams et al., 2006).

According to research, there are two widely used models that explain how employees determine their satisfaction with pay, namely Adams's (1963) Equity model and Lawler's (1971) Discrepancy model. From the perspective of Adams's (1963) Equity theory, the core theme appears to be that employees' satisfaction with their pay stems from two related processes, namely the perceptual and comparative processes. Equity theorists argue that employees strive to achieve a balance between what they invest in their work, such as KSA's and effort, and what they gain from their investment through compensation and recognition. Employees' perception, and thus definition of what is fair, is based on their comparison of their input-output ratio to that of referent others. Their comparison can be based on either internal referent others (i.e. employees serving in a similar role within their employing organisation) or external referent others (i.e. employees serving in a similar role with a different employer). Equity is thus achieved when an employee perceives his or her input-output ratio as parallel to that of their referent others (Adams, 1963; Greenberg, 1990). Lawler (1971) endorsed similar views as that of the equity theorists, but added that the extent to which employees are satisfied or dissatisfied with their pay is also influenced by the discrepancy between what employees believe they ought to receive as outputs given their inputs, and what they contribute to the organisation.

According to research, there are three outcomes that are relevant with regard to how employees perceive their pay. In situations where employees hold the perception that what they invest in their job and the organisation exceeds what they receive as compensation and recognition for their inputs, they feel that they are being under-compensated. Conversely, if employees hold the perception that what they receive as compensation and recognition exceeds their inputs, they feel that they are being over-compensated. The ideal situation is, however, when compensation is regarded as equitable, in that the inputs and outputs are equal and thus aligned. In the case where compensation is not considered as equitable due to the input-output ratio not being in balance, employees will experience distress caused from either resentment of being under-compensated or guilt feelings about being over-compensated (Adams, 1963; Greenberg, 1990; Lawler, 1971).

Generally employees who feel under-rewarded experience pay dissatisfaction. These employees tend to restore equity and reach pay satisfaction by reducing inputs through behaviours such as increasing absenteeism, coming late to work, taking longer breaks, and decreasing productivity, or by leaving the organisation, all of which negatively affects the profitability, competitiveness and ultimate success of an organisation (Greenberg, 1990). However, a substantial number of research studies have indicated that employees who experience pay dissatisfaction tend to exhibit withdrawal behaviour (Adams, 1963; Greenberg, 1990; Lawler, 1971). According to Carraher (2011) and Newman (1974), pay satisfaction is one of the most significant predictor variables of turnover intention. Roznowski and Hulin (1992) support this statement as they argue that a job that provides a “good” income, allows employees to satisfy their needs (food, clothes, housing, education, etc.), which can result in the employee being satisfied. On the contrary, jobs that provide a “poor” income tend to make it difficult for employees to satisfy their needs, which can result in employees feeling dissatisfied with their pay. As a result, these employees tend to exhibit turnover intention and/or engage in actual turnover behaviour. For this reason, it seems valuable to explore satisfaction with pay as a job resource that influence sales employees’ turnover intention.

#### **2.6.2.6 Satisfaction with pay and intention to quit**

The current study proposes a relationship between satisfaction with pay and intention to quit. However, throughout literature it has been consistently proven that the relationship between satisfaction with pay and intention to quit is indirect in nature, as the relationship is generally mediated by various factors. Empirical research has consistently linked satisfaction with pay to performance, and regarded overall job satisfaction and organisational commitment as constructs mediating the relationship between satisfaction with pay and intention to quit. All of the above mentioned mediating constructs have also been shown to be strongly related to turnover intentions (DeConinck & Stilwell, 2004; Janas, 2009; Lum, Kervin, Clark, Reid & Sirola, 1998; Robyn, 2012; Van Tonder, 2011). However, for the purposes of the current study, employee engagement will be studied as the mediating construct between satisfaction with pay and intention to quit. Employee engagement is one of the most frequently investigated variables with regard to the mediating role it

occupies between job resources and turnover intention (Cole, 2014; Van der Westhuizen, 2014).

According to the current researcher, when employees are satisfied with their pay, it can logically be anticipated that these employees will also more likely be engaged in their job and as a result tend to be discouraged from developing turnover intentions. The rationale behind this argument is that when employees are satisfied with their pay, they can logically be expected to perceive their pay as sufficient in relation to their level of work and effort, which in turn may result in them feeling valued and appreciated for their work and effort (Currall et al., 2005; Williams et al., 2006). These employees can be logically expected to develop a sense of attachment to, involvement in and dedication to the organisation as a result of their inferences about being valued and appreciated. When employees are attached to, involved in and dedicated to the organisation, one would describe these employees as engaged (Bakker et al., 2008; Schaufeli & Bakker, 2003, 2004). Additionally, research found that when employees are engaged as a result of feeling valued and appreciated they would typically be less prone to develop turnover intentions and thus less prone to engage in actual turnover behaviour (Cole, 2014; Pieterse-Landman; 2012; Sacks, 2006; Van der Westhuizen, 2014).

Thus, from the above discussion it is evident that satisfaction with pay has been found to have a significant influence on employees' intention to quit and their turnover behaviour. In other words, satisfaction with pay has the potential to encourage employees' decision to quit. However, it can logically be expected that the relationship between satisfaction with pay and intention to quit would most likely be indirect in nature, where engagement serves as the mediator variable between satisfaction with pay and intention to quit. Therefore, the following can be proposed:

***Proposition 17: There is a negative relationship between satisfaction with pay and turnover intention.***

***Proposition 18: There is a positive relationship between satisfaction with pay and employee engagement.***

***Proposition 19: The relationship between satisfaction with pay and turnover intention is mediated by engagement.***

### **2.6.3 Personal Resources**

Other than the above-mentioned main effects between job demands, job resources and intention to quit and the interaction effect between job demands and job resources, the extended JD-R model, on which the current study is focused, proposes the inclusion of personal resources. The earlier version of the JD-R model only recognised characteristics of the work environment as important factors in explaining job strain and motivation. However, as most psychological practices suggest that human behaviour is a manifestation of an interaction between personal and environmental factors, it was suggested that personal resources be included in the JD-R model. As a result, personal resources were integrated into the JD-R model, which is now referred to as the extended JD-R model (Brenninkmeijer, Demerouti, Le Blanc & Van Emmerik; 2010; Hobfoll, 2002; Judge, Bono & Locke, 2000; Lorente, Salanova, Martinez & Schaufeli, 2008; Salanova, Schaufeli, Xanthopoulos & Bakker, 2010; Van den Broeck et al., 2011; Van der Westhuizen, 2014; Vink, Ouweneel & Le Blanc, 2011).

The construct “personal resources” have been consistently defined as the “psychological characteristics or aspects of the self that are commonly associated with resiliency and that refer to the ability to control and impact one’s environment successfully” (Schaufeli & Taris, 2014, p. 49). Like job resources, personal resources assist employees to (1) reduce the negative consequences associated with job demands, (2) achieve their work goals and (3) facilitate learning, growth and development, which contribute to the employees overall effectiveness. For this reason, personal resources have justified its inclusion in the extended JD-R model (Lorente et al., 2008; Schaufeli & Taris, 2014; Van der Westhuizen, 2014).

Consistent with the rationale behind the importance of personal resources is the theory of psychological stress and coping developed by Lazarus and his colleagues (Coyne & Lazarus, 1980). The central theme of the Psychological Stress and Coping Theory is based on two processes, namely cognitive appraisal and coping. Lazarus and his colleagues argue that these two processes play a vital role in the

interaction between the person and the environment and its consequences in terms of the level of stress the person is likely to experience.

Cognitive appraisal is an act whereby an individual judges whether his or her specific interaction with the environment will impact their well-being, and if so, in what ways. Lazarus and his colleagues identified three levels of cognitive appraisal, namely primary, secondary, and tertiary appraisal also known as re-appraisal (Folkman, 1984; Folkman & Lazarus, 1980, 1981, 1985; Folkman, Lazarus, Gruen & DeLongis, 1986).

Primary appraisal refers to when an individual assesses whether his or her interaction with the environment will impact them. In such a case the concern is whether or not there is potential harm or benefit with respect to one's engagement in or commitment to the environment. A secondary appraisal is when an individual assesses whether anything can be done to prevent or overcome harm or, in an instance of benefit, if anything can be done to improve the prospects for benefit. A tertiary appraisal, on the other hand, is when an individual evaluates the consequences of action that he or she could possibly take based on the information that was gathered through their primary and secondary cognitive appraisal process. The tertiary appraisal process is primarily focused on selecting the most compelling strategy in the particular situation that will bring the greatest gain and the least loss of significance through the use of the fewest resources and the accumulation of the least burden. All three appraisal processes are typically used to determine whether one's interaction with the environment is considered as significant for one's well-being, and if so, whether it is predominantly threatening (as it involves potential of actual harm or loss), or challenging (as it involves potential or actual benefit). Consequently, various coping strategies are assessed and considered, such as modifying the situation or one's perception of the situation, being at peace with whatever happens, acquiring relevant information about the situation to better understand it, or holding back from acting impulsively and in a counterproductive way, to prevent or overcome harm or improve benefits (Folkman, 1984; Folkman & Lazarus, 1980, 1981, 1985; Folkman et al., 1986; Lazarus & Folkman, 1984a, 1984b).



Coping is defined as an individual's continuously changing thought process and behavioural efforts to deal with specific intrinsic and/or extrinsic demands that are appraised as threatening or challenging, as they exceed the individual's resources (Lazarus & Folkman, 1984a, 1984b). This definition contains three main features, namely, coping is process-oriented, circumstantial and seen as an approach that does not consist of inherently more or less desirable strategies. Coping is considered as process-oriented, because it concentrates on the actual cognition and behaviour a person exhibits in a specific stressful situation, as well as how their cognition and behaviour modifies as the situation unravels. In addition, coping is also viewed as circumstantial as it is influenced by an individual's evaluation of the situation in terms of the actual demands and the resources to manage the demands. This means the manner in which an individual copes with demands are to a significant degree influenced by particular person and situational determinants. Moreover, coping is also viewed simply as an act to manage demands, regardless of whether the act is successful or not. Thus, no assumptions are endorsed in terms of what constitutes successful or unsuccessful coping (Aldwin, Folkman, Schaefer, Coyne & Lazarus, 1980; Andrews, Tennant, Hewson & Vaillant, 1978; Bachrach, 1983; Ursin, 1980), in contrast with that of traditional ego-psychology conceptualizations that view certain coping methods are fundamentally more desirable than others (e.g., Menninger, 1963), that went as far as labelling a strategy as "coping" only if it satisfies certain criteria such as adhering to reality (Haan, 1977).

Thus, like the extended JD-R model, Lazarus's Psychological Stress and Coping Theory proposes that human behaviour results from an interaction between personal and environmental factors. Moreover, this theory, like that of the extended JDR-model, refers to personal resources as those cognitive characteristics of the "self that are commonly associated with resiliency and that refer to the ability to control and impact one's environment successfully" (Schaufeli & Taris, 2014, p. 49). However, Lazarus never directly referred to the individual's cognitive characteristics and ability to control and impact their environment successfully as personal resources. It can, however, be inferred that Lazarus indirectly referred to the individual's cognitive characteristics and ability to control and impact their environment successfully as personal resources, based on his view on cognitive

appraisal and the manner in which he defines and characterises coping. For this reason, it is clear that personal resources is not a new concept as it can be traced back to the work of Lazarus and his colleagues (Brenninkmeijer et al.; 2010; Coyne & Lazarus, 1980; Hobfoll, 2002; Judge et al., 2000; Lazarus, 1966, 1981; Lazarus & DeLongis, 1983; Lazarus & Folkman, 1984a, 1984b; Lazarus, Kanner & Folkman, 1980; Lorente et al., 2008; Salanova et al., 2010; Van den Broeck et al., 2011; Van der Westhuizen, 2014).

Furthermore, it has also been found that to date, personal resources have been integrated into the JD-R model in four different ways:

- **Personal resources directly impact well-being**

Research found that as personal resources serves the functions of ensuring resiliency and control; they have the potential to reduce burnout and thus foster engagement. According to a longitudinal study conducted by Xanthopoulou, Bakker, Demerouti, and Schaufeli (2009), it has been found that, in addition to the positive relationship between job resources and employee engagement, over time personal resources (i.e. organisation-based self-esteem, self-efficacy and optimism) predicted employee engagement. Moreover, Xanthopoulou et al. (2009) also found that over time employee engagement predicted personal resources. In other words, a reciprocal relation was found between personal resources and employee engagement. It is thus clear that over time there exists a dynamic interplay of resources and employee engagement which ultimately points to the existence of a gain cycle - in other words, the (perceived) presence of resources promotes employee engagement, which in turn promotes either the availability or perception of resources (Salanova et al., 2010). This line of reasoning is consistent with the gain cycle of Hobfoll's (2002) Conservation of Resources Theory that explains people's constant need to acquire and maintain various resources, including both personal and job resources.

- **Personal resources moderate the relation between job characteristics and well-being.**

According to research, like job resources, personal resources can assist employees to (1) reduce the negative consequences associated with to job demands, (2) achieve their work goals and (3) facilitate learning, growth and development, which contribute to the employees overall effectiveness. This implies that personal resources, like that of job resources, have the potential to alleviate negative effects of job demands on burnout and increase the positive effects of job resources on engagement (Van den Broeck et al., 2011). This notion has been supported by many research studies, one of which was a study by Van den Broeck et al., (2011), which found that the presence of intrinsic work motivation (i.e. personal resource) increased the positive effects of learning opportunities on exhaustion (by decreasing the level of exhaustion) and increased the positive effect of job autonomy on work engagement.

- **Personal resources mediate the relation between job characteristics and well- being.**

According to Hobfoll's (2002) Conservation of Resources Theory resources tend to accumulate. This means that when employees perceive a sufficient availability of resources it will most likely stimulate the perception or presence of additional resources. To illustrate, individuals operating in a resourceful environment typically experience feelings of optimism about their future at work (i.e. personal resources). This personal resource can, in turn, be expected to give rise to other resources, such as employee engagement, as employees who are more positive about their future at work tend to be more dedicated and attached to their work and thus express engagement as a result (Hobfoll, 2002). Supporting this notion is Xanthopoulou et al. (2007) who found that the relationship between job resources and employee engagement was partially mediated by personal resources, such as organisation-based self-esteem, self-efficacy and optimism. Vink et al. (2011) likewise reported that the personal resource psychological capital serves as a mediator in the relationship between job characteristics and employee well-being.

- **Personal resources influence the perception of job characteristics.**

According to Bandura's (1997) Social Cognitive Theory, personal resources shape the way people understand and ultimately respond to their environment. Thus, the manner in which people perceive and respond to their environment is to some degree a function of the resources they inherently possess. Consistent with this notion Judge et al. (2000) argue that the way employees perceive their job characteristics, which in turn influence a range of employee attitudes and behaviour outcomes (such as job satisfaction and performance), is to a significant degree shaped by the employee's core self-evaluations - an arrangement of self-esteem, generalised self-efficacy, locus of control, and low neuroticism. Strengthening this logic is the work of Xanthopoulou et al. (2007) that proved that job resources mediate the relationship between personal resources and employee engagement.

From the above discussion it is clear that different researchers hold different views with regard to how personal resources fit into the JD-R model. Thus, little consistency has been found as to the exact role personal resources occupy in the JD-R model. Thus, the place which personal resources should inhabit is as yet unclear. At present there is no systematic study of the role of personal resources available that has tested and compared different conceptualizations of the relations between personal and job resources, job demands, and outcomes. Moreover, the results discussed above suggest that findings may vary across different types and different combinations of personal resources, job resources, job demands, and outcomes (Schaufeli & Taris, 2014).

However, the current study will approach the role of personal resources as a moderator between job characteristics (i.e. job demands and job resources) and employee attitudes and behaviour outcomes based on the notion that personal resources can be anticipated to either strengthen or weaken the influence of job characteristics on employee attitudes and behaviour outcomes (Brenninkmeijer et al., 2010; Van den Broeck et al., 2011). For example, if an employee is expected to perform a highly demanding job while he or she has access to sufficient and appropriate job resources, he or she might not necessarily be engaged in the task, as one would expect an employee to be if he or she is operating in an environment

with high job demands and high job resources, as the employee might have low levels of general self-efficacy - the belief in one's ability to execute behaviours necessary to produce specific performance attainments.

When employees have low self-efficacy (i.e. personal resources) one would logically expect the employee to be less involved and dedicated and thus less engaged or even disengaged in a task as they do not believe in their own ability to master the task. Thus, the absence of or low levels of personal resources have the potential to weaken the effect job characteristics have on employee attitudes and behaviour outcomes. Thus, employees may be particularly engaged in their work and succeed in their job if job demands and job resources are high, *and* if their personal resources – such as resilience, hope and self-efficacy – are high as well (Brenninkmeijer et al., 2010; Van den Broeck et al., 2011).

### **2.6.3.1 Personal resources of interest**

Previous research has explored the role of many different personal resources. Many of these researchers' choice of personal resources were largely influenced by the context in which the study was performed. Thus, the context in which researchers' perform their studies, to a large degree, guides the personal resources that are of interest for the purposes of the study. Personal resources that have been explored are that of self-efficacy, organisational-based self-esteem, optimism, hope, and resilience. However, these commonly researched personal resources are not critical in all organisational settings (Schaufeli & Taris, 2014). Thus, as the current study is contextualised in the financial services industry where the specific sample target is sales employees, the current study will focus on the specific personal resources that are critical for the job of sales employees operating in the financial industry. These specific personal resources will be explored in terms of their influence on turnover intention as the purpose of the current research is to investigate the salient predictors of intention to quit within the financial industry among sales employees.

In a number of research studies four of the above-mentioned personal resources have received more attention from different scholars, specifically with regard to their influence on turnover intention and actual turnover behaviour. These four personal

resources include self-efficacy, hope, optimism and resilience (Appollis, 2010; Avey, Luthans & Jensen, 2009; Avey, Patera & West, 2006; Avey, Wernsing & Luthans, 2008; Larson & Luthans, 2006; Vink et al., 2011). In previous research these four personal resources have been clustered to serve as a composite construct which is commonly referred to as Psychological Capital, popularly known as PsyCap. PsyCap is defined as “an individual’s positive psychological state of development and is characterized by: (1) having confidence to take on and put in the necessary effort to succeed at challenging tasks (self-efficacy)” - thus believing in one’s ability to succeed in a given task; (2) “making a positive attribution about succeeding now and in the future (optimism); (3) persevering toward goals and, when necessary, redirecting paths to goals in order to succeed (hope); and (4) when beset by problems and adversity, sustaining and bouncing back and even beyond to attain success (resilience)” (Luthans, Youssef & Avolio 2007, p. 3).

PsyCap has also been found to be significant personal resources, because each dimension of PsyCap serves as a “psychological characteristic or aspects of the self that are commonly associated with resiliency and that refer to the ability to control and impact one’s environment successfully” (Schaufeli & Taris, 2014, p. 49). They have also been found to serve a function to “(1) reduce the health-impairing impact of job demands, (2) are functional in achieving work goals and (3) stimulate personal growth, development and learning” (Van den Broeck et al., 2008, p. 278). More importantly, they have been found to significantly influence employee turnover intention and ultimately employee turnover behaviour (Appollis, 2010; Avey et al., 2006; Avey et al., 2008; Avey et al., 2009; Demerouti & Bakker, 2011; Larson & Luthans, 2006; Van den Broeck et al., 2011; Vink et al., 2011). For this reason, self-efficacy, hope, optimism and resilience will serve as indicator variables of personal resources in the current study.

From the above discussion it is clear that each PsyCap dimension has the potential to influence employee turnover intention (Appollis, 2010; Avey et al., 2006; Avey et al., 2008; Avey et al., 2009; Larson & Luthans, 2006; Vink et al., 2011). It thus seems valuable to gain a comprehensive understanding of each PsyCap dimension. Therefore, the following discussion will be focused on each PsyCap dimension.

### **2.6.3.1.1 Self-efficacy**

As previously mentioned, self-efficacy can be defined as “having confidence to take on and put in the necessary effort to succeed at challenging tasks,” thus the positive belief in one’s ability to succeed at a given task (Luthans et al., 2007, p. 3). According to Luthans and Peterson (2002), self-efficacy is considered as an important construct that may assist in predicting various employee and organisational outcomes that are important to ensure overall employee effectiveness. Self-efficacy is related to a cognitive process and is regarded as a malleable construct that can change over time through new information, experience and learning. In other words, self-efficacy is adaptable and can thus be influenced (Luthans & Peterson, 2002). Devonport and Lane (2006) claim that an individual’s self-efficacy can be influenced by information derived from four main sources, namely performance accomplishments, vicarious experiences, verbal persuasion, and the control of negative emotions. This is consistent with Bandura’s (1977) four basic sources of self-efficacy, namely mastery experiences (performance accomplishment), vicarious experience (social modelling- live and mediated), verbal persuasion (social encouraging through a trusted source), and emotional arousal (managing ones physiological self).

Furthermore, a significant number of research studies have also been done on self-efficacy and the impact it has on various employee attitudes and behaviour outcomes (Aguilar & Yuan, 2010; Bandura, 1977; Chen & Scannapieco, 2010; Devonport & Lane, 2006; Ellett, 2001; Stajkovic & Luthans, 1998).

### **2.6.3.1.2 Resilience**

Research consistently defines resilience as the ability to sustain and bounce back, and even beyond, and to attain success when beset by problems and adversity. Resilience is regarded as a malleable construct that can change over time through asset-focused, risk-focused, and process-focused strategies that are applicable and relevant to the workplace. Additionally, resilience can also be developed through training interventions (Youssef & Luthans, 2007). Many organisations have focused on enhancing the level of employee resilience so as to develop a workforce that not only experience reactive recovery, but also proactive learning and growth through

conquering challenges so as to ensure that the organisation remains successful, regardless of the highly competitive market in which they operate (Bonanno, 2004; Coutu, 2002; Masten & Reed, 2002; Youssef & Luthans, 2005)

According to Luthans and colleagues (cited in Appollis, 2010), individuals with a high level of resilience strongly believe, as a result of their strongly embedded values, that life has meaning and purpose. They also have a remarkable ability to improvise and adapt to major change, which logically imply that such individuals are more inclined (than those who are less resilient) to experience good adjustment and development under a variety of life-course threatening conditions. In other words, highly resilient individuals tend to be more effective (than those who are less resilient) in variety of life experiences (Appollis, 2010).

From the above discussion it can be assumed that resilient individuals are better equipped to manage stressors in a continually changing environment. Supporting this logic Tugade and Fredrickson (2004) found that resilient people tend to be more open to new experiences, are adaptable and receptive to change and exhibit a high level of stability when faced with challenges, making them better able to deal with stressors in a constantly changing workplace environment. Recent research also noted a positive relationship between resilience and employee performance (Luthans et al., 2007), job satisfaction (Youssef & Luthans, 2007), organisational commitment (Youssef & Luthans, 2007), work happiness (Youssef & Luthans, 2007), and the ability to deal with immense corporate downsizing (Maddi, 1987). Additionally, Avey et al. (2009) claims that there possibly will exist a relationship between resilience and intention to quit, based on the premise that resilient employees are found to be open and positive to different environments with different requirements, indicating that resilient employees may be less prone to experience burnout or stress, due to the fact that they are typically characterised to respond more openly and positively to different environments. When employees are less prone to experience burnout it could be assumed that they generally are discouraged from developing turnover intentions and thus engage in actual turnover behaviour (Cole, 2014; Van der Westhuizen; Van Tonder, 2011).



### **2.6.3.1.3 Hope**

Unlike self-efficacy and resilience, hope and optimism did not receive as much individual attention (Avey et al., 2009; Ismail, Khurram, Hussain & Jafri, 2011; Robyn, 2012) Even less attention has been given to hope and optimism as critical personal resources for sales employees that operate in the financial environment (Kappagoda, Othman, Fithri & Alwis, 2014). However, the current researcher is of the opinion that, like self-efficacy and resilience, hope and optimism are also critical personal resources for sales employees to possess, as both these constructs can serve to influence how sales employees respond to the highly demanding and volatile sales environment.

Hope is commonly considered as a concept that people use in everyday jargon. However, within the context of positive psychology, hope has been given specific meaning with substantial theoretical support (Snyder, 2000). Hope is defined as “persevering toward goals and, when necessary, redirecting paths to goals in order to succeed” (Luthans et al., 2007, p. 3). Hope is commonly characterised as a goal-directed and plan-directed energy. This means it involves both willpower (individuals’ agency, or determination to achieve their goals) and “waypower” thinking (being able to devise alternative pathways and contingency plans to achieve a goal in the face of obstacles) (Appollis, 2010; Avey et al., 2009).

Research suggests that employees with a high sense of hope have consistently higher levels of performance, satisfaction, organisational commitment and tend to stay longer at the organisation (Avey et al., 2009; Peterson & Luthans, 2003). To date, however, the proposed link between hope and turnover has received little, if any, research attention. Yet there is compelling evidence from hope research in other contexts (i.e. clinical psychology and athletics) suggesting that hope may provide individuals with a positive resource for stressful work situations which can, in turn, influence employee turnover intentions and actual turnover behaviour (Snyder, Irving & Anderson, 1991) For example, Snyder and colleagues (1991) have shown that hope has a significant negative relationship with anxiety, and studies demonstrate that an individual’s hope level protects against perceptions of vulnerability, uncontrollability, and unpredictability (Snyder, 2000), which are all considered as occupational stressors (Cha, 2012; Martin, 2011). As hope is

hypothesised to protect employees against occupational stressors, it can be assumed that hope can then also serve to discourage employees from developing turnover intentions and thus actual turnover behaviour, as research found that occupational stressors and turnover intentions are negatively correlated (Cha, 2012; Martin, 2011; Van Tonder, 2011)

#### **2.6.3.1.4 Optimism**

Optimism, on the other hand, is commonly defined as “making a positive attribution about succeeding now and in the future” (Luthans et al., 2007, p. 3). Optimistic individuals are usually characterised by an explanatory style where the individual attributes favourable encounters to intrinsic, stable, and pervasive factors, and unfavourable encounters to extrinsic, unstable, and circumstantial factors (Seligman, 1998). Optimistic individuals are regarded as people who have a positive outlook on life, where the individual is in touch with the process of realistic evaluation (Luthans et al., 2007). As with the other facets of PsyCap (self-efficacy, resilience and hope), optimism has been shown to be malleable and thus able to be developed through Schneider’s (2001) methods, namely the three-step process, which includes leniency for the past, appreciation for the present, and opportunity seeing for the future. This means in order for employees to effectively deal with workplace stressors, they need to investigate both facts and perceptions and keep an open mind about potential misfortunes they are unable to control (Schneider, 2001). Schneider (2001) also adds that employees should carefully evaluate the benefits of holding on to negative feelings as it could negatively impact one’s ability to appreciate and learn from a situation, as well as discourage future risk-taking.

Many employers aim at recruiting optimistic individuals for the fact that it has been found that optimism is a critical construct in terms of its predictive power of various employee attitudes and behaviour outcomes (Appollis, 2010; Magaletta & Oliver, 1999; Youssef & Luthans, 2007). In an analysis of “portfolio workers” (self-employed individuals who work for multiple clients), Totterdell, Wood and Wall (2006) found optimism to be a key moderating factor in the relationship between job characteristics and job strain. Those portfolio workers with higher levels of optimism were hypothesised to be less likely to experience occupational stress, given their job characteristics.

However, as the current study is focused on how the composite construct PsyCap influences intention to quit among sales employees, it seems valuable to explore the role of PsyCap on employee intention to quit.

### **2.6.3.2 Psychological capital and intention to quit**

According to the current researcher, when employees possess high levels of PsyCap, where they operate in an environment where they significantly engage in surface acting which can result in job strain and thus low levels of engagement, these employees would consequently remain engaged in their job as they have the necessary personal resources to perform the job successfully. It can thus be proposed that:

***Proposition 20: The relationship between surface acting and employee engagement is moderated by PsyCap.***

Furthermore, according to the current researcher, when employees possess low levels of PsyCap, where they operate in an environment where they significantly engage in deep acting which can buffer job strain and thus result in the employees being motivated and engaged in their jobs, these employees would consequently experience low levels of engagement or disengagement as they do not have the necessary personal resources to perform the job successfully. It can thus be proposed that:

***Proposition 21: The relationship between deep acting and employee engagement is moderated by PsyCap.***

Moreover, the current researcher proposes that when employees possess high levels of PsyCap, where they operate in an environment where a significant amount of time is spent on futile tasks, which can result in job strain and thus low levels of engagement, these employees would consequently remain engaged in their job as they have the necessary personal resources to perform the job successfully. It can thus be proposed that:

***Proposition 22: The relationship between time wasted on non-core tasks and employee engagement is moderated by PsyCap.***

Furthermore, the current researcher proposes that when employees possess high levels of PsyCap, where they operate in an environment where there is insufficient opportunities to grow and advance, which can result in job strain and thus low levels of engagement, these employees would consequently remain engaged in their job as they have the necessary personal resources to perform the job successfully. It can thus be proposed that:

***Proposition 23: The relationship between perceived career development opportunities and employee engagement is moderated by PsyCap.***

Likewise, the current researcher proposes that when employees possess high levels of PsyCap, where they operate in an environment where supervisors do not provide employees with support, which can result in job strain and thus low levels of engagement, these employees would consequently remain engaged in their job as they have the necessary personal resources to perform the job successfully. It can thus be proposed that:

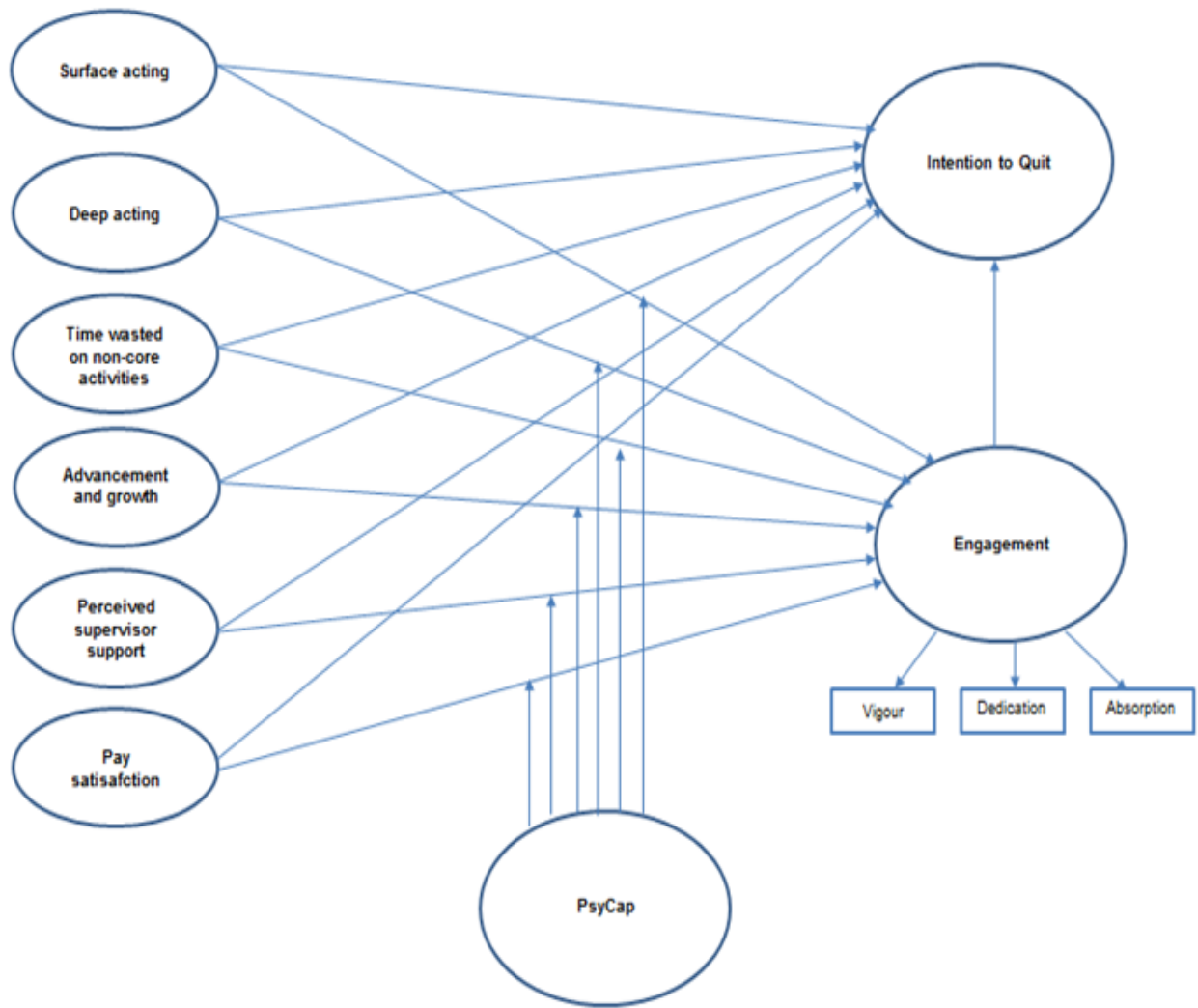
***Proposition 24: The relationship between perceived supervisor support and employee engagement is moderated by PsyCap.***

Lastly, the current researcher proposes that when employees possess high levels of PsyCap, where they operate in an environment where employees are dissatisfied with their pay, which can result in job strain and thus low levels of engagement, these employees would consequently remain engaged in their job as they have the necessary personal resources to perform the job successfully. It can thus be proposed that:

***Proposition 25: The relationship between satisfaction with pay and employee engagement is moderated by PsyCap.***

## 2.7 SUMMARY

This chapter undertook an overview of the relevant literature and integrated it with the current researcher's logical reasoning with regard to the antecedents of variance in turnover intention. The extended Job-Demands Resources Model served as the guiding framework to understand and identify the predictors of turnover intention amongst sales employees employed by financial organisations operating in the South African financial services industry. Figure 2.1 (see below) provides a graphical portrayal of the interrelationships between latent variables of interest (viz. job demands - emotional labour and time wasted on non-core activities, job resources - perceived career development opportunities, perceived supervisor support and satisfaction with pay, personal resources - PsyCap - and turnover intention). Figure 2.1 demonstrating the relationships between the constructs therefore concludes this chapter. The next chapter will state the various research hypotheses and the methodology to be used to test these relationships.



**Figure 2.1** Theoretical Model integrating the relationships between Job Demands, Job Resources, Personal Resources and Intention to quit.

## **CHAPTER 3: RESEARCH METHODOLOGY**

### **3.1 INTRODUCTION**

This chapter provides a detailed description of the methodology that was applied throughout the research process to obtain answers to the research initiating question: “What are the most salient predictors of turnover intention among sales employees employed by financial organisations operating in the South African financial service industry?”

This chapter will therefore describe the research methodology that was chosen to empirically evaluate the relationships between the constructs of interest and intention to quit, as hypothesised in Chapter 2, in order to complete this study in such a way that it may reach a meaningful conclusion. According to Babbie and Mouton (2001) research methodology can be described as the methods, techniques and procedures that are used in the execution of a research design. An overview of the chosen research methodology used in an empirical study is therefore necessary in order to establish the reader’s confidence in the scope and quality of the procedures that was used. Not providing any indication of the logic that was followed in the implementation of a scientific study may result in the evaluation and interpretation of the research findings as highly problematic and suspect (Babbie, 1998).

Before discussing the methodology that was used in the current research study, it is necessary to revisit the study objectives (Swart, 2013). As mentioned previously, the primary objective of this research study is to explore and empirically test a theoretical model that identifies the salient predictors of turnover intention among sales employees employed by financial organisations operating in the South African financial service industry.

This research study aims to:

- Determine the level of turnover intention among sales employees employed by a sample of financial organisations operating in the South African financial service industry;
- identify the most salient predictors of turnover intention among sales employees employed by a sample of financial organisations operating in the South African financial service industry;
- propose, discuss and test an exploratory turnover intention theoretical model; and
- highlight the managerial implications of the research findings and recommend practical interventions to decrease turnover intention among sales employees employed by financial organisations operating in the South African financial service industry.

### 3.2 PROPOSED RELATIONSHIPS

The review of literature in Chapter 2 highlighted the significant contributions of job demands, job resources and personal resources to employee turnover intention and subsequently their effect on actual turnover behaviour. The need therefore exists to investigate how these factors may contribute to the turnover intention of sales employees operating in the South African financial sector. Given the challenge that the financial sector is faced with, the study therefore aims to present a theoretical proposition that would serve to conceptualise sales employees' turnover intention. In addition, the current study also aims to investigate the proposed relationships between the respective variables. In order to satisfy these aims, the following propositions were formulated to investigate the proposed relationships between the job demands, job resources and intention to quit (see Figure 2.1):

**Proposition 1:** There is a negative relationship between employee engagement and turnover intention.

**Proposition 2:** There is a positive relationship between surface acting and turnover intention.



**Proposition 3:** There is a negative relationship between surface acting and employee engagement.

**Proposition 4:** The relationship between surface acting and turnover intention is mediated by engagement.

**Proposition 5:** There is a negative relationship between deep acting and turnover intention.

**Proposition 6:** There is a positive relationship between deep acting and employee engagement.

**Proposition 7:** The relationship between deep acting and turnover intention is mediated by engagement.

**Proposition 8:** There is a positive relationship between time wasted on non-core tasks and turnover intention.

**Proposition 9:** There is a negative relationship between time wasted on non-core tasks and employee engagement

**Proposition 10:** The relationship between time wasted on non-core tasks and turnover intention is mediated by engagement.

**Proposition 11:** There is a negative relationship between perceived career development opportunities and turnover intention.

**Proposition 12:** There is a positive relationship between perceived career development opportunities and employee engagement.

**Proposition 13:** The relationship between perceived career development opportunities and turnover intention is mediated by engagement.

**Proposition 14:** There is a negative relationship between perceived supervisor support and turnover intention.

**Proposition 15:** There is a positive relationship between perceived supervisor support and employee engagement.

**Proposition 16:** The relationship between perceived supervisor support and turnover intention is mediated by engagement.

**Proposition 17:** There is a negative relationship between satisfaction with pay and turnover intention.

**Proposition 18:** There is a positive relationship between satisfaction with pay and employee engagement.

**Proposition 19:** The relationship between satisfaction with pay and turnover intention is mediated by engagement.

**Proposition 20:** The relationship between surface acting and employee engagement is moderated by PsyCap.

**Proposition 21:** The relationship between deep acting and employee engagement is moderated by PsyCap.

**Proposition 22:** The relationship between time wasted on non-core tasks and employee engagement is moderated by PsyCap.

**Proposition 23:** The relationship between perceived career development opportunities and employee engagement is moderated by PsyCap.

**Proposition 24:** The relationship between perceived supervisor support and employee engagement is moderated by PsyCap.

**Proposition 25:** The relationship between satisfaction and employee engagement is moderated by PsyCap.

### **3.3 THEORETICAL MODEL**

The proposed theoretical model that depicts the research propositions (presented in Figure 2.1), suggests that individuals who experience their job demands to be manageable, given their levels of personal and job resources, will be more prone to experiencing higher levels of engagement and this will discourage the development of turnover intentions. The theoretical model thus depicts employee engagement as a mediating variable that mediates the relationship between the defined predictors and turnover intention. Moreover, it is argued that personal resources will possibly act as a moderating higher order variable moderating the relationship between job demands/job resources and engagement, in that the presence or absence of different levels of personal resources in the individual might influence the level of turnover intention the individual experiences through their engagement. Therefore, a better understanding of these interrelationships will enable the current researcher to explain the influence of these constructs on one another, which can, in turn, be utilised as valuable information to improve interventions focused on managing employee retention so as to sustain organisational profitability, competitiveness and overall organisational success.

To gain a better understanding of these interrelationships one should empirically test the validity of the proposed research propositions. In this way one can gather empirical evidence to determine whether support has been given for the proposed research propositions or not, in an attempt to better understand the dynamics that are being studied. For this reason, the following discussion will focus on empirical techniques that the current researcher has utilised in the current study to test the validity of the proposed research propositions.

### **3.4 RESEARCH DESIGN AND PROCEDURE**

The intention to quit theoretical model as depicted in Figure 2.1 represents the hypotheses regarding the specific structural relations between the various latent variables and intention to quit. To empirically test the validity of the research hypothesis and the validity of the various specific direct effects, the evaluation of the research hypotheses require a plan or strategy that will guide the gathering of empirical evidence to test the hypotheses. This plan or strategy must encompass

the method that was used to successfully gather the appropriate empirical evidence given the nature of the study. This is usually done by utilising a specific research design, methodology, sampling procedure, data collection procedure, measuring instruments and data analysis; where the nature of the study guides the researcher's choice (Theron, 2014). For this reason, the following discussion will focus on the specific plan or strategy that guided the gathering of empirical evidence to test the hypotheses of the current study; where the discussion will specifically focus on the research design, methodology, sampling procedure, data collection procedure, measuring instruments and data analysis that the current researcher utilised.

### **3.4.1 Research Design**

According to Kerlinger (1973), the research design is the plan, structure and strategy of the investigation, conceived so as to obtain answers to research questions and to control irrelevant variance. Similarly, Babbie and Mouton (2001) defines the research design as the plan or structured framework of how the researcher conducted the research process in order to solve the research problem. The research design is thus the blueprint of how the researcher conducted the research (Babbie & Mouton, 2001; Johnson, 2001; Kerlinger, 1973).

A research design also ensures that the evidence obtained can answer the initial research question as unambiguously as possible. However, obtaining relevant evidence entails specifying the type of evidence needed to answer the question, to test a theory or to describe a phenomenon (Babbie & Mouton, 2001). According to Kerlinger and Lee (2000), a research design must be prefaced by a distinction between experimental and ex post facto (non-experimental) approaches in order to guide the choice of research design selected for the specific study.

Thus, to guide the choice of research design selected for the current study, a clear distinction will be made between an experimental and ex post facto (non-experimental) design. In experimental designs the researcher has the ability to manipulate and control independent variables, whereas the ex post facto approach is a systematic empirical inquiry in which the researcher does not have direct control over independent variables because their manifestations have already

occurred or because they are inherently non-manipulable. Inferences about relations among variables are made, without direct intervention, from concomitant variation of independent and dependent variables. The most important difference between experimental research and ex post facto research is thus control. In ex post facto research, direct control of variables is not possible. In the case of the experimental research design, the researcher has manipulative control over at least one of the active variables (Babbie & Mouton, 2001; Creswell, 2009; Kerlinger, 1973; Kerlinger & Lee, 2000; Salkind, 2009).

According to Kerlinger (1973), it is of great importance for researchers to have a balanced understanding of the strengths and weaknesses of both experimental and non-experimental research. A substantial number of researchers have indicated that ex post facto research has three major limitations. The first limitation has already been discussed above during the comparison between ex post facto- and experimental research, which is the researcher's inability to manipulate independent variables. The second limitation is the researcher's inability to assign subjects to groups at random or to assign treatments to groups at random. Thus, during ex post facto research, the researcher must be cognisant of the possible influence of self-selection whereby subjects can "select themselves" into groups on the basis of characteristics other than those in which the researcher may be interested. The third limitation, risk of improper interpretation, refers to the fact that the nature of the ex post facto research design prevents the drawing of casual inferences from significant path coefficients as correlations do not imply causation (Gravette & Forzano, 2003; Kerlinger, 1973; Kerlinger & Lee, 2000).

Despite the limitations discussed above, there is significant value in ex post facto research because the nature of research problems, especially in psychology and education, do not lend themselves readily to experimental inquiry, as the variables usually considered in these studies are non-manipulable, because their manifestations have already occurred. Careful consideration will be given to the limitations discussed above as to minimise improper interpretations (Gravette & Forzano, 2003; Kerlinger, 1973; Kerlinger & Lee, 2000; Theron, 2014).

After the consideration of the above, this study utilised an ex post facto approach (with two or more indicator variables per latent variable) due to the fact that the

nature of the variables considered in this study do not lend themselves to manipulation. More specifically, the ex post facto correlational research design, in which each latent variable is operationalised in terms of at least two or more indicator variables, was used to test the specific research propositions.

Additionally, the current study takes the form of an exploratory rather than an explanatory approach to the research problem. The aim of an exploratory approach is to explore the salient variables that explain variance in the phenomenon being studied (Theron, 2014; Van Tonder, 2011). With respect to the current study, exploratory research aims to explore why some sales employees stay with their current organisation and what contributes to sales employees' intention to quit. The exploratory research approach was thus adopted in order to unravel and unpack the impact and contribution the identified variables have on intention to quit.

### 3.4.2 The Chosen Research Methodology

Research suggests that survey research may be utilised for descriptive, explanatory, and exploratory purposes (Schnetler, 2005). According to Schnetler (2005, p. 121) survey research, like that applied in the current study; “examines populations by selecting and studying samples chosen from the populations to discover the relative incidence, distribution and interrelation of sociological and psychological variables”. Although survey researchers typically study samples drawn from populations they are interested in the accurate assessment of the whole population. This is however rarely possible due to practical considerations, as was the case in the current study. Subsequently, the researcher had to rely on the data obtained from a sample of the population (Schnetler, 2005).

However, Schnetler (2005) claims that the chosen survey methodology have several advantages and disadvantages which include the following:

- **Cost:** Survey research is less expensive because only part of the population is involved in the data collection process.
- **Time:** Less time is required because fewer units are contacted, results are obtained more quickly and less data needs to be processed.

- **Response burden:** Survey research does not require a response rate that includes the total sample.
- **Control:** With fewer units it is easier to better monitor and quality control.

On the contrary, the disadvantages of the survey method include:

- **Sampling variance is non-zero:** The data may not be an accurate assessment of what happens in the whole population because it came from a sample chosen from the whole population.
- **Detail:** The sample may not be large enough to gain insight about small population subgroups.

The current researcher, however, felt that the advantages do outweigh the disadvantages and it is believed that this methodology will, given the situational constraints, be appropriate for the aims and objectives of the current study. The data obtained from the survey methodology was studied in such a way that the relationships that exist between the latent variables of interest could be uncovered. As Kerlinger and Lee (2000, p. 81) explain, “Relations are the essence of knowledge. What is important in science is not knowledge of particulars, but knowledge of the relations among phenomena.” The search for these relations formed the focus of the current study.

### 3.4.3 Sampling Procedure

The current study attempted to gain a greater understanding of why variance in turnover intention exists amongst sales employees working in the financial industry. The ideal in research would be to study the target population. In the case of the current study, the ideal would thus be to study turnover intention of all sales employees in the financial industry. However, in most cases researchers, like the case of the current researcher, do not have the required resources, such as time, money or access to the population, in order to achieve this ideal. Most researchers therefore use sampling as a solution to this unattainable ideal, as was the case in the current study. The purpose of sampling is to select a portion of individuals from the population as representatives of that target population (Kerlinger & Lee, 2000).

A sample is representative to the extent to which it adequately reflects those characteristics or properties in the target population being studied that are of interest to the research study (Salkind, 2010).

To allow the selection of a representative sample, the target population needs to be operationalised in the form of a sampling population. The sampling population represents those final sampling units (FSU) in the target population that have a non-zero probability of being selected. The list of FSU in the sampling population constitutes the sampling frame. To ensure a representative sample firstly requires a sampling population or sampling frame that largely overlaps with the target population. The gap between the sampling population and the target population needs to be small to ensure a representative sample. A small sampling gap is a necessary requirement for a representative sample to be selected from the target population (Babbie & Mouton, 2001). In the current study it was almost impossible to define a sampling population that largely overlaps with the target population due to the current researcher's limited resources, such as time, money or access to the target population. This inevitably means that it was practically impossible to draw a sample that is representative of the target population.

#### **3.4.3.1 Sampling population**

The sampling population for the purposes of the current study is defined as sales employees (also known as PFAs) working in the financial industry in South Africa. The final sampling units and units of analysis in the current study are therefore PFAs in South Africa working in the financial industry. The assumption underpinning the choice of the particular sampling population in the current study is that the psychological mechanisms that operate to determine the level of turnover intention experienced by individual sales employees are essentially not the same across all organisational contexts. In other words, the psychological mechanisms that operate to determine the level of turnover intention experienced by sales employees in South Africa are not typically the same psychological mechanisms that operate to determine the level of turnover intention amongst all sales employees throughout the continent. It could thus logically be expected that specific contextual factors unique to sales positions might act as a factor that could influence sales employees' turnover intention.



The possibility of a large sampling gap between the sampling population and the target population invariably means that the sample drawn from the sampling population will not be representative of the target population. This is however acknowledged as a potential limitation in the current study.

#### **3.4.3.2 Sampling technique**

Sampling procedures can broadly be classified into probability and non-probability sampling procedures (Kerlinger & Lee, 2000). In probability sampling, each element in the sampling population has a known, but not necessarily equal probability of being selected into the sample. On the other hand, non-probability sampling refers to those sampling procedures in which the probability of selection is unknown for each element of the sampling population. Probability samples are considered preferable, but are not always practical or feasible (Salkind, 2010).

In the current study, non-probability sampling was utilised. More specifically a convenience sampling design was applied, which refers to a sampling procedure of drawing representative data by selecting people because of the ease of their volunteering, or selecting units because of their availability or easy access (Babbie & Mouton, 2001). The decision for the specific sampling technique is motivated by the fact that the current study is focused on selecting the most easily accessible candidates. The choice of utilising this technique was also guided by the fact that convenience sampling is quick, convenient and less expensive, although it holds the challenge of compromising the generalisability of the research findings (Sekaran, 2001). The results of the current study was therefore generalised with circumspection.

#### **3.4.3.3 Sample size**

Sample size planning is defined as a “systematic approach to selecting an optimal number of participants to include in a research study so that some specified goal or set of goals can be satisfied” (Salkind, 2010, p. 1301). If the sample size is too small, the study runs various risks; the risk of not accurately reflecting the population the sample was drawn from, the risk of failing to find a real effect because of inadequate statistical power, and the risk of finding apparent effects that cannot be replicated in subsequent experiments. On the other hand, using a larger

sample size than necessary is a costly drain on resources that is likely to slow the completion of studies (Salkind, 2010). For this reason, the current researcher gave careful attention to the process of determining the optimal sample size for the particular research study.

According to Van Deventer (2013) it is important that researchers give careful attention to practical and logistical considerations such as cost, availability of respondents and the willingness of the employer to commit employees to the research project when deciding on the appropriate sample size. Thus, in the current study, taking into account the risks associated with an unsuitable sample size (i.e. too small or too big) and the practical and logistical aspects of choosing an appropriate sample size, it was decided that a sample of between 250 and 300 sales employees should be selected. However, due to circumstances outside the control of the researcher, the final sample only consists of 102 PFAS who completed the questionnaire after the researcher collected data for a period of nine months. As the current study is contextualised in the financial services industry, the following types of organisations were used, namely an insurance company, a banking company, and an investment company.

#### **3.4.4 Data Collection Procedure**

Data collection in the current study was preceded by a process of negotiation and representations to the organisations that participated in this research. The researcher made contact with the management of the identified organisations, before submitting the ethical clearance application to conduct this research, to obtain their commitment to the research project. To begin the data collection process a letter was forwarded to the senior managers of the identified organisations to communicate the benefits of the research. Following on this correspondence, the current researcher conducted a presentation to all senior supervisors and team leaders of the identified organisations (who requested that the researcher present her proposal) setting out the rationale, aims and objectives of the research, as well as the direct benefit for the financial service industry. Once this has been done, the current researcher awaited the executive approval from the identified organisations to commence with the research.

Data was collected by means of a composite questionnaire encompassing eight sections (measuring each of the identified constructs in this research), a covering letter, informed consent and biographic information form. Copies of the covering letter, informed consent and the biographic information form are attached as Appendices A, B and C respectively. The anonymity and confidentiality of the responses was ensured by the deliberate exclusion of any requests for or means of identifying personal details within and during the construction of the questionnaire.

An on-line composite questionnaire was used to measure the relationships between the identified constructs and the sales employees' intention to quit. The use of a web-based survey data collection methodology is becoming increasingly prevalent throughout various fields of research as it holds a number of advantages. Schlechter (2005) summarised the advantages of using such a web-based survey data collection methodology as follows:

- **Speed:** Conducting web-based surveys can be less time consuming than mail surveys, which take several weeks for returns to come in. Negligible time is spent on data entry because participants do that when they fill in the survey.
- **Data-entry accuracy:** The researcher cannot make any data entry mistakes because participants in effect entry their own data.
- **Security:** In the case of a secure server, information is encoded which means anyone who attempts to intercept a transmission will be unable to understand the information they see. It also secure because it eliminate issues relating to participants' handwriting that might give a clue about their identity.
- **Control:** Internet surveys enable much more control than do paper surveys. A few examples of this include: algorithms can be written to ensure that in answering an item, no item can be have more than one answer; through the use of cookies, people can be prevented from taking a survey multiple times; a section can be programmed in such a way that all the items in that section must be answered before the next section can be attempted (which ensures that there is no missing data).

- **Cost:** For medium to large size surveys, web surveys will have a cost advantage over telephone and mail.
- **Ability to gather complex data:** It is possible to gather relatively large amounts of data quickly and effortlessly.

These advantages serve as a motivation for the preferred use of this web-based methodology over the more traditional paper and pencil format of conducting sample surveys. In addition, the web-based questionnaire was sent via e-mail which consisted of a request to participate in the study and a link to the on-line questionnaire that was developed and kept on the University of Stellenbosch's web server. This request was followed by two follow-up e-mails. The questionnaire was sent to approximately 300 people by the contact person (i.e. management) in the respective financial services organisation of which only 102 participants responded. The current study thus only received a 34% response rate which is acknowledged as a limitation in the current study. Thus, although there are clear benefits for utilising web-based methodology, the current researcher did however experience a technical problem with the web platform resulting in the loss of a number of submissions.

Moreover, when conducting research, the researcher has to consider a number of factors so as to combat any potential ethical risk on the part of everyone involved (both directly and indirectly). For this reason, the following discussion will encompass the ethical considerations that the current researcher has taken into account to combat any potential ethical risk.

### **3.4.5 Ethical Considerations**

The conducting of research requires not only expertise and diligence, but also honesty and integrity so as to combat any potential ethical risks associated with the research. The purpose of reflecting on potential ethical risks associated with the proposed research, as outlined in this proposal, is to protect the dignity, rights, safety and well-being of the research participants involved in this study. Empirical behavioural research requires the active or passive involvement of people. That may result in the dignity, rights, safety and well-being of the research participants

being compromised to some degree. For this reason, the following aspects were put in place to ensure the dignity, rights, safety and well-being of the research participants are protected.

First and foremost, it is important to highlight that the current study can be seen as a low-risk study. However, a few issues are discussed below that could alter the rights and privileges of participants. One major concern is the anonymity of participants. The researcher wanted to gain valuable information from the survey about the participants' intention to quit which to some degree puts participants in a vulnerable position (especially those with a moderate to strong intention to leave the service of their current employer), even if only in their own subjective anticipation of doing so. The researcher did not want to negatively impact any current employee who participated in the study because of the results of the study. Therefore, keeping the answers and profiles of individuals anonymous was crucial. The individuals' anonymity was guaranteed because only the researcher, the study leader and the statistical analyst had access to the web-based survey home page, which was protected by a username and password. These individuals signed confidentiality forms ensuring that legal action could be taken against them if personal information was found to have been leaked. The web-based survey home page could only be accessed by the individuals mentioned. In addition, the questionnaire does not carry any identifying personal information nor did it allow the e-mail address from which the participant responded to be identified.

The researcher had been made aware of professional codes of ethics and guidelines for ethically responsible research applicable to the current study. The companies on which the study was conducted would not be disclosed. This was requested by the companies from the onset.

There was no forced completion of any survey. Each individual who received an email containing the link to the web-based survey site could choose whether or not to participate in the survey. The decision to participate or not was viewed as their informed consent. Once again there was anonymity regarding who agreed and rejected the invitation to participate in the survey. Agreeing or disagreeing to participate would not benefit or disadvantage any individual.

The gathering of data excluded individuals who were minors (individuals under the age of 18), people with disabilities, prisoners, or any other group deemed as vulnerable. The researcher was the only individual who was actively involved in the gathering of the survey data. The researcher and the statistical analyst were actively involved in the data analysis. The supervisor ensured that the researcher followed the right procedures and interpreted the data correctly.

There were thus no major ethical threats in the current study. The above procedures were introduced to ensure the protection and anonymity of individuals. With these procedures in place the researcher was confident that all ethical and legal requirements were complied with.

### **3.4.6 Measuring Instruments**

Measuring the identified latent variables in the proposed intention to quit theoretical model (refer to Figure 2.1) requires the use of standardised measuring instruments to operationalise each latent variable. Eight questionnaires were identified through a literature review as being psychometrically sound measures of the latent variables in question and applicable to the current study. All of these questionnaires were combined to form a composite questionnaire with various sections. Each separate section (that formed part of the composite questionnaire) that was utilised to operationalise each latent variable is briefly discussed below.

The composite questionnaire compiled for the purposes of the current study was made up of the following components.

- A covering letter outlining the topic of the research (see Appendix A).
- A consent form outlining the purpose and objectives of the research and pertinent information related to the rights of the participants (see Appendix B).
- A biographic form outlining the questions to gain information on the research participants' length of service, age, education level and gender (see Appendix C).
- The measuring instruments in the form of a composite questionnaire, consisting of eight sections, namely section A, B, C, D, E, F, G, and H.

### 3.4.6.1 Survey of perceived organisational support

Section A measured the latent variable perceived supervisor support using a shortened version of the Survey of Perceived Organisational Support (SPOS), developed by Eisenberger et al. (1986). The questionnaire was initially designed to measure the degree to which employees' perceive that their organisation values their contributions and cares for their well-being. However, various studies (i.e. Rhoades, Eisenberger & Armeli (2001) and Shore & Tetrick (1991)) have used the SPOS measurement to measure perceived supervisor support by replacing the word "supervisor" for "organisation" in the SPOS. Judd (2004) also used the SPOS and replaced the word "organisation" with "supervisor", as the previously mentioned researchers did; and found the Cronbach alpha to be .88. In the current research study the researcher adopted the same approach by Judd (2004) and others (i.e. Rhoades et al., (2001) and Shore and Tetrick (1991) and used the SPOS (Eisenberger et al., 1986) and replaced the word "organisation" with "supervisor" to measure perceived supervisor support.

In the current study, use was made of the shorter eight-item version of the original scale (items 1, 3, 7, 9, 17, 21, 23, and 27) that had high loadings (respectively, .71, .72, .73, .83, .80, .82, .84, and .76) in Eisenberger et al.'s (1986) factor analysis resulting in the extracted support factor. In previous studies it was indicated that the SPOS has satisfactory psychometric properties and is suitable for use in a South African context to measure the extent to which people perceive their supervisor as supportive (Rhoades & Eisenberger, 2002).

Respondents were required to indicate the extent of their agreement with each of the eight items on a 7-point Likert-type scale. Responses can range from 1 "strongly disagree", to 7 "strongly agree". Items 3, 7, 17 and 23 are reverse scored, in which case responses range from 7 "strongly disagree", to 1 "strongly agree". Items in the SPOS instrument include "The supervisor values my contribution to the organisation's well-being"; "The supervisor cares about my general satisfaction at work" and "The supervisor really cares about my well-being". Moreover, high scores on the instrument indicate a high level of perceived supervisor support and low scores on the instrument indicate a low level of perceived supervisor support (Eisenberger et al., 1986).

In the original scale development study principal component analysis was performed on the responses from 361 employees across nine organisations and it revealed that a single factor accounted for 48% of the total variance. Additionally, the researchers performed factor analysis with Varimax rotation on the scale, where all 36 items (that comprise the original scale) loaded high on a single factor, thereby confirming the unidimensionality of the scale. A Cronbach alpha reliability coefficient of .90 has been reported (Eisenberger et al., 1986). The shorter eight-item SPOS is the result of Rhoades and Eisenberger's (2002) recommendation that, because the original scale is unidimensional and has high internal reliability, the use of shorter versions does not appear problematic. Prudence nevertheless dictates that both facets of the definition of POS (valuation of employees' contribution and care about employees' well-being) are represented in shorter versions of the questionnaire (Rhoades & Eisenberger, 2002), which also applies to the adopted short version of the SPSS (Survey of Perceived Supervisor Support).

#### **3.4.6.2 Pay satisfaction questionnaire**

Section B measured the latent variable pay satisfaction using the Pay Satisfaction Questionnaire developed by Heneman and Schwab (1985). The Pay Satisfaction Questionnaire is an eighteen-item questionnaire that is composed of four dimensions measuring satisfaction with pay level (four items), satisfaction with benefits (four items), satisfaction with pay raise (four items), and satisfaction with pay structure and administration (six items). An example of an item from the satisfaction with pay level subscale is "I am satisfied with my overall level of pay" (Heneman & Schwab, 1985). The response format is a five-point Likert-type scale ranging from 1 "very dissatisfied", to 5 "very satisfied". High scores on the instrument indicate a high level of pay satisfaction and low scores indicate a low level of pay satisfaction.

Heneman and Schwab (1985) reported Cronbach Alpha coefficients for the four subscales as follows: pay level (.94 and .95); benefits (.93 and .95); pay raise (.84 and .81), and structure and administration (.85 and .88). In addition, Vandenberghe and Tremblay (2008, p. 279) found the Cronbach Alpha coefficients for each subscale to be: ".95 and .96 for pay level, .93 and .96 for benefits, .80 and .82 for pay raise, and .87 and .89 for structure and administration". The scale has been



shown to be a generally reliable measure in terms of internal consistency (Faulk, 2002; Fong & Shaffer, 2003). Furthermore, several researchers have confirmed the Pay Satisfaction Questionnaire's status as one of the most well-established multi-dimensional and psychometrically sound measures and as a result it has received considerable support for its four-dimensional structure and the use thereof (Heneman, Greenberger & Strasser, 1988; Heneman & Judge, 2000; Heneman & Schwab, 1985; Judge, 1993).

#### **3.4.6.3 Emotional labour scale**

Section C measured the latent variable Emotional Labour using the Emotional Labour Scale (ELS), developed and validated by Brotheridge and Lee (2003). The ELS is a self-report questionnaire consisting of fifteen items that measure five dimensions of EL (frequency of emotional display, intensity of emotional display, variety of emotional display, surface acting and deep acting) where each dimension is operationalised through the use of three items, except for the intensity dimension, which consist of only two items. In a study conducted by Furnell (2008) a sixth dimension of EL, namely duration of the interaction (which measures the average time required for a typical service interaction), has been utilised to better understand the predictive power of the construct in service-related occupations (such as sales). Confirmatory factor analysis results provided support for the existence of six unidimensional subscales (Brotheridge & Lee, 2003).

However, the current study makes use of only the surface acting and deep acting subscales of the ELS, since they have been found to be the EL dimensions that have been consistently and significantly linked to employees' propensity to engage in turnover intentions (Van Tonder, 2011). Thus, surface acting and deep acting will most likely explain greater variance in why sales employees develop turnover intention than that of the other EL dimensions.

This therefore implies that sales employees' level of emotional labour (surface acting and deep acting) experienced was operationalised through the use of six items (three items measuring surface acting and three items measuring deep acting). Items in the ELS instrument include; "Pretend to have emotions that I do not really have" (surface acting) and "Really try to feel the emotions I have to show as

part of my job” (deep acting). The response format is a five-point Likert-type scale ranging from 1 “never”, to 5 “always”. High scores on the instrument indicate a high level of emotional labour and low scores indicate a low level of emotional labour. The ELS was validated in two separate studies, the first (S1) ( $n = 296$ ) consisted of students enrolled in various undergraduate and postgraduate level commerce classes at a tertiary institution in Canada, whilst the second study (S2) ( $n = 238$ ) consisted of older more experienced full-time employees, where the sample consisted of a heterogeneous sample in terms of industry. Estimates of internal consistency for the dimensions over these two studies ranged from .74 to .91 (Brotheridge & Lee, 2003).

With regard to the five dimensions of EL (duration excluded), the Cronbach alphas (for each study group) was found to be as follows (Brotheridge & Lee, 2003): frequency of emotional displays (S1= .75; S2= .88); intensity of emotional displays (S1= .58; S2= .74); variety of emotional displays (S1= .68; S2= .76); surface acting (S1= .85; S2= .79); and deep acting (S1= .82; S2= .83). Furthermore, several researchers have endorsed the ELS as one of the most well-established multi-dimensional and psychometrically sound measures of emotional labour and as a result it has received considerable support for its use throughout research (De Villiers, 2015; Furnell, 2008; Van Tonder, 2011).

#### **3.4.6.4 Psychological capital (PsyCap) questionnaire**

Section D measured the latent variable Psychological Capital using the PsyCap Questionnaire, developed by Luthans and colleagues (Luthans et al., 2007). The PsyCap Questionnaire is a self-report questionnaire consisting of twenty-four items that measure four dimensions of PsyCap (hope, optimism, resilience and self-efficacy) where each dimension is operationalised through the use of six items. Items in the PsyCap Questionnaire include “If I should find myself in a jam at work, I could think of many ways to get out of it” (hope); “When things are uncertain for me at work, I usually expect the best” (optimism); “I usually manage difficulties one way or another at work” (resilience); and “I feel confident analysing a long term problem to find a solution (self-efficacy). The response format is a six-point Likert-type scale ranging from 1 “strongly disagree”, to 6 “strongly agree”. High scores on the

instrument indicate a high level of PsyCap and low scores indicate a low level of PsyCap (Luthans et al., 2007).

Many researchers empirically found the psychometric properties of the PsyCap Questionnaire to be satisfactory. In a study by Avey et al. (2008), reliability coefficients for all the PsyCap subscales were greater than .70, as was an overall reliability coefficient for the instrument of .95. Similar to these findings, Avey, Luthans, Smith and Palmer (2010) conducted a study focused on the construct PsyCap for which they found the PsyCap Questionnaire to have a reliability coefficient of .93 (hope  $\alpha = .87$ , efficacy  $\alpha = .87$ , resilience  $\alpha = .72$ , optimism  $\alpha = .78$ ). In another study, the CFA results support that the four PsyCap dimensions do represent an underlying latent, core construct of overall PsyCap (Luthans, Avey & Patera, 2008).

Luthans et al. (2007) mentioned that in constructing the PCQ, based on content and face validity, six items were selected by an expert panel from each of the four standard measures utilised for this purpose, the wording was adapted as needed for the workplace and to be state-like, and responses were put into a five-point Likert scale. Previous research has shown strong factor analytic fit for the PsyCap Questionnaire across multiple samples (Avey, et al. 2008). Both exploratory and confirmatory factor analyses and reliabilities across four diverse samples provided significant psychometric support for this questionnaire in the initial development of the questionnaire, while also indicating that the instrument possesses satisfactory discriminant validity (Luthans, et al., 2007). The PsyCap Questionnaire thus underwent extensive psychometric analyses from samples representing service, manufacturing, education, high-tech, military and cross cultural sectors; where it has been consistently found that this instrument can be successfully used in various contexts as it possesses satisfactory psychometric properties (Luthans et al., 2007). Furthermore, unlike the rest of the instruments used in the current study to operationalise the latent variables of interest, the PCQ measure is not available in the public domain. However, the researcher gained access to use the PCQ at no cost through Mind Garden on the condition that it is used in its original form solely for research purposes.

### 3.4.6.5 Utrecht work engagement scale (UWES-9)

Employee engagement occupies both a direct and an indirect (mediating) role in the current study. As the current study aims to explore and empirically test a theoretical model of the salient variables that explain variance in turnover intention among sales employees employed by financial organisations operating in the South African financial service industry, it seems valuable to measure all constructs (direct and indirect constructs) that play a role in predicting turnover intention among sales employees employed by financial organisations. Therefore, Section E measures the latent variable employee engagement using the Utrecht Work Engagement Scale (UWES-9) developed by Schaufeli et al (2006). The Utrecht Work Engagement Scale (UWES-24) originally consisted of 24 items (Schaufeli & Bakker, 2003). The scale measured three subscales, namely vigour (nine items), dedication (eight items) and absorption (seven items). The items used in the UWES-24 were derived from the Maslach Burnout Inventory (MBI) (Maslach, Jackson & Leiter, 1996). However, it was found that the UWES-24 consisted of items that compromised the psychometric soundness of the instrument (Schaufeli et al., 2002). This resulted in the deletion of psychometrically unsound items which then resulted in the development of the UWES-17 in which only seventeen of the original items were retained (Schaufeli et al., 2002).

In addition, two more psychometrically unsound items were deleted from the instrument, resulting in the development of the UWES-15, which comprised of fifteen items (Demerouti, Bakker, Janssen & Schaufeli, 2001). Later research, conducted among employees in ten different countries, revealed that the UWES-15 could be reduced to nine items which is now known as the UWES-9 (Janse van Rensburg, 2010). A cross-cultural analysis of Italian and Dutch white-collar employees supported the significant internal consistency reliability of the UWES-9 ( $\alpha = .92$ ) and its subscales (vigour:  $\alpha = .86$ ; dedication:  $\alpha = .86$  and absorption:  $\alpha = .76$ ) (Balducci et al., 2011). Currently the UWES-9 is the most commonly used instrument in both literature and practice to measure employee engagement (Van der Westhuizen, 2014). It has also been used by many as it is relatively less time consuming to complete, as the instrument only consists of nine items

Moreover, The UWES-9 is rated on a 7-point scale from 0 “never in the past year” to 6 “every day”. The UWES-9 consists of three subscales like that of the UWES-24, namely: vigour, dedication, and absorption, each of which consists of three items. Items in the UWES-9 include “At my work, I feel strong and vigorous” (vigour), “I am enthusiastic about my job” (dedication), and “I am immersed in my work” (absorption). The three subscales are highly correlated, and the authors suggest that rather than computing three different scores, the total nine-item score of the UWES-9 can be used as an indicator of work engagement where high scores indicate high levels of engagement and low levels indicated low levels of engagement (Richardson, Burke & Martinussen, 2006)

#### **3.4.6.6 Intention to quit scale**

Section F measured the latent variable intention to quit using a modified version of Arnold and Feldman’s Intention to quit scale, developed by Oehley (2007). Respondents are required to indicate their response to each of the four items on a five-point frequency scale. Responses can vary between 1 “never”, to 5 “always”. The items include: 1) “Wanting to leave the organisation”, 2) “Searching for another position”, 3) “Planning to leave the organisation”, and 4) “Actually leaving this organisation within the next year”. Moreover, high scores on the instrument indicate a high level of intention to quit and low scores on the instrument indicate a low level of intention to quit (Oehley, 2007).

In the study undertaken by Smuts (2011), principal axis factoring with oblique rotation was performed on the Intention to quit scale. The results confirmed the unidimensionality of the scale and factor loadings ranged from between .96 and .72. Smuts (2011) further found a Cronbach alpha reliability coefficient of .88. In Oehley's (2007) study, a Cronbach alpha coefficient of .85 was reported. Many studies reported the questionnaire to be psychometrically sound and useful to measure employee intention to quit in various contexts (Oehley, 2007; Smuts, 2011). This serves as a motivation for the utilisation of the Intention to Quit Scale to measure sales employees’ level of turnover intention

### 3.4.6.7 Perceived career development opportunities

Section G measured the latent variable perceived career development opportunities using an adapted version of the Job Demands-Resources Scale (JDERS) developed by Jackson and Rothmann (2005). The current researcher extracted a single dimension (a combination of growth opportunities and career advancement opportunities- which will serve as career development opportunities in the current study) from Jackson and Rothmann's (2005) four factors (organisational support, social support, growth, and advancement opportunities). Thus, only the growth opportunities and career advancement opportunities job resources sub-scales will be utilised for the purposes of the current study.

The growth opportunities (eight items) and career advancement (seven items) scales collectively consist of fifteen items that require respondents to indicate their response to each of the items on a four-point frequency scale. Responses can vary between 1 "always", to 4 "never". The items include: 1) "Do you participate in the decision about when a piece of work must be complete" (growth opportunities scale) and 2) "Does your organisation give you opportunities to follow training courses" (career advancement scale) Moreover, high scores on the instrument indicate a low level of perceived career opportunities and low scores on the instrument indicate a high level of perceived career opportunities (Roux, 2014).

The authors (Rothmann & Jordaan, 2006) found the reliability for growth and advancement opportunities to be above .70. Coetzer and Rothmann (2005), on the other hand, found the reliability for career growth and advancement opportunities in a manufacturing organisation study to be above .80. In a further study with a South African sample, Rothmann et al. (2006) found alpha coefficients for the JDERS that varied between .76 and .92. Many studies thus reported the questionnaire to be psychometrically sound and useful to measure employees' perception of the availability of career development opportunities in various contexts (Coetzer & Rothmann, 2005; Rothmann & Jordaan, 2006; Rothmann et al., 2006). This serves as a motivation for the utilisation of the Career Advancement sub-scale of the adapted version of the JDERS, to measure sales employees' perception of the availability of career development opportunities within their organisations.

### 3.4.6.8 Time wasted on non-core activities

Section H measured the latent variable time wasted on non-core activities using the Bern Illegitimate Tasks Scale (BITS) developed by Semmer et al (2015). The BITS consists of eight items encompassing two sub-scales. The first sub-scale is that of “unnecessary tasks” that consist of four items. They start with the introduction, “Do you have work tasks to take care of, which keep you wondering if . . .” followed by statements like “. . . they have to be done at all?”, or “. . . they would not exist (or could be done with less effort), if things were organised differently?” The second sub-scale is that of “unreasonable tasks” that consist of four items. They start with the introduction, “Do you have work tasks to take care of, which you believe . . .” followed by statements like “. . . should be done by someone else?” or “. . . are going too far, and should not be expected from you?” (Semmer et al., 2015).

Respondents were required to indicate their response to each of the eight items on a five-point frequency scale where responses can vary between 1 “never”, to 5 “frequently”. Moreover, high scores on the instrument indicate a high level of time wasted and low scores on the instrument indicate a low level of time wasted (Semmer et al., 2015).

Semmer et al. (2015) performed an exploratory factor analysis which yielded two factors representing the two facets, which were correlated at  $r = .56$  ( $p < .01$ ). Internal consistency was  $\alpha = .75$  for unreasonable tasks,  $\alpha = .84$  for unnecessary tasks and  $\alpha = .85$  for the total scale. Semmer et al. (2015), also found the internal consistency to be  $\alpha = .85$  for unreasonable tasks,  $\alpha = .88$  for unnecessary tasks and  $\alpha = .88$  for the total scale; the facets were correlated at  $r = .51$ . The BITS has thus been reported to be psychometrically sound and useful to measure employees’ perception of the time they spend on non-core activities at work (Semmer et al., 2015). This serves as a motivation for the utilisation of the BITS to measure sales employees’ perception of the time they spend on non-core activities.

### 3.4.7 Missing Values

The presence of missing values was addressed before the data was analysed. The methods that may be used depend on the number of missing values, as well as the nature of the data, especially whether the data follows a multivariate normal

distribution. Various possible options to treat the problem of missing values exist (Carter, 2006; Pigott, 2001; Tabachnick & Fidell, 2001). The current researcher however, decided to utilise the imputation by matching method to treat the problem of missing values.

Imputation by matching refers to a process of substituting real values for missing values. The substitute value replacing the missing value for a case is derived from one or more cases that have a similar response pattern over a set of matching variables. The ideal is to use matching variables that will not be utilised in the confirmatory factor analysis. This is, like in the current case, however, usually not possible. The items least plagued by missing values are consequently usually identified to serve as matching variables. By default, cases with missing values after imputation are eliminated (Jöreskog & Sörbom, 1996). Imputation by matching tend to be perceived as a preferred method to treat the problem of missing values because it makes less stringent assumptions than that of other methods (Theron, 2015). According to Theron (2015) this method normally also appears to be the most conservative and safest procedure in the treatment of missing values.

### **3.4.8 Statistical Analysis**

Item analysis, intercorrelation analysis, partial least squares regression analysis, the Sobel test for mediation, and the F-to-remove test for moderation, were used to analyse the questionnaire data and to test the proposed intention to quit theoretical model as depicted in Figure 2.1. The software packages used to perform the aforementioned analyses were Statistica 13, SmartPLS and Sobel test mediation R.

#### **3.4.8.1 Item analysis**

The various scales used to operationalise the latent variables comprising the theoretical model (depicted in Figure 2.1) were utilised to measure a specific construct or dimension of a construct carrying a specific constitutive definition. The items of each measure used to operationalise the latent variables comprising the theoretical model indicated the standing of research participants on these specific latent variables. These items thus served as stimulus sets to which research participants respond with behaviour that is a relatively uncontaminated expression primarily of a specific underlying latent variable. In cases where latent variables are



constitutively defined in terms of two or more dimensions, the item analysis was performed for each subscale separately.

Item analyses were conducted to: (a) investigate the reliability of indicators of each latent variable, (b) investigate the homogeneity of each subscale and (c) screen items prior to their inclusion in composite item parcels representing the latent variables. The purpose of item analysis is therefore to ascertain which of the items in a scale, if any, have a negative effect on the overall reliability of the scale due to their inclusion in the particular scale (Theron, 2014). Where a significant improvement in the overall scale reliability was indicated if a particular item was to be excluded, such item was not excluded from the subsequent factor analysis, as excluding certain items of a standardised instrument will significantly influence the comparability of the current study (to that of another study utilising the same instrument) and the construct validity of the latent variable, and thus the usefulness of the results of a study. The indicated item was merely flagged for the purposes of future research.

The above investigations were operationalised by means of examining the Cronbach Alpha and various item statistics of the scales or subscales. The cut-off point for the Cronbach Alpha in the current study was set at .70. A reliability coefficient of .70 or higher was considered acceptable in most social science research studies and for this reason a value of .70 would confirm the reliability and homogeneity of the subscale (Cortina, 1993). The identification of poor items was based on cut-off values as follows: (i) corrected item-total correlations  $< .30$ , (ii) squared multiple correlations  $< .30$ , (iii) extreme means or small standard deviations, and (iv) a noticeable increase in alpha when compared to the scale's Cronbach's Alpha (Theron, 2015). Where the items of a construct were associated with poor reliability that may negatively influence the results of the study, the researcher would rather reconsider the instrument that was utilised to operationalise the particular construct or discuss the implications thereof as part of the limitations

#### **3.4.8.2 Intercorrelation analyses**

The intercorrelation analyses determine the extent to which the constructs of interest are related, and the direction of that relationship. The intercorrelation

analysis generates a matrix which reflect the tendency of the variables to "co-vary"; that is, for changes in the value of one variable to be associated with changes in the value of the other (Theron, 2015). In interpreting correlation coefficients, two properties are important (Theron, 2015):

**Magnitude:** Correlations range in magnitude from -1.00 to 1.00. The larger the absolute value of the coefficient (the size of the number without regard to the sign) the greater the magnitude of the relationship. For example, correlations of .60 and -.60 are of equal magnitude, and are both larger than a correlation of .30. When there is no linear relationship, the correlation will be 0.00; when there is a perfect linear relationship (one-to-one correspondence between the values of the variables), the correlation will be 1.00 or -1.00. In interpreting the magnitude of the correlation coefficients the variables have to be intercorrelated, but they should not correlate too highly as this might indicate that the constructs does not serve as distinctly different constructs.

**Direction:** The direction of the relationship (positive or negative) is indicated by the sign of the coefficient. A positive correlation implies that increases in the value of one score tend to be accompanied by increases in the other. A negative correlation implies that increases in one are accompanied by decreases in the other.

The statistical and practical significance levels are also important properties when interpreting correlation coefficients. A statistical significance level of  $p < .05$  was regarded as statistically significant and  $p < .01$  was regarded as statistically highly significant. In addition, Cohen's (1988) index of practical significance (effect size) was used to describe the correlation coefficients as follows:

- $r < .10$  indicates an insubstantial or trivial relationship.
- $.10 > r < .30$  indicates a weak correlation of a small effect size.
- $.30 > r < .50$  indicates a moderate correlation of a medium effect size.
- $r > .50$  indicates a strong correlation with a large effect size.

In the current study Statistica 13 was used to perform the intercorrelation analyses where the following intercorrelations were analysed:

- The manifest variables of job demands (emotional labour and time wasted) X Engagement X Intention to Quit.
- The manifest variables of job resources (perceived career development opportunities, perceived supervisor support and satisfaction with pay) X Engagement X Intention to Quit.
- The manifest variables of personal resources (PsyCap) X Engagement.
- The manifest variables of personal resources (PsyCap) X Intention to Quit.

#### **3.4.8.3 Partial Least Squares Regression**

The current study also made use of the Partial least squares regression technique (PLS). PLS is seen as a soft modelling approach in contrast to the hard modelling approach of LISREL, which utilises maximum likelihood. PLS models are formally defined as two sets of linear equations, namely the inner model and the outer model. The inner model analyses the relationships between unobserved or latent variables, which can be compared to the structural model used in SEM. The outer model analyses the relationships between latent variables and their observed or manifest variables, which can be compared to the measurement model used in LISREL. The main objective of PLS is to account for as much of the manifest factor variation as possible, while extracting latent factors to model responses (Henseler, Ringle & Sinkovics, 2009; Tobias, 2003).

The motivation for utilising PLS modelling in the current study is its exploratory and predictive value, since PLS path modelling is recommended at an early stage of theoretical development in order to test and validate exploratory models. PLS path modelling also has the advantage of assisting the researcher that focuses on the exploration of endogenous constructs since it is very suitable for prediction-oriented research. PLS was also applied in the current study as it serves the purpose of combatting small sample size problems and it has less stringent assumptions about the distribution of variables and error terms. In addition, PLS had the benefit of being able to estimate and analyse very complex models with many latent and manifest variables present.

Moderating effects are applicable to the current study and was analysed utilising the PLS path modelling as well as the F-to-remove test for moderation. The PLS path

modelling process can be explained in two steps: The process commences with an iterative process. This process is characterised by latent variable scores estimated for each latent variable. The latent variable scores are then entered as dependent and independent variables into one or more regressions. Owing to the nature of the second step, most of the recommendations for testing moderating effects in multiple regression holds for PLS path modelling as well (Henseler & Fassott, 2010).

The F-to-remove test for moderation, on the other hand, is a form of stepwise regression which focuses on building a model by adding or removing predictor variables, usually through a series of F-tests. The process for performing the F-to-remove test starts the test with all available predictor variables, deleting one variable at a time as the regression model progresses. At each step, the variable with the lowest “F-to-remove” statistic is deleted from the model. The “F-to-remove” statistic is calculated as follows: A t-statistic is calculated for the estimated coefficient of each variable in the model. Thereafter, the t-statistic is squared, creating the “F-to-remove” statistic. This approach is known as the backward elimination (Flom & Cassell, 2007).

Thus, when the researcher mentions moderating effects it is in the context of PLS path modelling as well as the F-to-remove test for moderation, which means it refers to the moderating relationships within the theoretical model. The researcher is interested in the moderating effect of some latent variables on the direct relationships between latent variables (Henseler & Fassott, 2010).

Mediator effects, on the other hand, was tested using the Sobel’s test (Sobel, 1982), as well as employing PLS path analysis (Vinzi, Chin, Henseler, & Wang, 2010). The Sobel test was conducted using R statistical programming language. The Sobel test is a specialized t-test that provides a method to determine whether the reduction in the effect of the independent variable, after including the mediator in the model, is a significant reduction and thus whether the mediation effect is statistically significant (Kline, 2011). It is a method for testing the significance of mediation.

And lastly, the nonparametric bootstrap procedure was used in PLS modelling to provide confidence intervals for all parameter estimates, building the basis for statistical inference. The bootstrapping technique provides an estimate of the

shape, spread and bias of the sampling distribution of a specific statistic. Bootstrapping treats the observed sample as if it represents the population. The PLS results for all bootstrap samples provide the mean value and standard error for each path model coefficient. If a bootstrapping confidence interval for an estimated path coefficient does not include zero, the null hypothesis will be rejected and a significant relationship can be concluded between hypothesised variables (Davison & Hinkley, 2003; Efron & Tibshirani, 1993).

### **3.5 SUMMARY**

Chapter 3 has provided a description of the methodological choices that was applied throughout the research process to obtain answers to the research initiating question. In summary, an ex post facto research design was used to collect primary data specifically for the purposes of this research study. Non-probability, convenience sampling was used to select an appropriate sample group. Quantitative data was collected from sales employees operating in the financial sector using a self-administered web-based survey. Instruments included in the composite survey was an adapted version of the SPOS (Judd, 2004; Rhoades et al., 2001; Shore & Tetrick, 1991; Eisenberger et al., 1986); the Pay Satisfaction Questionnaire (Heneman & Schwab, 1985); the Surface acting and Deep acting dimension of the ELS (Brotheridge & Lee, 2003); the PsyCap Questionnaire (Luthans et al., 2007); the Utrecht Work Engagement Scale (UWES-9) (Schaufeli et al., 2006), the Intention to Quit Scale (Oehley, 2007), the Career Growth and Advancement Opportunity Sub-Scale (Jackson & Rothmann, 2005), and the BITS (Semmer et al., 2015). Then finally, item analysis, intercorrelation analysis, the partial least square path analysis, and the Sobel technique F-to-remove test for moderation were used to analyse the data and test the proposed relationships.

## **CHAPTER 4: RESULTS**

### **4.1 INTRODUCTION**

The purpose of this chapter is to present and discuss the statistical results obtained through the various analyses performed. The sample demographics were first presented. Thereafter, item analyses were performed to determine the psychometric integrity of the measuring instruments utilised to represent the latent variables. Partial least squares (PLS) path analysis was utilised, since the sample size was not sufficient to fit the measurement model and structural model utilising structural equation modelling (SEM). PLS is a very reliable and sufficient statistical analysis tool, as mentioned in Chapter 3. Before, the proposed relationships were analysed utilising PLS path modelling they were first analysed utilising Pearson product-moment correlation analyses. In addition to analysing the proposed relationships by utilising PLS path modelling, the Sobel test for mediation and the F-to-remove test for moderation were utilised to analyse the mediation and moderating relationships as indicated in the proposed theoretical model. These approaches are considered less stringent approaches to test for mediation and moderation (De Villiers, 2015).

### **4.2 SAMPLE**

The compilation of informational documents and questionnaires was distributed to 300 PFAs in three leading organisations operating within the South African financial service industry in the Western Cape and Gauteng. One hundred and two (102) useable questionnaires were returned (a response rate of 34%). The descriptive statistics reflected that the majority of the sample fell in the 18-30 years category. According to Table 4.1 the largest proportion of the participants was male (75%), with a Grade 12/Standard 10 level of education (46%), and had worked for one to three years for the company (36%). Descriptive statistics for the sample group is presented in Table 4.1.

**Table 4.1***Demographic characteristics of respondents*

<b>Item</b>	<b>Category</b>	<b>Percentage</b>
<b>Age</b>	18-30	45
	31-45	38
	46-older	17
<b>Gender</b>	Male	75
	Female	25
<b>Educational level</b>	Matric	45
	Diploma	30
	Degree	25
<b>Length of employment</b>	Less than 1 year	19
	1-3 years	36
	4-6 years	20
	More than 6 years	25

### **4.3 PARTIAL LEAST SQUARES PATH ANALYSES**

According to De Villiers (2015), PLS regression is considered to be able to deal with a large number of variables and to evaluate structural models in the case of small sample sizes. Following the recommended two-stage analytical procedure, as indicated by Anderson and Gerbring (1988), the measurement model was tested (reliability and validity measures) and subsequently the structural model was tested (proposed relationships). To test the significance of the path coefficients and the loadings, a bootstrapping method was utilised. This entails 1 000 resamples to determine the significance levels for loadings, weights and path coefficients (Surienty, Ramayah, Lo & Tarmizi, 2014).

#### **4.3.1 Evaluation and Interpretation of the Measurement Model**

The measurement model was analysed to determine the quality of the items that were utilised in the survey. The objective of the PLS measurement model analysis is to determine to what extent items measure what they are supposed to measure and what their relationships with the latent variables are.

### 4.3.1.1 Reliability analyses

Reliability analyses give a preliminary indication of the value to be assigned to the subsequent statistical analyses. Table 4.2 provides a summary of the reliability analysis conducted as part of the PLS path analysis. The Cronbach's alpha scores is a reliability measurement. Scores of above .70 were regarded as satisfactory. The composite reliability score also measures the reliability of the latent variable scales. In this case a value of above .70 will also be regarded as sufficient. An average variance extracted (AVE) of above .50 was regarded as satisfactory. The AVE value measures the amount of variance in the indicator variables, explained by common factors. A score of above .50 indicates that more than 50% of the variance in the item can be explained by the relevant construct. The AVE score can be considered a stricter measure of reliability. The average inter-item correlation reflects the nature of the correlations between items. A higher average inter-item correlation can be regarded as a good score, since it illustrates that these items are measuring the same construct to a certain degree.

**Table 4.2**

*Reliability and AVE Scores for the Measurement Model*

<b>Latent Variables</b>	<b>Subscales</b>	<b>Cronbach alpha</b>	<b>Average -item correlation</b>	<b>Composite reliability</b>	<b>AVE</b>
<b><i>Pay satisfaction</i></b>		.93	.80	.96	.84
	Pay level	.97	.91		
	Pay benefit	.97	.89		
	Pay raise	.92	.75		
	Pay structure	.94	.72		
<b><i>Psychological capital</i></b>		.92	.76	.95	.82
	Self-efficacy	.96	.82		
	Hope	.94	.74		
	Resilience	.90	.66		
	Optimism	.91	.68		
<b><i>Engagement</i></b>		.94	.86	.97	.90
	Vigour	.95	.88		
	Dedication	.97	.92		
	Absorption	.95	.88		



Table 4.2 (Continued)

<b>Latent Variables</b>	<b>Subscales</b>	<b>Cronbach alpha</b>	<b>Average -item correlation</b>	<b>Composite reliability</b>	<b>AVE</b>
<b><i>Perceived career development opportunities</i></b>		.79	.66	.90	.83
	Advance	.94	.73		
	Growth	.95	.74		
<b><i>Time wasted on non-core activities</i></b>		.90	.82	.95	.91
	Unnecessary tasks	.91	.74		
	Unreasonable tasks	.90	.71		
<b><i>Surface acting</i></b>		.86	.70	.90	.75
<b><i>Deep acting</i></b>		.97	.93	.96	.93
<b><i>Perceived supervisor support</i></b>		.90	.56	.92	.58
<b><i>Intention to quit</i></b>		.95	.83	.97	.87

*Note.* Perceived career development opportunities are commonly referred to as advancement and growth opportunities and AVE= Average variance extracted.

#### **4.3.1.1.1 Pay satisfaction**

Pay satisfaction has four sub-dimensions, namely pay level, pay benefit, pay raise, and pay structure/admin (Heneman & Schwab, 1985; Milkovich & Newman, 2008). The Cronbach's alpha reliability scores were satisfactory, since they were above .70 (pay level = .97, pay benefit = .97, pay raise = .92, and pay structure/admin =.94). This indicates that the internal consistency of these subscales was satisfactory. The rather high reliabilities could also signify that some items measuring these respective sub-dimensions are redundant and measure the same thing. The Cronbach's alpha for the total pay satisfaction scale was also above the critical value with a score of .93. This indicates that pay satisfaction represents what the sub-dimensions were measuring. Moreover, the composite reliability for pay

satisfaction was above the critical value with a score of .96. This indicates that the total pay satisfaction scale combining the subscales was internally consistent. The average inter-item (subscales) correlation score for pay satisfaction was acceptable, with a score of .80. This indicates that the sub-dimensions correlate satisfactorily with one another when measuring the same construct. The AVE score was also acceptable, with a score of .84. The AVE score is also a reliability analysis, but is stricter than the reliability analyses described above. The score of .84 was above the critical score of .5, and therefore the pay satisfaction scale can be seen to be reliable.

#### **4.3.1.1.2 Psychological capital**

Psychological Capital has four sub-dimensions, namely self-efficacy, hope, resilience, and optimism (Luthans, Youssef & Avolio, 2007). The Cronbach's alpha reliability scores were satisfactory, since they were above .70 (self-efficacy = .96, hope = .94, resilience = .90, and optimism = .91). This indicates that the internal consistency of these subscales was highly satisfactory. However, self-efficacy showed a rather high reliability score (higher than .95) which means some items measuring self-efficacy is redundant and measure the same thing in a different way. The Cronbach's alpha for the overarching construct of psychological capital was above the critical value with a score of 0.92. This indicates that psychological capital represents what the sub-dimensions were measuring. Moreover, the composite reliability for psychological capital was above the critical value with a score of .95. This indicates that the total psychological capital scale combining the subscales was internally consistent. The average inter-item (subscales) correlation score for pay satisfaction was acceptable, with a score of .76. This indicates that the sub-dimensions correlate satisfactorily with one another when measuring the same construct. The AVE score was also acceptable, with a score of .82. The score of .82 was above the critical score of .5, and therefore the psychological capital scale can be seen to be reliable.

#### **4.3.1.1.3 Engagement**

Engagement has three sub-dimensions, namely vigour, dedication and absorption (Schaufeli & Bakker, 2004). The Cronbach's alpha reliability scores were satisfactory, since they were above .70 (vigour = .95, dedication = .97, absorption = .95). This indicates that the items did indeed measure the latent variable 'engagement' satisfactorily. However, dedication showed a rather high reliability score (higher than .95) which means some items measuring dedication is redundant and measure the same thing in a different way. The Cronbach's alpha for the overarching construct of engagement was above the critical value with a score of .94. This indicates that engagement represents what the sub-dimensions were measuring. Moreover, the composite reliability for engagement was above the critical value with a score of .97. This indicates that the total engagement scale combining the subscales was internally consistent. The average inter-item (subscales) correlation score for engagement was acceptable, with a score of .86. This indicates that the sub-dimensions correlate satisfactorily with one another when measuring the same construct. The AVE score was also acceptable with a score of .90. The score of .90 was above the critical score of .5, and therefore the engagement scale can be seen to be reliable.

#### **4.3.1.1.4 Perceived career development opportunities**

Perceived career development opportunities have two sub-dimensions, namely advancement and growth (Jackson & Rothmann, 2005). The Cronbach's alpha reliability scores were satisfactory, since they were above .70 (advancement = .94 and growth = .95). This indicates that the items did indeed measure the latent variable 'perceived career development opportunities' satisfactorily. The Cronbach's alpha for the overarching construct of perceived career development opportunities was above the critical value with a score of .79. This indicates that perceived career development opportunities represent what the sub-dimensions were measuring. Moreover, the composite reliability for perceived career development opportunities was above the critical value with a score of .90. This indicates that the total perceived career development opportunities scale combining the subscales was internally consistent. The average inter-item (subscales) correlation score for perceived career development opportunities was acceptable, with a score of .66.

This indicates that the sub-dimensions correlate satisfactorily with one another when measuring the same construct. The AVE score was also acceptable, with a score of .83. The score of .83 was above the critical score of .5, and therefore the perceived career development opportunities construct can be seen to be reliable.

#### **4.3.1.1.5 Time wasted on non-core activities**

Time wasted on non-core activities have two sub-dimensions, namely unnecessary tasks and unreasonable tasks (Semmer et al., 2015). The Cronbach's alpha reliability scores were satisfactory, since they were above .70 (unnecessary tasks = .91 and unreasonable tasks = .90). This indicates that the items did indeed measure the latent variable 'time wasted on non-core activities' satisfactorily. The Cronbach's alpha for overarching construct of time wasted on non-core activities was above the critical value with a score of .90. This indicates that time wasted on non-core activities represent what the sub-dimensions were measuring. Moreover, the composite reliability for time wasted on non-core activities was above the critical value with a score of .95. This indicates that the total time wasted on non-core activities scale combining the subscales was internally consistent. The average inter-item (subscales) correlation score for perceived career development opportunities was acceptable, with a score of .82. This indicates that the sub-dimensions correlate satisfactorily with one another when measuring the same construct. The AVE score was also acceptable, with a score of .91. The score of .91 is above the critical score of .5, and therefore the time wasted on non-core activities scale can be seen to be reliable.

#### **4.3.1.1.6 Surface acting**

The Cronbach's alpha for surface acting was above the critical value with a score of .86. This indicates that the items did indeed measure the latent variable of surface acting. The average inter-item correlation score for surface acting was acceptable, with a score of .70. This indicates that the items correlate satisfactorily with one another when measuring the same construct. The AVE score was acceptable, with a score of .75. The score of .75 was above the critical score of .5, and therefore the surface acting scale can be seen to be reliable.

#### **4.3.1.1.7 Deep acting**

The Cronbach's alpha for deep acting was above the critical value with a score of .97. This indicates that the items did indeed measure the latent variable of deep acting. However, since deep acting showed a rather high reliability score (higher than .95) it means that some items measuring deep acting is redundant and measures the same thing in a different way. The average inter-item correlation score for deep acting was acceptable, with a score of .93. This indicates that the items correlate satisfactorily with one another when measuring the same construct. The AVE score was acceptable, with a score of .93. The score of .93 was above the critical score of .5, and therefore the deep acting scale can be seen to be reliable.

#### **4.3.1.1.8 Perceived supervisor support**

The Cronbach's alpha for perceived supervisor support was above the critical value with a score of .90. This indicates that the items did indeed measure the latent variable of perceived supervisor support. The average inter-item correlation score for perceived supervisor support was acceptable, with a score of .56. This indicates that the items correlate satisfactorily with one another when measuring the same construct. The AVE score was acceptable, with a score of .58. The score of .58 was above the critical score of .5, and therefore the perceived supervisor support construct can be seen to be reliable.

#### **4.3.1.1.9 Intention to quit**

The Cronbach's alpha for intention to quit was above the critical value with a score of .95. This indicates that the items did indeed measure the latent variable of intention to quit. The average inter-item correlation score for intention to quit was acceptable, with a score of .83. This indicates that the items correlate satisfactorily with one another when measuring the same construct. The AVE score was acceptable, with a score of .87. The score of .87 was above the critical score of .5, and therefore the intention to quit scale can be seen to be reliable.

#### **4.3.2.1 Outer loadings**

Table 4.3 illustrates the strength of the relationships between the latent variables and the relevant items measuring them in the survey. Bootstrapping was utilised on

a 95% confidence interval. It can be concluded that the paths between the subscales and the relevant latent variables were all significant (illustrated by *yes* in Table 4.3) except for the paths between questions 2 and 3 and the latent variable of surface acting were non-significant. These items displayed a small relationship with the relevant latent variable (illustrated by *no* in Table 4.3).

**Table 4.3***Outer Loadings*

<b>Latent Variables</b>	<b>Paths</b>	<b>Original Sample (O)</b>	<b>Confidence intervals low</b>	<b>Confidence intervals upper</b>	<b>Significant</b>
<b>PS</b>	pay satisfaction->pay benefit	.93	.90	.95	Yes
	pay satisfaction->pay level	.89	.83	.93	Yes
	pay satisfaction->pay raise	.94	.90	.96	Yes
	pay satisfaction->pay structure/admin	.91	.87	.93	Yes
<b>Psyc</b>	PsyCap->hope	.92	.88	.95	Yes
	PsyCap->optimism	.87	.80	.92	Yes
	PsyCap->resilience	.92	.88	.94	Yes
	PsyCap->self-efficacy	.91	.86	.94	Yes
<b>EN</b>	Engagement->absorption	.92	.90	.95	Yes
	Engagement->dedication	.97	.90	.98	Yes
	Engagement->vigour	.96	.93	.97	Yes
<b>AG</b>	Advanced growth opportunities->advancement	.88	.78	.93	Yes
	Advanced growth opportunities->growth	.94	.92	.95	Yes

Table 4.3 (Continued)

Latent Variables	Paths	Original Sample (O)	Confidence intervals low	Confidence intervals upper	Significant
<b>TW</b>	time wasted-> unnecessary tasks	.95	.90	.97	Yes
	time wasted->unreasonable tasks	.96	.94	.97	Yes
<b>SA</b>	EL->surface acting1	.88	.64	1.00	Yes
	EL->surface acting2	.84	-.34	.95	No
	EL->surface acting3	.89	-.20	.96	No
<b>DA</b>	EL->deep acting1	.96	.92	.99	Yes
	EL->deep acting2	.96	.89	.99	Yes
<b>PSS</b>	PPS->PSS1	.89	.83	.93	Yes
	PSS->PSS2(reversed)	.56	.27	.76	Yes
	PSS->PSS3(reversed)	.61	.33	.76	Yes
	PSS->PSS4	.83	.69	.91	Yes
	PSS->PSS5(reversed)	.71	.49	.83	Yes
	PSS->PSS6	.88	.83	.92	Yes
	PSS->PSS7(reversed)	.72	.48	.83	Yes
	PSS->PSS8	.84	.75	.91	Yes
<b>ITQ</b>	ITQ->ITQ1	.92	.87	.95	Yes
	ITQ->ITQ2	.95	.93	.97	Yes
	ITQ->ITQ3	.93	.89	.96	Yes
	ITQ->ITQ4	.94	.90	.96	Yes

PS= Pay satisfaction; Psys= Psychology capital; EN= Engagement; AG= advancement and growth opportunities; TW= time wasted on non-core activities; SA= Surface Acting; DA= Deep acting; PSS= Perceived supervisor support; and ITQ= Intention to quit.

#### 4.3.3.1 Intercorrelations between selected variables

The intercorrelation matrix was analysed to determine whether there are any significant correlations between the selected variables. For this purpose the Pearson product-moment correlation analysis was utilised. 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 (Van Tonder, 2011). The Pearson product-moment correlation

results are presented in Table 4.4. The strength of the correlations is indicated using Cohen's (1988) index of practical significance (effect size) in the discussion that follows.

**Table 4.4**

*Summary Table of Intercorrelations*

Variables	PSS	SA	ITQ	DA	PS	Psyc	EN	AG	TW
PSS		-.25**	-.55**	.39**	.53**	.46**	.62**	.50**	-.38**
SA			.04	.68**	.17	.05	-.21*	.06	-.23*
ITQ				-.35**	-.63**	-.54**	-.67**	-.68**	.59**
DA					.48**	.38**	.34**	.38**	-.37**
PS						.54**	.45**	.68**	-.62**
PsyCap							.65**	.61**	-.46**
ENG								.62**	-.34**
AGO									-.53**

*Note.* \* $p \leq .05$  and \*\* $p \leq .01$

As seen in Table 4.4 above, some significant correlations exist between variables, these include:

**Perceived Supervisor support** is significantly negatively related to surface acting ( $r = -.25$ ;  $p < .05$ ; small effect size), intention to quit ( $r = -.55$ ;  $p < .01$ ; large effect size), and time wasted on non-core activities ( $r = -.38$ ;  $p < .01$ ; medium effect size). This means that higher levels of perceived supervisor support is associated with lower levels of engaging in surface acting, turnover intentions and the perception that much time is wasted on non-core activities. However, perceived supervisor support is significantly positively related to deep acting ( $r = .39$ ;  $p < .01$ ; medium effect size) and engagement ( $r = .62$ ;  $p < .01$ ; large effect size). This means higher levels of perceived supervisor support is associated with higher levels of engaging in deep acting. In other words, employees who experience higher levels of perceived supervisor support, will try harder to alter their inner feelings in such a way that they match the emotions required by the organisation. Lastly, this finding also indicates that higher levels of perceived supervisor support is associated with higher levels of employee engagement.



**Surface acting** is significantly negatively related to engagement ( $r = -.21$ ;  $p < .01$ ; small effect size), and time wasted on non-core activities ( $r = -.23$ ;  $p < .05$ ; small effect size), this means that the higher the levels of engagement in surface acting, the lower the levels of employee engagement and the lower the perception that time is spent on non-core activities. Surface acting is also significantly positively related to deep acting ( $r = .68$ ;  $p < .01$ ; large effect size). This means higher levels of engaging in surface acting is associated with higher levels of engaging in turnover intention, deep acting and lower levels of employee engagement and time wasted on non-core activities.

**Intention to quit** is significantly negatively related to deep acting ( $r = -.35$ ;  $p < .01$ ; medium effect size), pay satisfaction, ( $r = -.63$ ;  $p < .01$ ; large effect size), PsyCap ( $r = -.54$ ;  $p < .01$ ; large effect size), engagement ( $r = -.67$ ;  $p < .01$ ; large effect size), and perceived career development opportunities ( $r = -.68$ ;  $p < .01$ ; large effect size). This means that higher levels of turnover intention is associated with lower levels of engaging in deep acting, experiencing lower levels of pay satisfaction, engagement and perceived career development opportunities. However, turnover intention is significantly positively related to time wasted on non-core activities ( $r = .59$ ;  $p < .01$ ; large effect size). This means higher levels of turnover intention is associated with higher levels of experiencing that much time is spent on non-core activities.

**Deep acting** is significantly negatively related to time wasted on non-core activities ( $r = -.37$ ;  $p < .01$ ; medium effect size), this means that the higher the levels of engagement in deep acting, the lower the levels of employee experiencing that much time is spent on non-core activities. Deep acting is further significantly positively related to pay satisfaction ( $r = .48$ ;  $p < .01$ ; medium effect size), PsyCap ( $r = .38$ ;  $p < .01$ ; medium effect size), engagement ( $r = .34$ ;  $p < .01$ ; medium effect size), and perceived career development opportunities ( $r = .38$ ;  $p < .01$ ; medium effect size). This means that higher levels of engaging in deep acting are associated with higher levels of pay satisfaction, PsyCap, employee engagement and career development opportunities.

**Pay satisfaction** is significantly negatively related to time wasted on non-core activities ( $r = -.62$ ;  $p < .01$ ; large effect size). This means that higher levels of pay satisfaction are associated with lower levels of the perception that much time is

spent on non-core activities. However, pay satisfaction is significantly positively related to PsyCap ( $r = .54$ ;  $p < .01$ ; large effect size) engagement ( $r = .45$ ;  $p < .05$ ; medium effect size) and perceived career development opportunities ( $r = .68$ ;  $p < .05$ ; large effect size). This means higher levels of pay satisfaction is associated with higher levels of pay satisfaction, employee engagement and perceived career development opportunities.

**PsyCap** is significantly negatively related to time wasted on non-core activities ( $r = -.46$ ;  $p < .01$ ; medium effect size). This means that higher levels of PsyCap are associated with lower levels of the perception that much time is spent on non-core activities. However, PsyCap is significantly positively related to engagement ( $r = .65$ ;  $p < .05$ ; large effect size) and perceived career development opportunities ( $r = .61$ ;  $p < .05$ ; large effect size). This means higher levels of PsyCap is associated with higher levels of employee engagement and perceived career development opportunities.

**Engagement** is significantly negatively related to time wasted on non-core activities ( $r = -.34$ ;  $p < .01$ ; medium effect size). This means that higher levels of engagement are associated with lower levels of the perception that much time is spent on non-core activities. However, engagement is significantly positively related perceived career development opportunities ( $r = .62$ ;  $p < .05$ ; large effect size). This means higher levels of engagement is associated with higher levels of perceived career development opportunities.

**Perceived career development opportunities** is significantly negatively related to time wasted on non-core activities ( $r = -.53$ ;  $p < .01$ ; large effect size). This means that higher levels of perceived career development opportunities are associated with lower levels of the perception that much time is spent on non-core activities.

#### 4.3.2 Evaluation and Interpretation of the Structural Model

The structural model was analysed to determine the nature of the relationships between the latent variables that were utilised in the survey. The objective of the PLS structural model analysis was to determine to what extent the latent variables were related to one another. The relationship and influence of the exogenous

variables on the endogenous variables and the endogenous variables on one another were determined.

#### 4.3.2.1 Multicollinearity

When regression analysis is being performed, more than one predictor variable is present and one must assume that all the predictors are correlated with each other. Sometimes the predictors are correlated too highly with one another, and this result in unstable regressions determined by the estimated coefficients. In other words, one included a predictor(s) in the model that does not explain significant variance that have not been explained by other predictors.

Thus, in order to assess whether each predictor in the relevant partial regression of the model explain significant variance that have not been explained by other predictors the Variance inflation factors (VIP) was calculated for each predictor in the relevant partial regression of the model. A score of 5 to10 can be seen as problematic. Table 4.5 illustrates the multicollinearity for the endogenous variables. It can be concluded that the entire table reports scores below 5 to10. Therefore, these scores are below the critical value and are not seen as problem values based on the recommended guidelines (De Villiers, 2015).

**Table 4.5**

*Multicollinearity of the Latent Variables*

Latent Variables	Engagement	Intention to quit
<i>AGO moderated</i>	3.289	
<i>AGO</i>	2.325	2.516
<i>DA moderated</i>	3.473	
<i>Engagement</i>		2.278
<i>ITQ</i>		
<i>PS moderated</i>	4.819	
<i>PSS moderated</i>	2.928	
<i>PSS</i>	2.138	2.214
<i>PsyCap</i>	2.301	
<i>SA moderated</i>	4.224	
<i>TW moderated</i>	3.283	
<i>DA</i>	1.957	1.589
<i>PS</i>	2.671	2.488

Table 4.5 (Continued)

<b>Latent Variables</b>	<b>Engagement</b>	<b>Intention to quit</b>
<b>SA</b>	2.326	1.798
<b>TW</b>	1.994	1.785

*Note.* AGO moderated = the moderation effect of PsyCap between AGO and ENG; DA moderated = the moderation effect of PsyCap between DA and ENG; PS moderated = the moderation effect of PsyCap between PS and ENG; PSS moderation = the moderation effect of PsyCap between PSS and ENG; SA moderation = the moderation effect of PsyCap between SA and ENG; and TW moderated = the moderation effect of PsyCap between TW and ENG.

#### 4.3.2.2 R Square

The R square value determines how much variance in the endogenous variables is explained by the exogenous variables. R squared therefore provides one with valuable information about the extent to which the model explains the variability of the response data around its mean. Table 4.6 illustrates the R square scores for the endogenous variables.

**Table 4.6**

*R Square values in the Structural Model*

<b>Endogenous variable</b>	<b>R Square</b>
Engagement	.68
Intention to quit	.65

The R-square value for Engagement is .68 and the R-Square value for intention to quit is .65. This indicates that 68% of the variance in engagement can be explained by the effect of the exogenous variables and 65% of the variance in intention to quit can be explained by the effect of the exogenous variables.

#### 4.3.2.3 Path coefficients

The PLS path coefficients indicate the strength of the relationships between the latent variables, with 95% bootstrap confidence intervals being used to determine the significance of the path coefficients. In general, a PLS path coefficient ranges from -1.00 to +1.00. A value closer to zero indicates the absence of a relationship between latent variables. Table 4.6 indicates path coefficients obtained for the relationship under discussion. The inner structural model indicated that 17 proposed relationships were non-significant.

The significance of the propositioned relationships was determined by evaluating whether the value zero (0) falls between the lower and upper values of the bootstrap confidence intervals. The analysis was done within a 95% confidence interval. This was the case with respect to thirteen occasions, which indicated that these relationships were not statistically significant. These non-significant relationships were between surface acting and intention to quit (PLS path coefficient = .03), surface acting and engagement (PLS path coefficient = -.04), deep acting and intention to quit (PLS path coefficient = .05), deep acting and engagement (PLS path coefficient = -.01), time wasted on non-core activities and engagement (PLS path coefficient = .02), perceived supervisor support and intention to quit (PLS path coefficient = -.02), pay satisfaction and intention to quit (PLS path coefficient = -.17), pay satisfaction and engagement (PLS path coefficient = -.11), surface acting and engagement moderated by psychological capital (PLS path coefficient = -.11), deep acting and engagement moderated by psychological capital (PLS path coefficient = .09), perceived career development opportunities and engagement moderated by psychological capital (PLS path coefficient = .04), perceived supervisor support and engagement moderated by psychological capital (PLS path coefficient = .03), and pay satisfaction and engagement moderated by psychological capital (PLS path coefficient = -.03).

The statistically significant relationships were between engagement and intention to quit (PLS path coefficient = -.37), time wasted on non-core activities and intention to quit (PLS path coefficient = -.27), perceived career development opportunities and intention to quit (PLS path coefficient = -.20), perceived career development opportunities and engagement (PLS path coefficient = -.33), perceived supervisor

support and engagement (PLS path coefficient = .31), psychological capital and engagement (PLS path coefficient = .30), and time wasted on non-core activities and engagement moderated by psychological capital (PLS path coefficient = .22).

These values indicate that not all the path coefficients represented a statistically significant relationship. Seven of the reported PLS path coefficients were statistically significant, while thirteen PLS path coefficients were not statistically significant at a 95% confidence interval. The conclusion can be drawn that the proposed propositions 1, 8, 11, 12, 13, 15, 16, and 22 were found to be supported while the proposed propositions 2, 3, 4, 5, 6, 7, 9, 10, 14, 17, 18, 19, 20, 21, 23, 24, and 25 were found to be not supported.

**Table 4.7**

*Path Coefficients for the Structural Model*

Path	PLS path coefficient	95% lower	95% upper	Description
AGO moderated -> Engagement	.04	-.23	.25	Non-significant
Advanced growth opportunities -> Engagement	.33	.19	.58	Significant
Advanced growth opportunities -> Intention to quit	-.20	-.4	-.01	Significant
DA moderated -> Engagement	.09	-.08	.37	Non-significant
Engagement -> Intention to quit	-.37	-.6	-.18	Significant
PS moderated -> Engagement	-.03	-.3	.25	Non-significant
PSS moderated -> Engagement	.03	-.20	.21	Non-significant
Perceived supervisor support -> Engagement	.31	.12	.46	Significant
Perceived supervisor support -> Intention to quit	-.02	-.20	.20	Non-significant
Psychological Capital -> Engagement	.30	.11	.49	Significant

Table 4.7 (Continued)

Path	PLS path coefficient	95% lower	95% upper	Description
SA moderated -> Engagement	.30	.11	.49	Significant
SA moderated -> Engagement	-.11	-.39	.08	Non-significant
TW moderated -> Engagement	.29	.01	.50	Significant
Deep acting -> Engagement	-.01	-.17	.17	Non-significant
Deep acting -> Intention to quit	.05	-.09	.23	Non-significant
Pay satisfaction -> Engagement	-.11	-.29	.09	Non-significant
Pay satisfaction -> Intention to quit	-.17	-.37	.04	Non-significant
Surface acting -> Engagement	-.04	-.28	.14	Non-significant
Surface acting -> intention to quit	.03	-.16	.19	Non-significant
Time wasted -> Engagement	.02	-.21	.21	Non-significant
Time wasted -> Intention to quit	.27	.07	.45	Non-significant

#### 4.3.2.4 Interpreting the proposed propositions

Path coefficients were utilised to determine the strength, significance and direction of the proposed relationships as proposed in the theoretical model. The significance of a proposed path is determined by whether zero is present between the lower and upper bootstrapping values. The analysis was done with a 95% confidence interval. In situations where zero is present in the interval, the relationship will be regarded as statistically non-significant. In circumstances where zero is not present, it can be concluded that the relationship is statistically significant. It should be noted that the zero value is applicable to the span between the lower bootstrap value and the upper bootstrap value. The findings utilised to evaluate the propositions are presented in Table 4.7.

**Proposition 1:** There is a negative relationship between employee engagement and turnover intention.

The proposed positive relationship between employee engagement and turnover intention **was found to be statistically significant** (PLS path coefficient =  $-.37$ ), with zero not falling within the 95% confidence interval. This is supported by the Pearson correlation in the current study ( $r = -.67$ ;  $p < .01$ ; large effect size), as well as previous research conducted by Berry, 2010; Coetzer and Rothmann, 2005; Cole, 2014; Du Plooy and Roodt, 2010; Halbesleben, 2010. It can be concluded that when professional financial advisors operating in the financial sector are engaged in their work they will be discouraged to display turnover intentions. In other words, the more engaged sales employees are the less turnover intentions will be experienced amongst these employees.

**Proposition 2:** There is a positive relationship between surface acting and turnover intention.

The proposed positive relationship between surface acting and turnover intention **was not found to be statistically significant** (PLS path coefficient =  $.03$ ), with zero falling within the 95% confidence interval. This is supported by the Pearson correlation, since the findings indicated that surface acting and turnover intention are not significantly correlated ( $r = .04$ ). This is in contrast to previous research (De Villiers, 2015), that has indicated that surface acting has a positive relationship with turnover intention. The results of the current study, however, indicate that there is no significant relationship between surface acting and turnover intention.

**Proposition 3:** There is a negative relationship between surface acting and employee engagement.

The proposed negative relationship between surface acting and engagement **was not found to be statistically significant**. The PLS path coefficient was  $-.04$ , with zero falling within the 95% confidence interval. This deviates from the Pearson correlation since the correlation for surface acting and engagement was  $r = -.21$  ( $p < .05$ ; small effect size) indicating a significant correlation between surface acting and engagement. This deviates from previous research findings (De Villiers, 2015)



that indicated that surface acting has a negative relationship with engagement. The current result, however, indicate that there is no significant relationship between surface acting and engagement.

**Proposition 4:** The relationship between surface acting and turnover intention is mediated by engagement.

The proposed mediating effect of engagement on surface acting and intention to quit **was not found to be statistically significant**, since the PLS path coefficient for surface acting and engagement was  $-.04$ , with zero falling within the confidence interval, while the PLS path coefficient for engagement and intention to quit was  $-.37$  and significant, and the path coefficient between surface acting and intention to quit was  $.03$  (non-significant). This is indirectly supported by the Pearson correlation since the correlation between surface acting and turnover intention was  $r = .04$  (non-significant), the correlation for surface acting and engagement was  $r = -.21$  ( $p < .01$ ; small effect size), and the correlation for turnover intention and engagement was  $r = -.67$  ( $p < .01$ ; large effect size). This is in contrast to previous research (Schaufeli & Bakker, 2003, Bakker et al., 2008), that indicated that engagement could be a mediator between surface acting and turnover intention. However, in the current study the results indicate that there is no significant mediation by engagement of the relationship between surface acting and turnover intention.

**Proposition 5:** There is a negative relationship between deep acting and turnover intention.

The proposed negative relationship between deep acting and turnover intention **was not found to be statistically significant**, as the PLS path coefficient was  $.05$ , with zero falling within the 95% confidence interval. This deviates from the Pearson correlation since the correlation for deep acting and turnover intention was  $r = -.35$  ( $p < .01$ ; medium effect size) indicating a significant correlation between deep acting and turnover intention. Previous research (De Villiers, 2015, Saks, 2006) has also indicated that deep acting has a negative relationship with turnover intention. The current results, however, do not provide unequivocal evidence for the relationship between deep acting and turnover intention.

**Proposition 6:** There is a positive relationship between deep acting and employee engagement.

The proposed positive relationship between deep acting and engagement **was not found to be statistically significant**. The PLS path coefficient was  $-.01$ , with zero falling within the 95% confidence interval. This deviates from the Pearson correlation since the correlation for deep acting and engagement was  $r = .34$  ( $p < .01$ ; medium effect size) indicating a significant correlation between deep acting and engagement. This also deviates from previous research findings (De Villiers, 2015). Previous research indicated that deep acting has a positive relationship with engagement. The current results, however, indicate that there is no significant relationship between deep acting and engagement.

**Proposition 7:** The relationship between deep acting and turnover intention is mediated by engagement.

The proposed mediating effect of engagement on deep acting and intention to quit **was not found to be statistically significant**. The PLS path coefficient for deep acting and engagement was  $-.01$  (non-significant), the path coefficient for engagement and intention to quit was  $-.37$  (significant), and the path coefficient for deep acting and intention to quit was  $.05$  (non-significant). This deviates from the Pearson correlation since the correlation for deep acting and turnover intention was  $r = -.35$  ( $p < .01$ ; medium effect size), the correlation for deep acting and engagement was  $r = .34$  ( $p < .01$ ; medium effect size) and the correlation for turnover intention and engagement was  $r = -.67$  ( $p < .01$ ; large effect size) indicating that engagement can possibly serve as a mediator between deep acting and turnover intention. This also differs from previous research (De Villiers, 2015, Saks, 2006 that found that engagement could be a mediator between deep acting and turnover intention. However, in the current study the results do not support the mediation of engagement on the relationship between deep acting and turnover intention.

**Proposition 8:** There is a positive relationship between time wasted on non-core tasks and turnover intention.

The proposed positive relationship between time wasted on non-core tasks and turnover intention **was found to be statistically significant**. The PLS path coefficient was .27, with zero not falling within the 95% confidence interval. This is supported by the Pearson correlation in the current study ( $r = .59$ ;  $p < .01$ ; large effect size), as well as previous research conducted by Lange, De Witte and Notelaers, 2008; Halbesleben, 2010; Koyuncu, Burke, and Fiksenbaum, 2006; Saks, 2006. It can be concluded that professional financial advisors operating in the financial sector experience that they spend a significant amount of their time on non-core activities and therefore display turnover intentions. The higher the perception that a significant amount of time is spent on futile tasks, the more turnover intentions will be experienced.

**Proposition 9:** There is a negative relationship between time wasted on non-core tasks and employee engagement.

The proposed negative relationship between time wasted on non-core activities and engagement **was not found to be statistically significant**. The PLS path coefficient was -.02, with zero falling within the 95% confidence interval. This deviates from the Pearson correlation since the correlation for time wasted on non-core tasks and engagement was  $r = -.34$  ( $p < .01$ ; medium effect size) indicating a significant correlation between time wasted on non-core tasks and engagement. Previous research also indicated that time wasted on non-core activities has a negative relationship with engagement (Van Tonder, 2011). The current results, however, indicate that there is no significant relationship between time wasted on non-core activities and engagement.

**Proposition 10:** The relationship between time wasted on non-core tasks and turnover intention is mediated by engagement.

The proposed mediating effect of engagement on time wasted on non-core tasks and intention to quit **was not found to be statistically significant**, since the PLS path coefficient for time wasted on non-core tasks and engagement was .02 (non-significant); the path coefficient for engagement and intention to quit was -.37 (significant), and the path coefficient for time wasted on non-core tasks on intention to quit was .27 (significant). This deviates from the observed Pearson correlations

since the correlation between time wasted on non-core activities and turnover intention was  $r = .59$  ( $p < .01$ ; large effect size), the correlation between time wasted on non-core activities and engagement was  $r = -.34$  ( $p < .01$ ; medium effect size) and the correlation between turnover intention and engagement was  $r = -.67$  ( $p < .01$ ; large effect size). Previous research by Van Tonder (2011) indicated that engagement could be seen as a mediator between time wasted on non-core tasks and turnover intention. However, in the current study the results do not support the proposed mediation of engagement on the relationship between time wasted on non-core tasks and turnover intention.

**Proposition 11:** There is a negative relationship between perceived career development opportunities and turnover intention.

The proposed negative relationship between perceived career development opportunities and turnover intention **was found to be statistically significant**. The PLS path coefficient was  $-.20$ , with zero not falling within the 95% confidence interval. This corroborates the research findings of Allen, Shore and Griffeth, 2003; Halbesleben, 2010; Koyuncu et al., 2006; Saks, 2006; Wefald, Smith, Savastano and Downey, 2008. It can be concluded that professional financial advisors operating in the financial sector experiencing sufficient career development opportunities will be less likely to display or experience turnover intentions. The more advisors perceive that they have opportunities to advance and grow in the organisation, the less turnover intentions they will experience.

**Proposition 12:** There is a positive relationship between perceived career development opportunities and employee engagement.

The proposed positive relationship between perceived career development opportunities and employee engagement **was found to be statistically significant**. The PLS path coefficient was  $-.33$ , with zero not falling within the 95% confidence interval. This is consistent with previous research (Saks, 2006). Previous research indicated that perceived career development opportunities have a positive relationship with engagement. It can be concluded that professional financial advisors operating in the financial sector who experience that they have sufficient opportunities to advance and grow in their current organisation, will

display or experience engagement. The more advisors perceive that they have sufficient opportunities to advance and grow in their current organisation, the more engaged will they be.

**Proposition 13:** The relationship between perceived career development opportunities and turnover intention is mediated by engagement.

The proposed mediating effect of engagement on perceived career development opportunities and intention to quit **was found to be statistically significant**, since PLS path coefficient for perceived career development opportunities and engagement was .33, the PLS path coefficient for perceived career development opportunities and Intention to quit was -.20 and the PLS path coefficient for engagement and intention to quit was -.37, with zero not falling within the 95% confidence interval for any of the coefficients. This corroborates previous research findings (Allen, Shore & Griffeth, 2003; Halbesleben, 2010; Koyuncu et al., 2006; Saks, 2006; Wefald, Smith, Savastano & Downey, 2008). It can be concluded that professional advisors that operate in the financial sector that perceive that their current organisation provide them with sufficient opportunities to advance and grow will be discouraged from developing turnover intentions. However, as there is both a direct and indirect relationship (a statistically significant negative relationship between perceived career development opportunities and turnover intention, as well as a statistically significant relationship between perceived career development opportunities and turnover intention, where the relationship is mediated by engagement) it is clear that engagement **partially mediates** the relationship between perceived career development opportunities and turnover intention.

**Proposition 14:** There is a negative relationship between perceived supervisor support and turnover intention.

The proposed negative relationship between perceived supervisor support and turnover intention **was not found to be statistically significant**, as the PLS path coefficient was -.02, with zero falling within the 95% confidence interval. This is in contrast to the observed Pearson correlation of  $r = -.55$  ( $p < .01$ ; large effect size) and previous research findings (Van Tonder, 2011) that indicated that perceived supervisor support has a negative relationship with turnover intention.

**Proposition 15:** There is a positive relationship between perceived supervisor support and employee engagement.

The proposed positive relationship between perceived supervisor support and employee engagement **was found to be statistically significant**. The PLS path coefficient was .31, with zero not falling within the 95% confidence interval. This is consistent with previous research findings (Eisenberger et al., 2002; Foong-ming, 2008; Van Tonder, 2011). Previous research indicated that perceived supervisor support has a positive relationship with engagement. It can be concluded that professional financial advisors operating in the financial sector who experience that their supervisor supports them, will display or experience engagement. The more advisors perceive that they have the support of their supervisors, the more engaged will they be.

**Proposition 16:** The relationship between perceived supervisor support and turnover intention is mediated by engagement.

The proposed mediating effect of engagement on perceived supervisor support and intention to quit **was found to be statistically significant**. The PLS path coefficient for perceived supervisor support and engagement was .31 (significant), the PLS path coefficient for perceived supervisor support and Intention to quit was -.02 (non-significant) and the PLS path coefficient for engagement and intention to quit was -.37 (significant). This corroborates previous research (Basak et al., 2013) that found that professional advisors that operate in the financial sector that perceive that their current supervisor provides them with support, will display or experience job engagement symptoms and ultimately this will discourage them from developing turnover intentions. However, as there is only an indirect relationship (a statistically significant positive relationship between perceived supervisor support and engagement, as well as a statistically significant relationship between perceived supervisor support and intention to quit, where the relationship is mediated by engagement but a non-significant relationship perceived supervisor support and intention to quit) it is clear that engagement **fully mediates** the relationship between perceived supervisor support and turnover intention.

**Proposition 17:** There is a negative relationship between satisfaction with pay and turnover intention.

The proposed negative relationship between pay satisfaction and turnover intention **was not found to be statistically significant**. The PLS path coefficient was  $-.17$ , with zero falling within the 95% confidence interval. This deviates from the Pearson correlation since the correlation for pay satisfaction and turnover intention was  $r = -.63$  ( $p < .01$ ; large effect size) indicating a significant correlation between pay satisfaction and turnover intention. This also deviates from previous research findings (Adams, 1963; Greenberg, 1990; Lawler, 1971). Previous research indicated that pay satisfaction has a negative relationship with turnover intention. The current results do not unequivocally support the anticipated significant relationship between perceived pay satisfaction and turnover intention.

**Proposition 18:** There is a positive relationship between satisfaction with pay and employee engagement.

The proposed positive relationship between pay satisfaction and engagement **was not found to be statistically significant**. The PLS path coefficient was  $.11$ , with zero falling within the 95% confidence interval. This deviates from the Pearson correlation since the correlation for pay satisfaction and engagement was  $r = .45$  ( $p < .01$ ; medium effect size) indicating a significant correlation between time wasted on non-core tasks and engagement. This also deviates from previous research findings (Bakker et al., 2008; Schaufeli & Bakker, 2003, 2004). Previous research indicated that pay satisfaction has a positive relationship with engagement. The results however indicate that there is no significant relationship between pay satisfaction and engagement.

**Proposition 19:** The relationship between satisfaction with pay and turnover intention is mediated by engagement.

The proposed mediating effect of engagement on pay satisfaction and intention to quit **was not found to be statistically significant**. The PLS path coefficient for pay satisfaction and engagement was  $-.11$  (non-significant), the PLS path coefficient for pay satisfaction and intention to quit was  $-.17$  (non-significant), while the PLS path

coefficient for engagement and intention to quit =  $-.37$  (significant). This deviates from the Pearson correlation since the correlation for pay satisfaction and turnover intention was  $r = -.63$  ( $p < .01$ ; large effect size), the correlation for pay satisfaction and engagement was  $r = -.67$  ( $p < .01$ ; large effect size) and the correlation for turnover intention and engagement was  $r = -.67$  ( $p < .01$ ; large effect size). This also differs from previous research findings (Cole, 2014; Pieterse-Landman, 2012; Sacks, 2006; Van der Westhuizen, 2014) which indicated that engagement could be a mediator between pay satisfaction and turnover intention. However, in the current study the results did not support the mediation of engagement on the relationship between pay satisfaction and turnover intention.

**Proposition 20:** The relationship between surface acting and employee engagement is moderated by PsyCap.

The proposed moderating effect of psychological capital on surface acting and engagement **was not found to be statistically significant**. The PLS path coefficient was  $-.11$ , with zero falling within the 95% confidence interval. This differs from previous research findings and the current researcher's logical deduction (Bakker et al., 2008; Schaufeli & Bakker, 2003, 2004; Van der Westhuizen, 2014). Previous research indicated that psychological capital could be a moderator between surface acting and engagement. However, in the current study the results indicate that there is no significant moderation of psychological capital on the relationship between surface acting and engagement.

**Proposition 21:** The relationship between deep acting and employee engagement is moderated by PsyCap.

The proposed moderating effect of psychological capital on deep acting and engagement **was not found to be statistically significant**. The PLS path coefficient was  $-.90$ , with zero falling within the 95% confidence interval. This differs from previous research findings and the current researcher's logical deduction (Bakker et al., 2008; Schaufeli & Bakker, 2003, 2004; Van der Westhuizen, 2014). Previous research indicated that psychological capital could be a moderator between deep acting and engagement. However, in the current study the results



indicate that there is no significant moderation of psychological capital on the relationship between deep acting and engagement.

**Proposition 22:** The relationship between time wasted on non-core tasks and engagement is moderated by PsyCap.

The proposed moderating effect of psychological capital on time wasted on non-core tasks and engagement was **found to be statistically significant**. The PLS path coefficient was .22, with zero not falling within the 95% confidence interval. This is consistent with the current researcher's logical deduction as the current researcher proposed that psychological capital could be a moderator between time wasted on non-core tasks and engagement.

**Proposition 23:** The relationship between perceived career development opportunities and engagement is moderated by PsyCap.

The proposed moderating effect of psychological capital on perceived career development opportunities and engagement **was not found to be statistically significant**. The PLS path coefficient was .04, with zero falling within the 95% confidence interval. This differs from the current researcher's logical deduction as it was logically expected that psychological capital could be a moderator between perceived career development opportunities and engagement. However, in the current study the results indicate that there is no significant moderation of psychological capital on the relationship between perceived career development opportunities and engagement.

**Proposition 24:** The relationship between perceived supervisor support and employee engagement is moderated by PsyCap.

The proposed moderating effect of psychological capital on the relationship between perceived supervisor support and engagement **was not found to be statistically significant**. The PLS path coefficient was .03, with zero falling within the 95% confidence interval. This differs from the current researcher's logical deduction as it was logically expected that psychological capital could be a moderator between perceived supervisor support and engagement. However, in the

current study the results indicate that there is no significant moderation of psychological capital on the relationship between perceived supervisor support and engagement.

**Proposition 25:** The relationship between satisfaction with pay and employee engagement is moderated by PsyCap.

The proposed moderating effect of psychological capital on pay satisfaction and engagement **was not found to be statistically significant**. The PLS path coefficient was -0.03, with zero falling within the 95% confidence interval. This differs from the current researcher's logical deduction as it was logically expected that that psychological capital could be a moderator between pay satisfaction and engagement. However, in the current study the results indicate that there is no significant moderation of psychological capital on the relationship between pay satisfaction and engagement.

#### **4.3.2.5 Interpreting the proposed mediating and moderating relationships**

In addition to analysing the proposed relationships by utilising the PLS path modelling, the Sobel test for mediation and the F-to-remove test for moderation was utilised to analyse the mediation and moderating relationships as indicated in the proposed theoretical model. The Sobel test for mediation and F-to-remove test for moderation are less stringent approaches to test for mediation and moderation. The data utilised to determine the proposed mediation relationships are presented in Table 4.8 and the data utilised to determine the proposed moderation relationships are presented in Table 4.9.

##### **4.3.2.5.1 Proposed mediating relationships**

Based on the Sobel test results it has been found that all the mediating relationships are statistically significant ( $p < 0.05$ ) (Proposition 4: The relationship between surface acting and turnover intention is mediated by engagement; Proposition 7: The relationship between deep acting and turnover intention is mediated by engagement; Proposition 10: The relationship between time wasted on non-core tasks and turnover intention is mediated by engagement; Proposition 13: The

relationship between perceived career development opportunities and turnover intention is mediated by engagement; Proposition 16: The relationship between perceived supervisor support and turnover intention is mediated by engagement, and Proposition 19: The relationship between satisfaction and turnover intention is mediated by engagement).

However, when applying the PLS approach which is the more stringent approach, only proposition 13 (partial mediation) and proposition 16 were found to be statistically significant.

**Table 4.8**

*Sobel Test for Mediation*

<b>Path</b>	<b>p-value</b>	<b>Bootstrap 95% CI lower</b>	<b>Bootstrap 95% CI upper</b>	<b>Description</b>
PSS->Engagement->ITQ	.00	-.27	-.11	Significant
SA->Engagement->ITQ	.03	.02	.47	Significant
DA->Engagement->ITQ	.00	-.75	-.14	Significant
AGO->Engagement->ITQ	.00	-.39	-.14	Significant
TW->Engagement->ITQ	.00	.08	.35	Significant

*Note.* PSS; SA; DA; PS; AGO; and TW = Independent Variables; ITQ= Dependent Variable; Engagement= Mediator

**4.3.2.5.2 Proposed moderating relationships**

Based on the F-to-remove test it has been found that only three of the proposed moderating relationships are statistically significant ( $p < 0.05$ ) (Proposition 22: the relationship between time wasted on non-core tasks and employee engagement is moderated by psychological capital; Proposition 23: the relationship between perceived career development opportunities and employee engagement is moderated by psychological capital, and Proposition 25: the relationship between pay satisfaction and employee engagement is moderated by psychological capital).

However, when applying the PLS approach which is the more stringent approach only proposition 22 was found to be statistically significant.

**Table 4.9**

*F-to-remove Test for Moderation*

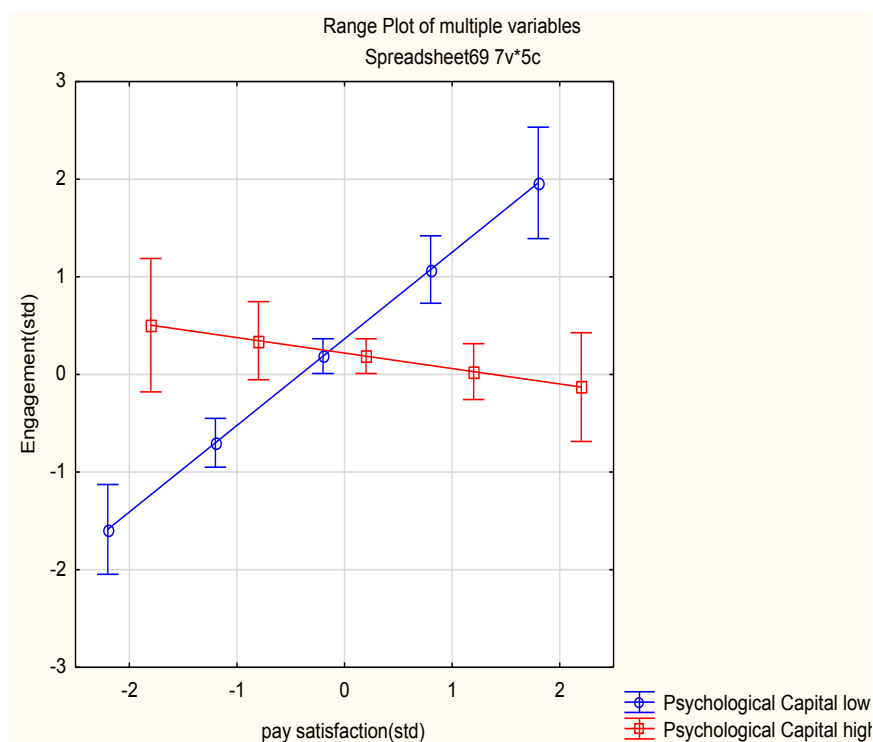
Path	p-value	Interaction coefficient	F-to remove	Description
PSS->PsyCap->Engagement	.27	.42	1.21	Non-significant
SA->PsyCap->Engagement	.36	.67	.84	Non-significant
DA->PsyCap->Engagement	.51	.63	.43	Non-significant
PS->PsyCap->Engagement	.01	.46	5.67	Significant
AGO->PsyCap->Engagement	.04	.36	4.19	Significant
TW->PsyCap->Engagement	.00	.49	11.32	Significant

*Note.* PSS; SA; DA; PS; AGO; and TW = Independent Variables; Engagement= Moderator; ITQ= Dependent Variable

#### **4.3.2.5.3 Graphic presentation of statistically significant moderating effects**

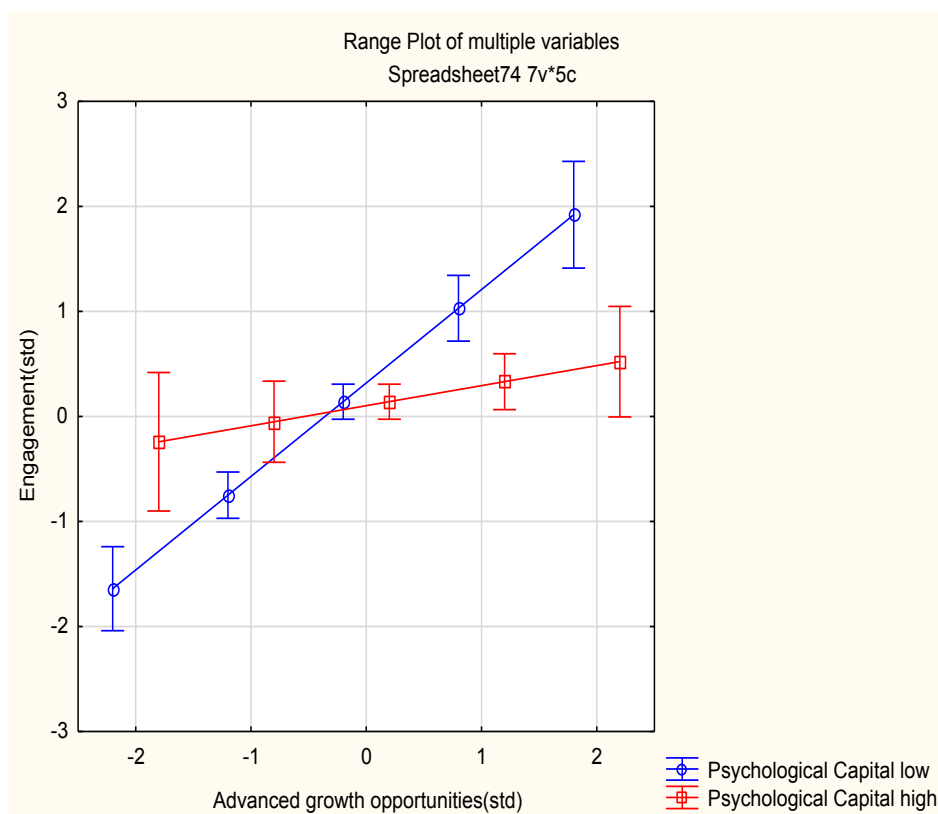
Figure 4.1 indicates a statistically significant moderating effect of psychological capital on the relationship between pay satisfaction and engagement. Based on the figure it can be concluded that when employees possess high levels of personal resources (i.e. psychological capital), where they operate in an environment with insufficient job resources (i.e. low pay satisfaction), which can result in strain and thus low levels of engagement, their high levels of personal resources would encourage them to find ways to work with their current lack of resources so as to successfully perform the job. These employees would consequently remain engaged in their job as they have the necessary personal resources to perform the job successfully. The figure also indicates that when employees possess low levels of psychological capital, where they experience low pay satisfaction, these employees would consequently experience low levels of engagement as they do not

possess the necessary personal resources that will strengthen their engagement regardless of the lack of having sufficient job resources.



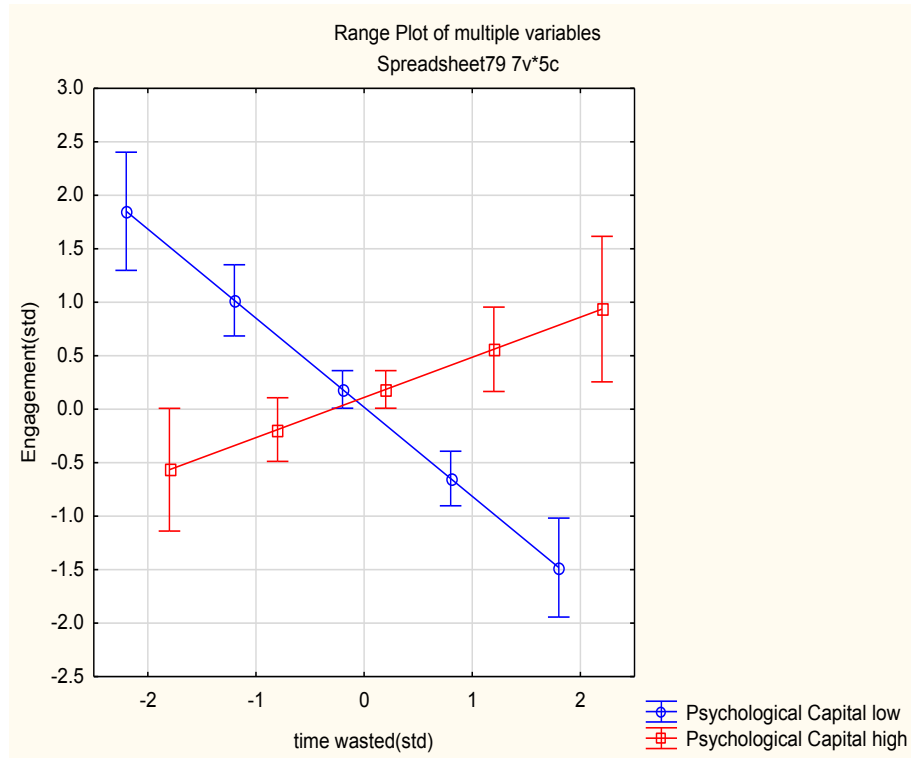
**Figure 4.1 Moderation effect of psychological capital on pay satisfaction and engagement.**

Figure 4.2 indicates a statistically significant moderating effect of psychological capital on the relationship between perceived career development opportunities and engagement. Based on the figure it can be concluded that when employees possess high levels of personal resources (i.e. psychological capital), where they operate in an environment with insufficient job resources (i.e. low perceived career development opportunities), these employees should experience low levels of engagement, but that their engagement levels will be higher than their levels of perceived career development opportunities would predict. The figure also indicates that when employees' possess low levels of psychological capital, where they experience low levels of perceived career development opportunities, these employees would experience low levels of engagement as they do not possess the necessary personal resources that will strengthen their engagement, regardless of the lack of sufficient job resources.



**Figure 4.2 Moderation effect of psychological capital on perceived career development opportunities and engagement.**

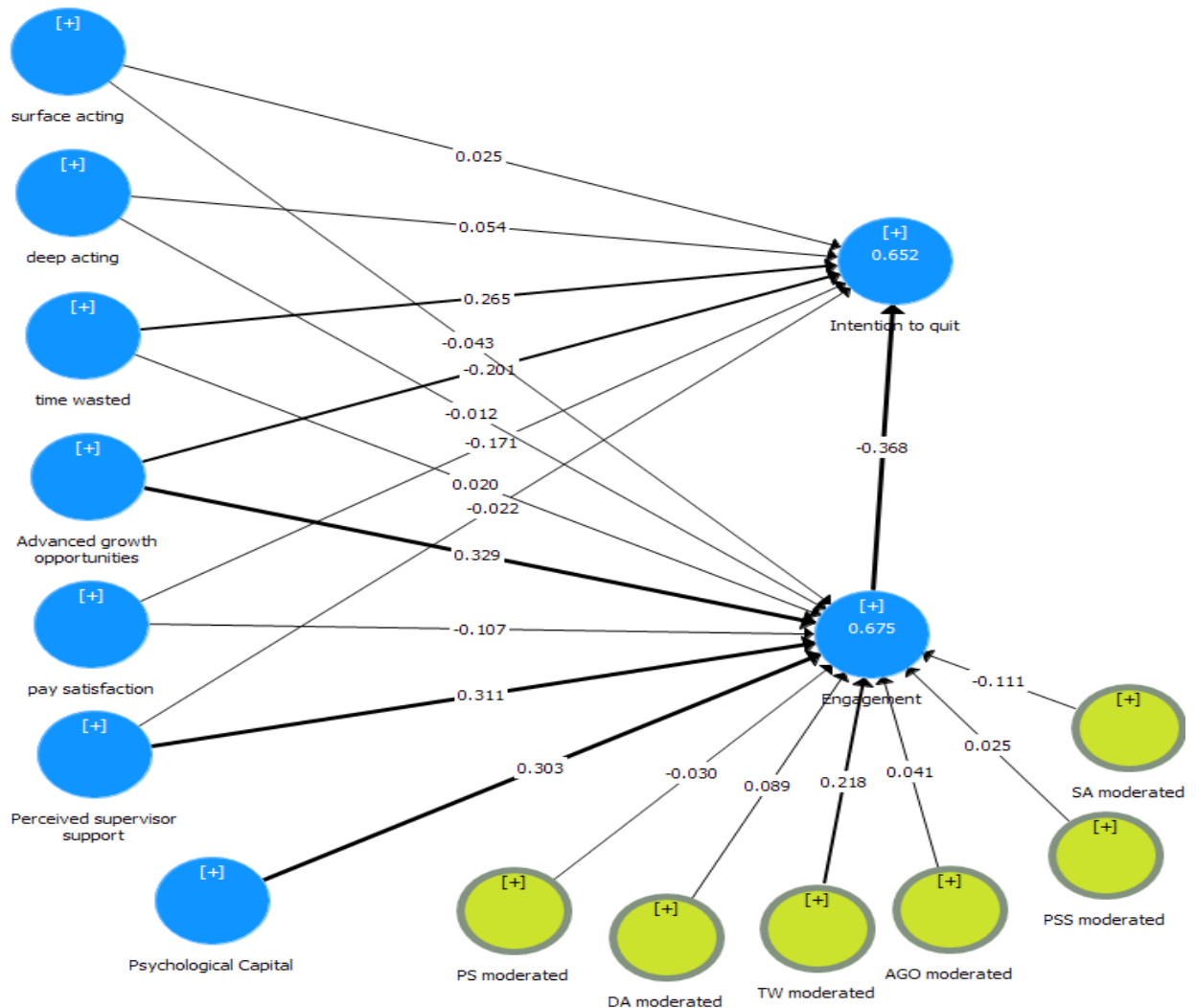
Figure 4.3 indicate a statistically significant moderating effect of psychological capital on the relationship between time wasted on non-core activities and engagement. Based on the figure it can be concluded that when employees possess high levels of personal resources (i.e. psychological capital), where they operate in an environment with high job demands (i.e. significant amount of time spent on futile tasks) which can result in job strain and thus low levels of engagement, these employees would consequently remain engaged in their job as they have the necessary personal resources to perform the job successfully. The figure also indicates that when employees' possess low levels of psychological capital, where they do not spend a significant amount of time on futile tasks, these employees would consequently experience lower levels of engagement as they do not possess the necessary personal resources that will strengthen their engagement regardless of the low job demands.



**Figure 4.3** Moderation effect of psychological capital on time wasted on non-core activities and engagement.

#### 4.4 GRAPHIC MODEL

Figure 4.4 provides a conceptual image of the statistical results. The values shown on the lines between the latent variables are representative of the path coefficients. The relationships that are represented with a dark black line represent the significant relationships between variables on a 95% confidence interval and the sign of the path coefficient indicates whether the relationship is positive or negative. The values within the circles representing the endogenous variables (engagement and intention to quit) represent the R square values which explain how much variance is explained in the endogenous variable by the exogenous variables impacting upon it. The graphic model could therefore be seen as a summary of the findings relating to the structural model discussed earlier in this chapter.



**Figure 4.4 Graphic Model**

## 4.5 SUMMARY

The purpose of this chapter was to report on and discuss the findings. The measurement model was validated by conducting the reliability of the items of each scale used to measure the latent variables. Thereafter, the structural model was analysed to determine the quality of the relationships between the latent variables that were utilised in the questionnaire. Lastly, the final values and proposed relationships (of the main and mediating effects, as well as the moderating effects) were interpreted. From the 25 propositions formulated in the study, eight were found to be supported. It is noteworthy, however, that 5 of the unsupported paths were related to the moderating effects and 4 of the non-significant paths were related to the mediating effects. Propositions 2, 3, 5, 6, 9, 14, 17, and 18 were also found to



be not supported. These unsupported paths might be due to many reasons. However, propositions 8, 11, 12, 13, 15, 16, and 22 were all found to be supported and therefore supported JD-R theory (Bakker & Demerouti, 2014) which postulates that job demands are generally the most important predictors of low levels of engagement (which might signal burnout) whereas job resources and personal resources are generally the most important predictors of high levels of engagement. Also, sales employees experiencing a high level of engagement will be less inclined to leave the organisation

Chapter 5 will outline the managerial implications of the study to assist South African industrial psychologists and/or managers to address problems related to the research findings. The limitations of the study will be discussed together with recommendations for future research endeavours.

## **CHAPTER 5: IMPLICATIONS, LIMITATIONS AND RECOMMENDATIONS**

### **5.1 INTRODUCTION**

Within the current highly competitive and volatile business environment, turnover intention is a concerning global trend across industries, particularly within the South African financial service industry. For this reason, the current study was primarily focused on exploring and empirically testing a theoretical model that identifies the salient predictors of turnover intention among sales employees employed by financial organisations operating in the South African financial service industry. The research findings, discussed in Chapter 4, highlighted the salient variables that explain variance in turnover intention among sales employees employed by financial organisations operating in the South African financial service industry. Thus, to assist South African industrial psychologists and/or managers in addressing the presented problem, this chapter will outline the managerial implications of the research findings and recommend practical interventions. Furthermore, the limitations of the study and recommendations for future research endeavours will be discussed to ensure that further fruitful research is conducted in the field of industrial psychology in South Africa.

### **5.2 DISCUSSION OF RESULTS**

In this discussion, the research results, as presented in the previous chapter, will be highlighted where the discussion will commence with a short overview of the psychometric soundness of the measuring instruments, followed by a discussion of the proposed relationships and whether they have been supported or not supported. Reference will also be made about the implications of the current findings for the existing body of knowledge.

In order to come to valid and credible conclusions regarding the ability of the theoretical model to identify the salient predictors of turnover intention among sales employees employed by financial organisations operating in the South African financial service industry, 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 soundness of the measuring instruments in Chapter 4, it was found that all the instruments were satisfactory, except for items 2 and 3 of the latent variable surface acting that was concerning. This finding is in contrast to other studies where these items of the surface acting construct were found to be satisfactory (De Villiers, 2015; Furnell, 2008).

Furthermore, Chapter 4 also highlighted the proposed relationships that were supported as well as those that were not supported. From the 25 propositions formulated in the study, the relationships between surface acting and turnover intention, surface acting and engagement, deep acting and turnover intention, deep acting and engagement, time wasted on non-core tasks and engagement, perceived supervisor support and turnover intention, satisfaction with pay and turnover intention, and satisfaction with pay and engagement were surprisingly found to be unsupported. Likewise, all mediating effects (except the mediating effect of engagement on perceived career development opportunities) and moderating effects (except the moderating effect of psychological capital on time wasted on non-core tasks and engagement) were unexpectedly found to be unsupported. However, the Sobel and F-to remove results supported all mediating and moderating effects except for the moderating effect of psychological capital on surface acting and engagement, deep acting and employee engagement, perceived supervisor support and employee engagement.

However, the relationship between engagement and turnover intention, time wasted on non-core tasks and turnover intention, perceived career development opportunities and turnover intention, perceived career development opportunities and engagement, and perceived supervisor support and engagement, as well as the mediating effect of engagement on perceived career development opportunities and intention to quit, perceived supervisor support and turnover intention, and the moderating effect of PsyCap on time wasted on non-core tasks and engagement were all found to be supported. These results therefore supports the JD-R theory (Bakker & Demerouti, 2014) which postulates that job demands are generally the most important predictors of low levels of engagement (which might signal burnout) whereas job resources and personal resources are generally the most important

predictors of high levels of engagement. Also, sales employees experiencing a high level of engagement will be less inclined to leave the organisation. This is consistent with previous studies like that of De Villiers (2015), Van der Westhuizen (2014) and Van Tonder (2011) although the current study focused on additional variables (i.e. perceived career development opportunities, pay satisfaction and PsyCap) which was not included in the above-mentioned studies.

It is thus clear that the current study supplements previous studies, but also added to the current body of knowledge regarding the variables that explain variance in turnover intention among sales employees employed by financial organisations operating in the South African financial service industry. Thus, in order for South African industrial psychologists and/or managers to address problems related to the research findings it is suggested that they focus on those latent variables that have significantly related to turnover intention- whether direct or indirect.

### **5.3 MANAGERIAL IMPLICATIONS**

The research findings, discussed in Chapter 4, indicated that employees employed by financial organisations operating in the South African financial service industry displayed turnover intention. Accordingly, South African industrial psychologists and/or managers should develop and implement interventions concentrated on the reduction of turnover intentions and, more importantly to, in cases where turnover intention does not exist among sales employees operating in the South African financial service industry, prevent it from occurring.

Throughout the literature, countless variables that explain variance in turnover intention are mentioned. However, only employee engagement, emotional labour, time wasted on non-core activities, perceived career development opportunities, pay satisfaction, perceived supervisor support, and psychological capital fall within the scope of this study. The reported PLS path analysis R square value of turnover intention (0.65) was satisfactorily high- although the R square value of employee engagement (0.68) was slightly higher. This indicated that the total model accounted for a substantial amount (65%) of the variance observed in turnover intention. The conclusion can therefore be drawn that the latent variables included in the theoretical model, depicted in Figure 3.1, signify important avenues that

industrial psychologists and/or managers can pursue in order to reduce the turnover and more importantly to, in cases where turnover intention does not exist among sales employees operating in the South African financial service industry, prevent it from occurring. However, based on the research findings, not all the proposed relationships included in Figure 3.1 signify important avenues that can be pursued to manage turnover intention among sales employees. Thus, the following discussion will highlight those proposed relationships that have been support so as to launch interventions aimed at managing employee turnover intentions.

### **5.3.1 Engagement**

In the current study engagement was proposed to be both directly and indirectly influenced by the latent variables of interest. However, most of these proposed relationships were not found to be statistically significant (i.e. surface acting and engagement (PLS path coefficient =  $-.04$ ), deep acting and engagement (PLS path coefficient =  $-.01$ ), time wasted on non-core activities and engagement (PLS path coefficient =  $.02$ ), pay satisfaction and engagement (PLS path coefficient =  $-.11$ )). Nonetheless, it was found that engagement does have a statistically significant negative impact on intention to quit (PLS path coefficient =  $.37$ ). It was also found that perceived career development opportunities (PLS path coefficient =  $.33$ ), perceived supervisor support (PLS path coefficient =  $.31$ ), and psychological capital (PLS path coefficient =  $.30$ ) have a statistically significant impact on engagement.

From the above, it is clear that engagement has a direct negative impact on turnover intention (PLS path coefficient =  $-.37$ ). Moreover, the statistically significant impact of perceived career development opportunities (PLS path coefficient =  $.33$ ), perceived supervisor support (PLS path coefficient =  $.31$ ), and psychological capital (PLS path coefficient =  $.30$ ) on employee engagement, indicate that these variables can have a negative impact on the development of turnover intentions. It therefore can be concluded that, in order to reduce and/or prevent the occurrence of turnover intention, industrial psychologists and/or managers should implement interventions that will stimulate employee engagement among sales employees operating in the South African financial service industry as this could both directly and indirectly influence turnover intentions. According, the JD-R model both job demands and job resources can initiate employee engagement. Research specifically proposes that

when employees are provided with sufficient job resources to attend to their specific job demands they are typically engaged in their work. Thus, industrial psychologists and/or managers might consider providing employees with sufficient job resources and job demands to stimulate employee engagement (Van der Westhuizen, 2014).

According to research three of the most commonly cited job resources that can initiate employee engagement are role clarity, autonomy and feedback. When employees have role clarity they are clear on their objectives, key accountabilities, their co-workers' expectations of them and the overall scope or responsibilities of their job making it easy to effectively engaged in their job. Autonomy on the other hand, is the degree to which the job provides the employee with significant freedom, independence, and discretion to plan out the work and determine the procedures in the job. When employees have such freedom, independence, and discretion they are typically more involved and dedicated to their work. Lastly, feedback is the as the degree to which the employee has knowledge of results. This is clear, specific, detailed, actionable information about the effectiveness of his or her job performance. Such feedback typically creates an attachment to, identification with, involvement in, and dedication to the job which ultimately constitute employee engagement (Bakker & Demerouti, 2007; Hackman and Oldham, 1975, 1980).

Research however also indicated that job demands- like providing employees with challenging tasks- can also stimulate employee engagement. Challenging tasks allow employees to apply a variety of skills to the tasks and it creates opportunities for employees to learn and to develop new skills and abilities. When employees experience their job as challenging they may be more dedicated and involved in their work and thus engaged. Thus, the current researcher advises that managers ensure that employees are provided with role clarity, autonomy in their job, continuous feedback on their performance, as well as providing employees with challenging tasks that create opportunities for learning, as this will foster employee engagement (Bakker & Demerouti, 2007; Hackman and Oldham, 1975, 1980).

## **5.3.2 Emotional Labour**

### **5.3.2.1 Surface acting**

The hypothesised positive impact of surface acting on turnover intention was not found to be statistically significant (PLS path coefficient = .03). Thus, the research findings showed a positive relationship between the aforementioned variables. In addition, the PLS analyses confirmed that the hypothesised impact that surface acting has on employee engagement (PLS path coefficient = -.04) was also not statistically significant. However, the Sobel test for mediation confirmed the statistical significance of the impact that surface acting has on intention to quit through engagement as a mediator (p-value = .03). There is therefore some evidence that, in order to reduce and/or prevent the occurrence of turnover intention among sales employees operating in the South African financial service industry, industrial psychologists and/or managers should discourage surface acting behaviours.

### **5.3.2.2 Deep acting**

The hypothesised negative impact of deep acting on turnover intention was not found to be statistically significant (PLS path coefficient = .05). Thus, the research findings showed a non-significant relationship between the aforementioned variables. In addition, the PLS results indicated that the mediation effect of engagement on the impact of deep acting on turnover intention was not significant. However, the Sobel test for mediation confirmed the statistical significance of the impact that deep acting has on intention to quit through engagement as a mediator (p-value = .00). Based on this, it therefore can be concluded that there is some evidence that, in order to reduce and/or prevent the occurrence of turnover intention among sales employees operating in the South African financial service industry, industrial psychologists and/or managers should encourage deep acting behaviours.

Surface acting and deep acting are the two sub-dimensions of emotional labour. In general emotional labour is an example of a job demand. However, for sales employees operating in the South African financial service industry surface acting serves as a job demand and deep acting serve as a job resource. The current

researcher proposes that managers should launch interventions that focus on helping employees deal with emotional labour. Literature advises the following strategies that managers can use to help employees deal with the demands of emotional labour (Emotional Labour: Helping Workers Present a Positive Face, 2016):

**Teach 'display' rules:** These are organisationally approved norms or standards that employees learn through observation, instruction, feedback, and reinforcement (i.e. rewards or penalties). In a number of organisations employees are trained how to act, and they may even be given scripts to use when dealing directly with clients. For example, therapists are trained to act neutrally, retail workers are trained to act positively, and bill collectors are often trained to act aggressively.

**Teach problem-solving techniques:** To move employees beyond using scripts or relying on other display rules, some organisations help their employees solve problems more effectively. This helps people build confidence, and reduce their negative reactions to angry or unpredictable situations. The better employees are able to deal with problems, the more likely they are to resolve interpersonal issues before they lead to negative emotions.

**Improve emotional intelligence:** The ability to recognize one's own and other people's emotions is an effective way to reduce the burden of emotional labour. It can build empathy, which typically makes it easy to understand what others are experiencing and ultimately displaying the appropriate organisational behaviour. Emotional intelligence is also important since it can assist one to understand people and their responses, which can inform one on how to respond appropriately given the situation.

**Incorporate emotional labour into the performance evaluation process:** Organisations can recognise the importance of emotional labour by measuring employees' emotional effort factors and commitment to customer service. How well do employees deal with angry people? What type of attitude do they bring to work every day? Do they show tolerance and patience? When employees are rewarded for their emotional labour, it provides an incentive for them to show organisationally



accepted emotions more often (Emotional Labour: Helping Workers Present a Positive Face, 2016).

### **5.3.3 Time wasted on non-core tasks**

The hypothesised positive impact of time wasted on non-core activities on turnover intention was found to be statistically significant (PLS path coefficient = .27). Thus, the research findings showed a positive relationship between the aforementioned variables. In addition, the PLS results indicated that the mediation effect of engagement on the impact of time wasted on non-core activities on turnover intention was not significant. However, the Sobel test for mediation confirmed the statistical significance of the impact that time wasted on non-core activities has on intention to quit through engagement as a mediator (p-value = .00). Based on this, it therefore can be concluded that there is some evidence that, in order to reduce and/or prevent the occurrence of turnover intention among sales employees operating in the South African financial service industry, industrial psychologists and/or managers should create a task environment within which it is possible for employees to spend most of their time on core activities such as sales and attending to the needs of customers.

Research suggests that industrial psychologists and/or managers should enhance sales employees' belief that they engage in valuable and fruitful tasks that are not unnecessary and unreasonable. This may include management not expecting sales employees to spend a significant amount of their time on preparing paperwork and reports, engaging in non-sales related tasks such as attending meetings. Moreover, managers should ensure that most of the work sales employees engage in makes sense and are directly related to their role as sales employees. In addition, employees should also be responsible for ensuring that their work is organised in a way that is simple and does not put them in an awkward position or could be conceived of as unfair for them to deal with (Van Tonder, 2011).

Research also suggest that managers create opportunities for sales employees to redesign and craft their jobs to ensure they can organise their time around core activities. Bakker and Demerouti (2014, p. 18) describe job design as "how jobs, tasks and roles are structured, enacted, and modified, as well as the impact of

these structures, enactments, and modifications on individual, group, and organisational outcomes". Job redesign is an intervention that is aimed at changing employee well-being by utilising job demands and job resources. This intervention is seen as the process through which the organisation and/or manager changes certain processes, tasks and conditions of a job for an individual. Job crafting on the other hand, is the process through which employees actively change the design of their jobs by choosing tasks, negotiating different and more preferred job content, and assigning more meaning to the jobs or tasks they do. It allows employees to create an optimal work situation for themselves (Bakker and Demerouti, 2014). Thus, by managers redesigning employees' job but also allowing them to craft their jobs will ensure that employees dedicate much of their time to fruitful tasks.

#### **5.3.4 Perceived Career Development Opportunities**

The hypothesised negative impact of perceived career development opportunities on turnover intention was found to be statistically significant (PLS path coefficient = -.20). Thus, the research findings showed a negative relationship between the aforementioned variables. In addition, both the PLS results and the Sobel test for mediation (p-value = .00) confirmed the statistical significance of the mediation impact of engagement on the relationship between perceived career development opportunities and employee intention to quit. Based on this, it therefore can be concluded that, in order to reduce and/or prevent the occurrence of turnover intention among sales employees operating in the South African financial service industry, industrial psychologists and/or managers should make available opportunities for employees to advance and grow within the organisation and within their profession.

Bakker and Demerouti (2014) argue that training interventions is a proactive strategy by management to ensure employees are provided with opportunities to advance and grow within the organisation and within their profession. Maslow's levels of self-actualisation (Bowen, Cattell, Distiller & Edwards, 2008) illustrate that employees have an inherent need for personal growth and development to reach their full potential (self-actualisation). Thus, exposure to training opportunities satisfies this need. With assistance from the human resource department, industrial psychologists and/or managers should develop and implement training and

development interventions for all employees. This will ensure that the entire workforce is exposed to continuous learning opportunities. According to Morin and Gagné (2009), this supports knowledge transference in the workplace, while at the same time addressing employees' needs for personal growth and development. In addition, industrial psychologists and/or managers should encourage managers to provide employees with feedback on their development areas.

The training can focus on providing employees with the necessary knowledge, skills and abilities to attend to the demands of their job in order to facilitate growth on a personal level, and to enhance their problem-solving abilities so as to do their work independently. Moreover, employees should also be given opportunities to be promoted and to progress financially within the organisation. Lastly, the researcher advises that management provide employees with freedom to carry out activities independently, have influence in the planning of work activities, as well as provide them with variety in their job where they find their work exciting and challenging (Jackson & Rothmann, 2005).

### **5.3.5 Perceived Supervisor Support**

The hypothesised negative impact of perceived supervisor support on turnover intention was not found to be statistically significant (PLS path coefficient =  $-.02$ ). Thus, the research findings showed a non-significant relationship between the aforementioned variables. However, both the PLS results and the Sobel test for mediation ( $p$ -value =  $.00$ ) confirmed the statistical significance of the mediation impact of engagement on the relationship between perceived supervisor support and employee intention to quit. Based on this, it therefore can be concluded that, in order to reduce and/or prevent the occurrence of turnover intention among sales employees operating in the South African financial service industry, industrial psychologists and/or managers should be encouraged to provide their subordinates with support.

According to research employees are frequently required to report to and interact with their respective superiors on a regular basis, making the nature of the relationship between subordinates and supervisors of critical importance (Van Tonder, 2011). The critical role of supervisors generally involves managing

employees and providing them with feedback regarding how effective and successful they are in executing their job. Supervisors also occupy a critical role as they serve as a key party in influencing rewards, appraisal, and career development practices in an organisation (Foong-ming, 2008; Van Tonder, 2011).

Moreover, a perceived sense of supervisory support may alleviate the influence of a heavy workload and psychological strain since the supervisor's appreciation and support can put demands in another perspective, assist employees in coping with the job demands, and act as a facilitator of performance and engagement (Va'ä'nä'nen, Toppinen-Tanner, Kalimo, Mutanen, Vahtera & Peiro', 2003). Therefore, in order to create a sense of supervisory support among sales employees the researcher suggests that managers or supervisors value the contribution of employees and the impact of their work on the overall organisational well-being by recognising their hard work and reinforcing work well done through both monetary (i.e. bonuses) and non-monetary rewards (i.e. a simple thank you as a sign of appreciation and promotions). It is also advised that there should be regular communication between supervisors and employees where employees are provided a platform to raise any important matter and supervisors are able to provide employees with feedback regarding how effective and successful they are in executing their job, as well as to address any matter that influence employees in general. Lastly, it is also suggested that supervisors build a close working relationship with employees where employees feel valued and cared for with regards to their development, well-being, and socio-emotional needs (Robyn, 2012; Foong-ming, 2008; Van Tonder, 2011).

### **5.3.6 Pay Satisfaction**

The hypothesised negative impact of pay satisfaction on turnover intention was not found to be statistically significant (PLS path coefficient =  $-.17$ ). Thus, the research findings showed a non-significant relationship between the aforementioned variables. The PLS results confirmed that the mediation impact of engagement on the relationship between pay satisfaction and employee intention to quit was not significant. However, the Sobel test for mediation indicated that the mediation impact of engagement was significant. Based on this, it therefore can be concluded that there is some evidence that, in order to reduce and/or prevent the occurrence

of turnover intention among sales employees operating in the South African financial service industry, industrial psychologists and/or managers should encourage organisations to provide employees with rewards that are satisfactory.

As previously mentioned, pay includes direct cash payments (i.e. salary); indirect non-cash payments (i.e. benefits), the number of pay raises and the process by which the compensation system is administered (Grobler et al., 2011; Robbins & Judge, 2013). Satisfaction with pay therefore encompasses these four dimensions. Thus, in order for financial organisations to ensure sales employees are satisfied with their pay they should ensure that they attend to all four dimensions of pay. The researcher therefore advises that industrial psychologists and/or managers should develop and implement a standardised reward system where employees are informed about the organisation's pay structure, the size of their salary, the benefits available to them, the pay raises due to them, the process and procedure that are followed regarding their pay, as well as the factors that influence how they are compensated. It is also important that employees are granted a platform where they can request information about any matter related to their pay. It is also advised that organisations ensure consistency in their organisational pay policies and implement fair reward practices.

### **5.3.7 Psychological Capital**

The hypothesised moderating impact of psychological capital on the relationship between surface acting and engagement (PLS path coefficient =  $-.11$ ), deep acting and engagement (PLS path coefficient =  $.90$ ), perceived career development opportunities and engagement (PLS path coefficient =  $.04$ ), perceived supervisor support and engagement (PLS path coefficient =  $.03$ ), and pay satisfaction and engagement (PLS path coefficient =  $-.03$ ) was not found to be statistically significant. However, both the PLS results (PLS path coefficient =  $.22$ ) and the F-to-remove test for moderation (p-value =  $.00$ ) confirmed the moderating impact of psychological capital on the relationship between time wasted on non-core activities and engagement as statistically significant.

Moreover, the F-to-remove test for moderation confirmed (in contrast to the PLS approach) the statistical significance of the moderating impact of psychological

capital on the relationships between perceived career development opportunities and engagement (p-value = .04) and pay satisfaction and engagement (p-value = .01). It can therefore be concluded that in the case where sales employees possess high levels of psychological capital in an environment with high demands (i.e. spend a significant time on futile tasks) and/or low levels of resources (i.e. insufficient advance and growth opportunities and low pay satisfaction) they can be expected to remain engaged as they have the necessary personal resources that will strengthen their engagement regardless of the high demands and/or lack of sufficient job resources.

The researcher thus suggests that industrial psychologists and/or managers should consider determining the personal resources (such as PsyCap) of applicants. This will ensure that the most desirable sales employees can be selected. Industrial psychologists and/or managers should however not base their selection decisions only on the desired personal resources of applicants, but they should be aware of the differences in personal resources if there is not much else separating candidates, and they need additional evidence to make the best employment decision.

It is also suggested that organisations invest in training employees to enhance their personal resources. Luthans et al. (2007) developed micro-interventions targeted at developing the psychological capital elements, namely hope, optimism, self-efficacy and resilience. They found that the interventions not only improved the employees' psychological capital, but also had a positive impact on financial metrics, and had a high return on investment. Organisations similarly can invest in psychological capital training at an organisational level. In this form of training the aim is to enhance each dimension of psychological capital in order to achieve an enhanced level of psychological capital in the organisation. These micro-interventions will subsequently be discussed briefly:

**Hope:** It is emphasised that the individuals need to set (a) measurable goals and (b) sub-goals in order to identify small 'wins' on the way to achieving bigger goals. Thereafter individuals are tasked to develop a number of pathways to achieve their set goals. Lastly, individuals have to list pathways based on the available resources and possible obstacles, and then discard unrealistic pathways. By following this

process people can be shown how to be accountable and responsible for their own goals and contingency plans, even in the face of obstacles (Luthans et al., 2007).

**Self-efficacy:** This training is based on the work of Bandura (1977) where it draws from the taxonomy of the sources of efficacy, namely (1) task mastery, (2) modelling or vicarious learning, (3) social persuasion and positive feedback, and (4) psychological and/or physiological arousal. It also builds on the hope training based on the setting of goals. During the training, participants are given exercises that concentrate on modelling accomplishments and success, group role playing, producing positive emotions, and building participant confidence to produce and implement goals, etc. The current researcher advises that managers of sales employees get involved in this training course in order to gain insight into how to facilitate the development of the self-efficacy of their subordinates (Luthans et al., 2007).

**Resilience:** This intervention is focused on reinforcing learned cognitive processes that focus on framing setbacks and developing plans in order to bounce back from these obstacles. Individuals are tasked to recognise recent personal setbacks within the workplace and then to reflect on their immediate reactions. Individuals are specifically led through a process of ideal resiliency where they are tasked to think of factors that are both under and not under their control and possible actions that could have been taken regarding past incidences (Luthans et al., 2007).

**Optimism:** This intervention generally focuses on the above-mentioned elements where facilitators prepare a 'worst-case scenario' exercise in which individuals are tasked to (1) to identify the worst possible outcome of a situation, (2) to develop plans to take proactive action, (3) reinforce positive self-talk, and (4) develop realistic, yet optimistic, expectations about the future in order to counteract pessimism (Luthans et al., 2007).

#### **5.4 LIMITATIONS OF THE STUDY AND RECOMMENDATIONS**

This study does have a number of limitations. Importantly, these limitations do not detract significantly from the research findings discussed in Chapter 4. However, as mentioned previously, these limitations and recommendations for future research

endeavours are outlined here to ensure that further fruitful research is conducted in the field of industrial psychology in South Africa.

To begin with, although the sample of 102 PFAs was acceptable, a larger sample size would have made the results and study more credible. Despite this, the current researcher exhausted all options to ensure fruitful data collection where she collected data for approximately nine months and even availed the option to respondents to do the questionnaire in the traditional pen and paper method - which they resisted. She also contacted all possible financial companies that were available to her to participate in the current study, although only three was willing to participate. Due to the nature of the sales environment within the financial sector (PFAs are always out of office and there exists a strict focus on performance where they have to meet a certain number of clients per day); it was taken into account that it probably was difficult for the respondents to find time to complete the questionnaire. The limited size of the sample may cause some concern when referring to generalisability, as well as to the validity of the inferences made about PFAs operating in the South African financial sector as a population. The sample size and the complexity of the theoretical model also limited the use of LISREL to test the structural model. In addition, the absence of practically significant relationships between the various constructs which proved to have practically significant relationships in some other studies, could be due to the small sample size. It therefore is recommended that future studies attempt to procure a larger sample from a variety of financial firms.

The current study focused only on three financial firms – in Western Cape and Gauteng – the results can, therefore, not be generalised to the larger population. A stratified random sample from a number of financial firms around South Africa, that is more representative and from which can be generalised, should be used in future studies. It may also be worthwhile to test this study's model on different service industries, for example, nurses, call centres or waiters, rather than only on sales employees operating in the financial sector.

The second limitation of this study involved the self-report data collected by the measurement instruments included in the self-administered web-based survey. Method bias (i.e. impression management), unfortunately, is a weakness associated



with self-report questionnaires. Participants are able, to some extent, to respond in a way that would create a more positive and favourable impression of themselves. Correspondingly, the exclusive use of self-report questionnaires can artificially inflate the correlations between predictors (Avey, 2014). It would be advisable for future researchers to consider using objective measures for some latent variables. However, objective measures have other disadvantages, such as observational bias (occurs when researchers only look where they think they will find positive results, or where it is easy to record observations) and egocentric bias (the tendency to make oneself appear more worthy or competent than one actually is), which could influence the validity and reliability of the measures (Van der Westhuizen, 2014). Alternatively one can make use of other ratings, as well as address the concerns of observational and egocentric bias.

Importantly, the researcher did take reasonable action to restrict the negative impact associated with the second limitation of this study. Firstly, data collection was anonymous. Secondly, to encourage authentic participation, none of the questions included in the self-administered web-based had a 'right' or 'wrong' answer. Thirdly, item analysis was conducted to establish the psychometric integrity of the indicator variables assigned to represent the latent variables. Still, future researchers are advised to obtain some observer ratings or use objective measures, although these methodologies, are not without disadvantages, as mentioned above. Interestingly, the confidentiality aspect of self-administered web-based surveys signifies another limitation of this study. Even though individual participants were assured of confidentiality, it is possible that they mistrusted the confidentiality clause outlined in the informed consent document. As a result, this could have had a negative impact on the authenticity of their responses.

Thirdly, the reported PLS path analysis R square value for intention to quit was satisfactorily high (0.65). Nevertheless, it is plausible that there are important predictors of intention to quit among sales employees employed by financial firms operating in the South African financial industry that were not included in this study. There are many other factors potentially influencing the endogenous variables included in the study. To circumvent the third limitation of this study, future endeavours could explore the possibility of including other variables in the JD-R

model that makes theoretical sense in explaining intention to quit. The present study's model therefore could be expanded in future studies.

Moreover, the questionnaire was provided only in English. Some of the Afrikaans- and Xhosa-speaking employees might have found some of the items difficult to understand, especially words such as “immersed” and “resilient” in the UWES-9. Certain items were also confusing in the way they were stated. These items can be regarded as items that could have had an influence on the overall results of the study. Although the scales showed good reliability, further development and validation of the scales measuring these constructs could be considered within a South African context, especially with respect to the PsyCap questionnaire.

Lastly, this study took a ‘snapshot’ of the studied phenomenon (cross-sectional research study), which prevents the researcher from drawing causal conclusions (Taris & Kompier, 2006). To enhance the accuracy and consistency of the reported research findings, it might be feasible to conduct a longitudinal study with multiple time waves or a diary design. Not only would this enable the researcher to draw more definitive causal conclusions, but it also would be possible to identify recurring behavioural patterns among sales employees employed by South African financial firms, as well as changes over time.

#### **5.4 SUMMARY**

By exploring the factors that give rise to turnover intention among sales employees, employed by financial organisations operating in the South African financial service industry, this study made a positive contribution to the theoretical framework of turnover intention. The reported research findings illustrate the impact of employee engagement, emotional labour, time wasted on non-core activities, perceived career development opportunities, pay satisfaction, perceived supervisor support, and psychological capital on the increasingly worrying trend of turnover. This will provide South African industrial psychologists and/or managers with much needed insight into the effective management of the problem presented here. With reference to the highlighted managerial implications and recommended practical interventions, industrial psychologists and/or managers can ensure that valuable employees are retained.

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## **APPENDICES**

### **APPENDIX A: Covering letter**

#### **STELLENBOSCH UNIVERSITY**

#### **COVER LETTER**

#### **Salient factors influencing intention to quit within the financial sector**

Dear participant,

Thank you for participating in this study. The questionnaire you will be completing is designed to explore the salient variables that explain variance in turnover intention among sales employees employed by financial organisations operating in the financial service industry. The questionnaire consists of eight sections which will take 15-20 minutes to complete.

1. Section A: Survey of Perceived Organisational Support
2. Section B: Pay Satisfaction Questionnaire
3. Section C: Emotional Labour Scale
4. Section D: PsyCap Questionnaire
5. Section E: UWES-9
6. Section F: Intention to Quit Scale
7. Section G: Career Growth and Career Advancement opportunities Subscales of the Job Demands-Resources Scale
8. Section H: Bern Illegitimate Tasks Scale

Before completing the questionnaire, please read the attached consent form and tick the consent box.

Thank you for your cooperation.

## **APPENDIX B: Informed consent form**

### **STELLENBOSCH UNIVERSITY**

#### **INFORMED CONSENT TO PARTICIPATE IN RESEARCH**

##### **Salient factors influencing intention to quit within the financial sector**

Dear Participant,

You are asked to participate in this research study conducted by Bahia Van der Merwe, currently enrolled for Master's degree in Industrial Psychology in the Department of Industrial Psychology at the University of Stellenbosch. The results of this study will contribute to her thesis which will be submitted in fulfilment of the requirements for the attainment of a Master's degree. You have been selected as a possible participant in this study in your capacity as a PFA in the South African financial service environment.

##### **1. Objective and Aim of the study**

The primary objective of this research study is to explore and empirically test a theoretical model that explains the most salient variables that explain variance in turnover intention among sales employees employed by financial organisations operating in the South African financial service industry.

This research study aims to:

- Determine the level of turnover intention among sales employees employed by a sample of financial organisations operating in the South African financial service industry;
- Identify the most salient variables that explain variance in turnover intention among sales employees employed by a sample of financial organisations operating in the South African financial service industry;
- Propose and test an exploratory turnover intention theoretical model; and
- Highlight the managerial implications of the research findings and recommend practical interventions to decrease turnover intention among

sales employees employed by financial organisations operating in the South African financial service industry.

## 2. Procedures

This research study has been ethically cleared by the Stellenbosch University. This proposal is also approved by (*Insert name of financial firm*) in order to collect the necessary data from current PFA's currently operating within (*Insert name of financial firm*).

Furthermore, the design of the survey (i.e. length) and method of data collection (i.e. distributed electronically) has been carefully chosen to minimise any discomfort or inconvenience. In addition, you will have a maximum of two weeks to complete the questionnaire, whereby weekly reminders will be sent to those who have not completed the questionnaire.

After data collection is completed, data will be subject to a range of statistical analyses. Based on results, inferences and generalisations will be made. In conclusion a feedback report will be compiled to state findings and practical implications. The feedback report will be made available to (*Insert name of financial firm*) and supplemented with a feedback session where aggregate results will be reported during this session. Thus, no feedback on any individual financial representative will be provided to management.

## 3. Potential risks

The risks associated with this research study are limited. Nevertheless, participation can cause minor discomfort or inconvenience in that it will require some of your time.

However, as previously mentioned, the design of the survey (i.e. length) and method of data collection (i.e. distributed electronically) has been carefully chosen to minimise any discomfort or inconvenience. The questionnaire is expected to take approximately 15-20 minutes to complete. Furthermore, you will have a two week period to complete the questionnaire.

#### 4. Payment for participation

There is no payment for participation.

#### 5. Confidentiality

Any information that is obtained in connection with this study and that can be identified with you will remain confidential, and will be used solely and only for purposes of knowledge generation. As a matter of confidentiality, the questionnaires will be secured in the Department of Industrial Psychology and data analysis will be computerized. The data will only be accessible to myself and my supervisor and will be saved on a password protected file.

#### 6. Participation and withdrawal

You can choose whether to be in this study or not. If you volunteer to participate in this study you may withdraw at any time without any consequences of any kind. You may also refuse to answer any questions you do not want to answer and still remain in the study.

#### 7. Identification of investigators

If you have any questions or concerns about the research, please feel free to contact:

Bahia Van der Merwe: [bahiavdm@gmail.com](mailto:bahiavdm@gmail.com) or 073 987 1721; Prof. DJ Malan, Supervisor: [djmalan@sun.ac.za](mailto:djmalan@sun.ac.za) or 021 808 3001

If you have any questions regarding your rights as a research participant, contact the research coordinator at the University of Stellenbosch: Maléne Fouché at [mfouche@sun.ac.za](mailto:mfouche@sun.ac.za)

Please tick the appropriate block below if you have read and understood the information above

I have read and understood the information provided and voluntarily consent to participate in the research under the above stated conditions

I have read and understood the information provided and decline the invitation to participate in the research under the above stated conditions

**APPENDIX C: Biographic information****STELLENBOSCH UNIVERSITY****BIOGRAPHIC INFORMATION****Salient factors influencing intention to quit within the financial sector**

Dear participant,

Please tick (✓) in the most appropriate cell.

The following information represents biographic information. Please tick in the most appropriate cell for the following questions.

**Gender?**

- Male
- Female

**Age?**

- 18-30
- 31-45
- 46-older

**Highest qualification?**

- less than matric
- matric
- diploma
- degree

**Length of employment at your current organisation?**

- less than 1 year
- 1-3 years
- 4-6 years
- more than 6 years

In order to provide your organisation with feedback will you please tick your current employing organisation.

- Liberty Life
- Professional Provident Society
- Old Mutual
- Absa